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**UNIVERSITY OF THE WESTERN CAPE
FACULTY OF ECONOMIC AND MANAGEMENT SCIENCES
SCHOOL OF GOVERNMENT**

Mini-Thesis

**The transition from a decentralised to centralised NSFAS System: A Case Study
of the impact on students from 2016 to 2018 at a historically black university**

By

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**Submitted in partial fulfilment of the requirements for the degree Master of
Public Administration in the School of Government, Faculty of Economic
Management Sciences, University of the Western Cape**

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12 November 2021**

DECLARATION

I, Njabulo Maphumulo, hereby declare the ‘The transition from a decentralised to centralised NSFAS System: A Case Study of the impact on students from 2016 to 2018 at a historically black university’ is my own work and that all the sources used or quoted have been indicated and acknowledged by means of complete references.



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Njabulo Maphumulo

12 November 2021

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Date



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ABSTRACT

This study was about the change of the National Student Financial Aid Scheme (NSFAS) administration system from a decentralised to a centralised one. The aim was to investigate the shift of the NSFAS administration system and its effect on the students' academic progress and overall well-being in the learning process at a historically Black university in the Western Cape Province. The study had three objectives. Firstly, to examine the efficacy of the NSFAS centralised application process. Secondly, to determine the impact of the process on the students' academic progress and overall well-being in the learning process. Lastly, to propose recommendations for the streamlining of the application process so that the negative impact on the students' academic performance be minimised or prevented.

The study was situated within a qualitative research paradigm because it provided a lens to understand and analyse the participants' behaviour from their natural contexts and situations. It assisted the researcher to discuss and interpret the data collected in a meaningful and sensitive manner. Accordingly, a case study research design was utilised to explore, describe and explain the literature reviewed, and the data collected and analysed in the everyday contexts in which they occurred, which directly relates to a qualitative research approach.

Sen's (1980) and Nussbaum's (1988) Capability Approach was used as the theoretical framework because the study was concerned with the students' well-being in the learning process. As such, five capabilities were identified based on the Bill of Rights in the South African Constitution (1996). These were (i) access to education; (ii) social-economic status; (iii) health and wellness; (iv) student support and development, and (v) academic progression and quality of life.

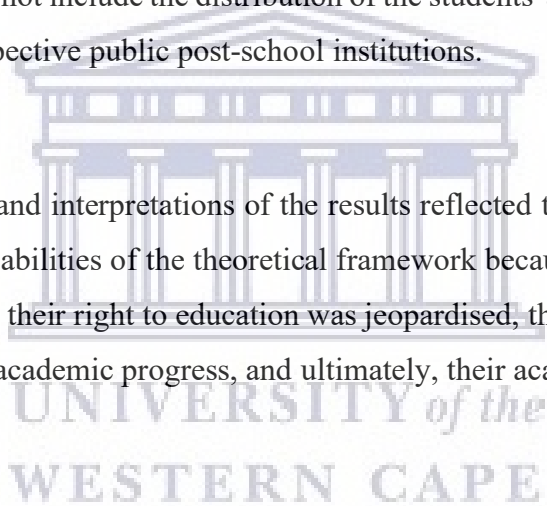
The research participants consisted of three groups. The first participant group was a group of 21 undergraduate students who were beneficiaries of the NSFAS over a three to four-year period. The second group was the head of the financial aid office at the University. The third and final participant group was one of the chief directors at the Department of Higher Education and Training (DHET).

The data collection instruments consisted of a demographic sheet that was completed by the 21 student participants. They also completed a self-reflective questionnaire, and a focus group discussion with some of the student participants were held as well. Semi-structured interviews were conducted with the head of the financial aid office at the University, and the chief director of the Department of Higher Education and Training.

The results were discussed and interpreted based on the five capabilities of the theoretical framework. The two most important findings were, firstly, that the change from a decentralised to a centralised application process did not occur to make the process more effective and efficient for the students, but because of corruption and mismanagement of the funds by some officials who dealt with the funds. In addition, the centralisation was only for the students' actual applications and did not include the distribution of the students' allowances; that was and is still managed by the respective public post-school institutions.

Secondly, the discussions and interpretations of the results reflected that the students' options were limited in all five capabilities of the theoretical framework because they could not freely function, which meant that their right to education was jeopardised, their overall well-being in the learning process, their academic progress, and ultimately, their academic achievement was severely compromised.

Based on the findings, recommendations were proposed for students and their families, for public high schools, for the financial aid office at the University, for the NSFAS head office, and for the Department of Higher Education and Training.



ACKNOWLEDGMENTS

To God be the glory for the opportunity to be alive and conduct this study and contribute to the body of knowledge; through faith I remain motivated and committed to the cause. My heartfelt regards and special appreciation go to Professor Venicia McGhie for her wisdom, patience, guidance and motivation in her supervision. I am grateful to her for not only becoming a supervisor but also a coach who wanted to see me achieving more.

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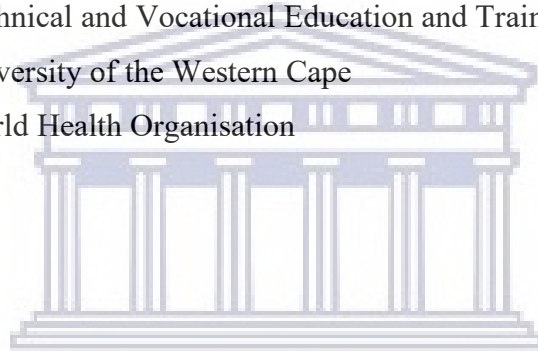
Students and financial aid staff participants at the University, the chief director at the Department of Higher Education and Training, the NSFAS Administrator and ACUHO-I SAC board members, thank you very much for your contribution to the societal knowledge respiratory. I am grateful for your regular updates, consultations, discussions and sharing various articles that assisted me to complete this research.

To my family and friends, I am grateful for your support. Your motivation kept me going even during the most difficult period of this study, the COVID19 era when it was very difficult to keep moving forward. My grandmother who passed away while I was at the final stages of this study. This work is dedicated to her for supporting and reminding me that education is key. I will forever hold her dear in my heart. My brother Siboniso Maphumulo, you have been my shield throughout. My best man Mr Sibusiso Njeza, I do not have words that describe the support you gave me to foresee this study going forward. I am grateful. Finally, the best people in my life, my wife and daughter, Prudence Shuba-Maphumulo and Omuhle – thank you very much for your overwhelming support and for allowing me to work during our family times. I thank you all.

LIST OF ACRONYMS AND ABBREVIATIONS

ANC	African National Congress
CHE	Council on Higher Education
CHET	Centre for Higher Education Transformation
DoE	Department of Education
DoL	Department of Labour
DHET	Department of Higher Education and Training
FAO	Financial aid office
FET	Further education and training
FTE	Full-time equivalent
HAI	Historical advantaged institution
HBU	Historical Black University
HBT	Historical Black Technikon
HDI	Historically disadvantaged institution
HE	Higher education
HEI	Higher education institution
HEMIS	Higher Education Management Information System
HEQC	Higher Education Quality Committee
HEQSF	Higher Education Quality Sub-Framework
HWI	Historical White Technikon
HWU	Historical White University
HESA	Higher Education South Africa
MOU	Memorandum of Understanding
NCA	National Credit Act
NCHE	National Commission on Higher Education
NCR	National Credit Regulator
NCV	National Certificate (Vocational)
NGO	Non-Governmental Organisation
NPHE	National Plan for Higher Education
NPO	Non-Profit Organisation
NQF	National Qualifications Framework
NRF	National Research Foundation

NSA	National Skills Authority
NSF	National Skills Fund
NSFAS	National Student Financial Aid Scheme
NYDA	National Youth Development Agency
PFMA	Public Finance Management Act
PHEI	Private higher education institutions
PMS	Performance Management System
PPP	Public Private Partnership
SARS	South African Revenue Services
SETA	Sector Education and Training Authority
TBVC	Transkei, Bophuthatswana, Venda, and Ciskei
TEFSA	Tertiary Education Fund of South Africa
TVET	Technical and Vocational Education and Training
UWC	University of the Western Cape
WHO	World Health Organisation



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CHAPTER ONE

THESIS INTRODUCTION

1.1. BACKGROUND AND RATIONALE FOR THE STUDY

Since 1994, the higher education landscape has gone through comprehensive reforms, such as the higher education institutions' merger processes that unfolded between 1994 and 2004. According to Chetty (2010), the reform process was aimed at increasing access for prospective students. The reforms in the higher education sector spark the debate of how the higher education institutions' post-reforms should be governed. From a political and public management perspective, the generic concept is that higher education is a stand-alone sector in the public sphere. However, this view is not correct because higher education institutions have a direct impact on society. They play a significant role because their core functions have to do with developing people's skills and knowledge, research development that should contribute to the creation of new knowledge, and the empowerment and upliftment of the South African communities. They are also moderately dependent on funding from the state, and hence, regulating the sector by the Government is essential to ensure that the taxpayer's money is spent responsibly (Aina, 2010; Kearsey, 2007).

However, because of apartheid's laws and regulations, most of the South African population was disadvantaged and marginalised, which resulted in the majority of Black communities being poor and uneducated. For these reasons, the democratic government post-1994 started with a transformation process in higher education to widen access for the Black youth, which included providing financial aid in order to continue with higher education upon completing their senior certificate (Grade 12). For this reason, the National Student Financial Aid Scheme (NSFAS) Act (No 56 of 1999) was established in 1999 (Manual, 2019). The NSFAS policy has the purposive action of providing financial assistance to disadvantaged African and Coloured students who want to further their studies at public tertiary institutions in South Africa (NSFAS Act No 56 of 1999).

The NSFAS head office relied on financial aid offices of the respective public higher education institutions (HEIs) to act as the local agents responsible for the disbursement of loans, grants, and bursaries to their undergraduate students (NSFAS Act of 1999). As such, the administration

of the NSFAS funds to students was a decentralised system since its inception in 1999. The institutions' role as an agent included finalising agreements with NSFAS, payments of loans, grants/bursaries, and reporting on beneficiaries' progress to the board. The NSFAS administration remained decentralised until the middle of 2016.

The Ministerial Report on NSFAS in 2010 identified shortcomings in the decentralised NSFAS administration, which included inadequate funding, ring-fenced funding for teacher education that depleted the general NSFAS funds, income threshold, misrepresentation of financial status by students and parents, residential accommodation, and the administration of the funds at the different HEIs (Department of Higher Education and Training, 2010). According to Lewis (2016), the report on Performance and Expenditure Review of the National Student Financial Aid Scheme (NSFAS) also described these shortcomings, and consequently, a new student central model was instituted in 2013 to manage loans, grants, and bursaries. This meant that there was an administrative shift from the higher education institutions being the agents to the NSFAS head office as the principal agent. The result was that the NSFAS administration system was centralised from the middle of 2016 onwards (Lewis, 2016; NSFAS Report, 2017). Therefore, this study investigated the shift of the NSFAS administration from a decentralised to a centralised system and its effect on the students' academic progress and overall well-being in the learning process at a historically Black university in the Western Cape Province.

1.2. PROBLEM STATEMENT

According to the NSFAS Report (2017), the intention to change the NSFAS administration system from a decentralised to a centralised was to streamline the administrative processes. However, the government and the Department of Higher Education and Training (DHET) did not foresee the many negative consequences of this change. Wildschut and Mncwango (2018) state that it has been over three years into centralisation since 2016, and staff and students are still grappling with challenges such as not receiving feedback on time which has the potential to not only cause emotional stress to prospective students and their families, but it could also result in a delay in the students' registration process. Then, because the registration was delayed, the students missed lectures and tutorials.

Since 2016, there is a backlog of student grants' payments and the fight for allowances for students whose parents are unemployed or receiving social grants for a living. Some students

also have ongoing protests because they do not trust the NSFAS procedures and the criteria for receiving allowances (Nathane & Smith, 2017). Also, because it is a centralised system, students have to contact the NSFAS head office in Wynberg, Cape Town (via emails or telephonically). Waiting on a response from the NSFAS head office results in the students having to find travelling money to visit the head office in person. Often, these students do not have the money to go to the head office because they are dependent on financial aid in the first place (Wildschut & Mncwango, 2018).

While there is a growing body of literature on student funding in higher education, there is not much written on the impact of not receiving the funds on students' learning experiences and their academic progress (Badat, 2010; De Villiers, 2018; Dhunpath & Munro, 2017). Furthermore, since the provision of NSFAS funds enables Black students (African, Coloured and Indian) to study at public HEIs, the processes involved in the administration of the funding should be monitored and evaluated regularly to ensure efficiency and accountability. It is also important to assess the effectiveness of the centralised administration system to determine what worked and what did not work, and make recommendations that could streamline the efficiency thereof.

1.3. AIMS AND OBJECTIVES OF THE STUDY

Based on the above context, the study aimed to investigate the impact of the centralised NSFAS application process on undergraduate students' academic progress and overall well-being in the learning process at a historically Black university. Accordingly, the study had three objectives, which were to:

- Examine the efficacy of the NSFAS centralised application process;
- Determine the impact of the process on the students' academic progress and overall well-being; and
- Propose recommendations for the streamlining of the application process so that the negative impact on the students' academic performance be minimised or prevented.

1.4. RESEARCH QUESTION AND SUB-QUESTIONS

The main research question of the study was: *What were the emerging issues of the centralised NSFAS application process and the impact thereof on undergraduate students, and how could the issues be resolved or prevented?*

Four sub-questions guided the data collection and analysis process, which were:

1. Why was the NSFAS application process changed from a decentralised to a centralised one?
2. What were the advantages and constraints of the centralised application process?
3. Did the centralised application process impact the students' academic progress and overall well-being?
4. What can be done to improve the efficacy of the centralised application process?

1.5. RESEARCH METHODOLOGY

The study was situated within a qualitative research paradigm. Qualitative research refers to a systematic approach that offers a holistic sequence of occurrences (Mohajan, 2018). According to Sarantakos (2012), the approach considers the reality of the research participants and is subjective, constructed, multiple and diverse. This approach aided the researcher to understand and interpret the data collected from the study's four participant groups. The approach covered an assortment of interpretive techniques intending to describe, decode and translate occurring phenomena in the social world/context (Creswell, 2013, Creswell & Creswell 2018; Wellman, Kruger & Mitchell, 2005; Yin, 2014). According to Khan (2009), qualitative research is strongly associated with induction and exploration, which allows for a degree of openness in the study's design. Qualitative research design guides the research activities, introduces a system in research operations, and allows for a holistic study (Babbie & Mouton, 2007; Sarantakos, 2012). The qualitative research paradigm allowed for a detailed investigation of experiences in specific and natural contexts and situations (Auriacombe & Mouton, 2007; Creswell, 2013, Creswell & Creswell, 2018; Yin, 2014). The research approach is further discussed in Section 3.3.

1.5.1. Research Design

In consideration that the study was qualitative, a case study design was used. According to Runeson et al (2012), a case study research design enables the researcher to examine the data within a specific context closely. The case study in its context allows true essence, explore and investigate contemporary real-life phenomena through a detailed analysis of a limited number of events or conditions and their correlations (Tight, Symonds, & Symonds, 2016).

The NSFAS centralised administration system is complex in its establishment, and as such, a case study design was deemed the most suitable for the study, mainly because the researcher wanted to understand the impact of the change on students' academic performance. Furthermore, according to Yin (2014), a case study research design allows for a meaningful and holistic context and a better understanding of real-life situations. In this instance, student funding is a real-life event, as thousands of students from disadvantaged backgrounds are entirely dependent on NSFAS funding.

Further, this study was limited to a single case study, which is the NSFAS administration transition's impact on undergraduate students at a historically Black university (Yin, 2014). The researcher was of the view that a single case study is more preferred over selecting multiple case studies because it allowed for the testing of a theory, in this case, the 'Capability Approach', as it represents and reveals the situation (Gustafsson, 2017, Stake, 2008; Vannoni, 2015, Yin, 2014). The research design is further discussed in Section 3.4.

1.5.2. Research Site

As already stated, the study was conducted at a historically Black university in the Western Cape Province of South Africa. The University has a rich history in terms of its significant role during the apartheid era. Established towards the end of 1959, it was a University designed to perform a specific role in the provision of human resources and training to relatively restricted fields and occupations required to meet the needs of Coloured people (Cooper & Gibbon, 2001; Wolpe, 1995). However, the University rejected its designed role, as it purposefully was a reproduction of apartheid (Cooper & Gibbon, 2001; Wolpe, 1995). The University's mission was clear and articulated that it intended to break the apartheid's ruling and applied itself to functions that would bring about political stability and social and economic empowerment and development (Wolpe, 1995).

To date, the University became an institution that recognises and embraced diversity. This was done through the open-door admission policy, which had to be aligned with quality teaching standards. The University is known as a low-cost institution, and the majority of students accessing the institutions are from previous disadvantaged and poor backgrounds (Cooper & Gibbon, 2001; McGhie, 2012; Wolpe, 1995). The research site is further discussed in Section 3.5.1.

1.5.3. Research Participants

The study intended to understand the issue holistically. For that purpose, three different participant groups were selected. These were:

1. A group of 21 students who were beneficiaries of the National Student Financial Aid Scheme at the University;
2. The head of the financial aid office at the University;
3. One of the chief directors of the Department of Higher Education and Training.

The study employed a purposive sampling method to select the students (Patton, 2005, 2015). These students were the primary participant group as they represent the undergraduate student population who require the NSFAS funds, while the other participants were directly involved in the administration of the NSFAS funds, which makes their selection a convenient sampling method. The research participants' selection is further described in Section 3.5.2.

1.5.4. Data Collection Instruments

The researcher was interested in obtaining rich data, i.e., detailed perceptions, opinions, and experiences from the students' participants, and an understanding of how the centralised administration system works and what the challenges were. The primary data collection methods for the student participants were a demography sheet, a questionnaire and a focus group discussion. Individual interviews were conducted with the staff who worked directly with NSFAS to elicit their opinions and thoughts about the centralised NSFAS system (Sarantakos, 2012; Patton, 2005, 2015). These instruments assisted in providing rich data that aided the researcher' understanding concerning the impact of the centralised NSFAS application process on the students' academic progress and overall well-being as a result of receiving, or not receiving the needed financial assistance from the NSFAS. The data collection instruments are further explained in Section 3.5.3.

1.5.5. Data Analysis

The data collection instruments were administered and managed by the researcher. As envisaged, the data was both quantitative and qualitative. The quantitative data was analysed through Excel, one of the quantitative analysis software packages, while the qualitative data was analysed through content analysis (Krippendorff, 2018; Sarantokos, 2012). Content analysis refers to a research technique that assists the researcher in replicable and valid extrapolations through patterns and themes that emerge from the data collected (Krippendorff, 2018; Sarantokos, 2012). The five capabilities of the theoretical framework formed the basis for the analysis and discussion of the collected data. The process is further described in Section 3.5.4.

1.6. KEY CONCEPTS USED IN THE STUDY

The key concepts are described below. These are the meanings that are used and understood in all the chapters.

1.6.1. Academic progress

The standard or standards by which a higher education institution measures a student's academic progress towards completing the academic programme. Concerning this study, academic progress refers to proficiency, academic gain and unconditional promotion to the next level (Cordray, 2013).

1.6.2. Capabilities

Sen (1988) explains that capabilities refer to choices and opportunities - the possible range of choices individuals can choose from to be and do, with quality of life to be assessed in terms of the capability to achieve valuable functioning.

1.6.3. Centralised NSFAS administration system

The centralised NSFAS administration system refers to a single entity responsible for the management and overseeing the design, development and implementation of the entire NSFAS application and related administration and communicating the outcomes to the respective institutional financial aid offices. The respective financial aid office would then be responsible for a specific operational part and relaying any results back to the central management (Department of Higher Education and Training, 2010).

1.6.4. Challenges

Challenges require a great mental or physical effort to be completed successfully and therefore test the person's ability (Baghetto, 2018). In this study, challenges are understood as obstacles that hinder the students' academic progress and need to be overcome or removed for successful learning to occur.

1.6.5. Decentralised NSFAS administration system

The decentralised NSFAS administration system refers to a business model which involves transferring decision-making power and functions to the specific and or respective institutional financial aid offices. This means all NSFAS related administration was done at an institutional level (Department of Higher Education and Training, 2010).

1.6.6. Department of Higher Education and Training

In this study, the Department of Higher Education and Training (DHET) refers to an executive authority responsible for post-school, tertiary education and training in South Africa. This is the legislative-executive office responsible for the policy development assigned by the national Government of South Africa (Department of Higher Education and Training, 2010).

1.6.7. Financial aid

Financial aid refers to financial assistance provided to students who continue with higher education at South Africa's public post-school institutions. The financial assistance covers a range of educational expenses, such as tuition fees, accommodation, books, transportation, and food and living expenses' allowances. This financial aid was given as a loan to financially needy students until 2017. From 2018 onwards, it is given as a grant (Bronkhorst & Michael, 2017; Higher Education Act, 1997).

1.6.8. Higher Education Act

The Higher Education Act (1997) refers to national legislation designed to strengthen colleges and universities' educational resources and provide financial assistance for students in post-secondary education (Higher Education Act, 1997).

1.6.9. Higher education

According to the Higher Education Act (1997), higher education refers to all learning programmes which must be registered under the provisions of the National Qualifications

Framework Act, 2008 (Act No. 67 of 2008) as a qualification or part-qualification on the HEQSF, regardless of whether such programmes are registered or not on the sub-framework. It includes tertiary education as contemplated in Schedule 4 of the Constitution. In this study, higher education is defined as the tertiary education landscape.

1.6.10. Higher education institution

As per the Higher Education Act (1997), the higher education institution' means any higher education institution established, deemed to be established, converted or declared as a public or private higher education institution that provides higher education on a full-time, part-time or distance basis.

1.6.11. Historical Black University

A historically Black university refers to the established 'universities in South Africa' serving the black population during the apartheid era. These universities were underfunded institutions and aimed at regenerating apartheid practices (Soudien, 2008).

1.6.12. Impact

The concept 'impact' refers to having either a negative or positive effect, benefit, or contribution to students' well-being, socio-economic and other aspects of their lives (Barnes, 2015).

1.6.13. Mental health

Mental Health refers to a state of well-being in which the individual realises his or her abilities, can cope with the normal stresses of life, work productively and fruitfully, and contribute to his or her community (World Health Organisation, 2004).

1.6.14. National Student Financial Aid Scheme

The National Student Financial Aid Scheme (NSFAS) is an established entity of the Department of Higher Education and Training's financial aid scheme for students in public higher education institutions. The NSFAS aims to provide financial aid to eligible students who meet the set criteria for admission to a higher education diploma and degree programmes (National Student Financial Aid Scheme Act, 1999).

1.6.15. Physical health

Physical health refers to the body's normal functioning at all levels, including the normal course of biological processes that ensures individual survival and reproduction. In this study, physical health refers to a dynamic balance between the student body's functions and its ability to adjust to the constantly changing conditions of the external environment (Piwowar-Sulej & Bąk-Grabowska, 2021).

1.6.16. Psychological and emotional health

Psychological and emotional health is linked to mental health, including a wide range of conditions with different symptoms that affect how a person thinks, feels and behaves. They are generally characterised by a combination of (ab)normal thoughts, emotions, behaviour and relationships with others. In this study, psychological and emotional health refers to students being able to realise their abilities and can cope with normal stresses and academic work, and productively succeed in their academics (Ramlall, 2012).

1.6.17. Student

The Higher education Act (1997) refers to a student as any person that is registered at a higher education institution. It is a person who is engaged in study and or research, devoted to learning and attends a higher education institution to seek and construct new knowledge. In this study, the student is an undergraduate student that is registered and a beneficiary of NSFAS.

1.6.18. University

The 'university' refers to a public higher education institution that is providing higher education with a scope and range of operations, including undergraduate and postgraduate diploma and degree programmes, research and community engagement, which meets the criteria for recognition as a University as prescribed by the Minister in terms of the Higher Education Act (1997). In this study, the 'University' refers to the University of the Western Cape.

1.6.16. Well-being

Well-being refers to an individual with psychological well-being in the degree to which he or she has an excess of positive over negative affect and will be low in well-being in the degree to which negative effect predominates over the positive. In this study, well-being includes the state of being comfortable, healthy and happier (Dodge et al, 2012).

1.7. THESIS OUTLINE

This mini-thesis consists of five chapters. A brief description of each chapter is provided below.

Chapter One: Introduction to the study

As seen within the context of higher education student funding, this chapter provided an overview of the rationale for the study, the research aims and objectives, the problem statement, main research questions, sub-questions, research methodology and the thesis structure.

Chapter Two: Literature review and theoretical framework

This chapter reviews literature on South Africa's educational context, the NSFAS Administration and its impact on student experiences regarding policy implementation. It also reviews student-funding models from three other countries. Lastly, it discusses the theoretical framework and justifies using the Capability Approach as the study's theoretical underpinnings.

Chapter Three: Research methodology

Chapter Three presents a discussion of the research methodology as adopted in the study. It discusses and justifies the qualitative research paradigm, a case study research design, the research site and participants, the data collection methods, and the data analysis process.

Chapter Four: Data analysis, discussion and interpretation

The results from the data analysis and the discussion and interpretation of the results are presented in this chapter. It concludes with a synthesis of the discussions and interpretations.

Chapter Five: Findings, recommendations and conclusion

This chapter lists the findings and relate them to the literature reviewed and the theoretical framework to determine if the study achieved its objectives, and what the study's contribution to new knowledge is. Finally, it makes recommendations based on the findings, notes the limitations of the study, proposes suggestions for future research options, and ending with the researcher's personal reflection of what the study meant to him.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 INTRODUCTION

As stated in the introductory section in Chapter 1, the study investigated the shift of the NSFAS administration from a decentralised to a centralised one and its effect on students' academic progress and overall well-being in the learning process. As such, this chapter is divided into three sections. The first section contextualises student funding in line with the larger framework of the education context in South Africa. It gives an outline of the challenges in the education landscape before- and post-1994. The second section discusses the context of the National Student Financial Aid Scheme as agency and policy through a legislative framework review, and the successes and challenges currently encountered. The third and final section discusses the theoretical framework of the study. The chapter is concluded with a summary of what was presented.

2.1.1 CONTEXTUALISING EDUCATION IN SOUTH AFRICA PRE-1994

To understand the root cause of extreme inequalities in South Africa, it is important to provide an overview of the history of the country's educational systems. McKeever (2016) states that South Africa is the most consistent country in terms of inequality ranking globally, despite being a developing economy (World Bank, 2018). The primary cause of inequality in South Africa is linked to educational systems and practices. Essentially, before 1994, South Africa's education system mirrored apartheid's policies of discrimination, marginalisation, and oppression for the majority of its Black population. These issues are discussed below.

2.1.1.1 Racial separation

The initial attempt to segregate schooling in South Africa can be drawn from 1676 with the missionary schooling system (Watson, 1982). The missionaries aimed to train the black population for industrial and domestic work and convert indigenous people into Christianity, emphasising standards of behaviour and morality (Kamagaga, 1988:14). Thereafter, the

National Party intensified this practice in 1948 by introducing South African education policy (Dugard; 1978; Legodi, 2001; Mohlamme, 1990).

In 1948, the National Party took an option to ensure the survival of the white minority after their elections victory. The option included ensuring that the white dominance in terms of politics is maintained, and values and religious convictions of Afrikaners are justified (Cameron, 1989; Legodi, 2001). The African schools controlled by missionaries and churches were forced to be closed or given up to the state. The racial separation was then formalised in terms of schooling (Stonier, 1998). Gabela (1990) argues that Verwoerd's emphasis on complete separation of the racial group was an architecture of a policy that did not value the education system.

2.1.2. Separated education acts and institutions

Van Zyl (1997) argues that the missionaries practised separation of schooling before the introduction of the Act; thereafter, the Minister of Native Affairs formalised the activities. Accordingly, the control of Native education was located in the Government of the Union. The Act was withdrawn in 1979. The imposition of apartheid in South Africa changed the education system, which led to the introduction of the Bantu Education Act of 1953 for most South Africans. The Act allowed federal control to the education of Africans, and Christian organised schools were forced to give up control or close down (Van der Berg & Yu, 2006).

Education in South Africa can be explained in three distinct scenarios to demonstrate the system mixes since 1902. The first scenario is whereby the government imported teachers from abroad to match the English curriculum, which was not well received as times progressed (Rakometsi, 2008). The second scenario of the educational system emerged as a resistance to the English curriculum introduction, as some whites in South Africa who were mostly Afrikaners, did not buy into the system. Parallel to the English curriculum, Christian National Education was introduced to retain Afrikaans as the medium of instruction. The parallel education systems served mostly whites and provided less education for blacks. The third scenario is the introduction of a system that was for Africans, Coloureds and Indians (Christie, 1991; Fiske & Ladd, 2004; Hyslop, 1993).

The education and schooling during apartheid were contained in the Education for Indian Act of 1969, the Education for Coloured People's Act of 1965, the Christian National Education Act of 1962 for White South Africans and the Bantu Education Act of 1953 for Africans, which eventually became the Education and Training Act of 1973. The provision for education in South Africa was racially segregated as per various Acts that were constituted; schools' locations were racially defined and could only accommodate the specific race (Nkomo, 1990). Essentially, racial segregation meant blacks were being schooled for domesticity and inferior positions in society (Carrim, 1990; Christie, 1986; Mashaba, 1990; Nkomo, 1990). Kallay (1986) defines this form of schooling as a deliberate reproduction attempt of apartheid and a profound anti-educational approach. The white population had access to education that allowed them to be professionals and partake in the labour market, while the black population was confined to schooling that would secure them low paying jobs.

Smith (2011) defines racial classification as a system that resulted in very unequal regulations, curriculum design, and funding. The mandatory levels of education were inconsistent, as white schools emphasised academic subjects while blacks had lower academic expectations. According to Fiske and Ladd (2004), schools that accommodated blacks received a fraction of government expenditure allocated to white schools. Given the history of the education system in South Africa, it is then not surprising that there are so many challenges with the current access to higher education and opportunities across the Black races (Anderson, Case & Lam, 2010, Smith, 2011).

