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**The NSFAS financial assistance programme: Implementation and challenges for
students studying at a previously disadvantaged university**

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DECLARATION

I declare that The NSFAS financial assistance programme: Implementation and challenges for students studying at a previously disadvantaged university is my work, that it has not been submitted for any degree or

examination in any other university, and that all the sources I have used or quoted have been indicated and acknowledged by complete references.

Ebrain Claud Johnson

October 2024

Signed:

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ABSTRACT

A large number of previously disadvantaged students depend on financial assistance from the government, to cover education-related expenses, for the duration of their studies. Financial assistance for students, at higher learning institutions comes in the form of loans, sponsorships, or bursaries. The ultimate aim of these resources is to address the financial burden so that a strong focus on academic performance goes unhindered. This research aims to investigate the financial assistance programme, particularly its implementation, and challenges for students studying at a previously disadvantaged university. The study basically sought to solicit the perception of students about the impact and value National Student Financial Aid Scheme (NSFAS) assistance adds to their (students) experience at a previously disadvantaged university.

A qualitative approach was used to solicit information on students' perspectives, regarding the phenomenon of the study. Semi-structured interviews were conducted with students for the collection of data. The results of the interviews revealed that the change in the NSFAS system had an impact on student's life, academically and financially. Findings that came out of the research obtained that the (a) NSFAS system change from decentralised to centralised was to have a direct approach from donor to recipient, but other challenges arose from this process (b) the NSFAS grant and the scheme requirements differed, as these were tightened to rather unintentionally frustrate the students, making the NSFAS aspirations, undesirable (c) NSFAS being placed under administration to ensure the effective management of the scheme, added to numerous challenges (d) as such, students expressed their dissatisfaction with the ill-considered management of the funding scheme as the outcome of it was hardly realised. It would be best to closely examine NSFAS programmes and their impact on intended students. This study has sought to outline recommendations to achieve this.

KEYWORDS

Challenges

Funding Models

Funding Systems

Government

Higher Education

Implementation

National Student Financial Aid Scheme

Perception

Previously Disadvantaged University

University of the Western Cape

ABBREVIATIONS

ASF	Austrian Science Fund
DHET	Department of Higher Education
FET	Further Education and Training
HESA	Higher Education of South Africa
ICL	Income-Contingent Loan
NSFAS	National Student Financial Aid Scheme
NPM	New Public Management
OECD	Organisation for Economic-Cooperation and Development
OERI	The Office of Educational Research and Improvement
PBF	Progressive Business Forum
PMG	Parliamentary Monitoring Group
PPP	Public-Private Partnership
SRC	Student Representative Council
TEFSA	Tertiary Education Fund for South Africa
TVET	Technical and Vocational Education and Training
US	United States
UCT	University of Cape Town
UWC	University of the Western Cape

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CHAPTER ONE

INTRODUCTION AND BACKGROUND OF THE STUDY

1.1. Introduction

Twenty-six years into democracy, the discussion on the access to financial aid for tertiary education is still very controversial. The majority of South African students are unable to afford tertiary education. Those who manage to make it to a tertiary institution are confronted with increasing student debt, year on year. Macgregor (2007) observes that:

A shocking 40% of South African students drop out of university in their first year. Financial difficulties among the country's enormous pool of poor black students are unsurprisingly largely to blame; first-generation students from low-income and less-educated families are most likely to drop out.

Cooper (2015) argues that most universities accommodate students who come from poor backgrounds and their numbers in producing graduate students from poor backgrounds have increased over time.

Despite the government's increasing contribution to the National Student Financial Aid Scheme (NSFAS) students continue to protest in an attempt to display their dissatisfaction with NSFAS. The mini-thesis aims to investigate the perception of students regarding the impact and value NSFAS assistance adds to their (students) experience at a previously disadvantaged university. The objective of this research is to provide an understanding of what students are thinking about and gaining from the financial aid scheme. In particular, it seeks to make overt students' perceptions of the value NSFAS adds to their lives. The findings could be of assistance to the government during its monitoring and evaluation processes.

1.2. Overview of students studying in South Africa

The National Student Financial Aid Scheme (NSFAS) is the South African government student loan and bursary scheme. NSFAS provides loans and bursaries to students at all 25 public universities and 50 public technical and vocational education and training (TVET) colleges throughout the country (NSFAS Financial Aid Office Manual, 2012). The contribution of the

NSFAS grants for student financial aid allocation increased by 37, 7% in the 2018/19 financial year, from R9.8 billion in the 2017/18 financial year NSFAS to R47 billion in 2022/2023 (www.nsfas.org.za).