2.2. HISTORY OF UNIVERSITY ESTABLISHMENTS

The apartheid-era categorised the higher education institutions, similar to everything else, according to racial and ethnic groupings with a specific authority (Chetty, 2010). Such racial groupings meant different models of student funding in a specific higher education institution. According to Badat (2010), the policy of separation denied the black majority opportunities and the learning experiences that would prepare them for higher education institutions that are well resourced.

The financial resources were mainly available for white students with vast opportunities to succeed. The sociology of higher education institutions in South Africa draws back from 1873 with the introduction of the only university that existed till the end of World War One, the

University of Cape of Good Hope, which was established to conduct examinations and grant degrees to civil servants (Cooper & Gibbon, 2001). This was the dawn of the emergence of historic white universities (WHUs) such as Victoria College, Rhodes University College, and Natal University College between 1900 and 1909 (Cooper & Gibbon, 2001). Since then, many other white historical institutions emerged as apartheid was also being constructed in South Africa. Most of them resulted from the University Act of 1916, which observed the establishment of more wealthy institutions funded privately (Cooper & Gibbon, 2001).

Bunting (1994) indicates that the higher education landscape under apartheid was based on policies that marginalised and prevented black people from accessing quality education. Among these policies was a racial division that separated black people according to five geographical areas: Transkei, Bophuthatswana, Venda, Ciskei (TBVC), and South Africa (Bunting, 1994).

Cooper and Gibbon (2001) state that the emergence of historically black universities is drawn from the 1950s after the National Party gained power and introduced segregation within the higher education system. The introduction of the University Education Act of 1959 promoted the Bantu Self Government Act, which motivated black higher education institutions (Baddat, 1999; CHE Monitor Report, 2010; Cooper & Gibbon, 2001). The tribal colleges were established initially with University College of Fort Hare in 1959 for the Xhosa and South Sotho groups, 1960 University College of the North opened for the Sotho, Venda and Tsonga groups, and at the same time the University College opened for the Zulu and Swazi groups. All the Black higher education institutions were controlled by the Minister of Bantu Education. The segregation of different languages proceeded with establishing an institution for the coloured group at the end of 1959, which became University College of the Western Cape in 1960, followed by the opening of University College of Durban-Westville for the Indian racial group. Towards 1970, the TBVC institutions were also established to serve a specific purpose, such as Medunsa in 1976 (Bunting, 1999; Bunting & Bunting, 1997; Council on Higher Education, 2000; Council on Higher Education Annual Report, 2001; Cooper, 1997; Cooper & Gibbon, 2001). Tables 2.1 and 2.2 demonstrate the separations of the institution's locations for specific races and ethnic groups.

Table 2.1: University categorisation based on race

University /Institution	Institution Sub-Type	Institution & establishment year
Historically Black Universities	African universities	Fort Hare (1959) North (1960) Transkei (1977) Venda (1982) Zululand (1960)
	Coloured and Indians universities	Durban-Westville (1960) Western Cape (1960)
	Special purpose universities	Medunsa (1976) Vista (1982)
Historically White Universities	Afrikaans universities	Free State (1950) Port Elizabeth (1964) Potchefstroom (1951) Pretoria (1930) Rand (1966) Stellenbosch (1918)
	English universities	Cape Town (1918) Natal (1949) Rhodes (1951) Witwatersrand (1922)

Source: (Cooper & Gibbon, 2001)

Table 2.2: Technikon categorisation based on race

Technikon/Institution	Institution Type	Name & Establishment Year
Historically Black Institutions (HBI)	African technikons	Border (1988) Eastern Cape (1987) Mangosuthu (1979) Northern Gauteng (1980) North West (1979)
	Indian and Coloured technikons	ML Sultan (1969) Peninsula (1972)
Historical White Institutions (HWI)	White technikons	Cape (1967) Free State (1981) Natal (1967) Port Elizabeth (1967) Pretoria (1967) Vaal Triangle (1967) Witwatersrand (1967)

Source: (Cooper & Gibbon, 2001)

The above tables demonstrate the structural construction of higher education under the apartheid government favoured mainly whites compared to the Coloured, Indians, and African populations. This is evident with the number of established institutions that did not consider the majority of the South Africa populations.

Table 2.3 below shows the change in the racial headcounts in the higher education institutions since 1984. These trends are important to understand the context of student funding in the higher education sector.

Table 2.3: Higher education headcounts by race between 1984 and 1998

Year	African	Coloured	Indian	White	Unknown
1984	42856	13300	17749	164779	0
1988	97485	22716	24270	196204	0
1993	199197	28648	31842	223048	11
1994	235240	31319	34152	222016	0
1995	275636	33184	36622	195924	0
1996	308165	32293	36622	195924	591
1997	313590	30836	36396	180937	360
1998	308878	28664	36757	171866	448

Source: (Cooper & Gibbon, 2001)

Boughey (2002) explains the significant changes in the racial HEIs headcounts as an early attempt to achieve dispensation of equity in the 1980s, which observed the HWUs taking advantage to admit a portion of black students who seemed to have potential by providing financial support. Cooper and Gibbon (2001) indicate that student enrolment patterns between 1988 and 1993 drastically changed in terms of race. As anticipated during the apartheid era, the white race would be the majority that could access higher education until the dawn of democracy, which saw black students starting to access higher education.

2.3. EDUCATION IN SOUTH AFRICA POST-1994

The dawn of democracy in South Africa brought an urgent need for redesigning the processes of the education landscape. Du Plessis (2009) defines the abolishment of racially and ethnically divided education departments into a single education system as political thinking that brought transformation into the landscape. The democratic government inherited racially divided departments that had to be restructured into nine provincial departments with a single national department to provide coherence and coordination (Harley & Wedeking, 2004; Jansen, 2001).

The democratic Government's first task towards educational reconstruction was to dismantle apartheid's created structures and practices by creating a unified education system and a more equitable financing system, and establishing a policy framework that values inherited values (Department of Education, 2001). Various commissions, inquiries, workshops and probing to look into the possibility of a transformed education system such as the De Lange Commission of inquiry, the National Education Policy Investigation, Education Policy Unit and many more were established (Le Roux, 1991; Hlatshwayo, 1991).

The democratic government proceeded with the education reforms and drafted the constitution. Thereafter, various official documents were released such as the first White Paper on Education and Training in 1994, followed by the White Paper on Organisations, Governance and Funding of schools in 1996 and the White Paper 3 on the transformation of higher education in 1997 (Sayed & Jansen, 2001; Welton, 2001).

The interim Republic of South African Constitution (1993) made provision for the establishment of the national department and nine provincial education departments headed by a minister. The TBVC republics were transformed into nine provinces, namely, Northern Cape, Western Cape, North West, Free State, Mpumalanga, Gauteng, Limpopo (Northern Province), Eastern Cape, and KwaZulu Natal. The administration of education was no longer determined according to race but by geographical differentiation (Classen, 1995, Donn, 1995; Legodi, 2001).

The Hunter Commission Report (1995) provided recommendations on the governance, organisation renewal, funding, and financing of schools. This led to the establishment of the South African Schools Act 84 of 1996, which made provision for the transition from the old to

the new education system, and a single national system with categories of public and independent schools. The act laid the foundation for the improvement of education quality, raising awareness amongst the teachers in a public school in terms of their employment, restoration of governing bodies and learner's representation councils, restoration of discipline, and ensuring access to all public schools for learners (Legodi, 2001; Potgieter, Visser, Van der Bank, Mothata & Squelch, 1997).

However, access to education by learners in public schools remained a challenge. Hence, the Department of Education introduced a quintile system. The school quintile system categorises schools into five groups based on the relative wealth of their surrounding communities. Schools in the poorest communities are classified as Quintile 1, and schools serving the wealthiest communities are classified as Quintile 5. The schools in the first three categories (Quintile 1 – 3) are then exempted from paying school fees after careful consideration by the Minister and MECs responsible (Dass & Rinquest, 2017). The system received criticism from various organisations that it may not be accurate and consistent in certain instances (Equal Education, 2011).

Furthermore, formal education was categorised into three levels (Department of Education's Achievements Report, 2001). The General Education and Training (GET) band incorporates a reception year and learners up to Grade 9 and an equivalent adult essential educational qualification. The Further Education and Training (FET) band comprises Grades 10-12 in school education, out-of-school youth, and adult learners. Technical, youth, and community colleges and a range of other industry-based and non-formal providers also fall into the FET band. The Higher Education (HE) band incorporates a range of national diplomas, certificates, and degrees (Department of Education's Achievements Report, 2001). These levels are integrated within a National Qualifications Framework (NQF) provided for by the South African Qualification Authority Act (Department of Education, 1995).

According to Chetty (2010), it becomes more critical to driving the transformation reforms in the higher education sector to eradicate the ills of apartheid. The National Commission on Higher Education (NCHE) envisages a transformed higher education sector that will be appropriately planned, governed, and funded as a single coordinated system. According to the NCHE Report (1996), increasing participation in higher education would have redressed the equity, resulting in more previously disadvantaged students accessing the system.

The proposed policy informed the reform on education and training suggested by the African National Congress to transform the sector. As a result, there were unprecedented changes in the higher education landscape. The NCHE Report (1996) made recommendations for the policy formulation and introduction of the White Paper on Education and new Higher Education Act promulgated in 1997 (ANC Conference Resolutions, 2017; Cloete et al., 2002)

The initial steps took an approach inquiry commission by the ministry of education to probe issues and status-quo of the sector using a non-racism, sexism, democracy, redress, and unitary system (Badat, 2010; Badat & Sayed, 2014; Council on Higher Education, 2011; Saleem, 1999). As a result, the commission recommended that the higher education sector must be able to increase participation as a way to address equity; it must respond to societal challenges as a way to change apartheid legacy, and finally, higher education should increase partnerships with other sectors (Chetty, 2010). These were the reasons why NSFAS was instituted (Badat, 2010; Badat & Sayed, 2014; Council on Higher Education, 2011).

In particular, access to education remains a challenge, despite the National Student Financial Aid Scheme Policy in place (NSFAS Ministerial Report, 2009). As a result, the South African government endorsement of the 'student loans' phenomenon is motivated by the notion that investment in education is socially and economically progressive for society (Woodhall, 2004). The government's provision of student loans in various countries as introduced by different government administrations gives access to higher education institutions and has observed a drastic increase in demand for spaces for enrolment (Benavot, 2005; Delhi, 1991; Ismail, 2011; Serguieva & Singh, 2010; Kaulinge, 2011).

2.4. COMPARISON OF NEIGHBOURING COUNTRIES' EDUCATIONAL SYSTEMS

Given the most apparent similarities between Namibia, Brazil, and South Africa, such as race relations, poverty line, inequality, and level of economic development, the researcher decided to compare their educational systems. In addition, Brazil is a member of the BRICS alliance with South Africa, while Namibia has a similar context in terms of its independence.

The comparative table below, Table 2.4, intends to overview these three countries' education systems and their legislative frameworks to locate South Africa regionally and globally. The table starts with Namibia, then Brazil, and ends with South Africa.

Table 2.4: Comparison of three countries' education system

Country	Namibia	Brazil	South Africa
Country Brief	Namibia received its independence in 1990.	Brazil gained its independence from the United Kingdom of Portugal in 1822 and has its current constitution since 1988.	South Africa become a democratic country in 1994.
Pre-democracy educational system characteristics	Namibia was colonised in South Africa; as such the similar apartheid practices were also applied. The education was accessible for only a privileged minority, while mathematics and science were only taught, white students. The Bantu education that enforced inequality and segregation was practised (Kandumbi, 2005).	The White European superiority imposed Brazil's social reforms, which replaced the indigenous and black population in a racial, cultural position, and socio-political inferiority (Rotondano, 2018). Previously the education system was influenced by missionary education and followed European models.	South African education features to be racial separation, inequality with regards to standards set for various racial groups, an outmoded and inadequate education system, overcrowded classrooms, minimal resources and imbalances in resources provision, mono-cultural prescribed syllabuses and lack of a culture of teaching and learning (Legodi, 2001).
Post-democracy education system status	Education in Namibia was made compulsory for ten years for children between the ages of 6 and 16, essentially the primary education. Namibia has about 1900 schools, of which 100 are privately owned. Namibian subjects' syllabi are based on the International General Certificate of Secondary Education, Cambridge International. The Constitution of Namibia directs the Government to provide free primary education; however, families must pay fees for uniforms, stationery, books, hostels, and school improvements (Kandumbi, 2005;	The post-colonial education in Brazil was re-arranged such that the previously disadvantaged black people were included in the overall education system. In its Federative Government, the education system is a shared responsibility of the federal and municipal governments.	South African education system accommodates more than 12.3 million learners (50.5% female), 300 000 university students (54.6% female), and 190 000 technikon students (45.5% female). The system encompasses 29 386 primary and secondary schools, 375 000 educators, 5 000 inspectors and subject advisors, and 68 000 officials, managers, and support personnel (DoE: 2000b: 157-161).

	Ministry of Education, 2011).		
Constitutional mandate	<p>According to article 20 of the Namibian Constitution:</p> <ul style="list-style-type: none"> All persons shall have the right to education. <p>Primary education shall be compulsory, and the state shall provide reasonable facilities to render effective this right for every resident within Namibia by establishing and maintaining State schools at which primary education will be provided free of charge.</p>	<ul style="list-style-type: none"> Attending an institution of higher education is required by the Law of Guidelines and Bases of Education. Kindergarten, elementary and medium education are required of all students, provided the student does not have any disability, whether physical, mental, visual or hearing. 	<p>The provision of education in South Africa is set in the RSA Constitution (1996), which stipulates that everyone has the right:</p> <ul style="list-style-type: none"> To a primary education, including adult primary education. To further education, the state, through reasonable measures, must be progressively available and accessible.
Legislative Framework	Education Act of 2001.	Federal Constitution and the Law of Guidelines and Bases of National Education.	White Paper on Education and Training in 1994, White Paper on Organisations, Governance and Funding of schools in 1996, White Paper 3 on the transformation of higher education in 1997, South African Schools Act 53 of 1996, Higher Education Act of 1997.
Funding options for students to access education	NSFAF – for Namibian students to access higher education.	Free primary education in public schools Student Loan Fund (for higher education).	National Student Financial Aid Scheme (for higher education). Free education in Quintiles 1 to 3 schools.

The three comparative countries have some similarities and differences in terms of their educational context. Primary education is made easily accessible in all three countries, while their student funding programmes to assist students to access higher education may have limitations. In the instance of Namibia, the Namibian Student Financial Aid Fund is a grant that is accessible to Namibian students; in South Africa, the National Student Financial Aid Scheme (NSFAS) has different policies of loans (until 2017) and grants (from 2018) to eligible students. In Brazil, the students can receive loans to study, which are payable.

2.5. THE NATIONAL STUDENT FINANCIAL AID SCHEME

As mentioned in Section 1.1, the National Student Financial Aid Scheme (NSFAS) Act (No 56 of 1999) was established in 1999. It incorporated the Tertiary Education Fund for South Africa (TEFSA) (Manual, 2019). Before the full incorporation of NSFAS, the Tertiary Education Funding of South Africa (TEFSA) was established in 1991 because the companies act as a fund to assist students in accessing higher education (Wakeford, 1997). The TEFSA was requested to manage NSFAS by the Ministry of Education in 1996 since it had the necessary infrastructure to administer the loans to the students (Department of Higher Education and Training, 2010).

The NSFAS agency can also collect and allocate donor funding to provide loans and bursaries for needy students using a set criterion. NSFAS policy implementation suggests that since the scheme's inception, the system featured the criteria for funds allocation means test for authentication and general application for consideration (NSFAS Act, 1999).

Given rising student organisations calling for increased funding for students to access higher education, the NSFAS policy has since received massive scrutiny. Fundamentally, the NSFAS was introduced to enable any student to apply for a loan or bursary from the NSFAS Agency, but allowed the board to impose conditions, generally regarding a particular loan or bursary. Such conditions included using the means test and the loan conversion of up to 40 per cent of any loan as an incentive for academic success. In addition, it provided for payment by the NSFAS of the amount of the loan or bursary to the designated higher education institution rather than to the applicant (NSFAS Act, 1999).

2.5.1. Constitutional and Legislative Mandate

The Republic of South Africa's Constitution, the Bill of Rights (1996), makes provision for access to further education, which the state, through reasonable measures, must make progressively available and accessible. According to the 2017 NSFAS Report, concerning the constitutional mandate, NSFAS contributes to attaining the rights described in Section 29 by providing financial aid to students from poor and working-class families (NSFAS Ministerial Report, 2010). Therefore, the NSFAS financial assistance provided to students enabled them to access public post-school education, thereby rectifying the racially discriminatory laws and practices before 1994.

The Public Finance Management Act (PFMA) 1 of 1999 guides the National Student Financial Aid Scheme (Public Finance Management Act, 1999). According to the PFMA (1999), the purpose of the Act is "to regulate financial management in the national government and provincial governments to ensure that all revenue, expenditure, assets, and liabilities of those governments are managed efficiently and effectively; to provide for the responsibilities of persons entrusted with financial management in those governments, and to provide for matters connected therewith".

The NSFAS Act specifies that the board must manage, govern, and administer the NSFAS (NSFAS Act, 1999). The Act requires the board to establish a five-member board executive committee and a board finance committee (NSFAS Act, 1999). The NSFAS is listed as a Schedule 3A national public entity in terms of the PFMA. These entities are extensions of a department with the mandate to fulfil a government's specific economic or social responsibility (NSFAS Act, 1999). Boards of public entities have a considerable fiduciary responsibility, including the "reasonable protection of the assets and records of the public entity" and the prevention of "any prejudice to the financial interests of the state" (Public Finance Management Act, 2010).

2.5.2. Policy Mandate

The policy mandate includes the country's vision 2030, which provides the policy framework within which the NSFAS has developed its strategic plan. It points out the country's challenges in the 21st century and the strategic choices that must be made to create a better life for all South Africans as redress (National Development Plan, 2012). The National Skills Development Strategy intending to improve the effectiveness and efficiency of the skills development system in South Africa (National Development Plan, 2012). According to the 2017 NSFAS Report, the strategy represents an open commitment to boosting the link of skills development to career paths, career development, and promoting sustainable employment and in-work progression for South Africans (NSFAS Report, 2017).

Table 2.5 below shows the awardees of the National Student Financial Aid Scheme fund since its inception. The significant increase in the number of awardees shows an increased number of students entering higher education studies.

Table 2.5: National Student Financial Aid Scheme awardees between 2000 and 2019

Year	NSFAS Awardees	Actual Change/Difference
2000	72038	
2001	80513	8475
2002	86147	5634
2003	96552	10405
2004	98813	2261
2005	106852	8039
2006	107586	734
2007	113519	5933
2008	117766	4247
2009	135208	17442
2010	148387	13179
2011	216874	68487
2012	194504	-22370
2013	194923	419
2014	186150	-8773
2015	205 000	18 850
2016	225 950	20 950
2017	260 002	34 052
2018	604 114	344 112

Source: (Department of Higher Education and Training, NSFAS Reports, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018).

2.5.3. The NSFAS: Decentralised to a centralised system and the challenges encountered

The NSFAS Act (1999) allowed the agency agreement with higher education institutions (HEIs) or further education and training (FET) colleges renamed as TVETs, in terms of what they were authorised. The authorisation included to administer loans and bursaries granted to students of the respective institution; receive a loan and bursary applications from students; consider and assess the applications in light of the criteria for the granting of loans and bursaries determined by NSFAS; grant loans and bursaries if the criteria are met after ascertaining that funds are available; enter into a written agreement with a borrower or bursar per the provisions of the Act and on the terms and conditions determined by the NSFAS.

Furthermore, the NSFAS Act (1999) made provision for the agency to determine the parameters under which loans and bursaries are granted to students, ensuring that students are provided with sufficient funds to cover their tuition costs and/or residence and any further reasonable provisions. The operations were decentralised until 2016, while a pilot was undertaken with certain institutions to use a student central online application process, which

presented various challenges (Lewen, 2020). Notwithstanding the challenges identified, the NSFAS application process was changed from a decentralised one to a centralised one in the middle of 2016 onwards (NSFAS Report, 2017). Lewen (2020) and Wildschut and Mncwango (2018) state that the transition of the NSFAS application process from a decentralised to centralised one presented more challenges than achievements. This study is about these challenges.

2.6. BROADENING ACCESS TO HIGHER EDUCATION

Access to higher education remains a challenge for most poor South Africans despite establishing the student funding scheme in NSFAS and its associated grants such as Fundza Lushaka (Lewen, 2020; Wildschut & Mncwango, 2018). According to Cloete (2002), South African higher education post 1994 faces enormous pressure to carry the promises that the democracy offered. The NCHE Report (1996) suggested vast recommendations to turn around the sector by introducing new policy and legislative frameworks that would bring about change. In considering the South African Census Report (2011) and related statistics, widening the access to higher education becomes very critical in the current state. However, this time around, it is more about providing financial resources to the underprivileged.

In the current climate, access to higher education that was viewed only for those who can afford it became a demand. Smith and Gordon (2017) suggest that the broader inequalities in South Africa resulted in a group of activists in the higher education institutions initiating the #Feesmustfall movements in 2015 and 2016, which was a protest that demanded free and decolonised education. The protest escalated drastically across the country and saw several public higher education institutions temporarily holding their operations in response to the demands of students. The demand by students stems from the idea that education is a public good that benefits society; as such, it needs to be accessible to the majority (Dlamini, 2019; Mavunga, 2019; Hlatswayo et al., 2016; Nathane & Smith, 2017). Hodes (2016) further suggests that the funding to higher education institutions decreased from 49 percent in 2000 to 40 percent in 2012, while there was an increase in the enrolment of students. However, most students did not have funding and resulted in most of them having historical debts at the universities.

The #Feesmustfall protests in 2015 and 2016 represented an intellectual scion of the subaltern studies linked to social issues (Hodes, 2016; Nathane & Smith, 2017). Since its inception, the government has reprioritised the fiscus by providing more funding to access higher education. Free education may not have been seen as a reality during the start of the #Feesmustfall movement; however, the interest developed to the extent that even the government needed to respond to the call. The response by the government represented by then-President Jacob Zuma announced 'free education' pre- ANC Conference in 2017, which caused a stir in the system as many analysts considered the announcement to be politically motivated and not a reality that could be sustained (Hodes, 2016; Smith & Gordon, 2017). Thus, since the beginning of 2018, students receive grants and bursaries from the NSFAS, which means that they do not have to repay the funds received.

2.7. THEORETICAL FRAMEWORK

The modern critics of student funding methods call for enhanced theoretical and conceptual approaches (Cloete, 2006, 2008; Wangenge-Ouma, 2008; Woodhall, 2004). As such, Sen's (1980) and Nussbaum's (1988) Capability Approach is used as the theoretical orientation of this study. Sen's (1985, 1989, 1999, 2004, 2005) Capability Approach makes room for incorporating empirical information about the feasibility and instrumental relationships between capabilities when considering policies. Since the provision of the NSFAS is to assist students financially so that they can study at post-school institutions, and in so doing, reach their full potential, an analysis of the capabilities of the students who receive the funds must be taken into consideration (Colbeck & Weaver, 2008). For this reason, the Capability Approach was deemed the most suitable theory to use as the study's theoretical framework. Ideally, the Capability Approach seeks to assess an individual's ability to do something to the best of his/her (cap)ability (Robeyns, 2003, 2016, 2018).

The theory, pioneered early in the 1980s by Amartya Sen and later by Martha Nussbaum, brought a range of ideologies excluded from the traditional approaches to welfare economics. Sen (2005) suggested that the primary distinction of the approach focuses on what people can do best in their capabilities. The development of the approach was born out of four concerns as argued by Alkire (2012), Dowding (2009), Robeyns (2003) and Sen (2005), which were:

1. Individuals can differ significantly in their abilities to convert the same resources into valuable functioning;

2. People can internalise the harshness of their circumstances so that they do not desire what they can never expect to achieve;
3. Whether or not people take up the options they have, the fact that they do have valuable options is significant; and
4. Reality is complex, and evaluation should reflect that complexity rather than exclude all sorts of information from consideration.

Robeyns (2003) defines the Capability Approach as a broad framework suitable for evaluating an individual's well-being, social organisations, policies, and related social change proposals. Alkire (2012) states that a Capability Approach is an evaluative approach that proposes "those social arrangements should be primarily evaluated according to the extent of freedom people have to promote or achieve functioning they value". The approach in this context is appropriate because, according to Robeyns (2003, 2016, 2018), it is the best alternative to analyse the efficiency of something, and it locates the social constraints that directly influence an individuals' general well-being. A student from a previously disadvantaged background allowed to access higher education directly benefits the society; thus, evaluating the efficiency of the system that is used to grant financial aid is essential. The approach allowed the researcher to focus on what students can effectively do and be through NSFAS funding, or a lack thereof.

Moreover, accessing higher education and receiving student funding can significantly improve a disadvantaged family's freedom and socio-economic status. Students who access higher education intending to change their poor backgrounds are evidence of Sen's work on the human capabilities' theory. Consequently, the Capability Approach emphasises the importance of freedom of choice, individual differences, and the complicated nature of human well-being (Nussbaum, 2010; Robeyns, 2003, 2016, 2018). Besides, Khan (2009) states that the approach goes beyond the fact that resources may be available to aid the well-being of a person, but does not necessarily mean they are enough to be transformed into an improved life. Thus, it is equally essential that the resources to support an individual are linked to factors that may directly impact a person's quality of life.

Furthermore, the Capability Approach acknowledges that human beings are not the same; they are diverse. For instance, two individuals may be offered the same opportunity to access higher education through the National Student Financial Aid Scheme, but it does not necessarily mean that both of them can transform into improved life. Students may receive funding and still drop out before completing their academic programme. Eventually, capabilities designate a person's

opportunity and ability to produce valuable outcomes, considering relevant personal characteristics and external factors (Alkire, 2012; Robeyns, 2003, 2016, 2018).

It is acknowledged that Sen's capabilities do not prescribe a specific list of capabilities and how they should be selected. However, Nussbaum suggests that when selecting capabilities, it should be based on the reasoning to evaluate individual advantages and social arrangements (Dowding, 2009; Robeyns, 2003). As a result, five capabilities described below were identified based on the Bill of Rights in the South African Constitution (1996). They are:

- **Access to education:** The Constitution of South Africa (1996) makes provision for access to primary education and for further education in which the state must provide for students to access higher education, i.e. provide financial means in the form of loans/grants/bursaries.
- **Social-Economic Status:** The National Student Financial Aid Scheme (NSFAS) is a redistributive policy that aims to improve beneficiaries' social and economic conditions after accessing education. Students from a more impoverished background can benefit and have their fees, transport, books, and food provided.
- **Health and Wellness:** Students in distress about financing their education have a high risk for depression or stress that may affect their academic progression; hence, not worrying about financial aid while studying contributes to good health and wellness.
- **Student Support and Development:** Students who are holistically supported during their studies have the potential to do well academically and be motivated to complete their studies.
- **Academic progression and quality of life:** Student financial aid support seeks to assist students to focus on their studies to progress academically and obtain their qualifications to get into the labour market, improve their standard of living, and contribute to the economy.

2.7.1. The relevance of capabilities chosen

Access to education allows previously disadvantaged groups to access quality education using financial means provided by the state to better their lives. Accessing education, in turn, provides opportunities for individuals to change their socio-economic status as they will be able to join the labour forces as active citizens. Furthermore, student support and development will provide a holistic and positive learning environment in which students could reach their full potential. Finally, fully paid studies and allowances will reduce anxiety and emotional

stress for the students, allowing them to concentrate on their academic work, make good progress, and enhance their chances to complete their degree programmes. The five capabilities formed the basis for the data analysis and discussion of the findings. Besides, using these capabilities could serve as a framework for policy evaluation and individuals' ability to execute their capabilities.

2.7.2. Critique against the Capability Approach

The Capability Approach received criticism in terms of its epistemological basis (Robeyns, 2003). The approach is said to be over-optimistic in generalising the capabilities of an individual (Alkeire, 2005; Okin, 2003; Menon, 2002). The criticism is that the approach seems to represent a tale than reality and appears a bit vacuous. Additionally, it may be over-specified and inappropriate for other uses, such as measuring the quality of life (Alkeire, 2005; Okin, 2003; Menon, 2002). Basically, the argument is that one may not be able to measure the quality of life of an individual.

The researcher's intention of using the Capability Approach was that it is founded on enhancing individual freedom and respecting human dignity. It is argued that access to education goes beyond the classroom; it can restore an individual's dignity and value in society. Therefore, the researcher overcame the critique by following the advice by Nussbaum and has identified five specific capabilities that assisted in evaluating the student's right to education and overall well-being in the learning process.

2.8. CONCLUDING SUMMARY

In this chapter, literature about the South African education systems before and during apartheid was reviewed. This was done to provide historical and contextual background for student funding in higher education. A discussion on the transformation that took place after 1994 was also provided, and South Africa's education system was compared to Namibia and Brazil. A comprehensive discussion about the National Students, Financial Aid Scheme followed, including the move from a decentralised to a centralised application system in the middle of 2016. Lastly, a discussion of access to higher education and a detailed discussion of the theoretical underpinnings of the study concluded the chapter. The next chapter, Chapter Three, presents the methodological processes followed in this study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. INTRODUCTION

The previous chapter contextualised the study by reviewing literature relating to the education system in South Africa pre- and post-1994, and the National Student Financial Aid Scheme (NSFAS) processes and procedures. A discussion of the study's theoretical framework concluded the chapter. The methodological research processes followed in this study is presented in this chapter. The aim, objectives and main research question are re-introduced to link the previous chapters and the current chapter. Thereafter, justification for situating the study in the qualitative research paradigm is provided, followed by a discussion of the study's research design. The chapter concludes with a detailed explanation and validation of the research process regarding the research site, research participants, the data collection instruments, the data analysis process, and a concluding summary.

3.2. AIM AND OBJECTIVES OF THE STUDY

As stated in Section 1.3, the aim of the study was to investigate the impact of the centralised NSFAS application process on undergraduate students' academic progress and overall well-being in the learning process at a historically Black university. The study had three objectives, namely to:

- Examine the efficacy of the NSFAS centralised application process;
- Determine the impact of the process on the students' academic progress and overall well-being; and
- Propose recommendations for the streamlining of the application process so that the negative impact on the students' academic performance be minimised or prevented.

To align the study with its aim and objectives, the main research question was: *What were the emerging issues of the centralised NSFAS application process and the impact thereof on undergraduate students, and how could the issues be resolved or prevented?*

Four sub-research questions were formulated, namely:

- 1) Why was the NSFAS application process changed from a decentralised to a centralised one?
- 2) What were the advantages and constraints of the centralised application process?
- 3) Did the centralised application process impact the students' academic progress and overall well-being?
- 4) What can be done to improve the efficacy of the centralised application process?

Both the aim and objectives, and the main research question and sub-questions are qualitative, which is why the study is situated in a qualitative research paradigm.

3.3 POSITIONING THE STUDY IN A QUALITATIVE RESEARCH PARADIGM

The study is located within a qualitative research paradigm. Attempting to define qualitative research becomes more technical as there is no one definition to explain this approach (Babbie, 2016, 2020; Creswell, 2014). Schurink and Auriacombe (2010) suggest that qualitative research is not a new approach for social studies; it spans over the years and has witnessed numerous reforms. David et al. (2004) define qualitative research as a particular social research style used to describe, interpret, and reconstruct people's words meaningfully. Additionally, it is constantly changing as researchers strive to make sense of the social world and create new knowledge. Babbie and Mouton (2007, 2009) and Patton (2001, 2015) define qualitative research as a naturalistic approach whereby a phenomenon is observed and understood in its natural setting. Hence, qualitative research allows for a detailed investigation of experiences in a specific context and situations (Auriacombe & Mouton, 2007). Welman, Kruger, and Mitchell (2005) and Silverman (2016) have a similar definition. These authors add that qualitative research allows for various techniques that assist in describing, decoding and translating the occurring phenomena naturally in the social world (Welman et al., 2005). As a result, when discussing and contrasting the various types of qualitative designs, highlighting the procedures involved in actually conducting qualitative studies, and what is expected is the fact that the approach is instead "realistic" as opposed to "positivity" (Babbie, 2016, 2020; Creswell & Creswell, 2018; Crowe et al., 2011).

Furthermore, “it has its theoretical context, methodological principles, and aims” (Denzin & Lincoln, 2005: p 15). Interestingly, Mohajan (2018) considers qualitative research a systematic approach that offers a holistic sequence of occurrences. According to Sarantakos (2012), the approach looks at the reality of the research participants and is subjective, constructed, multiple, and diverse. Hennink et al. (2020) agree that there is no single way to define qualitative research; however, its distinctive feature is that it gives a holistic understanding of the phenomena in question or under scrutiny. Denzin and Lincoln (2008), reflecting on the origin of the qualitative research, suggest that the approach was born out of understanding the 'other', in this case, people who were not white during inception. The purpose of the qualitative approach has always been to understand how the 'other' behave, given the phenomena that may be under investigation (Denzin & Lincoln, 2008). Before selecting the approach, the researchers should begin their inquiry process with philosophical assumptions about the nature of reality being 'ontology', how they know what is known being 'epistemology', the inclusion of their values being the 'axiology', the nature in which their research emerges being the 'methodology', and their writing structures (Cresswell et al., 2013; Denzin & Lincoln, 2008; Silverman, 2016; Stake, 2010).

Leedy and Ormrod (2005) state that the researcher's ability to analyse and make sense is critical to understand the phenomena that are being investigated. Khan (2009) suggests that qualitative research is strongly associated with induction and exploration, which allows for a degree of openness in the study's design. Qualitative research design guides the research activities, assists with the introduction of a system in terms of research operations, and allows a guarantee for holistic study (Sarantakos, 2012). Based on these understandings, the qualitative research approach aided the researcher in understanding and interpreting the data collected from the participants in a meaningful way.

Also, the research methodology is linked to the research question, which is very critical when positioning a study. Bryman (2004, p 6) states that "The research question is supposed to have a pivotal role because decisions about research design and methods are supposed to be made to answer research questions". The research question will aid to link the literature review and data to be collected. Essentially, the research questions are informed by the researcher's interest in the topic based on experience, social encounters, and possible historical events (Babbie & Mouton, 2005, 2007; Bryman, 2007; Patton, 2015). This is equally applicable to this study as

the researcher allowed the students to express their learning experiences of receiving NSFAS funds or not and how that affected their academic progress.

Furthermore, a qualitative research approach's primary interest is understanding the participants' experiences, impact, and activities as they occur within their natural environments. It is a lens to understand and analyse the participants' behaviour from their specific contexts and situations (Babbie, 2016, 2020; Babbie & Mouton, 2007; Njie & Asimiran 2014; Stake, 2010). In this study, the researcher was interested in understanding the students' experiences with the centralised NSFAS application process, described as 'a student-centred model' and how it impacted their academic progress and performance. He wanted to ascertain if the students receiving or not receiving NSFAS funds were able to execute the five capabilities described in Section 2.7.

Essentially, qualitative research offers a guide to direct the action of the study while assisting in introducing a step by step approach to the study's processes, allowing the different aspects of the study being logically structured (David & Sutton, 2004, Sarantakos, 2005, 2012; Yin, 2015).

In accordance with the qualitative research process, the researcher used a step by step approach by in-depth interviews with the frontline participants under scrutiny. These were the chief director in the Higher Education and Training Ministry and the head of the financial aid office at the University. Thereafter, the questionnaire and focus group of the student participants followed to address the study's main research questions and sub-questions.

3.2.1. Criticism against qualitative research studies

It is important to understand the debate around qualitative research studies' criticism. Brinkmann and Kvale (2010) and Mays and Pope (1998) suggest that the qualitative approach may use a holistic technique to understand the phenomena, but it has weaknesses such as not being scientific, but only reflects common sense; does not consider statistics; may be subjective to the phenomena being investigated; very person dependent and explorative; its rests on leading questions; relies on subjective impression and different readers may find different meanings. Additionally, Babbie and Mouton (2007) also explain that qualitative studies are

being criticised as a weak methodology compared to quantitative studies, which are viewed as having a more robust methodology.

Responding to the criticism, Stake (1995, 2005, 2010) argues that the critique of the qualitative methodology are based on the fact that the method is rather explorative, interpretive, and descriptive informative. The technique seeks to deeply understand the participants' views, reflections, and experiences (Babbie & Mouton, 2007). These authors state that it is important to understand the difference between qualitative and quantitative approaches, and that objectivity can be achieved in different ways. Thus, this criticism is based on validity and reliability testing when comparing qualitative and quantitative (Babbie & Mouton, 2007, 2009; Creswell, 2007, 2013, 2014).

Perhaps, the best way to further respond to the critique is to explain validity and reliability in the context of a qualitative approach. Golafshani (2003) defines reliability as a concept used for testing quantitative study; thus, if the idea of testing information elicits is critical, then quality should be the relevant test for qualitative research. Essentially the purpose of testing the reliability in a qualitative study may be irrelevant since the idea is to “understand a situation” within a specific context (Stenbacka, 2001, p.55). These are also the views of Babbie (2016, 2020), Babbie & Mouton (2007, 2009), Silverman (2016), and Yin (2014) among other social science researchers. The best way to ensure reliability and validity in the qualitative study is to examine trustworthiness, which lies at the heart of the issues being discussed (Patton, 2001, 2015; Seale, 1990; Silverman, 2016; Strauss & Corbin, 1990).

Creswell and Miller (2000) and Creswell and Creswell (2018) advocate that the validity may also not be relevant for the qualitative approach to a certain extent, but there is a need for qualifying measures to overcome the criticism. The researcher applied multiple data sets that were triangulated with discussions and interpretation aligned to real experiences and well backed-up theories to ensure that these challenges and critique are overcome (Babbie, 2016, 2020; Babbie & Mouton, 2009; Patton, 2015; Stake, 2010).

3.3. A CASE STUDY RESEARCH DESIGN

Since the study is qualitative, a case study research design was deemed the most suitable. According to Crowe et al. (2011, p. 4), "case studies can be used to explain, describe or explore

events or phenomena in the everyday contexts in which they occur. These can, for example, help to understand and explain causal links and pathways resulting from a new policy initiative or service development". It aids to connect individual behaviour to a large scale of social processes (Chety, 2020; Neuman, 2003). Tight, Symonds and Symonds (2016) agree that a case study design allows for true essence, exploring and investigating contemporary real-life phenomena through a detailed analysis of a limited number of events or conditions and their correlation. A case study design allowed the researcher to understand better the uniqueness and idiosyncrasy of the student participants who received and did not receive NSFAS allowances.

Also, this study is limited to a single case study, which is the NSFAS administration transition's impact on undergraduate students at University X' (Stake, 2010; Yin, 2009, 2014). A single case study allows for or an in-depth understanding of the uniqueness of the issue at hand (Yin, 2014). The researcher is of the view that a single case study is more preferred over selecting multiple case studies because it allowed for the testing of a theory, in this case, the 'Capability Approach', as it represents and reveals the situation (Gustafsson, 2017, Stake, 2008; Vannoni, 2015, Yin, 2014). Yin (2014) suggests that a single case study research design allows for a meaningful and holistic context and a better understanding of real-life situations. The study was about student funding, which is a real-life issue because thousands of students from disadvantaged backgrounds entirely depend on NSFAS funding.

In addition, the researcher used a case study research design for three reasons. Firstly, the study is focused on specific student cohorts, in this case being the NSFAS beneficiaries at a particular university. The case is concerned with understanding the complexity of a specific issue. It assisted with answering the questions to contextualise the issue related to the problem being investigated (Stake, 2006). Runeson (2012), Stake (2010), and Yin (2014, 2015) suggest that a case study research design enables the researcher to examine the data within a specific context closely, which correlates with the qualitative research paradigm. In this study, the NSFAS centralised administration system is complex in its establishment; hence this decision, and because the researcher wanted to understand the impact of the change on the students' academic progress.

The second reason is based on the principles of the case study's contextualisation, research questions presentation, research questions rationale, and concepts used (Babbie & Mouton, 2007, 2009; Creswell & Creswell, 2018; Creswell et al., 2011; Farquhar, 2012). The study's aim, objectives and research questions were restated at the beginning of this chapter. In the

previous chapter, relevant literature was reviewed, drawing into the theoretical framework applied to being the Capabilities Approach. Five specific capabilities were identified, which were linked to the research questions to inform the data collection, analysis, and interpretation of the results.

The third and final reason is based on a case study design providing a holistic understanding of the phenomena, which makes recommendations possible (Hyett et al., 2014; Noor, 2008). A case study design portrays the broad context of the case to make it meaningful. As such, the context needs to consider the physical, social, cultural, symbolic, and/or psychological to give a holistic context of the phenomena (Mills, Durepos & Wiebe, 2009; Stake, 2010; Yin, 2014, 2015). The researcher used a specific cohort of students to make a case within a particular educational context. Moreover, given the experiences of the student participants with the centralised NSFAS application process, and the responses from the other two participant groups, meaningful discussions and interpretations could be made, which allowed for recommendations that were proposed in Chapter Five.

3.3.1. Case Study research design's challenges

All research designs have challenges and critique, and it is important that the researcher note and discuss the critique levied against the use of case study designs. Auriacombe and Schurink (2010) reason that a case study design is very complex in its application, creating challenges for researchers. Amongst the challenges presented by the case study are: not identifying the case to be used because of multi-cases that could be embedded in qualitative research, and deciding on the scope of the case (Creswell, 2013). Thus, it may be technical to select the case considering that it then becomes the epicentre of analysis, depending on the study's objectives (Auriacombe & Schurink, 2010; Stake, 2010).

The researcher overcame these challenges by focusing on a single case with a precise aim and related objectives, an identifiable research site, a historically Black university, and three groups of research participants directly involved in the phenomenon under study. The central focus of the study was on the provision of NSFAS funding to previously disadvantaged students so that they could complete their respective degree programmes successfully.

The student participants provided their biographical information and experiences of how the financial support received from NSFAS (or not received) assisted them in progressing with

their studies. The head of the financial aid office at the University provided information on the operation of NSFAS and how the funds were administered and distributed to the students. Lastly, the chief director from the Department of Higher Education and Training provided information on institutional governance and policies guiding the administration and distribution of the funds to the different public higher education institutions.

3.4. RESEARCH PROCESSES FOLLOWED

The research proposal of this study was submitted to the relevant committees at the University in accordance with the requirements for a masters' degree before the selection of the research participants, and the data collection process could commence. Ethical clearance and permission to conduct the research at the University were obtained on the 2nd and 3rd of December 2019, respectively (refer to Addenda 1 and 2). The research site, the research participants, the data collection methods, and the data analysis process are discussed below.

3.4.1. Research Site

As already stated, the study was conducted at a historically Black university in the Western Cape Province of South Africa. The adopted parliament legislation in 1959 resulted in the establishment of the University College of the Western Cape as an affiliated constituent for 'coloured' people as classified (UWC, 2013). According to Thomas (2010), the University received its first group of students in 1960, offered limited training opportunities for the lower-middle level positions and public servants designated at serving the coloured community. However, consistently with the apartheid plan to segregate the communities, it was only in 1970 that the institution received University status to award its degrees starting with basic Arts, Natural Sciences, and Humanities (Lalu & Murray, 2012).

The rich history and legacies of the University in being at the forefront in opposing the apartheid can be drawn from many events such as students protesting against the apartheid education in 1973; students boycotting classes in support of the Soweto uprising in 1976, and the bold move to change the mission in 1982 (Lalu & Murray, 2012; Thomas, 2010; UWC Archives, 1982).

Standing against apartheid would result in severe consequences at that time. The institution was not immune since it took a stance, which resulted in enrolment numbers being frozen in 1987 by the state and resulted in financial challenges (February 2016; Lalu & Murray, 2012). Interestingly, the consistency by the institution to oppose apartheid systems resulted in its ability to attract international funding to continue with the agenda, which was not the case for many other institutions in South Africa (February 2016; Lalu & Murray, 2012).

Since the unbanning of the South African anti-apartheid movements in 1990, the University became the natural home for academics and other intellectuals returning from exile. As a result, the student numbers rose to approximately 15 000 in 2000s, with a total number of 18 855 registered undergraduate students in 2019 (University of the Western Cape, 2019).

There was a growing expectation that the democratic order would bring new support to historically Black universities because they accommodated most disadvantaged students and were in urgent need of resources to address the inequities of the past. As a result, the University became an institution that recognises diversity. This was done through the open-door admission policy, which had to be aligned with quality teaching standards. The University is known as a low-cost institution, and most students accessing the institutions are from previous disadvantaged and poor backgrounds (Leshoro, 2008; McGhie, 2012; Mdepa & Tshiwula, 2012; Wolpe, 1995).

3.4.2. Research Participants

The researcher wanted to understand the issue holistically. For that reason, three different participant groups were selected. These were:

- 1) A group of 21 undergraduate students who were beneficiaries of the National Student Financial Aid Scheme over a three or four-year period;
- 2) The head of the financial aid office at the University;
- 3) One of the chief directors at the Department of Higher Education and Training (DHET).

The study employed a purposive sampling method to select the students in one of the seven university faculties. Purposive sampling is typically used in qualitative studies to understand the phenomena (Etikan et al., 2016; Patton, 2015). Additionally, the primary emphasis of purposive sampling is on obtaining a comprehensive understanding by continuously sampling until no new substantive information is acquired (Green et al., 2013; Silverman, 2016).

Purposive sampling must be consistent with the assumptions and objectives set for the study (Patton, 2001, 2015). The study's objectives were to examine the efficacy, determine the impact of the phenomena, and make recommendations. As such, the student participants must have been financially needy undergraduate students who did apply for NSFAS funding through the online centralised application process, and they had to be senior students.

The students were the primary participant group as they represented the undergraduate student population who needed NSFAS funds. It should be noted that a bigger sample of students was envisaged, but due to the COVID-19 pandemic and the national lockdown in South Africa in March 2020, face-to-face classes and interactions were cancelled. Thus, an electronic questionnaire was designed and emailed to over 200 undergraduate students who met the sampling criteria, and only 21 students responded after numerous follow-up emails.

The other two participant groups were directly involved in administering the NSFAS funds, making their selection a convenient sampling technique due to their accessibility and proximity (Patton, 2005, 2015), Etikan et al. (2016) describe the convenient selection method as a non-probability sampling technique where subjects are selected because of their convenient accessibility and proximity to the researcher. Participant group number 2 consisted of the head of the financial aid office at the University. The last participant group entailed one of the chief directors at the Department of Higher Education and Training. It should be noted that an official from the NSFAS head office was also invited to participate in the study, but no one accepted the meeting invitation to meet with the researcher (after follow-up attempts were made). A copy of the consent form for the student participants is attached as Addendum 3, and one for the staff participants as Addendum 4. Likewise, a copy of the information sheet provided to the student participants is attached as Addendum 5, and one for the staff participants as Addendum 6.

3.4.3. Data Collection Instruments

As already stated in Section 1.5.4, the researcher was interested in obtaining rich data. Consequently, the researcher used four different instruments to collect the data from the participants. The first was the demographic sheet that was completed by the 21 student participants. In line with the virtual collection of the data, an online link was created to collect the demographic information, which consisted of thirteen questions that focused on the

students' biographic, parents' or guardian's income and dependents. Two of the questions focused on the students' parents/guardians' employment status and how the financial needs were met if they were unemployed. The demographic sheet is attached as Addendum 7.

A self-reflective questionnaire was used as the second data collection instrument, which the 21 student participants also completed. The questionnaire aided the researcher to capture the students' experiences with the centralised NSFAS application and related processes. There was a total of twenty-five questions with sixteen closed- and eight open-ended questions. The closed-ended questions asked the students about their degree programme registered for, the NSFAS application procedures, processes, outcomes and funds applied for.

The open-ended questions asked about their experiences with the NSFAS centralised system and whether that impacted their academic progress positively or negatively, challenges they have experienced, and possible recommendations from their perspective as beneficiaries. The self-reflective questionnaire is attached as Addendum 8.

The third data collection method was a focus group discussion with four student participants conducted virtually in August 2020. Dilshad and Latif (2013) suggest that qualitative research interviews endeavour to appreciate the world from the respondents' perspective and explore the significance of people's experiences. Thus, the researcher wanted to further probe the students' experiences with the centralised NSFAS application process and if it contributed positively or negatively to their academic progress. Similar to the students' selection, a bigger sample of students was envisaged, but only four students responded and participated in the online focus group discussion meeting.

The researcher requested consent from the students to record the discussion of the focused group discussion. A set of six prepared open-ended questions were asked to guide the discussion. The students were asked to explain the NSFAS application process, allowances administrations, learning experiences, academic progress, challenges, and recommendations on how they thought the process could be improved. The focus group discussion questions are attached as Addendum 9.

In the last data collection method, individual interviews were conducted with the head of the financial aid office at the University, and one of the chief directors at the Department of Higher

Education and Training. Patton (2005, 2015), Sarantakos (2012) and Silverman (2016) suggest that interviews aid the participants to elicit their opinions and thoughts about the phenomena. Thus, the purpose of using individual interviews as an instrument was to accurately capture the experiences and information from the people at the frontline of the governance and administration of the NSFAS. The interviews were conducted virtually because of the national lockdown. Given the medium used to conduct the interviews, the participants consented to record the discussion.

Interviewing these participant groups was a critical factor because of the information they provided. Hence, to triangulate the responses, a list of sixteen questions were prepared to guide the process. The same questions were asked to both participant groups. The first two questions were closed-ended and direct, focusing on the designation and responsibilities of the interviewees. Fourteen questions were open-ended with four focused areas, namely; administration, which included the application process, communication between the different systems (the DHET, NSFAS head office, the University and students), the protocols in place for the administration components, challenges (if any) with the current system, and whether the interviewees could propose recommendations to resolve the challenges. The interview questions are attached as Addendum 10.

3.4.4. Data analysis process

The data analyses process started at the beginning of November 2020 and was completed at the end of February 2021. Four data sets were collected, consisting of both quantitative and qualitative data. Babbie (2016, 2020) and Babbie and Mouton (2007) explain that analytical strategies act as guides to organising the results, appropriate generalisations and aid the development of theory. The collected responses were captured and organised on Excel software, given that the questionnaire was set digitally. The summary table with the quantitative responses captured the students' biographical information and is referred to as Table 4.1. The students' responses to the self-reflective questions regarding the NSFAS application process are presented in Table 4.2.

The researcher employed content analysis through a three-stage open coding process to analyse the qualitative data sets. Creswell (2013, 2014) suggests that an open coding process forms part of qualitative analysis and is effective because it assists in the pattern matching process.

Similarly, Yin (2014) states that case studies' analysis consists of pattern matching and explanation buildings. According to Henning (2004), the open coding process allows concurrent activities that categorise the data into themes and sub-themes.

The initial stage (Stage 1) of the open coding process noted all responses received from the participants. Stage 2 of the open coding process categorised the data according to the study's sub-research questions. After that, the last open coding stage (Stage 3) was used to group the data into themes and sub-themes based on the study's theoretical framework. These themes and sub-themes served as the basis for the analysis, discussion and interpretation of the data in Chapter Four, which placed the qualitative data within a deductive approach (Babbie & Mouton, 2007; Silverman, 2016; Stake, 2010; Yin, 2014, 2015). The open coding stages (three per participant group) are attached as Addenda 11, 12 and 13 for the student participants; Addenda 14, 15 and 16 for the head of the financial aid office at the University; and Addenda 17, 18 and 19 for the chief director from the Department of Higher Education and Training.

3.5. CONCLUDING SUMMARY

This chapter gave a comprehensive and justified framework of the research process followed in this study. The researcher needed to ensure that the research method was carefully explained and followed, and that the process was backed by evidence to support the objectives of the study. Through careful supervision, the researcher personally analysed the data, which his supervisor checked. As a result, the researcher gained an in-depth understanding of the experiences of the students, the reasons why the NSFAS administration system was changed from a decentralised to a centralised one, and how the process was administered and executed. The research method utilised for this study captured the issues comprehensively. The researcher appreciates the need for financial support to provide formal access to higher education studies for the previously disadvantaged and black African students.

The next chapter, Chapter Four, presents the results and the discussion and interpretation thereof.

CHAPTER FOUR

RESULTS, DISCUSSION AND SYNTHESIS

4.1. INTRODUCTION

The previous chapter discussed the methodological research processes that were followed in this study. In this chapter, the results of the data collected from the participants, the discussion and interpretation of the results, and a synthesis of the findings are presented. The chapter is divided into three sections. The first section presents the results from the four data sets that were collected. A detailed discussion and interpretation of the results are presented in the second section to find answers to the main research question and sub-questions. The last section concludes the chapter with synthesising the discussions and interpretations of the results.

4.2. RESULTS OF FOUR DATA SETS

In correspondence with Sections 3.5.2 and 3.5.3, the collected data comprised of the students' self-reflective questionnaire, including the biographical information, referred to as Data set 1, the focus group discussion with the student participants referred to as Data set 2, responses from one of the chief directors in higher education referred to as Data set 3. Finally, the interview responses from the head of the financial aid office at the University, referred to as Data set 4. The students' responses are presented first as they consist of quantitative responses (the students' biographical information and their experiences with the NSFAS application process) and qualitative responses (their experiences and dealings with the NSFAS funding received or not received). This is followed by the focus group discussion's responses. The remaining two data sets' responses from the other two research participants are qualitative and are presented last.

4.2.1. Quantitative Data set 1: Student participants' responses to the demographic sheet and the self-reflective questionnaire

The students' responses to the biographical information from the demographic sheet are presented in Table 4.1 below, followed by Table 4.2, which presents their quantitative responses to the self-reflective questionnaire regarding the NSFAS application process.

Table 4.1. Students' biographical information

Questions asked	Students' responses
1. What is your gender?	Male: 9 Female: 12 Prefer not to say: 0
2. How old are you?	19 years old: 2 20 years old: 1 21 years old: 4 22 years old: 5 23 years old: 7 24 years old: 2
3. When did you register for the first time?	In 2015: 1 In 2016: 2 In 2017: 10 In 2018: 7 In 2019: 1
4. Faculty registered in?	EMS Faculty: 21
5. Where are you from?	An urban geographical area: 9 A rural geographical area: 12
6. Are you a first-generation student?	Yes: 16 No: 8
7. Are your parents' employed?	Yes: 9 No: 12
8. The combined annual income of your parents?	0 – 25 000: 5 25 000 - 125 000: 6 125 001 – 225 000: 0 225 001 – 325 000: 2 Not disclosed: 8
9. Do you have siblings?	Yes: 21
10. Siblings status?	6 – have one sibling each (in school) 4 – have two siblings each (in school, working & studying) 5 – have three siblings each (in school, working, not working and studying) 4 – have four+ siblings each (in school, working, not working and studying) 2 – did not respond
11. If your parents are not employed, how are living expenses provided?	Through informal trading (selling products, vegetable and second-hand clothes): 3 Through social grants: 4 Assistance from lecturers: 1 Working as a domestic worker and other seasonal jobs: 2 Provided by other family members: 2

Table 4.1 shows that all twenty-one (100%) student participants were registered in the Faculty of Economic and Management Sciences at the University. There were twelve (57%) females and nine (43%) males. Thirteen (62%) of the students came from a rural area, while nine (43%) were from an urban area. The majority of the students, seven (33%), were 23 years old, followed by five (24%) who were 22 years old, four (19%) were 21 years old, one (5%) was 20 years old, two (10%) were 19 years old, and two (10%) students were 24 years old.

Twelve (57%) of the students' parents/guardians were unemployed, while nine (43%) of the participants' parents were employed. The combined household income of five (24%) of the students were between R0 – R25 000.00 per annum, six (29%) students' combined household income were between R25 000.00 to R125 000.00 per annum, and two (10%) students' combined household income was between R125 000.00 to R325 000.00. Eight students (38%) did not disclose their combined household income. All student participants have siblings who were either in school, working, not working, or were still studying. Finally, thirteen (62%) of the participants were 1st generation students to access higher education in their families, and eight (38%) were not.

Table 4.2 below reflects the responses to the quantitative questions posed to the student participants about the NSFAS application process.

Table 4.2. Students' responses regarding the NSFAS application process

Questions asked	Students' responses
1. When did you apply for the first time for NSFAS funding?	In 2015: 1 In 2016: 8 In 2017: 3 In 2018: 8 In 2019: 1
2. Who assisted you with the application process?	Self: 10 Parent and family: 2 Teachers at school: 2 NSFAS head office: 2 Financial aid officers at the University: 2 Friends: 2 Other: 1
3. What did you apply for?	Tuition fees: 21 Accommodation: 16 Food: 19 Book allowances: 20 Travelling: 5

	Living expenses: 9
4. How long have you been an NSFAS beneficiary?	Second-time beneficiary (2019 & 2020): 5 Third-time beneficiary (2018, 2019 & 2020): 4 Fourth-time beneficiary (2017, 2018, 2019, 2020): 9 Fifth-time beneficiary (2016, 2017, 2018, 2019, 2020): 2 Only in my third year of study: 1
5. Must you apply every year? If yes, when and how do you apply?	Online directly to the NSFAS Head Office: 20 Submit a hard copy of the application form on campus at the Financial Aid Offices: 1
6. How were you notified about your application status?	Received an email: 6 Received an SMS: 4 Not notified: 1 Online self-service: 3 Personally followed up: 7
7. When were you informed of the outcome of your application?	The same year of application: 5 In January the following year: 3 In February the following year: 2 In March the following year: 2 In April the following year: 3 At the end of the first semester the next year: 1 At the beginning of the second semester the next year: 1 Never informed: 2
8. What does your NSFAS funding cover?	Tuition fees: 21 Accommodation: 16 Food: 16 Book allowances: 19 Travelling: 5 Living expenses: 4
9. How often do you get your allowance if you do receive it?	Monthly: 18 At the end of the year: 1 No responses: - 2
10. How do you receive your allowances?	In my student account: 1 In my bank account: 20 In a different way: 0
11. Who do you contact when you need assistance with your NSFAS funding?	The UWC Financial Aid Office: 19 The NSFAS Head Office: 2
12. How often do you make contact about your NSFAS funding?	Regularly: 5 Occasionally: 15 Never: 1
13. How do you make contact about your NSFAS funding?	Via email: 11 Telephone through UWC staff: 4 Telephone through friends/family: 1 Telephone/Private mobile: 1 Face to face: 4

14. Do the NSFAS funds administered enable you to spend more time on your academics?	Yes: 13 No: 6 No response: 2
15. Did you encounter any challenges with the NSFAS application and general administration process since you applied – first time, second time, the third time?	Yes: 9 No: 12
16. Were you aware of any changes in the NSFAS application process and how they pay out the funds?	Yes: 11 No: 9 No response: 1

The students' responses show that they have applied for NSFAS assistance for the first time between 2015 and 2019, with the majority (nine, or 43%) applying on their own instead of getting assistance. The majority of the participants (sixteen, or 76%) were repeating beneficiaries since 2016.

All twenty-one (100%) students indicated that they applied for their tuition to be paid as well as other allowances such as food, accommodation, books, travelling and living expenses. Twenty (95%) students' allowances were paid to their bank accounts monthly, while one (5%) participant indicated she/he received it at the end of the year.

In terms of receiving a response about their applications, seven (33%) students had to follow up while one (5%) student was not notified. Fifteen (71%) students indicated that they occasionally contacted NSFAS through emailing and contacting the University's financial aid office. Lastly, twelve (57%) students indicated that they were aware of the changes in the NSFAS application process, while nine (43%) students said that they were unaware.

4.2.2. Qualitative Data Results

The first qualitative data set consisted of the student participants' explanations of their experiences with the NSFAS office and funding, which was the last section of the self-reflective questionnaire. The second data set is the students' focus group discussion regarding their experiences with the NSFAS process and funding. The third and fourth data sets comprised the responses from the other two research participant groups.

4.2.2.1. Data Set 1 - Students' qualitative responses in the self-reflective questionnaire

The questions posed elicited responses on the students' experiences with the centralised NSFAS application process system to determine its impact on their academic progress. Three themes were identified from the students' responses, namely:

- Theme One - Understanding of the centralised NSFAS application process.
- Theme Two - Students' experiences with the centralised NSFAS application process and its impact on their academic progress and holistic development.
- Theme Four – Students' challenges resulting from the centralised NSFAS application process.

Theme One: Understanding of the centralised NSFAS application process

Two sub-themes were identified from the students' responses, namely: (i) explanation of the processes to follow; and (ii) an awareness of the transition from a decentralised to the centralised application process.