NSFAS was established in terms of the National Student Financial Aid Scheme Act 56 of 1999. During the first decade, the scheme's operations and procedures remained largely unchanged from those incorporated into NSFAS from its predecessor-in-title, the Tertiary Education Fund of South Africa (TEFSA). During this period, funds managed by NSFAS had increased substantially, from R441 million in 1999 to R2,375 billion in 2008, providing financial aid to 17 percent of higher education students (NSFAS Financial Aid Office Manual, 2012). Despite the budget increases, the growth in funds has not kept pace with the ever-increasing student enrolment. Even with a fivefold increase in 10 years, NSFAS was still left with a massive funding shortfall and was insufficient to meet the growing student demand for financial assistance (NSFAS Financial Aid Office Manual, 2012). In 2009, it was acknowledged that the Government may have to triple its contribution to meet current demand (Minister of Higher Education and Training, Policy Statement, 2009).

The need to increase investment in student financial aid must be seen against a backdrop of growing inequality in unemployment and a shortage of skilled workers in South Africa. In 2009 South Africa had the dubious distinction of becoming the most unequal society in the world (Centre for Higher Education Transformation, 2009). Against this background, the new policy framework for higher education and further education and training envisages taking the next step in the progressive realisation of the constitutional right of access to education, by providing free higher education to students who come from a poor background, and working-class communities. The number of students funded by the National Student Financial Aid Scheme increased by an unexpected 20% in 2020 and the surge was expected to further increase in 2021 (PMG meeting, 2020). It was estimated that more than R4.3bn would be required to cover the costs of the extension of the academic year at universities and technical and vocational education and training colleges (PMG meeting, 2020).

To its credit, research by NSFAS notes that 91% of the students who benefit from the grants were from disadvantaged black communities. However, the demand for higher education from all population groups, but especially from the disadvantaged black communities, has increased, rapidly. As a consequence, the demand for funding has also increased (Parliamentary Monitoring Group Annual Report 2006/7).

NSFAS has since 2000, distributed more than R41,5 billion in loans and bursaries to 1.4 million students (NSFAS presentation, 2014). The allocation for 2014 was over R9.7 billion to more than 430,000 students across 25 universities and 50 further education and training colleges. Despite these increases taking place annually, the demand for financial assistance has also increased. According to NSFAS (2014), only one out of two students can be assisted, which means assistance still falls short for needy students.

Students coming from poor backgrounds who depend on NSFAS, view the assistance as a financial burden taken off their shoulders, giving them time to focus on their studies or other related issues (Chaplot, Cooper, Johnstone & Karandjeff, 2015). When NSFAS takes care of the majority of the funding, some parents and students are only able to assist with books and travel allowances. This, for instance, creates the opportunity for academic performance, less stress, and fewer worries (Chaplot et al., 2015).

Students, on different levels at various universities, feel that a financial stability package for low-income students should extend beyond traditional financial aid. It can include easy access to public benefits such as food assistance and health care, the provision of financial and career coaching, and implementing on-campus programmes to offer services such as automotive repair, tax preparation, and legal services (Chaplot et al., 2015). While many institutions provide an array of resources and assistance to low-income students, it can be delivered more effectively if they are bundled, integrated and centralised (Chaplot et al., 2015).

The issue of student financial assistance is an international issue. Hence, it recognises the unique challenges that low-income students encounter when trying to find their way into and through higher education, hence a growing number of community colleges and universities around the country implemented strategies to support students in establishing a financial foothold that enables them to focus on their education goals (Chaplot, et al., 2015). The same scholars argue that students in countries around the world protest about the cost of higher education and lack of financial assistance (Chaplot, et al., 2015). It is noticed that students protest to bring about change in the educational financing system.

The major issue students are facing is the increase in student fees, as it is already a battle to pay the existing fee amount. Financial support from NSFAS and various donors appear to be not enough to cover the debt with the universities (Mlambo, 2015). This is continuing the cycle of

debt of the student who must pay back the NSFAS loan once employed, and hence they are protesting for free education (Mlambo, 2015).

Those settling their accounts will suffer the most as a bigger chunk of their income will go towards the tuition fees of their children studying at these institutions. Shortage of funds is part of the priority for student protests. According to Mngomezulu, Dhunpath, and Munro (2017), students feel that the Department of Education is responsible for causing a lack of funding for NSFAS and universities, as the cost for programmes continuously increases but funding avenues is not increasing for students to access. Perhaps, that is why some poor students do not have access to higher institutions.