Sub-theme 1: Explanation of the processes to follow

Nine (43%) students indicated that the approval or rejection process of their NSFAS applications was explained. Four (19%) students received explanation via email, four (19%) received explanations through the financial aid office at the University, and one (5%) student obtained explanation via a fellow student. Ten students (48%) indicated that the process was not explained to them, and the remaining two (10%) students did not indicate whether the process was explained or not.

Sub-Theme 2: An awareness of the transition from a decentralised to centralised NSFAS application process

Eleven (52%) of the twenty-one students indicated that they were aware of the transition of the NSFAS application and related administration processes. However, only nine (43%) students explained their answers in terms of the differences between the decentralised and the centralised application process, which were:

- They were compelled to buy at certain shops only with the decentralised process, and now they could buy anywhere with the centralised one;

- Their allowances were paid directly to their bank accounts with the centralised application process, whereas that did not happen previously with the decentralised one;
- The application process was simpler than before;
- Affidavits were required with the centralised application process, which was not previously the case with the decentralised process.

Theme Two: Students' experiences with the centralised NSFAS application process and its impact on their academic progress and holistic development

The students were asked to reflect on their experiences with the transition of the decentralised NSFAS application process to a centralised one and if it impacted their academic progress. Three sub-themes were identified from their responses, namely (i) the centralised application process impacted their academic progress positively and negatively; (ii) insufficient allowances provided, and (iii) managing their academics without NSFAS allowances.

Sub-Theme 1: The centralised application process impacted their academic progress positively and negatively

Six (29%) students contrasted the old and the new process and indicated that it impacted them positively:

- They could spend more time studying to ensure their chances of keeping the funding;
- They no longer had to queue for food vouchers and book cards;
- There was less concern about getting the allowances and the coverage on academic fees as compared to the past when they were unsure;
- They could call NSFAS directly despite the phone often being unanswered, but this is better than having to stand in a long queue at the financial aid office and missing out on classes, as was the case with the previous application process.

Six (29%) students indicated that it impacted them negatively because:

- The application process was stressful;
- The response rate was slow, and they did not always receive assistance immediately;
- It was even more challenging as they spoke to different people and not the same person who assisted them before, which negatively impacted their academic work.

Three (14%) students indicated that the financial aid office staff at the University are not fully equipped/knowledgeable about the new application process, and that impacted them negatively because:

- Their academics suffer when the appeal process takes almost the entire academic year to resolve;
- They became depressed because there was no source of income;
- Students eventually drop out because they could not manage without financial support;
- Some students resort to working but were unable to cope with studying and working simultaneously.

Sub-Theme 2: Insufficient allowances received by students

The students were asked to reflect on the allowances they received compared to allowances that they initially applied for. All students indicated that they were receiving allowances that they applied for with the following details:

- Twenty-one (100%) students applied for tuition funding and received it;
- Sixteen (76%) students requested to be funded for accommodation, and all of them were funded;
- Nineteen (90%) students requested a food allowance, only sixteen (76%) were funded;
- Twenty (95%) students requested a book allowance, only sixteen (76%) were funded;
- Five (24%) students requested a travelling allowance, all five (24%) were funded;
- Nine (43%) students requested a living allowance, only four (19%) were funded.

The students further indicated that there were limitations on the allowances, and that hindered their academic work. Explanations were:

- Transport allowance was a necessity since the University has limited on-campus residence capacity. Therefore, they were forced to stay in off-campus accommodation and had to travel daily;
- They had to choose between accommodation and a transport allowance, which was felt to be unfair;
- The transport allowance was not sufficient, resulting in them having to use their food allowance money to travel for their practice/field training;
- Five (24%) students indicated that they were unable to cover their stationery because most of the money was spent on the prescribed books;

- Two (10%) students indicated that due to constant inflation, the living allowance did not last the entire month despite budgeting and spending wisely. Furthermore, having had other expenditures that were not covered but necessary to support their academic progress, such as data support (despite zero-rated websites) in order to download information for their academic work.

Sub-Theme 3: Managing their studies without NSFAS allowances

Students were further asked to reflect on how they managed their academic work without allowances provided by NSFAS. They explained:

- Two (10%) students indicated that academic staff [in the EMS faculty] assisted them with alternative funding and monthly stipends before receiving NSFAS funding;
- One (5%) student indicated that they were assisted by the University programmes that help with food security for students who are struggling;
- Four (19%) students indicated that they struggled significantly without NSFAS allowances and did not have other means for survival and that it created a lot of stress leading to depression and eventually impacted their academic work negatively;
- Four (19%) students indicated that they did part-time work as either a goods or services promoter off-campus, or serve as a tutor within the faculty, to supplement monthly allowances;
- Five (24%) students indicated that they depended on their immediate family members, friends and or relatives to assist them, while three stated that they resorted to personal loans to support their monthly survival in order to focus on their academic work.

Theme Three: Students' experiences with the centralised NSFAS application process and its impact on their academic programme and holistic development

Students were asked to reflect on their experiences with the centralised NSFAS application process and its effects on their academic progress and holistic development.

Eleven (52%) students mentioned that the changes in the NSFAS application process negatively impacted their academic work and general development. Their responses were:

- One (9%) student indicated that her/his NSFAS application was initially rejected, and she/he had to work extra hard in order to get better marks and apply for other bursaries;

- Two (18%) mentioned that food security was a major issue, and they had to go to class without food; as a result, they were motivated to work harder for their siblings coming after them so that they did not experience the same challenges;
- Three (27%) indicated that waiting on confirmation from the NSFAS prevented them from registering, which meant that they did not have their class timetable and could not attend classes, leading to missing out on academic work;
- One (9%) mentioned that due to insufficient allowances, she/he spent the funds received on travelling instead of purchasing her/his textbooks, which meant that she/he did not have textbooks to work from;
- Four (36%) of the eleven students indicated that the change in the system affected them negatively but did not provide details of the impact.

Theme 4: Student's challenges as a result of the centralised NSFAS application process

The students were asked to reflect on the challenges that they experienced with the centralised NSFAS application process. The responses were:

- Four (19%) students indicated that they experienced challenges with communication to the financial aid office at the University and the NSFAS head office;
- Seven (33%) students indicated that the application process was complicated and that the allowances' distribution was not consistent, as they were either paid late or had to follow up constantly;
- One (5%) student indicated that she/he was informed that she/he was to receive funds but did not get allowances for almost the entire academic year;
- Two (10%) students indicated that there was no clear information when consulting the financial aid office at the University, and that there was no coordination between the institution and the NSFAS head office;
- Three (14%) indicated that the processes were still confusing due to self-service and not knowing what to do next;
- Two (10%) contrasted the process with the previous one and said that it was much better compared to the 'Pick n' Pay' vouchers that the institution issued with the decentralised process, which was a considerable challenge and limited their buying choices;
- Three (14%) students indicated that they waited for a long time for the NSFAS head office to confirm their funding, which resulted in them having to wait to be cleared;

- Two (10%) students indicated that they experienced administrative errors from the institutional side on more than one occasion, and they did not always receive assistance instantly.

4.2.2.2. Data Set 2 - Responses from the student participants' focus group discussion

The second qualitative data set was obtained from the students' focus group discussion (refer to Section 3.5.3). The questions that were posed elicited responses on experiences with the centralised NSFAS application process and its impact on their academic progress. Three themes were identified, namely: (i) experiences with the centralised NSFAS application process; (ii) experiences with the distribution of allowances; (iii) the students' overall experiences with the changed process and its impact on their academic progress.

Theme 1: Experiences with the centralised NSFAS application process

The students in the focus group were asked to reflect on their experiences with the centralised NSFAS application process. The individual experiences of the students who participated in the focus group differed from each other, given their specific contexts. Their experiences were:

- Three of the four participants used an online system while one used a manual form that was submitted to the National Youth Development Agency Office;
- One student indicated that she/he had no experience of using computers given the geographical area where she/he lived and had to travel to an internet café and request someone for assistance;
- Two of the four students indicated that they misplaced their #MyNSFAS student portal account details and had to reset the account more than once;
- One student did not know that the documents should be uploaded in advance, which meant that she/he had to go more than once to the internet café to do so;
- One student indicated that she/he was assisted by family members who were familiar with the University processes and had prior knowledge of applying for NSFAS funding; hence she/he did not have any difficulties with the application process;
- One student indicated a challenge with an administrative error on the NSFAS application portal that led him to not being funded for an entire academic year.

Theme 2: Experiences with the disbursement of allowances

The students were asked to reflect on their experiences with the disbursement of allowances.

The following were experienced:

- All students in the focus group indicated that they requested to be funded and received their allowances which covered tuition fees, university self-catering residence, off-campus accommodation, living expenses, books and transport;
- One of the students indicated that the disbursement of allowances in the new process was better than the process before the 2018 period;
- Two students indicated that the administrative errors were a regular challenge and were not usually resolved immediately; they had to constantly follow up with the responsible staff member at the financial aid office;
- One student indicated that despite the satisfaction with the disbursement of allowances in the centralised application process, the communication was not always clear and that there is a need to have the NSFAS process being explained in a simple and student-friendly manner.

Theme 3: Overall experience with the centralised NSFAS application process and its impact on their academic progress

The students were asked to reflect on their overall experience with the centralised NSFAS application process and its impact on their academic progress. The following were experiences of students:

- All students in the focus group were satisfied with the centralised application process because they did not have to worry about allowances, but they had different experiences on the impact of their academic work and progress;
- One student contrasted the system from the decentralised system reflecting the advantages and disadvantages, that she/he could focus on studies rather than standing in a long queue;
- Two students were from rural areas and indicated that it was not always easy to interpret information, which caused a lot of stress as they were trying to find more information, which took their focus away from their studies;

- One student indicated that there was no correlation between the NSFAS head office and the financial aid office at the University, which caused them to keep going back and forth, resulting in wasted time instead of attending classes.

4.2.2.3. Data Set 3: Responses from the DHET chief director

The third qualitative data set was obtained from the responses from the individual interview with the chief director (refer to Section 3.5.3). The questions posed elicited responses to processes and the administration of the centralised NSFAS application process and how the funds are managed. The responses were categorised into five (5) themes in the open coding process, which are:

- Theme One: External procedure between the DHET, the NSFAS head office and the University;
- Theme Two: The NSFAS administration and management of the fund at the University, and the internal related application process;
- Theme Three: The centralised NSFAS application process and how it works at the University;
- Theme Four: Challenges with the student centralised NSFAS application process;
- Theme Five: How to overcome the challenges.

Theme One: External procedure between the DHET, the NSFAS head office and the University

The key question directed to the chief director regarding the external process between the Department of Higher Education and Training (DHET) as the principal policy developer, the NSFAS head office as an entity, and the institution represented by the financial aid office as the agent was: *Please explain the appropriations of NSFAS funding between the three stakeholders and its application process.*

The chief director explained that:

- The DHET appropriated funds through its budget allocated by the National Treasurer from the National Revenue Fund to its entities, including the National Student Financial Aid Scheme (NSFAS).

- There is a dual external application procedure where the students applied centrally to the NSFAS head office but can follow up with both the University or the NSFAS head office on the status of their applications and the allowances distribution process.
- There are two funding models. Before 2017, the students received NSFAS funds as a loan payable upon completion of studies and when they find employment. Forty per cent (40%) of the loan would be converted to a grant at the end of the final year on condition of good academic achievement. However, post the announcement made by the then-president in December 2017, the new funding model affords the students grants/bursaries that are not payable upon completion or finding employment. The new model was implemented from 2018 onwards and is guided by the DHET Bursary Scheme for Students at public universities guidelines released on the 25th of January 2019.

Theme Two: Administration and management of the NSFAS application process and related management processes at the University

Concerning the question about the administration and management of the NSFAS application process and related management processes at the University, the chief director explained that:

- Prospective students apply online by creating an account on the NSFAS website that is back-ended at the NSFAS head office. Current students who were already on the system do not reapply; however, they must have an account to access their portal on the system. Prospective students can also submit a manual form to the designated offices captured by the NSFAS head office. Since 2017, the application process has been centrally managed by the NSFAS.
- NSFAS allocates funds to the University through its financial aid office, responsible for the interpretation, verification, and legibility of the student's information before payments are made.
- The opening and closing dates are annually communicated to prospective students via emails, social media platforms, and other media communication modes.
- Students must submit supporting documents via the NSFAS portal and follow up on their applications with the NSFAS head office.

Theme Three: The implementation of the centralised NSFAS application process

In line with the sub-research question around the implementation of the centralised application process, the chief director explained:

- A model where students were funded by institutions being a decentralised model was still in place until 2016. However, a pilot first included some institutions, but not the University, which is the research site of this study.
- The institutions were managing funds, but there was no uniformity in terms of how they were managing the funds. The legacy of that is still visible today with the students coming back to the system, for instance, those who have exceeded with at least two years and still get funded (which should not happen).
- There was not enough funding, which meant there was no mechanism to monitor and evaluate the decentralised process, which opened opportunities for corruption within the institutional level, and this could not be monitored.
- Ideally, the centralised application process would aid the monitoring and evaluation of the functions of NSFAS at a national level.

Theme Four: Challenges with the NSFAS centralised application process system

The chief director was asked to outline the key challenges with the NSFAS centralised application process. He explained that:

- The centralised model was still a huge challenge at this stage (2020) because the application process was centralised, but not the payment process of the allowances to the students.
- It became pertinent in 2017 and 2018 that the system was not designed to take account of each institution, and how to integrate all institutions with the NSFAS centralised application process, which takes place on the NSFAS website.

Theme Five: How to overcome the challenges?

In line with the study's objectives of making recommendations for the enhancement of the NSFAS centralised application process, the chief director made the following suggestions:

- To strengthen the three-tier relationship between the DHET, the NSFAS head office, and the University as these stakeholders are necessary to make the system work despite its complexity. He noted that students are constantly compromised in the process as a result of other limitations or capabilities.
- The institutions involved in the NSFAS application process should confirm what the students are registered for, which level, the number of years they have been studying,

whether they drop out or have issues with mental health, or when there is death in the family and if these factors affect the students' studies.

4.2.2.4. Data set 4: Responses from the head of the financial aid office at the University

Similar to the chief director, five themes were identified from the responses from the head of the financial aid office at the University.

Theme One: External procedure between the DHET, the NSFAS head office and the University

The same question given to the chief director was presented to the head of the financial aid office at the University - *Please explain the appropriations of NSFAS funding between the three stakeholders and its application process.* The head of the financial aid office explained that:

- The NSFAS head office allocates funds to the University for distribution to the successful applicants in line with the information provided.
- The University does not get involved in the funding allocation but distributes the allowances to the NSFAS students.
- The NSFAS head office communicates the allocation to the University at the start of the academic year.

Theme Two: Administration and management of the NSFAS application process at the University and related internal processes

The head of the financial aid office explained that:

- Since 2017, students apply directly to the NSFAS head. The University assists when the head office requests it to do so. Copies of the students' applications are kept, and an inventory of what is submitted and not submitted is also prepared. The staff at the financial aid office is careful with this process and attempts to not compromise the head office's work by accepting applications that don't meet the criteria to avoid future comebacks.
- The students who follow up with the financial aid office are referred to the NSFAS head office.
- Students are informed of their application status via their NSFAS portal and emails.
- Students also follow up with the financial aid office if they are not sure of the process.

- A dedicated staff member is responsible for distributing allowances paid directly to the students' bank accounts. The allowances are paid monthly in line with the NSFAS bursary agreement (NBA) signed by the students.
- The students whose applications were unsuccessful are informed of the outcome of their applications, and they are informed that they can appeal the result.

Theme Three: The implementation of the centralised NSFAS application process

The head of the financial aid office explained that:

- The centralised model was fully introduced in 2017, but it did not work very well. The model would mean students apply directly to the NSFAS head office, their details verified, and their allowances paid directly to them. The system experienced huge difficulties at that time.
- The centralised model continued in 2018 and resulted in the complexities of two different funding models.
- The financial aid office needs to confirm that the students are registered before the NSFAS head office can confirm their funding and allocate their allowances, which is a flaw in the centralised application process.

Theme Four: Challenges with the NSFAS centralised application process

Key challenges with the centralised NSFAS application process were identified by the head of the financial aid office. These were:

- The University has its in-house systems that are a challenge, and the interpretation of student academic progression differs from how the NSFAS head office staff understands and interprets the students' academic results.
- Delays of student's university billings are also dating back as far as 2017 where some accounts are not paid/settled, and students applying for funding that is still not finalised.
- The challenge is that students would come from home without funding, resulting in many walk-ins at the financial aid office where they cannot apply.
- A delay exists in responding to some of the applicants on the NSFAS head office side, and these applicants come to the University without assurance of funding.
- The communication given on the different media channels and what happens, in reality, is not the same, as there are many gaps.

- The system is not working for the prospective students who are still at high school when they apply because they have connectivity issues. In contrast, students who are already at the University have connectivity.

Theme Five: How to overcome the challenges?

Suggestions to overcome the challenges were:

- Involving the financial aid practitioners as challenges differ from institution to institution because some institutions have large numbers of students that are funded by NSFAS, especially the historically Black universities.
- The NSFAS head office needs to reach out to learners as early as Grade 10 to understand the application process to avoid miscommunication.
- There is a need for massive community outreach, especially with students in the rural areas. In addition, there is a backlog at the beginning of the year because of students not receiving the outcome of their applications due to connectivity issues.

These results are discussed and interpreted in the next section.

4.3. DISCUSSION AND INTERPRETATION OF RESULTS

The overall research question of this study was: *What are the emerging issues of the centralised NSFAS application process and the impact thereof on undergraduate students, and how could the issues be resolved or prevented?* To answer this question, the discussion and interpretation of the results are structured according to the study's four sub-research questions and based on the theoretical framework's five identified capabilities (refer to Section 2.7).

4.3.1. Sub-question 1: Why was the NSFAS application process changed from a decentralised to a centralised one?

The questions concerning the reasons for the centralised NSFAS application process was posed to the DHET chief director during his interview. From his responses, it was concluded that there were two main reasons for the rationale of the change, namely; (i) the governance and management of the fund at a national and institutional level; and (ii) process efficiency. The first reason was that there was no uniformity in terms of how the institutions managed the funds received from the NSFAS head office. The second reason was that because the management

and governance process of the NSFAS funds could not be monitored and evaluated by the DHET, it resulted in opportunities for corruption.

In addition, the NSFAS board was placed under administration in August 2018 by the DHET through the NSFAS Act, and an administrator was appointed (Department of Higher Education and Training, 2018). In November 2020, a new board and chief executive officer were appointed following the NSFAS Act (Department of Higher Education and Training, 2021). However, the chief director did not mention anything about the possibility of corruption also occurring at the level of the NSFAS board in response to the question. He only mentioned that it could have happened at the institutions. Not saying that corruption could have also occurred at the board level is contradictory because none of the respective institutional financial aid offices was asked to cease. However, the NSFAS board was dissolved due to the maladministration of the NSFAS funds. It is, therefore, evident that the change from a decentralised to a centralised NSFAS application process was due to trust issues and the mismanagement in the governance and administration processes that started from the top-level down to the institutional levels.

Therefore, it is important to note that the change was not done because of having the best interest of students in mind (that is, to make the NSFAS application process easier and more efficient for students). Instead, the change was made because of how the officials (at senior and some public higher education institutions) dealt with administering and managing the funds. Therefore, an inference can be made that the corruption that took place became very serious because it resulted in fewer funds to support the financially needy students. Hence, mismanagement of funds prompted the change to a centralised application process.

The student beneficiaries were negatively impacted as some of them would have qualified but could not receive any financial assistance because of a lack of funding due to corruption. It further implies that some of these students could not access higher education. Consequently, they could not use the opportunity to become educated to create a better future for themselves, their families, and their communities.

Furthermore, as the chief director explained in his interview, the move to a centralisation application process was piloted in 2012 with a few institutions only. The move was then fully implemented in the middle of 2016 for the 2017 academic year at the rest of the public tertiary

institutions in South Africa. But as the chief director and the head of the financial aid indicated, the centralisation was only for the students' actual funding applications. It did not include the distribution of the students' allowances. The respective financial aid offices still make the disbursements of the allowances to the students at the tertiary institutions, which means that the institutions are still managing the funds received from the NSFAS head office.

A question can be asked at this point – was the move to the centralisation of the NSFAS application process justified, given that the main reason the move happened was a concern about the governance and management of the funds by the institutions? Unfortunately, nothing has changed – the institutions are still dealing with allocating and distributing the funds to the students. Thus, corruption, if any, can still occur at the institutional level as well as at the top (the NSFAS Board). Additionally, the move to a centralised application process did not eliminate the challenges experienced by both the students who were the NSFAS beneficiaries and the staff at the financial aid offices (the challenges are discussed in the next section).

The chief director also explained that the NSFAS operates with two funding models since 2018. Before 2017, the students received NSFAS funds as a loan payable upon completion of studies and when they find employment. Forty per cent (40%) of the loan would be converted to a grant at the end of the final year on condition of good academic achievement. Post the announcement made by the then-president in December 2017; the new funding model affords the students grants/bursaries that are not payable upon completion or finding employment. The new model was implemented from 2018 onwards and is guided by the DHET bursary scheme for students at public universities guidelines released on the 25th of January 2019.

The fully-funded scheme aligns with the national development plan (2012) and the White Paper for Post School Education and Training (2013). Hence, the DHET Bursary Scheme Guidelines (2019) realise the government's vision to ensure that academically deserving students from poor and working-class backgrounds, accepted for academic programmes at public higher education institutions, are provided with financial aid to succeed in their respective degree programmes. However, one of the main reasons for the move to a bursary funding model in 2018 specifically was as a result of the #FEESMUSTFALL student protests in 2015 and 2016 (Nathane & Smith, 2017). As a result, the government was under pressure to keep the votes of the youth (Dlamini, 2019; Mavunga, 2019; Nathane & Smith, 2017).

Given South Africa's apartheid history and the reasons for establishing the NSFAS as discussed in Chapter Two, one can concur with the move from a student loan funding model to a student bursary funding model. However, the fact that students who were beneficiaries of NSFAS before 2018 must still repay their loans is not fair from a social justice point of view. It is not acceptable because these students needed financial support to access higher education, and they too came from disadvantaged backgrounds and circumstances. In addition, the student loan funding model contributed to the sustainability of the NSFAS as funds were also coming in via the payment of the loans once students found employment. With the new bursary funding model, no funds are coming in from employed NSFAS beneficiaries, which raises the question: How will the government sustain the NSFAS funds for an ever-increasing number of students who apply for NSFAS assistance each year?

4.3.2. Sub-question 2: What were the advantages and constraints of the centralised NSFAS application process?

The student's participants were asked to share their experiences with the centralised application process. In contrast, the staff participants were asked to reflect on the overall administration and management of the funds to the students. Both advantages and constraints emerged from the analysis of the participants' responses. The benefits are discussed first, and thereafter, the constraints.

4.3.2.1. Advantages of the centralised NSFAS application process

The first advantage that the student participants identified was convenience. A direct online application process on the NSFAS head office's website meant there was no need for students to stand in long queues to submit hard copies of their NSFAS applications to the financial aid office at the University. The students' responses were:

At least I can call NSFAS directly, which most of the times the phone takes a long to be picked up or not, but it is better than standing in a long line at financial aid and missing out on classes like it used to happen before.

My application process was smooth and straightforward because of my father, he assisted me with the entire process, so I did not have to deal with back and forth. As much I did not know how the process works but my father would just text or call me to ask for any documents that are needed. Even when I arrived at UWC I had no problem with accessing Financial Aid Offices

since my application went very smooth. I am grateful that there was someone who assisting me with the process.

The second advantage was the disbursement of allowances to students' bank accounts, which is not part of the application process but forms part of the last segment of managing the NSFAS funds. This meant that the students had a choice and could decide how they spend their allowances and on what. The responses were:

As much as the application process is now central, I also realise that funds are distributed straight to students directly. It's better because there are limited delays in payments of our allowances, so the central application process had that advantage for me.

I do not have any problems with any allowances, they paid everything I wanted even basic things like living allowances. I am happy because they even paid for my private accommodation so I have no problem. All my allowances were paid on time, let me say monthly for living allowances.

Both these advantages of the centralised NSFAS application process are aligned to the access to education capability because the provision by NSFAS is in line with South Africa's constitution, the Bill of Rights (1996). The Bill of Rights makes provision for access to further education, which the state, through reasonable measures, must make progressively available and accessible. Hence, the NSFAS plays a critical role in fulfilling the right to education, particularly for poor students (NSFAS Ministerial Report, 2010). The financial aid provision not only assists disadvantaged students to access higher education, but it is the first step to the realisation of denied dreams. Access to education would mean the realisation of constitutional rights and creating a range of capabilities and functioning for these students.

4.3.2.2. Constrains of the centralised NSFAS application process

The student participants and the head of the financial aid office at the University spoke about the delay with the outcome of the students' NSFAS applications. Responses from some of the students' participants were:

Delay in receiving the response is very challenging now because you don't get a straight answer in terms of how long and when the appeal process finish will, while you wait very long.

I waited for a response for a very long time, and I was not able to buy any textbook or course readers as I was waiting for my appeal to be approved as a result, I missed a lot of class time

while trying to sort out my financial matters. That hurt my academic focus as I had to ensure that everything relating to my finances is sorted out instead of my academics.

Waiting on the outcome of your NSFAS application is stressful when you have to wait and not know how long it would take. It also means that you do not have funds to register, to buy study material as the second response indicates, and no funds for living expenses. If you cannot register you will not be able to attend classes, which means that you will miss out on work covered, including assessments that were required. It implies that, when you finally can register, that you need to catch-up on work missed, which will be an added burden to an already heavy workload. Similarly, for the second response, it meant that the student did not have study material to use in her/his different modules, which impacted her/him negatively because he/she did not have the material to read and learn from to understand the work and complete assignments and tests. Hence, not being able to register before the academic year commences, and not having study material would negatively impact academic progress, as students would not be able to prepare themselves adequately to pass the assessments in their respective modules, leading to failure and possible academic exclusion.

Moreover, if students have to wait on the outcome of their applications, they cannot access the University's residences, even though they have been allocated a space. This is a serious concern for students from other provinces who need on-campus accommodation as they do not know anyone in the Western Cape Province where the University is situated. One student explained:

Since UWC has limited spaces in the residences, one is forced to use private accommodation referred by the University, however without proof that I have NSFAS funding I ended up not having accommodation on time and slept in the student centre for several days without anyone knowing.

Consequently, if the students do not receive the outcome of their NSFAS applications in time, they could forfeit their allocated space in the residence as they are required to provide proof of registration before they can occupy their rooms. If they forfeit their space, they need to look for and find off-campus accommodations that would incur other costs, such as travelling. They might also not find a conducive and safe space, adding more stress and anxiety. One student explained:

I am working as a tutor so with the tutor salary I was able to buy myself grocery while waiting for NSFAS allowances including funding the [my] private accommodation.

Another student indicated that she/he could not cope with working and studying full-time. These responses show that a delay in the outcome of NSFAS applications and having to wait for a long time on an answer impacted the students' academic progress, which, similar to the previous discussion, could lead to failure in the learning process. This, in turn, could lead to academic exclusion or dropping out of higher education completely.

In addition, the head of the financial aid office explained that the delay with the outcome of the students' applications caused stress and more work for the staff members because the students contact them about the delays. As he has indicated in his interview responses, they do not approve the NSFAS applications but refer the students to the NSFAS head office, which frustrates both the students and the staff members at the financial aid office.

The head of the financial aid office further explained that:

Challenges are many folds, institutions have their in-house systems that are a challenge as well as the interpretation of student academic progression that defers from how NSFAS understands and interprets the academic results. Delays of student University billings are also dating back as far as 2017 where some accounts are not paid/settled as well as students applying for funding that is still not yet finalised.

This response identified another challenge, which the chief director also mentioned in his interview. The universities own in-house systems, and student's rules are different from how the staff at the NSFAS head office works and interprets the students' results. As generally known, when there are no transparent processes and communication, misunderstandings and frustration occur. The head of the financial aid office has also identified the challenge that the University has, which has to do with outstanding students' debt. As indicated above, some students' fees for the 2017 academic year were not paid by the NSFAS head office when the interview took place in 2020. This means that the University is sitting with outstanding fees, which could jeopardise the University's operations and ability to meet all its financial obligations. This would also impact the students negatively because, according to the University's rules, if a student's fees are not paid in full by the end of the academic year, such a student will not receive her/his results. If it is a final-year student, such a student will not be able to graduate. One student expressed the very sentiment in her/his response below:

I stress whenever I have to study because I think of how I am going to get my results as my fees are not paid and NSFAS is delaying.

Therefore, if students' fees are not paid by NSFAS, they will not know if they have passed or failed a specific year, and if it is a final year student, she/he will not be able to provide proof of completion when she/he is looking for employment. This would cause stress and anxiety, which could have been prevented if NSFAS paid the students' fees. Furthermore, a final year student, who could have found employment, would be unable to verify completion of her/his study programme because of not having her/his degree certificate.

A second constraint identified by the head of the financial aid office was the walk-ins to the office by prospective students who either did not know how to apply for NSFAS assistance the previous year or who were still waiting on a response from the NSFAS head office as to whether or not they will be financially supported. Two students explained:

I started using NSFAS in 2016 but applied while I was in Matric when the process already became online. I created a MyNSFAS account and received an OTP which I lost, and received another one. At a certain point, I forgot my username and if you do not have the knowledge you end up opening another account. It was a challenge for me because I had to go to the internet café, it is a challenge for us in rural areas to go up and down, looking for documents to submit because when you start applying you have no idea what is required. So it took me a long time to submit documents because I did not know how to use the online system.

I did not have the privilege to WIFI because I am from a rural area, so I had to travel to NYDA offices and my cousins help me with the application. The only challenge is that I had to travel long kilometres to get a hard copy application. I don't have much of a complaint because of the help I received from my cousins who are already at the higher education institutions but I worry that the online system is not suited for learners in the rural area because of lack of resources.

The above responses illustrate that the centralised NSFAS application process where the students must apply on the website portal did not take the learners and prospective students' geographical locations into account. These are primarily students from rural areas who do not have the means to apply online due to inadequate IT infrastructure or facilities to apply and submit their NSFAS applications online. Table 4.1 illustrates that 12 of the 21 student participants (57%) came from rural areas. These students are more likely to receive their NSFAS outcome late, preventing them from registering and attending classes and tutorials. It will also impact the staff negatively as it increases their workload. They have to explain to the students who come for financial aid that they do not have answers because the NSFAS head office assesses and approves or declines the applications.

A third constraint that seems to be experienced by all the stakeholders was communication. Gaps in communication between the NSFAS Office, the financial aid office at the University and the students were reported. The students explained:

To get the outcome of my appeal I had to get some travelling fee to go to their Head Office in Wynberg. And when I got there [NSFAS head office], they told me that they do not understand why my appeal was not answered. The lady who was helping me phoned Johannesburg. And the person she spoke with over the phone, said that the person who is supposed to authorise my approval is still on lunch, so when he is back, they are going to sort my issue out. I waited for hours until the lady in Wynberg said I must go home; she is going to phone me if they have responded. I have been waiting until today [2020].

Because after I applied, I had to contact NSFAS to respond to my application I was then told to send my ID number they will get back to me and asked that I follow up with my institution financial aid office of which they sent me back to NSFAS. It was very difficult to get clear information about funding for the year because of the bad communication between the NSFAS office and the institution, it is just not clear.

The head of the financial aid office explained that:

Students get communication from the NSFAS head office but they also communicate to us as a link between them with the head office. The challenge is with those who are new applicants from the high school because they don't have a link with the University yet, so students have to directly contact the head office.

The chief director of the DHET explained:

It became pertinent in 2017 and 2018 that the system was not designed to take account of each institution, and how to integrate all institutions with the NSFAS centralised application process, which takes place on the NSFAS website.

These responses indicate that effective communication among the three stakeholders was not taking place and that the students were on the receiving end. The NSFAS appeal process can take up to a year, and in the meantime, students have to find other means to survive. At the same time, prospective students will also not know whether their applications were received and approved by the NSFAS head office due to a lack of IT infrastructure. As already explained, these will be the students who will contact the financial aid office once they arrived at the University.

Additionally, the centralised system is flawed since this system was not designed to integrate the institutions to enable effective communication and cooperation. It caused delays, as the two students above explained, and created extra work for the staff at the financial aid office at the University as previously stated. The impact of a lack of communication and waiting for an outcome is discussed in the next section.

4.3.3. Sub-question 3: What is the impact on the students' overall learning experiences and their academic progress?

The 21 students including the focus group's students were asked to reflect on their experiences with the centralised NSFAS application process and its impact on their academic progress and overall wellbeing in the learning process. Interestingly, all four students in the focus group discussion were satisfied with the changes to the NSFAS application process, highlighting convenience as the main reason, but they had different experiences in terms of the academic impact.

In the focus group, one student contrasted the current system with the old one, mentioning that with the new system, she/he can focus on his academics instead of always standing in long queues for assistance. The student said that:

The new system changed from the very frustrating old system that they used before 2018, where it was paper based. We no longer have to queue for food vouchers, book cards and miss classes at least you get notification on your mobile or email.

Contrary, the experiences of the students in the self-reflective questionnaire were different. Of the 21 students, 12 (57%) were from rural areas and did not have IT facilities and found it difficult to understand the centralised application process. As a result, they constantly stressed whether they would receive funding or not. Stressing all the time could impact their health and wellness negatively and their academic achievement.

The World Health Organisation (1948) defines health and wellness as "a state of complete physical, mental and social wellbeing". Huber's definition of health and wellbeing is equally applicable to the students. These authors define it as "the ability to adapt and to self-manage, which includes the ability of people to adapt to their situation as key to health" (Huberet al., 2011). This definition considers the subjective element of health, which means that health and wellbeing will differ from one person to the next, depending on their contexts and needs. Consequently, if NSFAS aims to support students holistically, the factors contributing to

student limitations to achieving their academic goals must be understood. According to Montalto et al. (2019), McGhie (2012), and (Burger 2017), many students at higher education institutions are stressed about their finances, including the financial aid that is insufficient to cover their holistic needs such as allowances. Thus, students in distress about financing their education are at a high risk of falling into depression or developing mental health issues that may affect their academic progress negatively.

Moreover, as reported under Section 4.2.2.1, Theme 2, sub-theme 2, not all the students who applied for allowances received allowances. Those who did receive allowances had different experiences, and some of them had to wait longer on a response from the NSFAS head office. Consequently, some of the students who participated in this study had to manage without NSFAS allowances in the interim while waiting on a response.

The ones who applied for allowances and who did not receive allowances remained disadvantage as they had to find other means to survive. The NSFAS head office did not uphold their right to education. An inference could be made that, due to insufficient funds to support all the students who applied for allowances, some students were the 'unfortunate victims' of inadequate funding. A further inference could be made based on the discussion under the first sub-question above, that insufficient funds could be due to the corruption that was taking place, and could still take place, as the change to a centralised application process did not include the management and administration of the funds. As explained by the chief director of the DHET, the individual higher education institutions were still responsible for administering the funds to the students.

The students explained how they managed without allowances below:

At times you sleep with an empty stomach, no toiletries at all. I locked myself in my room because you feel voiceless when you call the financial aid office you encounter rudeness, ever since October I've been waiting for them to release my allowances for the whole year, I am told to wait there was an error with my bank account they added an extra number. Mentally I am done I wish I can burn them alive in that office of theirs because I am here at Res with no food while they living a lavish lifestyle with their families.

It is hard honestly. I'm still waiting for my allowances; I have appealed for funding this year in Feb and I only got a response in Aug stating that my appeal has been approved. It's been a month and still, my allowances have not reflected. It was better before COVID-19 because I

had a part-time job to buy food and other living expenses, but lately, I have been depending on my mom to transfer at least R500 for grocery because this pandemic is hard on everyone.

I had to teach myself to live on eating instant porridge as breakfast, lunch and supper. The reality sank in of where I'm coming from and that motivated me to work harder for my siblings coming after me that they do not experience the same challenges.

I do piece jobs, and sometimes I just go home eat whatever they have at home, even though I know that have little that they survive but I have no other option.

In 2019 I struggled the whole year without funding, I got help from friends and from 'The Project Making a Difference' by academic staff, [name omitted for confidentially reasons]. I got INSETA Bursary at the end of the year, which settled my tuition fees at the beginning of 2020 since NSFAS allowances took a long to respond.

I was not able to buy any textbook or course readers since I waited for my appeal to be approved, furthermore, I could not write some of my modules because of stress and at times not having the energy to study due to lack of food.

All the responses demonstrate that the students dealt with the reality of being poor differently. The first response shows that the student's allowances were approved but he/she did not receive the allowances due to an error made by someone at the financial aid office at the University. The feeling of voicelessness that the student has experienced indicates that the student felt disenfranchised and alienated to such an extent that he/she locked him/herself in his/her residence room. The sentence "Mentally I am done I wish I can burn them alive in that office of theirs because I am here at Res with no food while they living a lavish lifestyle with their families" illustrates how waiting on her/his allowances impacted him/her mentally and psychologically that he had 'hateful thoughts' of 'retaliation and anger'. This response speaks directly to the fundamental issue of being treated and respected as a worthy human being. It also speaks to the student's overall wellbeing and mental state, which was not healthy nor positive.

The second response shows that COVID-19 also became a factor as the student indicated that she/he was working part-time to fund her/himself while waiting on his NSFAS appeal process, but due to the lockdown, that option was taken away, and she/he had to rely on his/her family for financial support. Response number three reflects that the student was compelled to eat the same meal every day but stayed motivated to finish her/his studies so that she/he can help her/his siblings not experience the same. Thus, for this student, not having food to eat became

the driving force for wanting to succeed academically to rise above her/his circumstances, for a better life for her/his siblings.

Student number four indicated that she/he went home to struggle with her/his family because she/he did not have funds to sustain her/himself. Response number five shows that the student was lucky to receive supplementary assistance from an academic staff member's food security programme and was further fortunate to obtain a bursary at the end of the year that paid her/his class fees. The last response is worrisome as the student did not have one but two challenges: not having study material and not having food to eat. The result was that the student did not write [tests] for some of her/his modules because of stress and did not have the energy to study due to a lack of food. As McGhie (2012, 2017), Montalto et al. (2019) and Ruswa (2019) (amongst others) explain, students will not concentrate and function without food, nor can they study and achieve academic success when they are stressed all the time and worrying about their financial situations.

These responses draw attention to the students' biographical information as reflected in Table 4.1 and their NSFAS application process experiences in Table 4.2. The responses captured in Table 4.1 show that the majority of the students' (12, which is 57%) parents were unemployed, and four students' parents depended on the government's social grants. In contrast, the other unemployed parents survived through informal trading, seasonal jobs and financial assistance from other family members. For the employed parents, five students' parents earned between 0 – R25 000 per annum, and six students' parents between R25 000 - R125 0000. In addition, all the students indicated that they had siblings, which their parents had to provide for as well. Table 4.2 shows that the NSFAS paid all 21 students' tuition fees, but only five students received a travelling allowance, and four students received funds to cover their living expenses. This information validates that the student participants in this study came from poor socio-economic backgrounds, implying that all of them needed financial assistance, including allowances.

Hence, the above responses, discussion and interpretation underscore the fact that the students' capabilities and functioning in all five capabilities were limited, which impacted both their academic progress and their overall health and wellbeing in the learning process negatively. These students were limited to be entirely free and to function normally in order to achieve academic success (Nussbaum, 1988; Robeyns, 2003, 2018; Sen, 1980).

4.3.4. Sub-question 4: What can be done to improve the efficacy of the centralised NSFAS application process?

The question for suggestions to streamline and improve the efficacy of the centralised NSFAS application process was posed to all the participants. Both the students and staff participants agreed that NSFAS needs to reach learners and parents as early as Grade 10 to understand the application processes and plan accordingly to avoid incomplete applications and miscommunication. A student suggested:

As a student, if I have an opportunity to change anything, I would make more awareness about NSFAS to rural areas and the prospective students because it is not always easy to interpret information when you still at that level (high school), not everyone is privileged to family and friends who understand these things.

The head of the financial aid office at the University suggested that:

NSFAS needs to reach out to learners as early as grade 10 for them to understand the process how it works, to avoid some of the miscommunication. There is a need for a massive community outreach especially with students in the rural area. There is a lot of back and forth, backlog at the beginning of the year because of students not having communications if their applications were approved or not. So my suggestion will be to improve communication that goes to applicants and prospective students. Help students to apply for NSFAS way earlier.

Therefore, community outreach and awareness campaigns, especially with students in rural areas, will aid to avoid back and forth and dealing with backlogs of applications at the beginning of the academic year.

A second suggestion was about improving communication for the three-tier relationship between the DHET, the NSFAS head office and the University. The DHET chief director explained that:

It is clear that without an institution involved in the system, how do you know what the student is registered for, which level and what particular of the student. How do you know many years they have been studying and when they drop out or when they have issues with mental health or when there is death in the family and it's affected their studies. So you can't possibly know, including the process of appeals. So the institutional role is critical because they will be able to vary accommodation arrangements for a student's etc. Therefore to overcome some of the challenges, the three-tier relationship and stakeholders approach is necessary to make the system works despite its complexity.

So did the head of the financial aid office at the University:

There is no best way than involving the financial aid practitioners because challenges differ from University to University. After all, some Institutions have volumes when it comes to students that are funded by NSFAS. To be precise, the biggest challenges are coming from the historical black Universities.

One of the students also suggested that:

I would change the communication system, between University and NSFAS there is no coordination with information sometimes and you ended up being lost as a student. There is certainly a need to streamline the head office and university processes so that they speak to each other because for now there is still the gap.

The financial aid office at the University plays an agentic role between the NSFAS head office and the students who are the beneficiary in the process. The communication modes that the financial aid officers use are emails and telephones, while the NSFAS head office communicates via their self-service portal. The head of the financial aid office explained that the staff refers students to the NSFAS Head office, and in turn, the NSFAS head office refers students to the financial aid office at the University, which indicates discrepancies in terms of roles in the centralised application process.

The head of the financial aid office explained their role as follows:

Our office is responsible for the interpretation, verification and legibility of the said student's information before we issue or disseminate the student number or name to our finance department for the updating of payment.

The responses indicate that effective communication among these three stakeholders is vital to ensure that the system benefits the student beneficiaries. It will assist with timeous responses to the students, and it will help to elevate the students' stress and anxiety

Thirdly, the mechanism and tools to constantly collect feedback from the students who use the system are necessary to ensure enhancement. The complexities of the system often affect the beneficiaries and limit their capabilities. The chief director explained that:

The Department of Higher Education and Training does not necessarily get feedback from the beneficiaries directly if it were to happen, that would be the key role of NSFAS, which obviously

will be through the satisfaction of beneficiaries through feedback or customer care information. Furthermore, there are appropriate policies and processes in place to ensure that concerns are resolved, but it is important that the system works and that everyone play their role for the state to deliver their mandate of providing funding for the poor and working-class in universities and colleges. For this system which also include the institutions, it sounds simple but it is an incredibly complex job that requires advanced working relations.

Based on the response of the chief director, the role of getting customer satisfaction feedback would be located within the NSFAS agency, but it is clear that there are no existing mechanisms and tools to collect feedback for the agency to be able to enhance their processes. The NSFAS agency only depends on the existing formal policies and procedures to deliver the NSFAS mandate, but does not get feedback from students to ascertain whether the processes work effectively.

Lastly, the involvement of the financial aid practitioners in the respective institution remains crucial, given that the NSFAS head office cannot deal with the volumes of students who need assistance, especially when there are queries regarding applications and follow-ups. The chief director explained:

A model where students were funded by institutions being a decentralised model was still in place till 2016, and they have been a pilot to some institutions but did not include UWC. In 2017 the centralised model was fully introduced but it did not work very well. The model would mean students apply directly to NSFAS, their details are verified and pay them (students) directly. The system experienced huge glitches at that time. The centralised model continued in 2018 having complexities of different funding regimes. So the centralised model is still a huge challenge at this stage, so what you have is a centralised application process but you do not have a centralised payment process because you need the institutions to make the payments and in fact, what became pertinent in 2017 and 2018 is that the system was not designed to take account of the institutional systems. So, there was no space to confirm a student for funding and pay the student and if they know what the student is registered for in the institution without the assistance of institutional practitioners.

Furthermore, the head of the financial aid office explained that:

There is no best way than involving the financial aid practitioners because challenges differ from University to University. After all, some institutions have volumes when it comes to students that are funded by NSFAS.

The responses from the chief director and the head of the financial aid office at the University suggest that the NSFAS head office cannot deal with the volumes of applications without the assistance of institutions where the students intend to register. The institutions have the capacity in terms of their respective financial aid offices. Their involvement is critical as they are a link between the NSFAS head office and the students. Additionally, the respective institutional financial aid practitioners are closer to students and can assist without any delays, as opposed to the staff at the NSFAS head office who are remote from the institutions and who cannot deal with the volumes of students' queries, which resulted in the delays, and consequently, the negative impact on the students' well-being and overall learning experiences.

Overall, the discussions and interpretations under all four sub-questions direct attention to the fact that the student participants were limited in all five capabilities as explained in Section 2.7. Because of being poor, their right to education was only partially upheld by the NSFAS. The students indicated in Table 4.2 that the NSFAS did pay their tuition fees, but their responses to which allowances they received funds for illustrate that not all were financially assisted. Thus, while their socio-economic circumstances demonstrate that they will need funds to function and be free to develop and progress in their studies, the NSFAS financial provision failed some of them.

Moreover, the delays in the disbursements of the allowances (because their applications were not finalised) impacted the students' physical health, mental health, and psychological health, which points to the health and wellness capability. Further, because some of the students were stressed and hungry, they could not function, which impacted their academic progress, and thus their academic achievement capability. The last capability, academic progression and quality of life, is closely linked to their socio-economic status, academic achievement and holistic support they receive whilst studying towards completing their degrees. As indicated in Table 4.1, 16 of the 21 students (62%) were the first in their families to study at a university. This is considered a milestone, and families look forward to their children completing their respective degrees with the hope that they will secure a well-paying job. Finding a well-paying job means that the children will help their families rise above their poor socio-economic circumstances and positively change their living standards. Unfortunately, the discussions and interpretations above showed the opposite. The students could not freely be and function; their academic progress, health and wellbeing were constantly compromised.

4.4. SYNTHESIS OF RESULTS

According to the data collected and the study's theoretical framework's five capabilities, the analysis of the data in the preceding sections has shown what the emerging issues were that resulted from the centralised NSFAS application process. It further indicates that the three research participant groups made suggestions on what they thought could be done to streamline the process for the students.

Thus, based on the discussions and interpretations, a first observation is that the change from a decentralised NSFAS application process to a centralised one did not occur to make the application process easier and more efficient for students. The change was instituted because of how the officials (at the top and some public higher education institutions) dealt with administering and managing the funds to the students. It was as a result of corruption and mismanagement of the funds.

It was further noted that the centralisation was only for the students' actual applications and did not include the distribution of students' allowances. The respective financial aid offices still made the disbursements of the allowances to the students at the tertiary institutions, which meant that the institutions are still managing the funds received from the NSFAS head office.

Observation two has to do with the fact that the NSFAS operates with two funding models since 2018. Until 2017, the students received NSFAS funds as a loan payable upon completion of studies and when they find employment. Forty per cent (40%) of the loan would be converted to a grant at the end of the final year on condition of good academic achievement. However, a new funding model came into effect from the beginning of 2018 after the announcement made by the then-president in December 2017. Under the new model, the students receive grants/bursaries that are not payable upon completion or finding employment. The new model is guided by the DHET bursary scheme for students at public universities guidelines released on the 25th of January 2019.

Observation three deals with the two advantages/positives that the student participants reported. The first advantage was convenience and saving time because a direct online application process on the NSFAS head office's website meant there was no need for students to stand in long queues to submit hard copies of their NSFAS applications to the financial aid

office at the University. The result was that the students did not have to miss lectures and tutorials.

The second advantage was the disbursement of allowances to students, which was not part of the application process but formed part of the management of the NSFAS funds to the students. Under the decentralised application process, the students' allowances were paid in book and food vouchers. However, since 2018 under the new funding model, the allowances are paid directly to the students' bank accounts on a monthly basis. This meant that the students had a choice and could decide how they spend their allowances and on what.

Observation four has to do with the constraints of the centralised application process that caused delays in the finalisation of the students' applications, which resulted in a delay with the payment of the allowances to the students. Six constraints were reported, namely:

1. Waiting on an outcome of their NSFAS applications prevented the students from registering, attending classes, purchasing study materials (textbooks and course readers), and from securing accommodation;
2. The universities own in-house systems and student's rules were different to how the staff at the NSFAS head office worked and interpreted the students' results, which contributed to the delay in finalising the students' applications;
3. Some students still had outstanding tuition fees from 2017, which meant that the University was at a disadvantage and had to find out means to augment their funds;
4. If students' fees were not paid in full, they would not receive their results at the end of the year, which hindered their chance of seeking employment, which in turn, would not give them the opportunity to find a good paying job where they could support their families and change their standard of living positively;
5. The applications that needed to be done on the NSFAS head office' website were also a constraint as it did not consider students' geographical areas. Students from rural areas do not have the necessary IT infrastructure and resources for online applications;
6. A lack of effective communication between the NSFAS head office and the financial aid office at the University was also a constraint because the student was on the receiving end.

Observation five highlights that not all the students received the allowances they applied for, as reflected in Table 4.2. In addition, even though some students were approved to receive allowances, they had to wait a long time and find alternative ways to sustain themselves while waiting on the allowances to be disbursed.

Observation six focuses on how the students dealt with the challenge of not being supported with allowances from NSFAS. Some were physically, mentally, and emotionally impacted because they were hungry and did not have food to eat. Challenges and being hungry motivated some of them to work harder to succeed, while for others, it created anger and resentment towards the staff at the financial aid office. It was also argued that the students who did not receive assistance with allowances could have been unfortunate 'victims' of corruption. Not having sufficient funds to support the students could be why their applications for allowances were not approved.

Observation seven draws attention to the students' biographical information as reflected in Table 4.1 and their NSFAS application process experiences in Table 4.2. The responses captured in these two tables reflected the students' parents' employment and unemployment statuses, what their annual income was, how many students' parents depended on social grants, and what some parents did to earn an income as they had other children whom they were also responsible for. The captured information validated that the student participants in this study came from poor socio-economic backgrounds, which meant that they needed financial assistance and should have all been assisted with allowances.

Observation eight has to do with the three suggestions made on how the challenges could be overcome. These were, that the:

1. DHET should have community awareness campaigns and go to the learners from Grade 10 onwards so that they be made aware of the NSFAS application process and what it entails;
2. Communication between the two stakeholders (the NSFAS head office and the financial aid office) should be worked on and improved so that the students can be helped sooner and do not have to wait so long; and
3. Financial aid officers at the University were an important stakeholder as they were the link between the students and the staff at the NSFAS head office. The systems should be integrated and streamlined so that the students can benefit.

The last observation is that the discussions and interpretations of the results reflected that the students' options were limited in all five capabilities because they could not freely function, which meant that their right to education was jeopardised, their overall health and wellbeing in the learning process were impacted negatively, their academic progress and ultimately, their

academic achievement was severely hampered.

4.5. CONCLUDING SUMMARY

In this chapter, the results of the data collected from the four data sets were presented, discussed and interpreted based on the study's theoretical framework. Thereafter, a synthesis of the discussions and interpretations of the results were presented. This chapter was both challenging and rewarding as the researcher had to work through multiple drafts and self-reflections to remain neutral and objective.

Chapter Five, the final chapter of this mini-thesis, is presented next.



CHAPTER FIVE

FINDINGS, RECOMMENDATIONS AND CONCLUSION

5.1. INTRODUCTION

The final chapter of this study commences with a list of findings as identified from the observations in the previous chapter. These findings are then related to the literature reviewed and the theoretical framework to ascertain if the aim and objectives of the study were achieved, and the contribution to the body of knowledge is noted. Thereafter, based on the findings, recommendations are proposed for students and their families, public high schools, the financial aid officers at the University, the staff at the NSFAS head office, and the Department of Higher Education and Training. Finally, I conclude the chapter by noting the study's limitations, make suggestions for possible future research that could be conducted, and reflecting on what the study meant to me.

5.2. FINDINGS

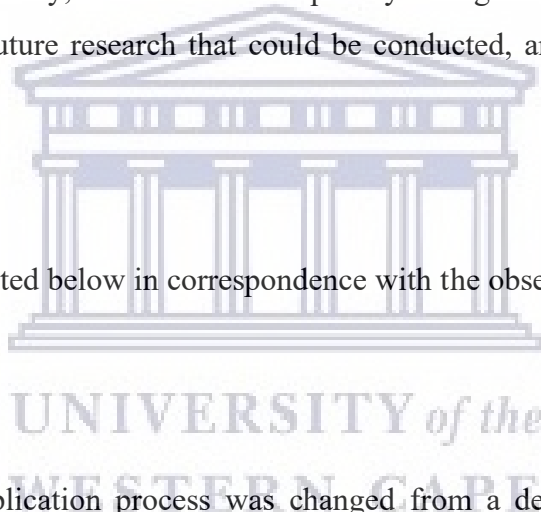
The study's findings are listed below in correspondence with the observations made at the end of the previous chapter.

Finding One

The students' NSFAS application process was changed from a decentralised process to a centralised one because of corruption and mismanagement of the funds by officials at the NSFAS head office and some public higher education institutions. It was not about making the application process more effective and efficient for the students. In addition, the centralisation was only for the students' actual applications and did not include the distribution of the students' allowances. The respective financial aid offices still made the disbursements of the allowances to the students at the tertiary institutions, which meant that the institutions were still managing the funds received from the NSFAS head office.

Finding Two

Since 2018, the NSFAS has operated with two funding models. Until 2017, the students received NSFAS funds as a loan payable upon completion of studies and secured employment. Forty per cent (40%) of the loan would be converted to a grant at the end of the final year on



condition of exemplary academic achievement. However, a new funding model came into effect from the beginning of 2018 after the announcement made by the then-president in December 2017. Under the new model, the students receive grants/bursaries that are not payable upon completion or securing employment. The new model is guided by the DHET bursary scheme for students at public universities guidelines released on the 25th of January 2019.

Finding Three

The centralised NSFAS application process resulted in two advantages/positives for the students:

The first advantage was convenience and time-saving because a direct online application process on the NSFAS head office's website meant there was no need for students to stand in long queues to submit hard copies of their NSFAS applications to the financial aid office at the University. The result was that the students did not have to miss lectures and tutorials.

The second advantage was the disbursement of allowances to students, which was not part of the application process but formed part of the management of the NSFAS funds to the students. Under the decentralised application process, the students' allowances were paid in book and food vouchers. However, since 2018 under the new funding model, the allowances are paid directly to the students' bank accounts every month. This meant that the students had a choice and could decide how they spend their allowances.

Finding Four

The research participants identified and reported six constraints that impacted the students negatively due to the delays in the finalisation of the students' NSFAS applications. These are:

- 1) Waiting on an outcome of their NSFAS applications caused some students to not register for their respective degree programmes, could not attend classes and tutorials, could not buy study materials (textbooks and course readers), and could not move into their secured accommodation;
- 2) The university's in-house systems and student's rules were different to how the staff at the NSFAS head office worked and interpreted the students' results, which contributed to the delay in finalising the students' applications;

- 3) The NSFAS head office did not pay some students' tuition fees from 2017, which meant that the University was disadvantaged and had to find other means to augment its funds;
- 4) Outstanding tuition fees meant that such students did not receive their results from the university, if they were final-year students, they could not graduate and did not receive their degree certificates, which could have had further negative consequences such as not being able to provide proof of their degree completion for job opportunity, which in turn limited their chances of finding employment and becoming productive citizens;
- 5) The centralised online NSFAS application process did not take students' geographical areas into consideration. Students from rural areas do not have the necessary IT infrastructure and resources for online applications and could, therefore, not apply for NSFAS assistance during their Grade 12 year;
- 6) There was a lack of effective communication between the NSFAS head office and the financial aid office at the university, which contributed to the delay in the finalisation of the students' NSFAS applications.

Finding Five

Not all students received the allowances that they applied for. In addition, even though some students were approved to receive allowances, they had to wait a long time and find alternative ways to sustain themselves while waiting on the allowances to be disbursed.

Finding Six

The delay in the finalisation of the students' NSFAS applications impacted the students negatively. Some were physically, mentally, and emotionally impacted because they were hungry and did not have food to eat. On the other hand, financial challenges and being hungry motivated some of them to work harder to succeed. In contrast, for others, it created anger and resentment towards the staff at the financial aid office. It was also argued that the students who did not receive assistance with allowances, could have been unfortunate 'victims of corruption' as not having sufficient funds to support the students could have been the reason why their applications for allowances were not approved.

Finding Seven

The student's biographical information reflected their parents' employment and unemployment statuses, their annual income, how many students' parents depended on social grants, and what some parents did to earn an income as they had other children for whom they were also responsible. The captured information validated the fact that the student participants in this

study came from poor socio-economic backgrounds, which meant that they all needed allowances.

Finding Eight

The research participants made three suggestions on how the challenges with the centralised NSFAS application process could be overcome. These were that:

- 1) The DHET should have community awareness campaigns and go to the learners from Grade 10 onwards so that they became aware of the NSFAS application process and what it entails;
- 2) Communication between the two stakeholders, the NSFAS head office and the financial aid office at the University should be improved so that the students' applications could be finalised sooner, thus reducing reduce delays;
- 3) Financial aid officers at the University are an important stakeholder as they are the link between the students and the staff at the NSFAS head office. As such, the link/ systems should be integrated and streamlined so that the delays in the finalisation of the students' applications could be eliminated.

Finding Nine

The discussions and interpretations of the results reflected that the students' options were limited in all five capabilities of the theoretical framework because they could not freely function, which meant that their right to education was jeopardised, their overall well-being in the learning process, their academic progress, and ultimately, their academic achievement was severely compromised.

5.3. INTERPRETING THE FINDINGS

As stated in Section 1.3, the study aimed to investigate the impact of the centralised NSFAS application process on undergraduate students' academic progress and overall well-being in the learning process at a historically Black university. The study had three objectives, which were to:

- Examine the efficacy of the NSFAS centralised application process;
- Determine the impact of the process on the students' academic progress and overall well-being;
- Propose recommendations for the streamlining of the application process so that the negative impact on the students' academic performance be minimised or prevented.

The main research question was: *What were the emerging issues of the centralised NSFAS application process and the impact thereof on undergraduate students, and how could the issues be resolved or prevented?* Four sub-research questions were formulated, namely:

- 1) Why was the NSFAS application process changed from a decentralised to a centralised one?
- 2) What were the advantages and constraints of the centralised application process?
- 3) Did the centralised application process impact the students' academic progress and overall well-being?
- 4) What can be done to improve the efficacy of the centralised application process?

The argument in this study was that every learner in South Africa has the right to education. The NSFAS was instituted to provide financial assistance to students from low and poor socio-economic backgrounds to enable them to exercise this right. According to the literature and the theoretical framework, the above findings are interpreted to ascertain if the study achieved its aim and objectives. The interpretation is made per sub research question below.

5.3.1. Why was the NSFAS application process changed from a decentralised to a centralised one?

Finding one provides an answer to this sub-question. This finding reveals that the NSFAS application process was changed from a decentralised to a centralised one because of corruption and mismanagement of the funds by officials at the NSFAS head office and at some public higher education institutions. Thus, the change occurred, as the chief director explained, because there was no mechanism in place to monitor and evaluate how the different public higher education institutions managed the NSFAS funds allocated to them. Accordingly, the objective of the change from a decentralised to a centralised student application process was to strengthen the monitoring and evaluation of the processes of NSFAS at a national level.

However, the discussion in Chapter Four revealed that the mismanagement of funds occurred at the NSFAS' Board level, and as a consequence, the NSFAS board was placed under administration in August 2018 by the DHET (Department of Higher Education and Training, 2018). In November 2020, a new board and chief executive officer were appointed following the NSFAS Act (Department of Higher Education and Training, 2021).