Some of the protests at the universities, across the country are ignited by disappointment in the manner in which financial assistance and payment processes are managed. An issue is that some of these protests lead to students' arrest as they become violent and are viewed to disturb the peace. Another challenge and issue of contention was the 6% cap fee increase imposed on students who received the study loan.

According to Newsday (2015), university administrators state that without much bigger subsidies from the government, they have no option but to raise fees to maintain academic standards. AllAfrica News (2015) further states that increasing the fees may create a barrier for students who are from a poor background as they can barely afford university.

Protests by students harmed various universities and their operations. For example, Trender (2015) reported that traffic to campuses was disrupted. Journalists were threatened by the University of Cape Town students as they were giving negative coverage regarding the protest. Exams that were scheduled for the days of the protest had to be cancelled. Ngoepe (2015) stated that students at universities shut down all institutions of higher learning to ensure that the Government listens to the demand for no increase in tuition fees, among other things. Patterns of violence and vandalism took place at universities to express students' anger.

1.3. Problem Statement

Research regarding NSFAS tends to focus on collecting data and statistics. The Department of Higher Education and Training (DHET), focuses on the amount of money that NSFAS is spending, how it is spent, and how many students are assisted with the allocation. The

information gathered contains biographical, and disability information of students. As stated in the NSFAS Ministerial Committee Report (2009) the Department of Higher Education works through NSFAS to determine the assistance for poor black students at universities and these statistics are compiled and submitted to the Education Department.

Very few of the studies that were done focused on what the students think, as seen through the reports filled with statistics of students regarding assistance and allocations. The students' perceptions and views regarding NSFAS funding and its benefits are paramount. Despite the reforming of NSFAS by the DHET, students still expressed discontent with NSFAS through protest action (NSFAS Ministerial Committee Report 2009). Hence, issues that will be addressed in this paper will come directly from Primary and Secondary information obtained. A pondering question is to understand how students feel and what they think about the financial assistance programme. Issues that will be addressed through this paper will come directly from the receiver of the grant and their views on these issues identified. The study sought to establish the perceptions of students receiving financial assistance from NSFAS and to get to know if monitoring and evaluation of NSFAS is taking place. It is important also to get an idea of the changes financial assistance creates in students' lives.

1.4. Study Objectives

The broad objective of this research is to critically discuss the implementation challenges of the NSFAS financial assistance programme. The focus is on the impact of these challenges on students who study at a previously disadvantaged university.

Specific objectives of the research are to:

- Critically analyse conceptual framework, which seeks to understand student finance support. The legislative framework which forms the bedrock of this study, is also presented.
- Identify, critically the existing financial assistance practices at the previously disadvantaged university.
- Analyse the NSFAS financial assistance programme implementation challenges for students studying at a previously disadvantaged university.

1.5 Research Questions

What are the implementation challenges of the NSFAS financial assistance programme for students who study at a previously disadvantaged university?

- What is the conceptual framework and legislative framework that seeks to understand what student finance support is?
- What are financial assistance practices for students, at the previously disadvantaged university?
- What are the NSFAS financial assistance programme implementation challenges for students studying at a previously disadvantaged university?

1.6. Research Methodology

The research methodology of this study is both qualitative and quantitative. Twenty-five participants were consulted using the semi-structured

1.7. Study Limitations

This research was conducted at the University of the Western Cape (UWC). The University is a research-led, learning and teaching African University with a legacy of Social Justice, Community Engagement, and Graduate Employability. The Constitution consists of a history of creative struggle against oppression, discrimination, and disadvantage (<http://www.uwc.ac.za>). The subjects were students from different races, genders, backgrounds, facilities, and study levels. The university is diverse; therefore, the conducted research mirrors a diverse perspective.

1.8. Key Concepts

National Student Financial Aid Scheme (NSFAS)

NSFAS is an abbreviation for the National Student Financial Aid Scheme. NSFAS is a government student bursary and loan scheme that receives its funding budget from, and reports to the Department of Higher Education and Training (DHET) (<http://www.nsfas.org.za>). DHET provides financial assistance in loan and bursary form, to students at public universities and TVET colleges in South Africa, with a main focus on those that come from a poor background.

Disadvantaged University

The disadvantage is best conceptualised in a community characterised by profound economic inequalities and the enduring macro-social legacy of racialised domination and exclusion

(Waetjen, 2012). This means that the social categories used to identify eligible universities meet the requirements to be acknowledged and assisted by the Government, based on the admission of learners at the university coming from certain geographical areas in the country (Waetjen, 2006).

Funding Systems

Funding is the act of providing resources to finance a need, programme, or project. While systems consist of how the process is executed. Dima (2014) states that it is a system comprised of legislation, institutions, and mechanisms that regulate the flow of money inside a sector of the economy.

Higher Education

Higher education refers to education at universities or similar educational establishments, especially at the degree level. According to Mukerji and Tripathi (2013), higher education includes post-secondary education leading to a bachelor's degree or higher. Some of the discussions are applicable to short-circle higher education, such as junior, community, and technical colleges.

Challenges

Challenges can be seen as something new and difficult which requires great effort and determination. This can vary in scope and complexity depending on the context in which the challenge is identified. Saiz-Alvarez and Gamez-Gutierrez (2019) define a challenge as something that by its nature or character serves as a call to make a special effort, a demand to explain, justify, or difficulty in an undertaking that is stimulating to one engaging in it.

Private Sector

The private sector is that part of the economy that is run by individuals and companies for profit making and therefore is not controlled by the state. It encompasses all for-profit businesses that are not owned by the Government. The private sector operates mainly to generate profit from the services or products provided (Brockbank & McGill, 1998).

Academic Performance

Academic performance is the measurement of student achievement across various academic subjects. This is normally measured by the use of classroom performance, graduation rates, and

results of standardised tests. Madden-Dent and Oliver (2021) state that academic performance is when the students' assessment is based on the scores or grades achieved in different study courses during the school and college years.

Government

Government refers to the political system by which a country or community is administered and regulated. It can be seen as a body managing the operations of a country or organisation. As per Schooner's argument (2011), it can be defined as the body of persons that constitutes the governing authority of a political unit or organisation.

Implementation

Implementation refers to the carry-out, execution, or practice of a plan, a method, or any design, idea, model, or policy. This means that implementation is the action that must follow any preliminary thinking for something to happen. Lane (2005) also states that it's the practice of a plan, for the set plan to transform into an action.

1.9. Chapter Summary

The chapter described the background of the study, problem statement, research objectives, and study significance. The content and context of the organisation and the implementation of NSFAS were also elaborated on about the implementation of NSFAS funding at a disadvantaged university; the existence of NSFAS and how it evolved over the years by changing their processes and implementation strategies. It also briefly looked at how students perceive the NSFAS process and the assistance provided by the funding model. The research methodology of the study was also explicated. The following chapter is the literature, theoretical, and legislative underpinnings of the study upon which this study is based.

1.10. Chapterisation of the study

Chapter One serves as an introduction to the study. It provides the background to the research, its aims and objectives as well as the methodology to describe the impact or value of the grant received from NSFAS.

Chapter Two presents a critical review of relevant literature, a conceptual framework that forms the basis of this study, and the legislative framework regulating student funding and implementation programmes.

Chapter Three presents the research design and methodology employed in the study.

Chapter Four critically analyses the research findings which are based on students' perceptions of the usefulness; the problems and the value of NSFAS.

Chapter Five summarises the research findings and conclusions, and provides recommendations.

CHAPTER TWO

LITERATURE REVIEW

THEORETICAL AND LEGISLATIVE FRAMEWORK

2.1. Introduction

In the previous chapter, the background of the study was discussed and the problem was analysed. This chapter focuses on reviewing extant literature pertaining to the phenomenon of this study. The chapter explores the conceptual framework upon which the study is based. Legislative frameworks and programmes designed to address policy issues, and those that pertain to financial assistance for students in need, are also critically discussed.

The literature review is based on understanding public funding and models adopted to assist tertiary education students, especially those in previously disadvantaged institutions. The chapter concludes by analysing the experiences in other countries concerning public funding.

2.2. Public funding for students at tertiary educational institutions definitions

Public funding is money that comes from the government, often through taxes, that is used to help the public in the delivery of goods and services. This expression of public funding is closely related to the marginal cost of public funds. The marginal cost of public funds may be defined as the increase in the cost measure which results when an additional dollar of tax revenue is raised (Triest, 1990). This will contribute to the government and NSFAS achieving its goals set out for them. Funds are gathered and distributed on different levels such as the state level and even local level (Knight, 2004). While taxes are a primary source of funding for higher learning institutions, these funds can also be derived from fines and fees. However, public funding does not only assist in loaning to tertiary institutions. These funds also assist in the provision of health programmes, community services, restoration programmes, public service programmes, and even environmental programmes (Van Biezen & Kopecky, 2007). These programmes are designed to benefit the members of the community by which the funds are used. So, Chase (2007) and Van Biezen and Kopecky (2007) state that when taxpayers pay taxes, the government uses the revenue to further maintain and improve communities through programmes and services, such as NSFAS, among many others.