Moreover, as explained by the chief director and the head of the financial aid office, it is critical to note that the centralisation was only for the students' actual applications and did not include the distribution of students' allowances. The disbursements of the allowances to the students were still handled by the respective financial aid offices at the tertiary institutions, which meant that the institutions were still managing the funds received from the NSFAS head office.

This poses the question – why was the students' application process changed, and not the management of the funds, given that the reason for the change in the first place was about monitoring the funds allocated? Also, the change happened because of a concern of mismanagement of funds, and not because of making the application process more effective and efficient for the students, which signals that the change was not well-considered. It would have made more sense to change both processes. It would have also justified the change if both processes were included, as the objective was to monitor and evaluate the allocation of funds to the different higher education institutions to reduce or prevent corruption.

5.3.2. What were the advantages and constraints of the centralised NSFAS application process?

Findings two, three and four provide answers to this sub-question. Finding two draws attention to the two funding models that exist within the NSFAS since 2018. This finding relates to the application process because it has to do with the end result for the students. It means that, before 2018, when students applied for financial assistance from NSFAS and received the assistance, they had to repay the funds received once they started with employment. Cloete (2015) explains that upon completing their studies, the students had a loan to repay, which was a disadvantage because a portion of their salary was deducted as payment for the loan over an agreed-upon period. The loan amounts also varied, depending on what type of financial assistance was received. For example, if the NSFAS loan only paid the students' tuition fees for three years, the amount could have been R 90 000.00 – R100 000.00. However, if a student received a loan that paid tuition fees, monthly accommodation, and allowances (books, travelling and food), she/he could end with a loan amount of R300 000.00 and more, for example (De Villiers, Van Wyk & Van der Berg, 2013; Matukane & Bronkhorst, 2017).

However, when the funding model changed to a bursary/grant at the beginning of 2018, the students benefitted because they had no debt to repay, which enabled a clean slate when they

started working. In changing the funding model from a loan to a grant, the government attempted to adhere to the cries of the #FeesMustFall protests in 2015 and 2016 (Dlamini, 2019; Mavunga, 2019; Nathane & Smith, 2017). Therefore, the government's decision to change the funding model from loans to grants allows students to study without financial stress and worry about a huge debt.

Finding three reflects that the centralised NSFAS application process resulted in two further positives for the students. The one was a convenient and time-saving online application process, which freed the students to attend lectures and tutorials. The other was the benefit of receiving the allowances in cash within their bank accounts under the new funding model since 2018, which gave them financial independence and freedom of choice. In so doing, all five of the theoretical framework's capabilities were realised for the student participants – their right to free education because of their socio-economic backgrounds; not having to stress about their day-to-day financial needs assisted with their health and well-being, which meant that they could focus on their academic work and could maximise their academic achievement to complete their respective degree programmes.

On the other hand, finding four reflects the six constraints of the centralised NSFAS application process due to the delays in finalising the students' applications. These constraints are interrelated and interdependent, as discussed in Chapter Four. Because some of the students' NSFAS applications were not finalised before the start of the academic year, the students could not register, that was why they could not move into their allocated accommodation. If they were unable to attend classes, they missed out on work done, which meant they were disadvantaged in having to catch up when they were finally able to register. Furthermore, as was reported by some students, because their applications were not finalised, they could not receive their monthly allowances. Not receiving the monthly allowances resulted in some students going hungry, which impacted their health and mental, emotional and psychological well-being. A further consequence was that the students could not concentrate on their academic work, which meant they were unable to perform well, and in the end, might have been academically excluded, as was the case in a study conducted by Dibela (2018), and McGhie (2012) at the University. Thus, the delay in the finalisation of the students' NSFAS applications resulted in all five capabilities not being realised for these students.

5.3.3. What was the impact on the students' academic progress and overall well-being?

Findings five, six, seven and nine provide answers to this sub-question. The students reported on their experiences with the centralised NSFAS application process and how it impacted their academic progress and overall well-being. Finding five concluded that all students who participated in the study applied for allowances, but not everyone received the allowances. It also showed that some students were approved to receive allowances, but they had to wait for a long period before receiving the funds.

Finding six concluded that the delay in finalising the students' NSFAS applications negatively impacted the students. Finding seven demonstrated that the student participants of this study came from poor socio-economic backgrounds, which meant that they all needed financial assistance. Finally, finding nine directed attention to the fact that the student participants' options were limited in all five capabilities.

As stated in Section 1.2, according to the NSFAS Report (2017), the intention to change the NSFAS administration system from a decentralised to a centralised was to streamline the administrative processes, which included the students' application process. The chief director explained in his interview that a pilot was first conducted with a few public higher education institutions to test the feasibility of a centralised application process. Wildschut and Mncwango (2018) state that there were many challenges identified with the pilot. However, despite the challenges that were experienced, the Department of Higher Education and Training (DHET) proceeded and change the application process to a centralised, online one in 2016. The challenges, which the student participants reported in this study, are exactly what Wildschut and Mncwango (2018), Dhunpath and Munro, (2017), De Villiers (2018), and Lewen (2020) (amongst others) identified.

In addition, it is important to note that challenges with the decentralised application process were already reported (De Villiers, Van Wyk, & Van der Berg, 2013; Dibela, 2018; Wildschut and Mncwango, 2018). Consequently, the centralised application process did not reduce the challenges experienced, it made it worse. It worsened the challenges on at least three accounts. One, a single office/institution, in this case, the NSFAS head office, will not be able to work through all the students' applications from all the public post-school institutions in South Africa

in a short period of time, even though it is an online system. The necessary human resources will still be required to do the checking and follow-ups when documentation is outstanding as the students' numbers are well over 600 000 (and increasing yearly) as reflected in Table 2.5. Hence, the demand outweighs the supply.

Second, because it was only the actual application process that was centralised, the NSFAS head office staff must still liaise with the financial aid staff at the different institutions, which requires more time before a final decision can be made. This was what both the head of the financial aid at the University, and the chief directed explained in this study. The liaison resulted in further delays as some students indicated, an entire academic year, for example.

Third, not having effective online systems in place between the NSFAS head office and the financial aid office, and clear communication channels, added to the delays in finalising the students' NSFAS applications, which, as the students reported and explained, impacted them physically (some did not have food to eat), mentally (some were not in a state to function and do their assignments or write tests), and emotionally (some were more motivated to work harder, while others felt anger and alienation). Given the above, an inference can be made that the decision to change the application process from a decentralised to a centralised one was not well-thought through, and hence, not in the best interest of the students.

5.3.4. What can be done to improve the efficacy of the centralised NSFAS application process?

Finding eight answers this sub-question. Three suggestions were made on how to overcome the challenges with the centralised NSFAS application process. The first suggestion was that the DHET should have community awareness campaigns and go to the learners from Grade 10 onwards so that they would be made aware of the NSFAS application process and what it entails. A massive community awareness by the NSFAS and DHET where applicable, would enable learners and their parents in the remote areas to access this information and make arrangements ahead of time concerning IT recourses.

The second was that the communication between the two stakeholders, the NSFAS head office and the financial aid office at the University, should be improved so that students' applications could be finalised sooner, which would reduce delays. Improved communication would ensure

consistency in terms of advice and clarification of problematic issues that would contribute to finalising the students' applications sooner.

The third and final suggestion was that the systems between the NSFAS head office and the financial aid office at the University should be integrated and streamlined so that the delays in the finalisation of the students' applications could be eliminated. Streamlining the systems would not only result in more effective and efficient administration processes, but it would also prevent or minimise delays, which would benefit the students directly. Receiving a grant from NSFAS that would not only pay tuition and accommodation fees, but also provide a monthly allowance, would realise all five capabilities – their right to education, financial assistance because they come from poor socio-economic backgrounds, no stress and anxiety and hence, being healthy in order to concentrate on their academic work and perform well, and finally, being supported in the learning process.

In conclusion, the above interpretation of the findings demonstrated that the study achieved its aim and objectives.

5.4. CONTRIBUTION TO THE BODY OF KNOWLEDGE

This study intended to contribute to the body of knowledge regarding the administration of the National Student Financial Aid Scheme at a historically Black university in the Western Cape Province. When I started the study, my intention was to investigate the impact of the change from a decentralised to a centralised NSFAS administration system. The results from the data collected showed that it was not the entire administration system that was changed, it was only the actual students' application process. This changed to a centralised application process caused delays in the finalisation of the students' applications, which impacted the students' academic progress and overall well-being negatively. Consequently, it turns out that my study was not only an investigation but, more importantly, an evaluation of the centralised NSFAS application process and its impact on undergraduate students at a historically Black university. Therefore, the findings of this study make a modest contribution to the body of knowledge concerning students' funding at public higher education institutions in South Africa.

5.5. RECOMMENDATIONS

Based on the two preceding sections, recommendations are proposed for students and their families, for public high schools, for the financial aid office at the University, for the NSFAS head office, and for the Department of Higher Education and Training.

5.5.1. Students and their families

The academic work remains the onus and responsibility of students; however, their academic progression and achievement are possible when they are holistically supported. Prospective students must enquire about NSFAS financial assistance and what the requirements are at their schools as early as Grade 10 onwards. Their parents and families should support and direct them to people in their respective communities who can assist and provide them with the necessary resources and internet connectivity. Schools, community libraries and youth development organisations should be consulted for this purpose as well. Doing all the above will avoid delays in the finalisation of their NSFAS applications, and will also give parents and families peace of mind that their children's funding has been secured. Senior students who are already on the NSFAS system should ensure that they read and respond to the early calls for renewal of their applications for the next academic year and should gather the necessary documentation ahead of time to avoid any delays.

5.5.2. Public high schools

Life Orientation educators at public high schools should use the life orientation periods and discuss further education and training with the learners from Grade 10 onwards. They should ensure that they have the necessary information about the NSFAS application process and the required documentation. They should take the lead to assist, guide and support learners and allow them to use the schools' resources to complete the online application process ahead of the due dates. They should also arrange information sessions for the learners' parents and families, and community members so that they, too, will be knowledgeable about the NSFAS application process and be empowered to assist their children and other learners who may not have assistance from parents or family members.

5.5.3. The financial aid office at the University

The staff at the financial aid office at the University plays a vital role in the confirmation of students' information to the NSFAS head office, and with the disbursements of the students'

allowances. Hence, they need to be proactive and work with the NSFAS head office to integrate their systems and improve communication channels on both sides. Regular meetings and more transparent communication regarding the university's academic rules for students should be updated and regularly exchanged so that delays in the finalisation of students' applications can be minimised or prevented.

5.5.4. The NSFAS head office

The National Student Financial Aid Scheme, as an entity, is the most important role player to realise the students' right to education. Accordingly, the NSFAS head office staff should be proactive and liaise with public high schools on a national level to communicate the requirements when learners apply for financial assistance from NSFAS and what the due dates are. They should work with the financial aid office at the University to ensure that their systems are integrated and understand the university's academic rules and requirements. They should also have more transparent communication and regular meetings with the financial aid office staff so that miscommunication can be avoided and the students' application be timeously approved. Lastly, there should be a dedicated staff member at their office who works with the payments of the students' tuition fees to the public post-school institutions so that there would no longer be outstanding tuition fee amounts. Doing so would benefit the students, relieve them of financial stresses, allow them to focus on their academic work, and receive their results on time.

5.5.5. The Department of Higher Education and Training

The Department of Higher Education and Training is the responsible entity where the funds for the NSFAS are being directed through the national education budget. Thus, they need to ensure that there are sufficient funds so that all students who apply for allowances be supported. In addition, they need to be proactive and find other ways to generate more funds because they will not be able to sustain the provision of grants to the students, as no funds are forthcoming, which was the case when the funds were provided as loans to the students, and given the growing youth population.

Finally, they should consider centralising the disbursement process if they are serious about monitoring and evaluating how the funds are managed at the institutional levels. As it stands currently, there is no such process in place. If this is not possible, then they should rather revert

back to a decentralised application process. It could assist in minimising and preventing delays in the finalisation of the students' applications because there would be no need for back and forth communication between the NSFAS head office and the financial aid offices at the different higher education institutions. The application process would also be faster as each institution would finalise and work with their own student base, which is not the case with the centralised application process. One office (their office) deals with all the applications from all the public higher education institutions in South Africa, which the participants in this study proved to be ineffective.

5.6. LIMITATIONS

The limitations identified in this study are set out having taken cognisance of the research approach and methods used. This study focused on developing one detailed single case study of students' experiences with the centralised NSFAS application process at a historically Black university. Thus, it was not intended to generalise the findings to other higher education institutions. However, other historically Black universities will be able to draw parallels and use this study's design to replicate similar studies at their respective institutions.

A further limitation was that the data was collected during the most challenging time around the globe, the COVID-19 pandemic and a national lockdown that was extended to most of the 2020 academic year. The researcher envisaged to include a larger student participant group from third-year students across the University's seven faculties (at least 20 students per faculty), using face-to-face interactions where students would have been in their respective lecture halls. Unfortunately, that could not be done. Instead, virtual platforms had to be used, and many follow-up invitations had to be extended before the number of 21 students were reached. Possible reasons for the low response rate could be that some students did not have resources such as a device and data to partake in the study. Thus, a larger student body would have provided even richer data, but the 21 students provided sufficient data, which assisted the researcher to realise the study's aims and objectives.

5.7. POSSIBILITIES FOR FUTURE RESEARCH

One of the significant issues with higher education annually seems to be a lack of student housing accompanied by its conditions to those who may be privileged to obtain on-campus accommodation. Often rooms are sub-par and overpriced for those who opt for alternative

accommodation despite the introduction of norms and standards of student housing provision by the Department of Higher Education and Training in 2012. As such, a possible longitudinal study could be conducted to investigate the impact of not receiving on-campus accommodation on students' academic progress and overall well-being in the learning process.

Another area in which future studies could be conducted is with the students who reside in off-campus accommodation. A comparative study could be conducted between students who stay in on-campus accommodation and those who stay in off-campus accommodation. Such a study could provide valuable findings to senior management of public post-school institutions and the Department of Higher Education and Training, which could lead to the provision of funds to institutions in order to build more on-campus accommodation for students who live in rural and remote areas, especially within the online learning and teaching context, and the need for good IT infrastructure and stable internet connections.

5.8. CONCLUSION

Conducting this study has been exceptional given its nature and the fact that it directly speaks to the education of the Black youth, who could be future leaders. I have attempted to document the context of higher education in South Africa and the rich history of the majority of Black people who could not access education due to their socio-economic backgrounds.

As stated above, the National Student Financial Aid Scheme administrative challenges are not new. Given that the government still considers higher education as an investment to society, there is hope that these challenges can be overcome or avoided to ensure that deserving poor and working-class students can access quality education, free of stress and anxiety. The financial provision offered through the administration of the NSFAS funds has become the only hope for those unable to afford education.

Moreover, it is four years since the centralisation of the NSFAS application process. It is, therefore, important that the students' experiences with the changed process are reviewed and documented to provide feedback to the different role players for future enhancement. I have attempted to do so with this study.

Finally, this study has laid the groundwork for understanding the dynamics and emerging issues resulting from the transition of an administrative system that directly contributes to students' academic success. This is an area with a paucity of research. Thus, further research is necessary to understand these issues holistically, given the rapid changes in the knowledge market and demands for access to higher education in an online and hybrid space. There is a need in South Africa for vibrant, proactive and sustainable administrative systems that are student-centred.



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ADDENDUM 1 – ETHICAL CLEARANCE LETTER
OFFICE OF THE DIRECTOR: RESEARCH
AND INNOVATION

Private Bag X17, Bellville 7535 South
Africa T:F+27F21F959F4111/2948F
F:F+27F21F959F3170F
E:Fresearch-ethics@uwc.ac.za
www.uwc.ac.za

02 December 2019

Mr NE Maphumulo
School of Government
Faculty of Economic and Management Sciences

Ethics Reference Number: HS19/9/19

Project Title: The transition from a decentralised to centralised NSFAS
System: A case study of the impact on students from 2016
– 2018 at a historically black university.

Approval Period: 30 November 2019 – 30 November 2020

I hereby certify that the Humanities and Social Science Research Ethics Committee of the University of the Western Cape approved the methodology and ethics of the above mentioned research project.

Any amendments, extension or other modifications to the protocol must be submitted to the Ethics Committee for approval.

Please remember to submit a progress report in good time for annual renewal.

The Committee must be informed of any serious adverse event and/or termination of the study.

Ms Patricia Josias
Research Ethics Committee Officer
University of the Western Cape



ADDENDUM 2 – PERMISSION TO CONDUCT STUDY



Administration Building, 1st Floor
ashaikjee@uwc.ac.za, nschoeman@uwc.ac.za
021 959 2110

03 December 2019

**RE: REQUEST FOR PERMISSION TO CONDUCT RESEARCH AT THE
UNIVERSITY OF THE WESTERN CAPE**

Name of Researcher	: Njabulo Emmanuel Maphumulo
Research Topic	: The transition from a decentralised to centralised NSFAS System: A case study of the impact on students from 2016 – 2018 at a historically black university
Date of issue	: 03/12/2019
Reference number	: UWCRP031219NEM

This serves as acknowledgement that you have obtained and presented the necessary ethical clearance and your institutional permission required to proceed with the above referenced project.

Approval is granted for you to conduct research at the University of the Western Cape for the period **30 November 2019 to 30 November 2020** (or as determined by the validity of your ethics approval). You are required to engage this office in advance if there is a need to continue with research outside of the stipulated period. The manner in which you conduct your research must be guided by the conditions set out in the annexed agreement: *Conditions to guide research conducted at the University of the Western Cape*.

The University of the Western Cape promotes the generation of new knowledge and supports new research. It also has a responsibility to be sensitive to the rights of the students and staff on campus. This office will require of you to respect the rights of students and staff who do not wish to participate in interviews and/or surveys.

It is also incumbent on you to first furnish this office with a copy of the proposed publication should you wish to reference the University's name, spaces, identity, etc. prior to public dissemination.

Please be at liberty to contact this office should you require any assistance to conduct your research or specifically require access to either staff or student contact information.

Yours sincerely

<http://etd.uwc.ac.za/>



UNIVERSITY OF THE

STUDENT ADMINISTRATION

ANNEXURE

CONDITIONS TO GUIDE RESEARCH CONDUCTED AT THE UNIVERSITY OF THE WESTERN CAPE

The onus rests on the researcher/investigator to observe and comply with the conditions set out below with the aim to conduct responsibly ethical research. Clarity must be sought from the authorising office should the interpretation of the conditions be unclear.

1. ACCOUNTABILITY

- 1.1. The University reserves the right to audit the research practices of the researcher/ investigator to assess compliance to the conditions of this agreement.
- 1.2. Data collection processes must not be adapted, changed or altered by the researcher/ investigator without written notification issued to the authorising office.
- 1.3. The University reserves to right to cease research if any proposed change to the data collection process is found to be unethical or in contravention of this agreement.
- 1.4. Failure to comply with any one condition in this agreement may result in:
 - 1.4.1. Disciplinary action instituted against a researcher/investigator employed or registered at the University;
 - 1.4.2. The contravention reported to the organisation employing or registering the external researcher/ investigator.

2. GOVERNANCE

- 2.1. Approval to conduct research is governed by the Protection of Personal Information Act, No 4 of 2013, which regulates the entire information life cycle from collection, through use and storage and even the destruction of personal information and it is incumbent on the researcher/investigator to understand the implications of the legislation.
- 2.2. The researcher/investigator must employ the necessary measures to conduct research that is ethically and legally sound.

3. ACQUIRING CONSENT & RIGHTS OF PARTICIPANTS

- 3.1. It is incumbent on the researcher / investigator to clarify any uncertainties to the participant about the research.
- 3.2. Written consent must be obtained from participants before their personal information is gathered and documented.
- 3.3. Participation in the research must be voluntary and participants must not be pressured or coerced.
- 3.4. Participants have the right to access their personal information, obtain confirmation of what information is in the possession of the researcher / investigator and who had access to the information.
- 3.5. Participants have the right to withdraw from the research and insist that their personal information not be used.

4. DATA AND INFORMATION MANAGEMENT

- 4.1. Due diligence must be afforded by the researcher/investigator to:
 - 4.1.1. Mitigate any risks that could compromise the privacy of participants before
 - 4.1.2. during and after the research is conducted;
 - 4.1.3. Collect only information that is relevant to the aim of the research;
 - 4.1.4. Verify all personal information collected about a participant if the information is supplied by a source other than the participant;
 - 4.1.5. Refrain from sharing participant information with a third party;
 - 4.1.6. Apply for an exemption if the identity of participants should be revealed in the interest of the research aims.
- 4.2. The researcher/investigator must employ appropriate, reasonable and technical measures to protect, prevent loss of and unlawful or unauthorised access of research information.

Should you have any questions relating to this agreement please contact:

ashaikjee@uwc.ac.za, or researchperm@uwc.ac.za



UNIVERSITY *of the*
WESTERN CAPE

ADDENDUM 3 - CONSENT FORM FOR STUDENT PARTICIPANTS



UNIVERSITY OF
WESTERN CAPE

FACULTY OF ECONOMIC AND MANAGEMENT SCIENCES SCHOOL OF GOVERNMENT

CONSENT FORM FOR STUDENTS: QUESTIONNAIRE

RESEARCH TITLE: *The transition from a decentralised to centralised NSFAS System: A Case Study of the impact on students from 2016 to 2018 at a historically black university.*

I have read the information presented in the information letter about a study being conducted by **Njabulo Maphumulo, student number 2824274** towards the **Master of Public Administration (MPA) Programme** at the School of Government (SOG) at the University of the Western Cape.

This study has been described to me in a language that I understand and I freely and voluntarily agree to participate. My questions about the study have been answered.

RISK & BENEFITS OF THE RESEARCH

I understand that:

- There are no risks to participating in this research as my information is kept anonymous, and there will be no physical test that may be harmful to my wellbeing.
- As a participant I will have an opportunity to express my opinions, share experiences and reflect on the study topic.

I understand that my identity will not be disclosed and was informed that I may withdraw my consent at any time by advising the student researcher.

With full knowledge of all foregoing, I agree to participate in this study.

Participant Name : _____

Participant Signature : _____

I give consent for recordings to be taken:

Agree	Disagree

Date : _____

Place : _____

Details	Student Researcher	Supervisor
Full Name	Mr Njabulo Maphumulo	Prof Venicia McGhie
Department	School of Government	Academic Development
Faculty	Economic & Management Sciences	Economic & Management Sciences
Contact	021 938 9148/ 0825499683	021 959 3485
Email	2824274@myuwc.ac.za	yfmcghie@uwc.ac.za

This research project has received ethical approval from the Humanities and Social Sciences Research Ethics Committee of the University of the Western Cape, and may be contacted at Tel. 021 959 2988 or email: research-ethics@uwc.ac.za

<http://etd.uwc.ac.za/>

ADDENDUM 4 - CONSENT FORM FOR STAFF PARTICIPANTS

SCHOOL OF GOVERNMENT

CONSENT FORM FOR STAFF PARTICIPANTS

RESEARCH TITLE: *The transition from a decentralised to centralised NSFAS System: A Case Study of the impact on students from 2016 to 2018 at a historically black university.*

I have read the information presented in the information letter about a study being conducted by **Njabulo Maphumulo, student number 2824274** towards the **Master of Public Administration (MPA) Programme** at the School of Government (SOG) at the University of the Western Cape.

This study has been described to me in a language that I understand and I freely and voluntarily agree to participate. My questions about the study have been answered.

RISK & BENEFITS OF THE RESEARCH

I understand that:

- There are no risks to participating in this research as my information is kept anonymous, and there will be no physical test that may be harmful to my wellbeing.
- As a participant, I will have an opportunity to express my opinions, share experiences and reflect on the study topic.

I understand that my identity will not be disclosed and was informed that I may withdraw my consent at any time by advising the student researcher. With full knowledge of all foregoing, I agree to participate in this study.

Participant Name : _____

Participant Signature : _____

I give consent for recordings to be taken:

Agree	Disagree
<input type="checkbox"/>	<input type="checkbox"/>

Date : _____

Place : _____

Details	Student Researcher	Supervisor
Full Name	Mr Njabulo Maphumulo	Prof Venicia McGhie
Department	School of Government	Academic Development
Faculty	Economic & Management Sciences	Economic & Management Sciences
Contact	021 938 9148/ 0825499683	021 959 3485
Email	2824274@myuwc.ac.za	vfmcghie@uwc.ac.za

This research project has received ethical approval from the Humanities and Social Sciences Research Ethics Committee of the University of the Western Cape, and may be contacted at Tel. 021 959 2988 or email: research-ethics@uwc.ac.za

ADDENDUM 5 -INFORMATION SHEET FOR STUDENT PARTICIPANTS

Participant information sheet for students' questionnaire

RESEARCH TITLE: *The transition from a decentralised to centralised NSFAS System: A Case Study of the impact on students from 2016 to 2018 at a historically black university.*

Dear Participant

You are invited to participate in a research study conducted by **Njabulo Maphumulo**, student number **2824274**. It is in partial completion of the researcher's thesis towards the **MPA Degree** at the School of Government, at the University of the Western Cape.

Before you decide to participate, it is important for you to understand the purpose of the research and what it would entail. Please take time to read the following information carefully and discuss it with others if you wish. If you are unclear of anything, I would be happy to answer any questions you may have.

PURPOSE OF THE STUDY

To investigate the impact of the centralised National Student Financial Aid Scheme administration system on students' experiences and academic progress at the University X.

DESCRIPTION OF STUDY AND YOUR INVOLVEMENT

We are inviting you to participate in this research project because you meet the set criterion for the population of interest and your participation will help other students. The study will be done at the University of the Western Cape.

As a participant who gave consent of your participation in this study, you will be required to:

- Complete a questionnaire in which you will reflect on your experiences with the centralised National Student Financial Aid Scheme (NSFAS) administration impacted on you as a student. The approximately completion of the questionnaire is about 30 minutes.



CONFIDENTIALITY & ANONYMITY

Please be advised that the results of the study will neither divulge the organization's particulars nor the individual particulars, as to maintain confidentiality at all times. Any information that can connect the responses to an individual or organization will remain confidential and will be disclosed only with your permission. The researcher shall keep all records and tapes of your participation, including a signed consent form, which is required from you, should you agree to participate in this research study, locked away at all times.

RISKS OF THE RESEARCH

There are no risks to participating in this research as your information is kept anonymous, and there will be no physical test that may be harmful to your wellbeing.

BENEFITS OF THE RESEARCH

The Benefits of this research are outlined as follows:

- Participants will have an opportunity to express their opinions, share experiences and reflect on the study topic.
- The study will make recommendations for enhancement of the processes relating to NSFAS centralised administration.

VOLUNTARY PARTICIPATION AND WITHDRAWAL

Your participation in this research is entirely voluntary, which means that you are free to decline from participation. It is your decision whether or not to take part. If you volunteer to be in this study, you may withdraw at any time without consequences of any kind - and without giving a reason. You may also choose not to answer particular questions that are asked in the study. If there is anything that you would prefer not to discuss, please feel free to say so.

PAYMENT FOR PARTICIPATION

There are no costs to the participant for partaking in the study.

INFORMED CONSENT

Your signed consent to participate in this research study is required before I proceed to interview you. I have included the consent form with this information sheet so that you will be able to review the consent form and then decide whether you would like to participate in this study or not.

QUESTIONS

Should you have further questions or wish to know more, I can be contacted as follows:

<http://etd.uwc.ac.za/>

Details	Student Researcher	Supervisor
Full Name	Mr Njabulo Maphumulo	Prof Venicia McGhie
Department	School of Government	Academic Development
Faculty	Economic & Management Sciences	Economic & Management Sciences
Contact Number	021 938 9148/ 0825499683	021 959 3485
Email Address	2824274@myuwc.ac.za	vfmeghie@uwc.ac.za

This research project has received ethical approval from the Humanities and Social Sciences Research Ethics Committee of the University of the Western Cape, and may be contacted at

Tel. 021 959 2988 or email: research-ethics@uwc.ac.za



UNIVERSITY *of the*
WESTERN CAPE

ADDENDUM 6 - INFORMATION SHEET FOR STAFF PARTICIPANTS

Participant information sheet for staff participants

RESEARCH TITLE: *The transition from a decentralised to centralised NSFAS System: A Case Study of the impact on students from 2016 to 2018 at a historically black university.*

Dear Participant

You are invited to participate in a research study conducted by **Njabulo Maphumulo**, student number **2824274**. It is in partial completion of the researcher's thesis towards the **MPA Degree** at the School of Government, at the University of the Western Cape.

Before you decide to participate, it is important for you to understand the purpose of the research and what it would entail. Please take time to read the following information carefully and discuss it with others if you wish. If you are unclear of anything, I would be happy to answer any questions you may have.

PURPOSE OF THE STUDY

To investigate the impact of the centralised National Student Financial Aid Scheme administration system on students' experiences and academic progress at the University of the Western Cape.

DESCRIPTION OF STUDY AND YOUR INVOLVEMENT

We are inviting you to participate in this research project because you meet the set criterion for the population of interest and your participation will help other people. You will also be asked be part of the focus group. The study will be done at the University of the Western Cape. The interview will last approximately 45 minutes.

As a participant who gave consent of your participation in this study, you will be required to:

- Complete a biographical information sheet and a questionnaire in which you will reflect on your experiences with the centralised National Student Financial Aid Scheme (NSFAS) administration impacted on you as a student. The approximately completion of the questionnaire is about 30 minutes.

CONFIDENTIALITY & ANONYMITY

Please be advised that the results of the study will neither divulge the organization's particulars nor the individual particulars, as to maintain confidentiality at all times. Any information that can connect the responses to an individual or organization will remain confidential and will be disclosed only with your permission. The researcher shall keep all records and tapes of your participation, including a signed consent form, which is required from you, should you agree to participate in this research study, locked away at all times.

RISKS OF THE RESEARCH

There are no risks to participating in this research as your information is kept anonymous, and there will be no physical test that may be harmful to your wellbeing.

BENEFITS OF THE RESEARCH

The Benefits of this research are outlined as follows:

- Participants will have an opportunity to express their opinions, share experiences and reflect on the study topic.

VOLUNTARY PARTICIPATION AND WITHDRAWAL

Your participation in this research is entirely voluntary, which means that you are free to decline from participation. It is your decision whether or not to take part. If you volunteer to be in this study, you may withdraw at any time without consequences of any kind - and without giving a reason. You may also choose not to answer particular questions that are asked in the study. If there is anything that you would prefer not to discuss, please feel free to say so.