2.2.1 Policy Implementation theoretical underpinnings

Programmes consist of a process to follow to complete or implement the concept. This could be guided by policies and the implementation process thereof. This section will look at a few policy implementation processes, highlighting the central arguments each is making, their strength and weaknesses and the link between the policies and the NSFAS programme. Firstly, we will look at the Top-down policy implementation process. Secondly the Game theory concerning policy implementation. Thirdly, the Principal-agent theory will be summarised and lastly the instrument choice theory.

The top-down approach, and is essentially a tinkle-down effect of policy. The top-down approach starts with the big picture and breaks down. Top-downers typically start from a policy decision reached at the top of the political system and work their way down to the implementers. The top-down approach is a clear-cut system of command and control. This approach has clear and consistent goals, knowledge of pertinent cause and effects, a clear hierarchy of authority, rules established at the top and policy is aligned with the rules (Sabatier, 1986).

The top-down approach is the carrying out of a policy decision, by an act, executive order, or a court decision; whereas the authoritative decisions are centrally located by actors who seek to produce the desired effects. Sabatier (1986) stated that the Top-down approach is motivated by what has been called the textbook conception of the policy process. This approach assumes that the policy may be divided into several phases. Top-down policies do not focus on the whole policy process, but on what happens after a Bill becomes law. This policy has been criticized for failing to consider the significance of actions taken earlier in the policy-making process (Sabatier, 1986).

This approach can be seen in the decision-making of the NSFAS system implementation process. How the institutions are required to follow the decisions made by the NSFAS executive. Institutions have to then follow the rules set out by the NSFAS as an organization. Changes to the systems and the unfolding of the processes are made at the executive management level and the institutions will have to adhere to the decisions made by them. This then has an impact on students as the funding recipient of NSFAS.

Game Theory, which is another theory the study adopts, aims to help us understand situations in which decision-makers interact. This can be seen as a competitive activity where players contend with each other according to a set of rules. The focus of the game theory is to illuminate economic, political and biological phenomena (Osborne, 2000).

According to Osborne (2000), this theory is limited to a certain number of actors in an isolated game which limits the scope of the information and assumptions. Game theory can only compile information they have access to. It cannot predict detailed accurate predictions, due to the limitation of information gathered by the game players. Incomplete information can lead to poor decision-making and execution of proper plans to address issues.

This comes down to the decision-makers of the programmes NSFAS is operating according to. The implementation of new processes affecting students is made by those with limited information limiting the possibility of addressing issues affecting students. This will lead to a lack of knowledge that will negatively impact the students and institutions who are at the receiving end of the funding process.

The principal-agent literature deals with a specific social relationship, that is, delegation, in which two actors are involved in an exchange of resources. The principal is the actor who disposes of many resources but not those of the appropriate kind to realize the interests. He or she then needs an agent, who accepts these appropriate resources and is willing to further the interests of the principal (Bruan and Guston, 2003).

They both profit by exchanging resources: the principal by getting something done he or she could not otherwise do, and the agent because he or she gets remuneration of some kind (money, social recognition, and so on). Despite these mutual advantages, the collective outcome may be suboptimal because, as is said, the agent has incentives to seek his self-interest with guile (Bruan and Guston, 2003).

Bruan and Guston (2003) stated that there are two typical collective action problems discussed in the literature — moral hazard and adverse selection. These problems are based on what the new institutional economics calls the opportunism of actors: Actors are self-interested and thus seek to maximise their personal welfare. They may do this by seeking their self-interest with

guile. This includes but is scarcely limited to more blatant forms, such as lying, stealing, and cheating.

This theory highlights the contractual relationship between NSFAS and the institution. NSFAS is using a signed contract to utilise the skills of the Institutions to manage and distribute the funding to the students. Binding the institution to deliver a service and decreasing the accountability and responsibility of actions.

Political scientists have studied policy instruments to better understand the linkage between policy formulation and policy implementation and to gain insights into the public policy decision-making process. Policy analysts have devoted a great deal of time and attention to questions of instrument choice, with other aims in mind focussing on the formulation of perspective models urging decision-makers to adopt particular instruments to promote overall economic efficiency and social welfare (Howlett, 1991). Most political scientists tend not to think of public policymakers as being driven solely by concerns of theoretical purity but rather responding to a whole host of social, political, economic and administrative concerns when selecting a particular technique by which to obtain their policy goals (Howlett, 1991). Each tool consists of its particular character and exists as a bundle of attributes utilising one or more governing resources.

Policy instrument choice can be problematic due to the complexity of the theory. The formulation of processes is difficult due to instruments that belong to different divisions. This leads to multiple goals and multiple sectors working to promote their agenda. With the complexity comes the challenge of achieving complementary and possible useful redundancy avoiding duplication of counter elements (Howlett, 2011).

With this mentioned it brings across the stakeholders involved in the funding process from application to allocation of funding, each with its agenda serving its interest and working towards their own goal. This results in students depending on a process that is supposed to benefit them but is being conducted in a manner to serve other means along the way. This student's perception of the process and the challenges they are facing is not unfounded due to the various implications of the cycle of being funded and people driving the process serving their interest.

Policy implementation can be seen as a guiding tool in a process where it can guide a different stage in the process. Hence the above-mentioned policies can be identified in different stages of the funding cycle process and how they impact the perception of students. Formatting and implementing policies are different issues in theoretical and practical terms. The implementation might be a complicated process because it concerns political, financial and administrative issues, and requires motivation, proper lobbying, and technical, professional and administrative support (UK Essays, 2018). As argued by Khan (2016), implementation translates the goals and objectives of a policy into action.

Implementation is the carrying out, execution, or practice of a plan, a method, or any design, idea, model, specification, standard or policy for doing something. As such, implementation is the action that must follow any preliminary thinking for something to happen (Ehrens, 2015). For an implementation process to be effective, tasks between different stakeholders need to be accomplished in sequence. It is said, that the implementation of a programme is not guaranteed to be successful but the failure of many implementation processes often stems from the lack of accurate preparation in the beginning stages of the programme due to insufficient resources or unexpected problems that arise (Durlak, 1998).

A programme is usually a thorough process that defines set guidelines, deadlines and a payment schedule for the entire implementation process. In addition, ensuring the success of the programme to the beneficiaries set out requirements will have to be tabled. Durlak (1998) states that having detailed requirements agreed to in writing is a benefit to an organisation since it gives managers and users clear requirements to be met at different points throughout the process and holds a programme designer accountable for the successful implementation of the programme.

The implementation of a funding programme at an institution should benefit the organisation and the end users of the programme. Usually, the main players at this stage include the donor, the organisation and the students who will be the recipients of the programme product. Ehrens (2015) mentions that various players in the process will have to agree on clear achievable goals and what they hope to gain from the implementation of this funding programme.

The organisational goals need to be measurable in order to assess results and to judge the success or failure of the system once it is implemented. This requires the student to give

feedback on the impact, advances and challenges they faced with the funding system that was implemented (Pegg et al, 2019). Once the implementation process is complete, evaluation of the process will indicate whether the organisation has achieved the required goals of assisting students.

2.2.2. Types of public finances available in various countries

2.2.2.1. State Funding

Public finances form part of the financial assistance that is made available through the public sector, for example, the government. Different levels of government provide financing to the education system, for example, at tertiary, secondary and primary levels. The focus of this chapter is on financial aid/student assistance at tertiary institutions in selected countries.

Public funding, in its simplest terms, is funding that comes from the public treasury. It's the taxpayers' money, and the funding of health, education, human service, environmental, community development, and other public service programmes are just some of the ways it is spent for the common good (Tandberg and Hillman, 2014). Public funding may come through federal, state, or local government channels and those channels are usually different at each level (Strehl, Reisinger & Kalatchan, 2006). A high proportion of funding for higher education institutions is provided by private actors, for example, in the form of tuition and fees, gifts, grants or research contracts. Institutions receive exclusive funding to use for operational purposes, of which various systems can be implemented to distribute this funding. These funds are allocated annually based on the previous year's allocation (Liefner, 2003).

According to Liefner (2003), the Swiss Federal Institute of Technology in Zurich receives 80% of its budget from the federal government. The University of Basel receives its funding from the different spheres of government. Although the University of Twente is viewed as an Entrepreneurial University, it also receives funding from the Dutch government. According to Liefner (2003), although most universities receive funding from their government there are universities in the United States such as Yale University, Ohio State University and Massachusetts Institute of Technology, that depend on research grants and contracts mainly from tuition and endowment income.

The main institution is the Austrian Science Fund (FWF). Budgets such as operating budgets and infrastructure budgets are allocated based on reviews of applications from universities to source funding.

Barr (1993) highlights that there are different sources of support and that various stakeholders play a role in the public funding spectrum. In the private sector, it is the taxpayer (including, the funding councils and research councils in the United Kingdom and the National Science Foundation in the United States) who play a role.