PAYMENT FOR PARTICIPATION

There are no costs to the participant for partaking in the study.

INFORMED CONSENT

Your signed consent to participate in this research study is required before I proceed to interview you. I have included the consent form with this information sheet so that you will be able to review the consent form and then decide whether you would like to participate in this study or not.

QUESTIONS

Should you have further questions or wish to know more, I can be contacted as follows:

Details	Student Researcher	Supervisor
Full Name	Mr Njabulo Maphumulo	Prof Venicia McGhie
Department	School of Government	Academic Development
Faculty	Economic & Management Sciences	Economic & Management Sciences
Contact Number	021 938 9148/ 0825499683	021 959 3485
Email Address	2824274@myuwc.ac.za	vfmcghe@uwc.ac.za

This research project has received ethical approval from the Humanities and Social Sciences Research Ethics Committee of the University of the Western Cape, and may be contacted at

Tel. 021 959 2988 or email: research-ethics@uwc.ac.za



ADDENDUM 7 – STUDENTS BIOGRAPHICAL SHEET



STUDENTS BIOGRAPHICAL INFORMATION

(Only students who are NSFAS beneficiaries should complete this questionnaire)

1) What is your gender?

Male		Female		Prefer not to say	
------	--	--------	--	-------------------	--

2) How old are you?

18	
19	
20	
21	
22	
23	
24	
25+	



3) In which year did you register as a first-year student at UWC?

4) Which Faculty are you currently registered in?

ARTS	
CHS	
DENTISTRY	
EMS	
EDUCATION	
LAW	
SCIENCE	

5) Which degree programme are you currently registered for?

6) What is your home background?

Urban		Rural	
-------	--	-------	--

7) Are you the first generation in your family to study at a university?

Yes		No	
-----	--	----	--

8) Do you have parents(s)/legal guardian(s)?

Yes		No	
-----	--	----	--

9) Are your parents/guardians employed?

Yes		No	
-----	--	----	--

10) If employed, what is the average annual combined income of your household?

0 – 25 000 pa	
25 000 - 125 0000 pa	
125 001 – 225 000 pa	
225 001 – 325 000 pa	
325 001 – 475 000 pa	
475 001 -575 000 pa	
575 001 +	

11) If not employed, how are living expenses provided for?

12) Do you have siblings?

Yes		No	
-----	--	----	--

13) If selected yes above, how many siblings and what do they do?

Age	In School	Studying	Working	Not working
0				
1				
2				
3				
4+				



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ADDENDUM 8 – STUDENT SELF REFLECTIVE QUESTIONNAIRE



SELF REFLECTIVE QUESTIONNAIRE FOR STUDENT PARTICIPANTS

(Only students who are NSFAS beneficiaries should complete this questionnaire)

1. When did you apply for the first time for NSFAS funding?

In 2014	
In 2015	
In 2016	
In 2017	
In 2018	
In 2019	

2. Who assisted you with the application process?

Self	
Parents and family	
Friend(s)	
Teachers at school	
The NSFAS Head Office staff	
The Financial Aid Officers at UWC	

3. What did you apply for?

Tuition fees	
Accommodation	
Food	
Book allowance	

Travelling	
Living expenses	

4. How long have you been a NSFAS beneficiary?

First time applicant (2020)	
Second time beneficiary (2019 & 2020)	
Third time beneficiary (2018, 2019 & 2020)	
Fourth time beneficiary (2017, 2018, 2019, 2020)	
Fifth time beneficiary (2016, 2017, 2018, 2019, 2020)	
Only in my first year of study	
Only in my second year of study	
Only in my third year of study	

5. Must you apply every year? If yes, when and how do you apply?

Online directly to the NSFAS Head Office	
At the Financial Aid Office on campus	
Submit a hard copy of the application form on campus at the Financial Aid Offices	
Submit a hard copy to the NSFAS Head Office	

6. How were you notified about your application status?

Received a call	
Received an email	
Received a SMS	
Not notified	
Online self service	
Personally followed up	

7. When are/were you informed of the outcome of your application?

The same year you have applied	
In January the next year	
In February the next year	
In March the next year	
In April the next year	
In May the next year	
At the end of the first semester the next year	
At the beginning of the second semester the next year	
You were never informed of the outcome	

8. Upon your NSFAS application approval, was the process of what to expect thereafter /what to do explained to you? Yes or No? Please explain your answer.

9. What does your NSFAS funding cover for you?

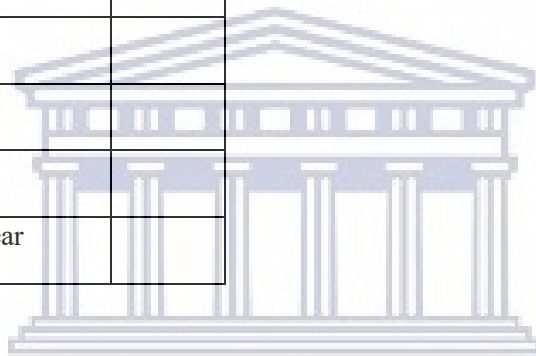
Tuition	
Accommodation	
Transport	
Food	
Books	
Living expenses	

10. What does the NSFAS funding not cover, but may be necessary for your academic progress?

11. How do you manage without NSFAS funding?

12. How often do you get your allowance if you do receive it?

Weekly	
Monthly	
Every third month	
Once per semester	
At the end of the year	



13. How do you receive your allowances?

In your student account	
In your personal bank account	
In a different way	



14. Who do you contact when you need assistance with your NSFAS funding?

The UWC Financial Aid Office	
The SRC Offices	
The NSFAS Head Office	
Somebody else	

15. How often do you make contact about your NSFAS funding?

Once	
Regularly	
Occasionally	
Never	

16. How do you make contact about your NSFAS funding?

Via email	
Telephone through UWC staff	
Telephone through friends/family	
Telephone/Mobile - private	
Face to face	
Other	

17. Does the way in which the NSFAS funds is administered enable you to spend more time on your academics?

Yes		No	
-----	--	----	--

18. Please explain why you said Yes or No to the previous question.

19. Did you encounter any challenges with the NSFAS application and general administration process since you have applied – first time, second time, third time?

Yes		No	
-----	--	----	--

20. Please explain your answer.

21. Did the challenges impact you personally? If yes or no, please explain below:

22. Did the challenges impact you academically? If yes or no, please explain below:

23. Were you aware of any changes in the NSFAS administration process (that is, the application process and the manner in which they pay-out the funds to students)?

Yes		No	
-----	--	----	--

24. If you said yes, please explain what the changes were/are, and if it impacted you in a negative or a positive way.

25. Do you have any other information that was not covered and wish to share with me?

THANK YOU FOR YOUR WILLINGNESS TO COMPLETE THE QUESTIONNAIRE

ADDENDUM 9 -FOCUS GROUP DISCUSSION POINTS FOR STUDENTS

1. What is/was your experience with the centralised NSFAS application process?

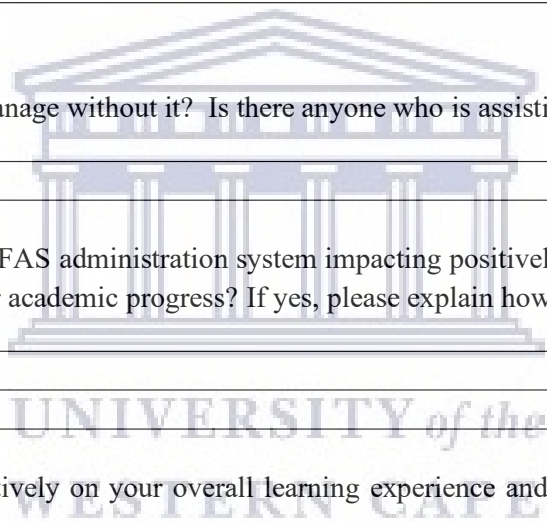
2. Did you receive the allowances that you asked for? If yes, when and how?

3. If no, how do you manage without it? Is there anyone who is assisting you?

4. Is the centralised NSFAS administration system impacting positively on your overall learning experiences and your academic progress? If yes, please explain how.

5. Is it impacting negatively on your overall learning experience and your academic progress? Please explain how.

6. Suppose you had an opportunity to change anything with regard to the NSFAS Act, systems and administration processes – what would it be and why?



ADDENDUM 10 – INTERVIEW QUESTIONS FOR STAFF

1. What is your designation in the Financial Aid Office or DHET?

2. What are your responsibilities?

3. How does your role link to the National Student Financial Aid Scheme ?

4. Which category of funds does UWC financial Aid Office administrate? Undergraduate or Postgraduate?

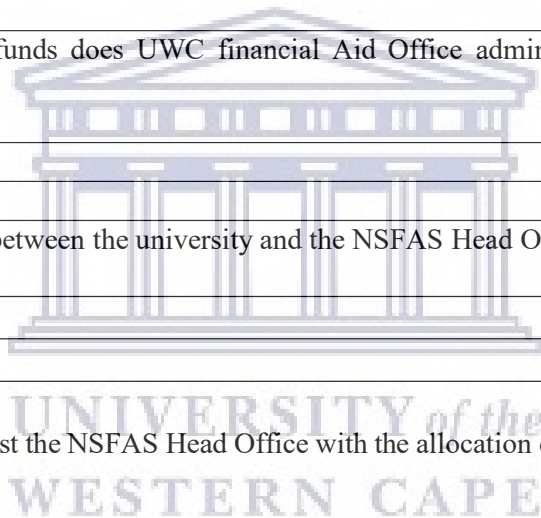
5. What is the process between the university and the NSFAS Head Office?

6. Does your office assist the NSFAS Head Office with the allocation of funds to the students? If yes, how?

7. What are the communication methods used between your office and the NSFAS Head Office?

8. How often does your office communicate with the NSFAS Head Office?

9. How do you inform students about the NSFAS application process?



10. Do you assist students who want to apply for NSFAS? If yes, how? If no, why not?

11. Do you inform the students of the outcome of their applications, or is that done by the NSFAS Head Office?

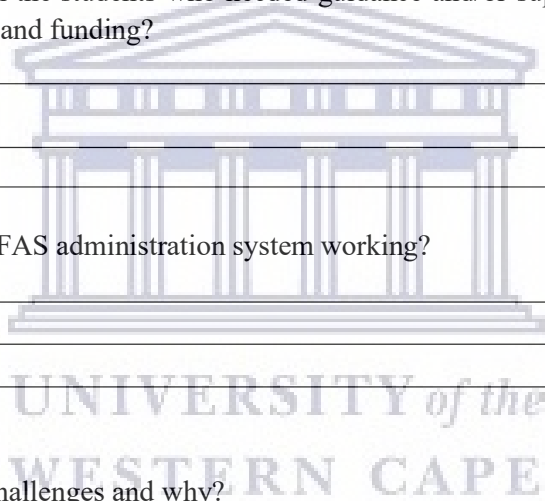
12. What is your referral system to the NSFAS Head Office, and do you escalate student funding issues/challenges to the NSFAS Head Office?

13. Do you consult with the students who needed guidance and/or support with regards to their NSFAS applications and funding?

14. Is the centralised NSFAS administration system working?

15. If not, what are the challenges and why?

16. Do you have any suggestions on how the process could be streamlined or improved?



ADDENDUM 11 - STUDENT FOCUS GROUP OPEN CODING STAGE 1

STUDENTS' CONTENT ANALYSIS: OPEN CODING STAGE 1 FOCUS GROUP DISCUSSION NOTING ALL RESPONSES

1. What is/was your experience with the centralised NSFAS application process?

Respondent 1

I started using NSFAS since 2016 but applied while I was in Matric when the process already became an online. I created MyNSFAS account and received an OTP which I lost it, and received another one. At certain point I forgot my username and if you do not have knowledge you end up opening another account. It was a challenge for me because I had to go to the internet café, it is a challenge for us in the rural areas to go up and down, looking for documents in order to submit because when you start applying you have no idea what is required. So it took me long to submit documents because I did not know how to use the online system.

Respondent 2

I was lucky in terms of connectivity because my school was amongst those Government was rolling out internet connection so one had wifi to apply online. I started applying for NSFAS in 2015 for 2016 but ended up not getting it till 2017, because of the discrepancies on the system. UWC application did not show my school, and I appeared to be in a 'better' school than my real school which suggested I do not need help for funding. However on the NSFAS application itself I had options of University of the Western Cape, University of Free State and University of Limpopo. I was finally accepted at UWC, but still didn't have funding because of the discrepancy for entire 2016, only to found out according to NSFAS I qualify for funding but I was funded for UFS programme which I was not accepted for in 2016. I ended up only getting NSFAS funding in 2017. But UWC Financial Aid Office was very helpful for me to get funding in 2017, sometimes people take bad review they see on social media but reality is that when you approach the Financial Aid staff with respect they also do the same and assist you very well. But the biggest frustration for me it took a year to get funding as I had to keep on emailing

NSFAS Wynberg offices with back and forth and to UWC Financial Aid Offices which they ended up helping after a long delay.

Respondent Three

I had a different experience with applications since I was assisted by my family. I applied in 2017 and started receiving NSFAS in 2018. I did not have privilege to WIFI because I am from rural area, so I had to travel to NYDA offices and my cousins help me with the application. The only challenge is that I had to travel long kilometres to get hard copy application. I don't have much of a complain because of the help I received from my cousins who are already at the higher education institutions but I worry that the online system is not suited for learners in rural area because of lack of resources.

Respondent Four

My application process was smooth and straightforward because of my father, he assisted me with the entire process, so I did not had to deal with back and forth. As much I did not know how the process works but my father would just text or call me to ask for any documents that are needed. Even when I arrived at UWC I had no problem with accessing Financial Aid Offices since my application went very smooth. I am grateful that there was someone who assisting me with the process.

2. Did you receive the allowances that you asked for? If yes, when and how?

Respondent One

In my first year of NSFAS I only got food allowance of R4,500 twice a year, and some vouchers from Pick and Pay. The allowances were not consistent because you get food allowance maybe in March and then again in August, then towards the end of the year they give you Pick and pay voucher of R1000 when you almost done with academic year. The book voucher is confusing because they say if you fail that year, they will not give you the following year but books include stationery and we need that too.

Respondent Two

Yes they covered everything for me, I got living and food allowances every month and was happy with that.

Respondent Three

I received all allowances I was hoping for, and I was even confused because some who were already using NSFAS did not have similar allowances as me and they always complain. So all my allowances are paid on time, and even get cash straight to my bank account.

Respondent Four

I do not have any problems with any allowances, they paid everything I wanted even basic things like living allowances. I am happy because they even paid for my private accommodation so I really have no problem. All my allowances were paid on time, let me say monthly for living allowances, I am not sure about tuition because university said I was owing though I am NSFAS student in the following year, so I was confused with that since the time frame for payments is not explained to the students sometimes.

3. If no, how do you manage without it? Is there anyone who is assisting you?

Respondent One

When I was out of food I went to Universities initiatives such as Skills and Resources Exchange Programme to get food assistance since the allowances were not paid on time. I went long months without food so if I did not have support from University food security programme I would have had more challenges.

4. Is the centralised NSFAS administration system impacting positively on your overall learning experiences and your academic progress? If yes, please explain how.

Respondent One

I am glad that the system was centralised because the following year in 2017 I worried less about allowances and what will I eat, in fact it's the reason I did not do well academically in 2016 because of the up and down and uncertainty. Somehow the centralised system makes it easy for me to focus on my academics.

Respondent Two

For me the central system is just fine but there is room for improvement, but I am able to focus on my studies without worrying about where the funding from.

Respondent Three

I am glad the system is central and online because it makes things fast and effective. I spend more time on my academics because communication usually is on your mobile.

Respondent Four

I am also in support of centralised system because I never even worry about applications anymore, I am able to use my time focusing on school.

- 5. Is it impacting negatively on your overall learning experience and your academic progress? Please explain how.**

Respondent One

In the first year since it was decentralised it really messed with my mental health which affected my academics. The uncertainty was a big issue for me and I stressed a lot if I will have funding or not hence my learning was affected.

- 6. Suppose you had an opportunity to change anything with regard to the NSFAS Act, systems and administration processes – what would it be and why?**

Respondent One

I would change the communication system, between University and NSFAS there is no coordination with information sometimes and you ended up being lost as a student

Respondent Two

I would make more awareness about NSFAS to rural areas and the prospective students because it is not always easy to interpret information when you still at that level, not everyone is privilege to family and friends who understand these things

Respondent Three

I would certainly streamline the head office and university processes so that they speak to each other because for now there is still the gap

Respondent Four

For me it is the allowances, sometimes it not clear what happens when a student has credit balance, it that money is paid to a student or back to NSFAS so it is really about being simple in terms of explaining.

ADDENDUM 12 – STUDENT FOCUS GROUP OPEN CODING STAGE 2

STUDENTS’ CONTENT ANALYSIS: OPEN CODING STAGE 2 FOCUS GROUP DISCUSSION REDUCTION OF DATA AND IDENTIFICATION OF CATERGORIES

1. What is/was your experience with the centralised NSFAS application process?

I started using NSFAS since 2016 but applied while I was in Matric when the process already became an online. I created MyNSFAS account and received an OTP which I lost it, and received another one. At certain point I forgot my username and if you do not have knowledge you end up opening another account. It was a challenge for me because I had to go to the internet café, it is a challenge for us in the rural areas to go up and down, looking for documents in order to submit because when you start applying you have no idea what is required. So it took me long to submit documents because I did not know how to use the online system.

I was lucky in terms of connectivity because my school was amongst those Government was rolling out internet connection so one had wifi to apply online. I started applying for NSFAS in 2015 for 2016 but ended up not getting it till 2017, because of the discrepancies on the system. UWC application did not show my school, and I appeared to be in a ‘better’ school than my real school which suggested I do not need help for funding. However on the NSFAS application itself I had options of University of the Western Cape, University of Free State and University of Limpopo. I was finally accepted at UWC, but still didn’t have funding because of the discrepancy for entire 2016, only to found out according to NSFAS I qualify for funding but I was funded for UFS programme which I was not accepted for in 2016. I ended up only getting NSFAS funding in 2017. But UWC Financial Aid Office was very helpful for me to get funding in 2017, sometimes people take bad review they see on social media but reality is that when you approach the Financial Aid staff with respect they also do the same and assist you very well. But the biggest frustration for me it took a year to get funding as I had to keep on emailing NSFAS Wynberg offices with back and forth and to UWC Financial Aid Offices which they ended up helping after a long delay.

I had a different experience with applications since I was assisted by my family. I applied in 2017 and started receiving NSFAS in 2018. I did not have privilege to WIFI because I am from rural area, so I had to travel to NYDA offices and my cousins help me with the application. The only challenge is that I had to travel long kilometres to get hard copy application. I don't have much of a complain because of the help I received from my cousins who are already at the higher education institutions but I worry that the online system is not suited for learners in rural area because of lack of resources.

My application process was smooth and straightforward because of my father, he assisted me with the entire process, so I did not had to deal with back and forth. As much I did not know how the process works but my father would just text or call me to ask for any documents that are needed. Even when I arrived at UWC I had no problem with accessing Financial Aid Offices since my application went very smooth. I am grateful that there was someone who assisting me with the process.

2. Did you receive the allowances that you asked for? If yes, when and how?

In my first year of NSFAS I only got food allowance of R4,500 twice a year, and some vouchers from Pick and Pay. The allowances were not consistent because you get food allowance maybe in March and then again in August, then towards the end of the year they give you Pick and pay voucher of R1000 when you almost done with academic year. The book voucher is confusing because they say if you fail that year, they will not give you the following year but books include stationery and we need that too.

Yes they covered everything for me, I got living and food allowances every month and was happy with that.

I received all allowanced I was hoping for, and I was even confused because some who were already using NSFAS did not have similar allowances as me and they always complain. So all my allowances are paid on time, and even get cash straight to my bank account.

I do not have any problems with any allowances, they paid everything I wanted even basic things like living allowances. I am happy because they even paid for my private accommodation so I really have no problem. All my allowances were paid on time, let

me say monthly for living allowances, I am not sure about tuition because university said I was owing though I am NSFAS student in the following year, so I was confused with that since the time frame for payments is not explained to the students sometimes.

3. If no, how do you manage without it? Is there anyone who is assisting you?

When I was out of food I went to Universities initiatives such as Skills and Resources Exchange Programme to get food assistance since the allowances were not paid on time. I went long months without food so if I did not have support from University food security programme I would have had more challenges.

4. Is the centralised NSFAS administration system impacting positively on your overall learning experiences and your academic progress? If yes, please explain how.

I am glad that the system was centralised because the following year in 2017 I worried less about allowances and what will I eat, in fact it's the reason I did not do well academically in 2016 because of the up and down and uncertainty. Somehow the centralised system makes it easy for me to focus on my academics.

For me the central system is just fine but there is room for improvement, but I am able to focus on my studies without worrying about where the funding from.

I am glad the system is central and online because it makes things fast and effective. I spend more time on my academics because communication usually is on your mobile.

I am also in support of centralised system because I never even worry about applications anymore, I am able to use my time focusing on school.

5. Is it impacting negatively on your overall learning experience and your academic progress? Please explain how.

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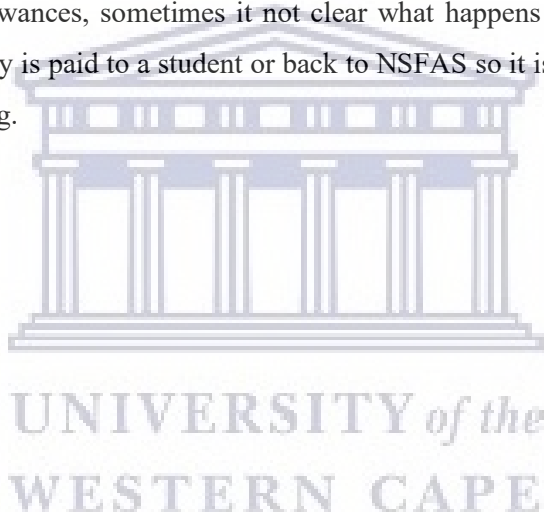
6. Suppose you had an opportunity to change anything with regard to the NSFAS Act, systems and administration processes – what would it be and why?

I would change the communication system, between University and NSFAS there is no coordination with information sometimes and you ended up being lost as a student

I would make more awareness about NSFAS to rural areas and the prospective students because it is not always easy to interpret information when you still at that level, not everyone is privilege to family and friends who understand these things

I would certainly streamline the head office and university processes so that they speak to each other because for now there is still the gap

For me it is the allowances, sometimes it not clear what happens when a student has credit balance, it that money is paid to a student or back to NSFAS so it is really about being simple in terms of explaining.



ADDENDUM 13 – STUDENT FOCUS GROUP OPEN CODING STAGE 3

STUDENTS' CONTENT ANALYSIS: OPEN CODING STAGE 3 FOCUS GROUP DISCUSSION

FINAL REDUCTION AND IDENTIFICATION OF THEMES

Theme 1: Experiences with the centralised NSFAS application process

The students in the focus group were asked to reflect on their experiences with the centralised NSFAS application process. The experiences of the students who participated in the focus group were slightly different from each other given their specific contexts. Their experiences were:

- Three of the four participants used an online system while one used a manual form that was submitted to the National Youth Development Agency Office;
- One student indicated that s/he had no experience of using computers given the geographical area where s/he lived and had to travel to an internet café and requested someone for assistance;
- Two of the four students indicated that they misplaced their #MyNSFAS student portal account details and had to reset the account more than once;
- One student did not know that the documents should be uploaded in advance, which meant that s/he had to go more than once to the internet café to do so;
- One student indicated that s/he was assisted by family members who were familiar with the University processes, and had prior knowledge of applying for NSFAS funding, hence s/he did not have any difficulties with the application process; and
- One student indicated a challenge with an administrative error on the NSFAS application portal led him to be not funded for an entire academic year.

Theme 2: Experiences with the disbursement of allowances

The students were asked to reflect on their experiences with the disbursement of allowances. The following were experienced:

- All students in the focus group indicated that they requested to be funded and received their allowances which covered tuition fees, university self-catering residence, off-campus accommodation, living expenses, books and transport;

- One of the students indicated that the disbursement of allowances in the new process was better than the process before the 2018 period;
- Two students indicated that the administrative errors were a regular challenge and were not usually resolved immediately, they had to constantly follow up with the responsible staff member at the financial aid office; and
- One student indicated that despite the satisfaction with the disbursement of allowances in the centralised application process, the communication was not always clear and that there is a need to have the NSFAS process being explained in a simple and student-friendly manner.

Theme 3: Overall experience with the centralised NSFAS application process and its impact on their academic progress

The students were asked to reflect on their overall experience with the centralised NSFAS application process and its impact on their academic progress. The following were experiences of students:

- All students in the focus group were satisfied with the centralised application process because they did not have to worry about allowances, but they had different experiences on the impact of their academic work and progress;
- One student contrasted the system from the decentralised system reflecting the advantages and disadvantages, that s/he can focus on s/her studies rather than standing in a long queue;
- Two students were from rural areas and indicated that it was not always easy to interpret information, which caused a lot of stress as they were trying to find more information, which took their focus off their studies; and
- One student indicated there was no correlation between the NSFAS head office and the financial aid office at the University, and that caused them to keep going forth and back, resulting in wasted time, instead of attending classes.

ADDENDUM 14 – FINANCIAL AID HOD OPEN CODING STAGE 1

STAFF'S CONTENT ANALYSIS: OPEN CODING STAGE 1

OPEN CODING STAGE 1: NOTING ALL RESPONSES INTERVIEW RESPONSES OF THE HOD: FINANCIAL AID OFFICE - UWC

1. What is your designation in the Financial Aid Office ?

HOD of the Department

2. What are your responsibilities?

Is to oversee all funding related matters and the challenges thereof

Provide administrative support to NSFAS students such as :

- advising with applications,
- referral of students to NSFAS offices,
- process the allowances
- dealing with queries relating to NSFAS

3. How does your role link to the National Student Financial Aid Scheme ?

As head of the Department, I am the first point of call for any issues that are related to each and every funding. The role is a direct link to NSFAS since, I am only responsible for processing of NSFAS allowances to those students approved by NSFAS

4. Which category of funds does UWC financial Aid Office administrate? Undergraduate or Postgraduate?

We are more managing almost all undergraduate funding and to a certain extent postgraduate funding.

5. What is the process between the university and the NSFAS Head Office?

The question is not very clear please rephrase your question please.

6. Does your office assist the NSFAS Head Office with the allocation of funds to the students? If yes, how?

Yes, our office is responsible for the interpretation, verification and legibility of the said student/s information before we issue or disseminate the student number/name to our Finance Department for the updating of payment.

7. What are the communication methods used between your office and the NSFAS Head Office?

We use MoU's, emails and telephonic contacts

8. How often does your office communicate with the NSFAS Head Office?

Month and time might not be correct otherwise we always communicate when necessary from our office and many other times we are compelled because the issues are continuous and is expected of our office to always be available to assist students and any interested party including parents or guardians.

9. How do you inform students about the NSFAS application process?

As from 2017 academic year, NSFAS communicate first direct with students and prospective students and ours will be further to use emails as well as University student portal. Students get communication from NSFAS through their portal where they login, then if they have issues they can also come to the Financial Aid Offices. We usually communicate via emails and telephonic.

10. Do you assist students who want to apply for NSFAS? If yes, how? If no, why not?

Applications are done direct with NSFAS as from 2017 and will assist when requested to do that by NSFAS and will keep copies and inventory of what submitted and not submitted. We are also very careful with this process by not compromising our office and accept applications that do not meet the standards because of future come backs.

11. Do you inform the students of the outcome of their applications, or is that done by the NSFAS Head Office?

Indeed NSFAS does inform students of their status but because we are also having access to such information we then avail what is already been conveyed by NSFAS. If by any chance there might be questions on the response from NSFAS, students are free to take up such response/s with NSFAS direct. Students get communication from the NSFAS head office but they also communicate to us a link between them with the head office. The challenge is with those who are new applicants from the high school, because they don't have a link with the University yet, so students have to directly contact Head Office.

12. What is your referral system to the NSFAS Head Office, and do you escalate student funding issues/challenges to the NSFAS Head Office?

We have consultants that are dedicated to each Institution which is the route we use when referring any matter that is funding related. As head of the department I will time and again escalate matters when necessary with NSFAS executive seniors.

13. Is the centralised NSFAS administration system working?

It could only be NSFAS that could comment but what I could say, there are systems and human challenges that Institutions face dating back from the inception of the centralized administration.

It works for some but not for those without resources such as connectivity to internet/WiFi or those who do not know anything about the system at all. There is a disconnect between the University, student and NSFAS system at times, which create a lot of back and forth as a result, the system is not ideal for some of the students or applicants given their challenges.

14. If not, what are the challenges and why?

Challenges are many folds, institutions have their own in-house systems that are a challenge as well as the interpretation of student academic progression that defers from how NSFAS understand interprets the academic results. Delays of student University billings are also dating back as far as 2017 where some accounts are not paid/settled as well as students application for funding that are still not yet finalized.

15. Do you have any suggestions on how the process could be streamlined or improved?

There is no best way than involving the financial aid practitioners because challenges differs from University to University because some Institutions have volumes when it comes to students that are funded by NSFAS. To be precise the biggest challenges are coming from the historical black Universities.

NSFAS needs to reach out to learners as early as grade 10 in order for them to understand the process how it works, to avoid some of the miscommunication. There is a need for a massive community outreach especially with students in rural area. There is lot of back and forth, backlog in the beginning of the year because of students not having communications if their applications were approved or not. So my suggestion will be to improve communication that goes to applicants and prospective students. Help students to apply for NSFAS way earlier.

ADDENDUM 15 – FINANCIAL AID HOD OPEN CODING STAGE2

STAFF’S CONTENT ANALYSIS: OPEN CODING STAGE 2 (HOD)

OPEN CODING STAGE 2: REDUCTION OF DATA AND IDENTIFICATION OF CATERGORIES

STAFF PARTICIPANTS

CATEGORY ONE: Position and role

- 1) What is your designation in the Financial Aid Office ?

Head of the Department (HOD)

- 2) What are your key responsibilities in relation to NSFAS ?

Head of the Department

Overall oversight of student funding including NSFAS, other bursaries for both undergraduate and post-graduates cohorts

Advising with applications

Referral of students to NSFAS offices

Process and distribution of the NSFAS allowances

Dealing with queries relating to NSFAS

- 3) How does your role link to the National Student Financial Aid Scheme ?

Head of the Department

Head implementer of the Memorandum of Understanding between NSFAS and the University. Dedicated consultant dealing with only NSFAS quires and related processes

CATEGORY TWO: COMMUNICATION PROCEDURES BETWEEN NSFASHEAD OFFICE, UNIVERSITY AND STUDENTS

4) Which category of funds does UWC financial Aid Office administrate? Undergraduate or Postgraduate?

We are more managing almost all undergraduate funding and to a certain extent postgraduate funding.

We mainly administer the undergraduate since NSFAS mostly funds them

5) Does your office assist the NSFAS Head Office with the allocation of funds to the students? If yes, how?

Yes, our office is responsible for the interpretation, verification and legibility of the said student/s information before we issue or disseminate the student number/name to our Finance Department for the updating of payment.

Yes, we get information from the Head Office on allocation from the NSFAS for specific students and we then process the allowances.

6) What are the communication methods used between your office and the NSFAS Head Office?

We use MoU's, emails and telephonic contacts

The communication is through the HOD via MOU, emails and telephonic conversations

7) How often does your office communicate with the NSFAS Head Office?

Month and time might not be correct otherwise we always communicate when necessary from our office and many other times we are compelled because the issues are continuous and is expected of our office to always be available to assist students and any interested party including parents or guardians.

Through the supervision of the HOD, we communicate when necessary at least there is constant communication at most every month.

8) How do you inform students about the NSFAS application process?

As from 2017 academic year, NSFAS communicate first direct with students and prospective students and ours will be further to use emails as well as University student portal.

Students get communication from NSFAS through their portal where they login, then if they have issues they can also come to the Financial Aid Offices. We usually communicate via emails and telephonic.

9) Do you assist students who want to apply for NSFAS? If yes, how? If no, why not?

Applications are done direct with NSFAS as from 2017 and will assist when requested to do that by NSFAS and will keep copies and inventory of what submitted and not submitted. We are also very careful with this process by not compromising our office and accept applications that do not meet the standards because of future come backs.

We can refer students to apply since NSFAS is centralised, we can guide and advise how they can go about applications. But there is no longer manual forms mainly so students can self-apply assisted by family/friends. But we also assist students with information through open days etc

10) Do you inform the students of the outcome of their applications, or is that done by the NSFAS Head Office?

Indeed NSFAS does inform students of their status but because we are also having access to such information we then avail what is already been conveyed by NSFAS. If by any chance there might be questions on the response from NSFAS, students are free to take up such response/s with NSFAS direct.

Students get communication from the NSFAS head office but they also communicate to us a link between them with the head office. The challenge is with those who are new applicants from the high school, because they don't have a link with the University yet, so students have to directly contact Head Office.

11) What is your referral system to the NSFAS Head Office, and do you escalate student funding issues/challenges to the NSFAS Head Office?

We have consultants that are dedicated to each Institution which is the route we use when referring any matter that is funding related. As head of the department I will time and again escalate matters when necessary with NSFAS executive seniors.

As dedicated NSFAS consultant within the institution and when students bring the query to us we communicate with NSFAS head office to follow up on behalf of the student/applicant

CATEGORY THREE; THE CENTRALISED SYSTEM AND THE CHALLENGES

12) Is the centralised NSFAS administration system working?

It could only be NSFAS that could comment but what I could say, there are systems and human challenges that Institutions face dating back from the inception of the centralized administration.

It works for some but not for those without resources such as connectivity to internet/WiFi or those who do not know anything about the system at all. There is a disconnect between the University, student and NSFAS system at times, which create a lot of back and forth as a result, the system is not ideal for some of the students or applicants given their challenges.

13) If not, what are the challenges and why?

Challenges are many folds, Institutions have their own in-house systems that are a challenge as well as the interpretation of student academic progression that defers from how NSFAS understand interprets the academic results. Delays of student University billings are also dating back as far as 2017 where some accounts are not paid/settled as well as students application for funding that are still not yet finalized.

Challenge of the system that students would come from home without funding and there are lot of walk-ins who will come to us, and could not apply. The other issue is delay in responding to some of the applicants, and they ended up coming to the University without assurance of funding. The communication that is given on media and what is on the ground is not the same, there are lot of gaps. The system is not working for the new students from high school but may work for those who are already at the University because they have connectivity.

CATEGORY FOUR: HOW CAN THE CHALLENGES BE OVERCOME?

14) Do you have any suggestions on how the process could be streamlined or improved?

There is no best way than involving the financial aid practitioners because challenges differs from University to University because some Institutions have volumes when it comes to students that are funded by NSFAS. To be precise the biggest challenges are coming from the historical black Universities.

NSFAS needs to reach out to learners as early as grade 10 in order for them to understand the process how it works, to avoid some of the miscommunication. There is a need for a massive community outreach especially with students in rural area. There is lot of back and forth, backlog in the beginning of the year because of students not having communications if their applications were approved or not. So my suggestion will be to improve communication that goes to applicants and prospective students. Help students to apply for NSFAS way earlier.

ADDENDUM 16 – FINANCIAL AID HOD OPEN CODING STAGE 3

STAFF’S CONTENT ANALYSIS: OPEN CODING STAGE 3 – HOD FINAL REDUCTION AND IDENTIFICATION OF THEMES

STAFF PARTICIPANT

Theme One: External procedure between DHET, NSFAS Head Office and the Higher Education Institution (University X)

University X does not get involved on the funding allocation but only distribution of allowances to the NSFAS students. The allocation to the institution is communicated on the commencement of the academic period to University X by NSFAS Head Office.

There is dual external application procedure where student apply centrally to NSFAS Head Office, but can follow up with both the University X or NSFAS Head Office on the status of application and or allowances distribution.

Theme Two: NSFAS Administration and Management of fund at the University X, and internal related application process

The opening and closing date are annually communicated to the prospective students via emails, social media platforms and other media communication means.

Students must submit supporting documents via the NSFAS portal and follow up with NSFAS head office. The students who follow up with UWC Financial Aid Office are referred to NSFAS head by office to either send email or call for the assistance.

Students are informed of the application status via their NSFAS portal and emails. Students also follow up to Financial Aid office if they are not sure of the process.

NSFAS allocates funds to University X through its Financial Aid Office. It is responsible for the interpretation, verification and legibility of the said student/s information before issuing or disseminating the student number/name to our Finance Department for the updating of payment.

A dedicated staff member at University X Financial Aid Office is/are responsible for the distribution of allowances that are paid to the student bank account. The allowances are paid monthly in line with the NSFAS bursary agreement (NBA) signed by the student applied prior to 2020.

Students whose applications were unsuccessful are informed of the status of their application and can appeal the outcome.

Theme Three: The centralised system in relation to University X

In 2017 the centralised model was fully introduced but it didn't work very well. The model would mean students apply directly to NSFAS, their details are verified and they are paid directly. The system experienced a huge glitch at that time.

The centralised model continued in 2018, now having complexities of different funding regimes. So the centralised model is still a huge challenge at this stage, so what you have is a centralised application process but you do not have a centralised payment process because you need the institutions to make the payments and in fact, what became pertinent in 2017 and 2018 is that the system was not designed to take account of the institutional systems. So, there was no space to confirm a student for funding and pay the student and if they know what the student is registered for in the institution.

Ideally a centralised system would aid the monitoring and evaluation of the processes of NSFAS at a national scale.

Theme Four: Challenges with the student centralised system

Delays of student University billings are also dating back as far as 2017 where some accounts are not paid/settled as well as students' applications for funding that are still not yet finalized.

Challenge of the system that students would come from home without funding and there are lot of walk-ins who will come to us, and could not apply.

The other issue is delay in responding to some of the applicants, and they ended up coming to the University without assurance of funding.

The communication that is given on media and what is on the ground is not the same, there are lot of gaps.

The system is not working for the new students from high school but may work for those who are already at the University because they have connectivity.

Theme Five: How to overcome the challenges?

Involving the financial aid practitioners because challenges differs from University to University because some Institutions have volumes when it comes to students that are funded by NSFAS, especially those coming from the historical black Universities.

NSFAS needs to reach out to learners as early as grade 10 in order for them to understand the process how it works, to avoid some of the miscommunication.

There is a need for a massive community outreach especially with students in rural area. There is lot of back and forth, backlog in the beginning of the year because of students not having communications if their applications were approved or not.

ADDENDUM 17 – DHET CHIEF DIRECTOR OPEN CODING STAGE 1

OPEN CODING STAGE 1: NOTING ALL RESPONSES INTERVIEW RESPONSES OF DHET CHIEF DIRECTOR: GOVERNANCE AND MANAGEMENT SUPPORT

1. What is your designation in the DHET?

Chief Director: Governance and Management Support

2. What does your role and responsibilities include?

As CD – Governance and Management Support, I am responsible for the National Plan for Post School Education and Training (NPPSET), which sets out the goals, objectives, outcomes and strategies for improving the PSET system to enable the development of skills required now and into the future; the National Student Financial Aid Scheme (NSFAS), which has been under administration since August 2018; and the governance and management of universities, including the University of Fort Hare and the Vaal University of Technology, which were currently under administration.

4. How does your role link to the National Student Financial Aid Scheme and the higher education institutions?

Providing policy development, governance and support to the NSFAS which is the DHET entity that act independently and has it own board and executive in terms of act but it currently under administration since 2018

5. What types and or categories of student funding are administered on behalf of DHET by NSFAS?

NSFAS is an article 3 entity reporting to DHET and administer the fund on behalf of the DHET, there are also other funds by other departments and NGO/NPO that it also administer on behalf such as SETA/ Fundza Lushaka etc, which are merit bursaries. The bulk of the funding is the DHET which is NSFAS aimed at students in poor background and or those who meet the set criteria.

6. What are the communication methods used between the DHET, NSFAS and the respective higher Education Institution?

DHET role to NSFAS is governance support in terms of policy as a result, there is constant communication based on the NSFAS Act as required. Methods that are in place include reporting through necessary committees. The regular to annual reports are also means of communication. There is also other platforms for NSFAS Administrator to engage with DHET and institutions, where institutions play an agent role through the MOUs.

7. How often do you communicate to with the higher education institutions on NSFAS related matters?

The directorate for governance and management is a dedicated to NSFAS in general, thus there is constant communication with the Administrator. Prior the appointment of the administrator, there would be communication through the Board and Executive which happens through board meetings, executive communicate on regular basis as operational wing of the fund. Thus, regular reports pertaining to NSFAS operations are issued to the Executive Authority throughout the year, for the period of NSFAS administration, reports were submitted to the Executive Authority (Office of the DHET Minister) on a weekly basis.

8. When does the NSFAS Head Office receive the funding from the DHET?

Funding is allocated through the tabulation of the Government Budget by the Treasurer which then is allocated to various sectors, thereafter the DHET Minister also present the budget vote in the parliament of the allocation of funds for the current year. The allocation to various units/entities of the sector including the NSFAS are in line with the financial year, in the case of NSFAS the financial year ends on the 31ST March annually.

9. What are the existing policies relating to student funding (NSFAS)?

The president made an announcement at the end of 2017 of the new funding regime that would kick in within a month from the announcement date which meant students from 2018 will no longer have a cap on their funding and that the loan would be a grant. So you now would have two funding regimes including the one prior the announcement where students had a cap, and their funding is a loan and would be converted a portion to a bursary/grant based on their academic achievements. While there are two funding regime there was also a centralised application system folding that was piloted even before 2017. All in all you have different policies for funding the students under one entity.

10. How often does DHET receive feedback on progress from NSFAS Head Office?

Through the parliament committees such as the portfolio committee on Higher Education and Training (PCHET) in the National Assembly, Select Committee on Education and Recreation (SCER), in the NCOP, The Standing Committee on Public Accounts (SCOPA) in the National Assembly it exercises its role through evaluating the performance of the public entity by interrogating the annual financial statements that are tabled from time to time. These Committees of Parliament exercises oversight over service delivery performance of the NSFAS entity and, as such, reviews the non-financial information contained in the annual report, as a result the feedback between the NSFAS entity and DHET is very regular given its mandate.

11. What are the medium of communication used to inform students and the institutions about NSFAS applications' opening and due dates, and the application process?

NSFAS as an entity is responsible for the management of the actual processes of application in line with their mandate.

12. To what extent does DHET get involved in the administration of NSFAS?

It is worth understanding that NSFAS administrator was appointed in August 2018, and he is both responsible for management and governance. Prior 2018, there was a board in place since NSFAS is section 3A entity in terms of the PFMA. The board reported to the Executive Authority which is the Minister of Higher Education, Science and Technology in this case. So the department (DHET) has been grappling in the past with the entity to effectively and efficient exercise it role of oversight. In all, the role of the department is oversight of the entity, hence it is important that the working relationship is infinity and working.

13. Does DHET have mechanisms whereby students and or institutions can escalate concerns to them regarding NSFAS? If yet, please elaborate more.

There are appropriate policies and processes in place to ensure that concerns are resolved, but it is important that the system works and that everyone play their role for the state to deliver their mandate of providing funding for the poor and working cases in universities and colleges. For this system which also include the institutions, it sounds simple but its is incredibly complex job that requires advanced working relations.

14. How does DHET ensure that there is enforcement of policy in the respective institutions

In a sense, it is an eco-system and a there is a least a three-way relationship between the DHET, NSFAS and the institutions is very necessary. At certain extent there are gaps, hence the Minister appointed the commission of inquiry that will look into these challenges.

15. Do you consult with students and or institution who needed guidance and support with regards to their NSFAS funding? If yes, how? If no, why not?

DHET plays an oversight role thus, NSFAS is responsible for the actual administration and management of the fund and provides that support to institutions and students. This is done through their operational policies that exist to ensure that it delivers to its mandate.

16. What are the monitoring and evaluation tools that are in place for the NSFAS administration from DHET's perspective?

In the past the institution were managing funds and was no uniformity on terms of how they were managing funds, you can still see the legacy of that today with the students who are coming back to the system, for instance those who exceeded with at least plus two years but still get funded, and so there wasn't enough funding which meant there were no mechanism to monitor and evaluate such decentralised process opened opportunities for corruption within the institutional level that could not be monitored. Thus, ideally centralised system would aid the monitoring and evaluation of the processes of NSFAS at a national scale.

17. How do you obtain feedback from the NSFAS beneficiaries?

The DHET does not necessary get feedback from the beneficiaries directly if it were to happen, that would be the key role of NSFAS, which obviously will be through satisfaction of beneficiaries through feedback or customer care information.

18. Do you have challenges with the current NSFAS administration system? If yes, Please explain

A model where students were funded by institutions being a decentralised model was still in place till 2016, and they have been a pilot to some institutions but didn't include UWC. In 2017 the centralised model was fully introduced but it didn't work very well. The model would mean students apply directly to NSFAS, their details are verified and pay them (students) directly. The system experienced a huge glitches at that time. The centralised model continued in 2018 now having complexities of different funding regimes. So the centralised model is still a huge challenged at this stage, so what you have is a centralised application process but you do not have a centralised payment process because you need the institutions to make the payments and in fact, what became pertinent in 2017 and 2018 is that the system was not designed to take account of the institutional systems. So, there was no space to confirm a student for funding and pay the student and if they know what the student is registered for in the institution.

19. Any suggestions on how the challenges could be overcome or prevented?

It is clear that without institution involvement on the system, how do you know what the student is registered for, which level and particular of the student. How do you know many years they have been studying and when they drop out or when they have issues with mental health or when there is death in family and its affected their studies. So you can't possible know, including the process of appeals. So the institutional role is critical, because they will be able to very accommodation arrangements for a student's etc. therefore to overcome some of the challenges the three tier relationship and stakeholders approach is necessary to make the system works despite it complexity.



ADDENDUM 18– DHET CHIEF DIRECTOR: OPEN CODING STAGE 2

OPEN CODING STAGE 2: REDUCTION OF DATA AND IDENTIFICATION OF CATEGORIES STAFF PARTICIPANTS

GATEGORY ONE: POSITION AND ROLE

1. What is your designation in the Financial Aid Office or DHET Offices ?

Chief Director: Governance and Management Support

2. What are your key responsibilities in relation to NSFAS ?

- Provide high level governance and management support of;
- National Plan for Post School Education and Training (NPPSET),
- National Student Financial Aid Scheme (NSFAS)
- Universities and colleges under administration
- Policy development and review

3. How does your role link to the National Student Financial Aid Scheme ?

DHET Chief Director: Governance & Management Support

Providing policy development, governance and support to the NSFAS which is the DHET entity that act independently and has it own board and executive in terms of act but it currently under administration since 2018

GATEGORY TWO: COMMUNICATION PROCEDURES BETWEEN NSFAS HEAD OFFICE, UNIVERSITY AND STUDENTS

4. Which category of funds does UWC financial Aid Office administrate? Undergraduate or Postgraduate?

We mainly administer the undergraduate since NSFAS mostly funds them

5. What types and or categories of student funding are administered on behalf of DHET by NSFAS?

NSFAS is an article 3 entity reporting to DHET and administer the fund on behalf of the DHET, there are also other funds by other departments and NGO/NPO that it also administer on behalf such as SETA/ Fundza Lushaka etc, which are merit bursaries. The bulk of the funding is the DHET which is NSFAS aimed at students in poor background and or those who meet the set criteria.

6. Does your office assist the NSFAS Head Office with the allocation of funds to the students? If yes, how?

NSFAS Head Office is responsible for administration as required.

7. What are the communication methods used between your office and the NSFAS Head Office?

DHET role to NSFAS is governance support in terms of policy as a result, there is constant communication based on the NSFAS Act as required. Methods that are in place include reporting through necessary committees. The regular to annual reports are also means of communication. There is also other platforms for NSFAS Administrator to engage with DHET and institutions, where institutions play an agent role through the MOUs.

8. How often does your office communicate with the NSFAS Head Office?

The directorate for governance and management is a dedicated to NSFAS in general, thus there is constant communication with the Administrator. Prior the appointment of the administrator, there would be communication through the Board and Executive which happens through board meetings, executive communicate on regular basis as operational wing of the fund. Thus, regular reports pertaining to NSFAS operations are issued to the Executive Authority throughout the year, for the period of NSFAS administration, reports were submitted to the Executive Authority (Office of the DHET Minister) on a weekly basis.

9. How do you inform students about the NSFAS application process?

NSFAS as an entity is responsible for the management of the actual processes of application in line with their mandate.

10. When does the NSFAS Head Office receive the funding from the DHET?

Funding is allocated through the tabulation of the Government Budget by the Treasurer which then is allocated to various sectors, thereafter the DHET Minister also present the budget vote in the parliament of the allocation of funds for the current year. The allocation to various units/entities of the sector including the NSFAS are in line with the financial year, in the case of NSFAS the financial year ends on the 31ST March annually.

11. Do you assist students who want to apply for NSFAS? If yes, how? If no, why not?

Application are managed by NSFAS agency as required.

12. What are the existing policies relating to student funding (NSFAS)?

The president made an announcement at the end of 2017 of the new funding regime that would kick in within a month from the announcement date which meant students from 2018 will no longer have a cap on their funding and that the loan would be a grant. So you now would have two funding regimes including the one prior the announcement where students had a cap, and their funding is a loan and would be converted a portion to a bursary/grant based on their academic achievements. While there are two funding regime there was also a centralised application system folding that was piloted even before 2017. All in all you have different policies for funding the students under one entity.

13. How often does DHET receive feedback on progress from NSFAS Head Office?

Through the parliament committees such as the portfolio committee on Higher Education and Training (PCHET) in the National Assembly, Select Committee on Education and Recreation (SCER), in the NCOP, The Standing Committee on Public Accounts (SCOPA) in the National Assembly it exercises its role through evaluating the performance of the public entity by interrogating the annual financial statements that are tabled from time to time. These Committees of Parliament exercises oversight over service delivery performance of the NSFAS entity and, as such, reviews the non-financial information contained in the annual report, as a result the feedback between the NSFS entity and DHET is very regular given its mandate

14. Do you inform the students of the outcome of their applications, or is that done by the NSFAS Head Office?

NSFAS as an entity is responsible for the management of the actual processes of application in line with their mandate. DHET plays an oversight role thus, NSFAS is responsible for the actual administration and management of the fund and provides that support to institutions and students. This is done through their operational policies that exist to ensure that it delivers to its mandate.

15. What is your referral system to the NSFAS Head Office, and do you escalate student funding issues/challenges to the NSFAS Head Office?

The DHET does not necessary get feedback from the beneficiaries directly if it were to happen, that would be the key role of NSFAS, which obviously will be through satisfaction of beneficiaries through feedback or customer care information.

16. To what extent does DHET get involved in the administration of NSFAS?

It is worth understanding that NSFAS administrator was appointed in August 2018, and he is both responsible for management and governance. Prior 2018, there was a board in place since NSFAS is section 3A entity in terms of the PFMA. The board reported to the Executive Authority which is the Minister of Higher Education, Science and Technology in this case. So the department (DHET) has been grappling in the past with the entity to effectively and efficient exercise it role of oversight. In all, the role of the department is oversight of the entity, hence it is important that the working relationship is infinity and working.

17. Does DHET have mechanisms whereby students and or institutions can escalate concerns to them regarding NSFAS? If yet, please elaborate more.

There are appropriate policies and processes in place to ensure that concerns are resolved, but it is important that the system works and that everyone play their role for the state to deliver their mandate of providing funding for the poor and working cases in universities and colleges. For this system which also include the institutions, it sounds simple but its is incredibly complex job that requires advanced working relations.

18. How does DHET ensure that there is enforcement of policy in the respective institutions

In a sense, it is an eco-system and a there is a least a three-way relationship between the DHET, NSFAS and the institutions is very necessary. At certain extent there are gaps, hence the Minister appointed the commission of inquiry that will look into these challenges.

19. What are the monitoring and evaluation tools that are in place for the NSFAS administration from DHET's perspective?

In the past the institution were managing funds and was no uniformity on terms of how they were managing funds, you can still see the legacy of that today with the students who are coming back to the system, for instance those who exceeded with at least plus two years but still get funded, and so there wasn't enough funding which meant there were no mechanism to monitor and evaluate such decentralised process opened opportunities for corruption within the institutional level that could not be monitored. Thus, ideally centralised system would aid the monitoring and evaluation of the processes of NSFAS at a national scale.

CATEGORY THREE; THE CENTRALISED SYSTEM AND THE CHALLENGES

20. Is the centralised NSFAS administration system working?

A model where students were funded by institutions being a decentralised model was still in place till 2016, and the have been a pilot to some institutions but didn't include UWC. In 2017 the centralised model was fully introduced but it didn't work very well. The model would mean students apply directly to NSFAS, their details are verified and pay them (students) directly. The system experienced a huge glitches at that time. The centralised model continued in 2018 now having complexities of different funding regimes. So the centralised model is still a huge challenged at this stage, so what you have is a centralised application process but you do not have a centralised payment process because you need the institutions to make the payments and in fact, what became pertinent in 2017 and 2018 is that the system was not designed to take account of the institutional systems. So, there was no space to confirm a student for funding and pay the student and if they know what the student is registered for in the institution.

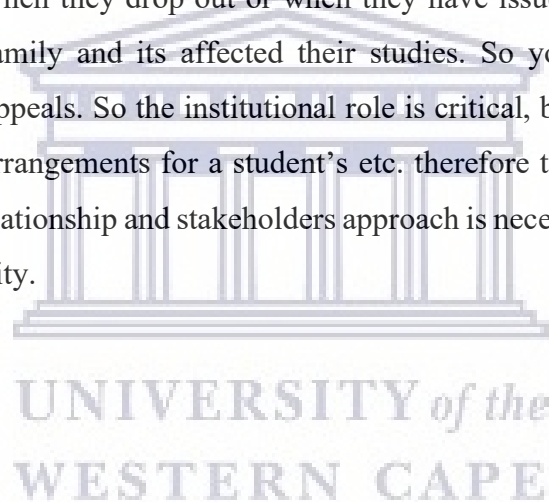
21. If not, what are the challenges and why?

Challenge of the system that students would come from home without funding and there are lot of walk-ins who will come to us, and could not apply. The other issue is delay in responding to some of the applicants, and they ended up coming to the University without assurance of funding. The communication that is given on media and what is on the ground is not the same, there are lot of gaps. The system is not working for the new students from high school but may work for those who are already at the University because they have connectivity.

CATEGORY FOUR: HOW CAN THE CHALLENGES BE OVERCOME?

22. Do you have any suggestions on how the process could be streamlined or improved?

It is clear that without institution involvement on the system, how do you know what the student is registered for, which level and particular of the student. How do you know many years they have been studying and when they drop out or when they have issues with mental health or when there is death in family and its affected their studies. So you can't possible know, including the process of appeals. So the institutional role is critical, because they will be able to very accommodation arrangements for a student's etc. therefore to overcome some of the challenges the three tier relationship and stakeholders approach is necessary to make the system works despite its complexity.



ADDENDUM 19 – DHET CHIEF DIRECTOR OPEN CODING STAGE 3

STAFF’S CONTENT ANALYSIS: OPEN CODING STAGE 3 OPEN CODING STAGE 3: FINAL REDUCTION AND IDENTIFICATION OF THEMES

STAFF PARTICIPANTS

Theme One: External procedure between DHET, NSFAS Head Office and the Higher Education Institution (University X)

The Department of Higher Education, Science and Technology (commonly known as Department of Higher Education and Training – DHET) appropriate funds through its budget allocated by the National Treasurer from the National Revenue Fund to its entities including the National Student Financial Aid Scheme (NSFAS).

The National Student Financial Aid Scheme allocate funds to the University X for distribution to the successful applicants in line with information provided

University X does not get involved on the funding allocation but only distribution of allowances to the NSFAS students. The allocation to the institution is communicated on the commencement of the academic period to University X by NSFAS Head Office.

There is dual external application procedure where student apply centrally to NSFAS Head Office, but can follow up with both the University X or NSFAS Head Office on the status of application and or allowances distribution.

Theme Two: NSFAS Administration and Management of fund at the University X, and internal related application process

The prospective students, apply online by creating an account on the NSFAS website that is by NSFAS head office in the backend. The current students who are already on the system do not reapply however they must have an account in order to access their individual portal on the system. The prospective students can also submit a manual form in the designated offices which is captured by NSFAS Head Office. The application process is centrally managed by NSFAS Head Office since 2017 at the University X

Applications are done direct with NSFAS as from 2017 and will assist when requested to do that by NSFAS, copies are kept and inventory of what submitted and not submitted. University X, Financial Aid Office is very careful with this process by not compromising the office and accept applications that do not meet the standards because of future come backs.

The opening and closing date are annually communicated to the prospective students via emails, social media platforms and other media communication means.

Students must submit supporting documents via the NSFAS portal and follow up with NSFAS head office. The students who follow up with UWC Financial Aid Office are referred to NSFAS head by office to either send email or call for the assistance.

Students are informed of the application status via their NSFAS portal and emails. Students also follow up to Financial Aid office if they are not sure of the process.

NSFAS allocates funds to University X through it Financial Aid Office it is responsible for the interpretation, verification and legibility of the said student/s information before issuing or disseminate the student number/name to our Finance Department for the updating of payment.

A dedicated staff members at University X Financial Aid Offices is/are responsible for distribution of allowances that are paid to the student bank account. The allowances are paid monthly in line with the NSFAS bursary agreement (NBA) signed by the student applied prior 2020.

Students whose applications were unsuccessful are informed of the status of their application and can appeal the outcome.

Theme Three: The centralised system in relation to University X

A model where students were funded by institutions being a decentralised model was still in place till 2016, and they have been a pilot to some institutions but didn't include UWC.

The institutions were managing funds and there was no uniformity on terms of how they were managing funds, you can still see the legacy of that today with the students who are coming back to the system, for instance those who exceeded with at least plus two years but still get funded, and so there wasn't enough funding which meant there were no mechanism to monitor and evaluate such decentralised process opened opportunities for corruption within the institutional level that could not be monitored.

In 2017 the centralised model was fully introduced but it didn't work very well. The model would mean students apply directly to NSFAS, their details are verified and pay them (students) directly. The system experienced a huge glitch at that time.

The centralised model continued in 2018 now having complexities of different funding regimes. So the centralised model is still a huge challenge at this stage, so what you have is a centralised application process but you do not have a centralised payment process because you need the institutions to make the payments and in fact, what became pertinent in 2017 and 2018 is that the system was not designed to take account of the institutional systems. So, there was no space to confirm a student for funding and pay the student and if they know what the student is registered for in the institution.

Ideally a centralised system would aid the monitoring and evaluation of the processes of NSFAS at a national scale.

Theme Four: Challenges with the student centralised system

University X has its own in-house systems that are a challenge as well as the interpretation of student academic progression that differs from how NSFAS understand and interprets the academic results.

Delays of student University billings are also dating back as far as 2017 where some accounts are not paid/settled as well as students application for funding that are still not yet finalized.

Challenge of the system that students would come from home without funding and there are lot of walk-ins who will come to us, and could not apply.

The other issue is delay in responding to some of the applicants, and they ended up coming to the University without assurance of funding.

The communication that is given on media and what is on the ground is not the same, there are lot of gaps.

The system is not working for the new students from high school but may work for those who are already at the University because they have connectivity.

Theme Five: How to overcome the challenges?

Involving the financial aid practitioners because challenges differs from University to University because some Institutions have volumes when it comes to students that are funded by NSFAS, especially those coming from the historical black Universities.

NSFAS needs to reach out to learners as early as grade 10 in order for them to understand the process how it works, to avoid some of the miscommunication.

There is a need for a massive community outreach especially with students in rural area. There is lot of back and forth, backlog in the beginning of the year because of students not having communications if their applications were approved or not.

The institution involvement on the system, to confirm what the student is registered for, which level and particular of the student, number years they have been studying and when they drop out or when they have issues with mental health or when there is death in family and its affected their studies.

Strengthen the three tier relationship between DHET, NSFAS Head Office and University X as stakeholders is necessary to make the system works despite its complexity.