State funding, as mentioned above, may come from federal money, or it may come from the state's revenues. These vary by state laws but may include state income taxes, sales taxes, taxes on other commodities (cigarettes, gasoline, restaurant meals), fees for state government transactions (car registrations, professional certification, various permits), and even lottery sales. As with the federal government, it is generally an agency or office of a state government department or division (Department of Public Health, Department of Employment Training, Department of Environmental Management, Division of Youth Services, and so on) that makes the decisions and administers funding. Most of this funding goes to local organisations, which may be community-based or non-profits, local government entities, school systems, and so on. In the case of contracts, money may also go to for-profit and/or out-of-state concerns that submit successful bids (Strehl, Reisinger & Kalatchan, 2006).

Sweden uses the evolutionary approach where they also depend on tax funding, for example, public sector support. Australia uses the revolutionary approach, where funding purely comes from tax collections (Barr, 1993). Both these approaches depend on tax income assistance from the government.

2.2.2.2. Private Funding

Other financial sources are generated through contacts with businesses and industry, as well as the special state financing and possibilities to source financial assistance from businesses and industries. Barr (1993) states that should funding be primarily public, as in the United Kingdom, higher education should be subsidised. According to Brossard and Foko (2008), in Africa, the assumption is that private sector support of higher education enrolment remained constant between 2004 and 2015 and increased privatisation of education tends to transfer the financial burden from the state to the private sector.

Federal funding comes from the money that individuals and for-profit businesses pay to the Internal Revenue Service (IRS). In other words, the federal government usually does not fund small organisations directly, but rather parcels out money to states for funding of various activities. On occasion, however, the government—often for pilot programmes or the like—will offer research or programme money to community-based or grassroots organisations. In this case, it is generally an agency of a government department that oversees the process (Strehl, Reisinger & Kalatchan, 2006). Also stated by Paulsen and Smart (2001), that federal financial aid is sensitive to the cost of attendance among institutions.

For example, The Office of Educational Research and Improvement (OERI), an agency of the U.S. Department of Education, offers research grants on specific educational topics. Although most of its grants go to state agencies or universities, it occasionally funds community-based organisations (Strehl, Reisinger & Kalatchan, 2006). The major sources of transfers to institutions are block recurrent grants (e.g., funding from the former University Grants Committee (UGC) in the United Kingdom), capital grants, and tax expenditure (e.g., universities charitable status) (Barr, 1993).

Barr (1993) mentions that the United States uses the finger-in-the-dyke approach. This funding of institutions is decentralised. Alongside a large range of private institutions, funded mainly by student fees and other forms of earnings, is a range of state colleges and universities funded in part by transfers from private organisations for research costs and operational activities and in part by student fees.

2.3. Experiences of financial aid or student assistance in other countries

Various interventions by universities—in the form of bridging courses, access courses and extended programmes to support students from disadvantaged backgrounds – were discussed in the Higher Education South Africa (HESA) meeting. HESA recommends that a differentiated funding model be developed to spread resources more evenly amongst institutions, and points out what it had been doing to assist the Further Education and Training (FET) sector, and what still needed to be done. The student success rates still indicated that the system was not working fully.

HESA also plans to promote and strengthen the FET sector to make it more viable and attractive to students who did not get a university pass (Parliamentary Monitoring Group, 2011). There is also a need to ensure that training in technical and vocational institutions is designed to develop

and enhance trainees' technical knowledge and skills consistent with the changing needs of the commercial, industrial and agricultural sectors of the economy (Kyambalesa, 2014). It is essential to craft an education and training regime that equips the citizenry with the knowledge and skills needed to develop the country as well as to succeed in the global marketplace of the 21st century.

International experiences reveal that the 'loans and scholarships committee' should be constituted under the auspices of the Ministry of Finance to replace the bursaries scheme. The committee should be charged with the responsibility of disbursing loans and scholarships to students and trainees in both private and public colleges and universities in Zambia (Kyambalesa, 2014).

Public funding of tertiary education is a responsibility of autonomous communities, which leads to differences across communities over approaches to the public funding of tertiary education institutions (Santiago, Brunner, Haug, Malo & Di Pietrogiacomo, 2009). According to Santiago et al (2009), concerning funding at universities, there is a trend in the different autonomous communities to go from the traditional incremental allocation system to more transparent formula-based models. This new University financing model for the 2006-2010 period based were on three distinct streams: basic funding targeted funding and funding to address the specific needs of the institution.

2.4. Administration of public funds

As stated by Strehl, Reisinger and Kalatchan (2006) general funds (funds received from the government for operations), are the responsibility of the state and are crucial to universities; it constitute the most important resource. Accountability towards the state and control is based on reports, financial statements and intellectual capital statements. Pollitt, Van Thiel and Homburg (2007) highlight that governments were expected to become more efficient, results and customer-orientated and offer better value for less money. In addition, governments are expected to manage public funds allocated to universities, effectively and efficiently.

In some countries, governments are making use of the public-private partnership (PPP). They see PPPs as an opportunity to reduce government tasks (and fiscal pressure) and administrative burdens. That was before the new Public Management system came into place, with one of its functions to increase the proportion of institutional funding based on performance indicators

(Myklebust, 2017). Hartwig (2006) mentions that the New Public Management (NPM) system has been gradually adopted in higher education in Germany. NPM means the transfer and adoption of practices and instruments of business administration in the higher education sector, and the focus on efficiency and empirical data. In other words, the higher education system in Germany focuses on a model of governance that ensures autonomy at a decentralised level but assures that central targets are achieved via competitive business instruments. According to Pollitt, Van Thiel and Homburg (2007), performance indicators are one of the tools used by the government to reduce the administrative burden while at the same time improving accountability, because governments can use a limited number of performance indicators to monitor executive organisations.

Some of the Key Performance Indicators that one can identify used by government is the collection of tax to sustain the funds allocated towards student assistance. The disbursement of this funding is meant to have a student increase in the enrolment at institutions. Increasing the number of students that enrol and pass or make progress and then eventually graduate could partly result from financial contribution.

2.5. How students access these funds in other countries

Santiago et al (2009) mention that students rely on three major sources to finance their studies: assistance from their families; scholarships; and part-time or vacation employment. Students start to realise that they have to focus on getting money since the great majority of them come from modest backgrounds working to finance themselves is part of the package (Hussey and Smith, 2010). In the late 1980s, tuition for institutions in London was paid by the state, and living cost was funded by means-tested maintenance grants and, where necessary, social security benefits. From 1990, maintenance grants were frozen and a loan was offered to all full-time students (Archer, Hutchings, Ross, Leathwood, Gilchrist & Phillips, 2005).

Performance-based funding is another system that is based on allocating a portion of a state's higher education budget according to specific performance measures, such as course completion, credit attainment, and degree completion, instead of allocating funding based entirely on enrollment (Miao, 2012). According to Jongbloed and Vossensteyn (2001), a performance-oriented university funding mechanism is output-focused. For example, the number of research publications or patents and licenses issued, that are controlled by the

institution. Johnstone (1998) again, argues that performance budgeting, on the other hand, drives public revenues by criteria other than, or at least in addition to, enrollments.

The supposed advantages of the UN Secretary-General's Peacebuilding Fund (PBF) revolve around the promotion of accountability and performance; there is also an undesired side effect, for example, a quality that is at risk, and risk-avoiding behaviour amongst personnel (Jongbloed & Vossensteyn, 2001). It is a model that provides a fuller picture of how successful institutions have used their state appropriation to support students throughout their college careers and to promote course and degree completion. Furthermore, this funding structure incorporates both enrollment and performance metrics as incentives for colleges to continue to make progress on these important objectives (Miao, 2012).

According to Layzell (1998), the federal government of the United States (US) experimented with this kind of budgeting in the late 1960s and early 1970s and the state of Tennessee has had an ongoing performance-based funding programme for higher education in place since 1978. Performance-based funding is the logical extension of a system of performance indicators and it ties directly to accountability, performance, and funding levels.

The old traditional PPP framework model that is currently in place in Germany in the federal state system was introduced in 1982 to achieve the objectives and goals of the German government. As time progressed, the system was developed and amended according to the needs that arose. The role of the government in this model is limited to funding student demand and correcting any failures that may occur (Ministry of Education, 2004). But with the new system in place, students' chances of getting funding are now increasingly better. Barr (2002) states that the Nominated Member of Parliament (NMP) system used the income-contingent loans (ICL) which can be seen as a means test because it measures the ability to pay based on where a person ends up, for example, his or her subsequent income. This is the best approach for students from better backgrounds, who are generally well-informed about the benefits of tertiary education. However, students from socially excluded backgrounds are typically badly informed (Barr, 2002).

2.6. Scholarship Model

The national scholarship system is a scheme of means-tested grants with an academic performance minimum requirement (Santiago et al, 2009). This system is used within the Republic of Slovakia as well as the United States (US) and Europe. Students are evaluated based

on their academic performance, as one of the requirements, and their pass percentage to qualify for a scholarship (Santiago et al, 2009).

It is not only financial poverty which impedes access, but also information poverty. Determining the need for scholarships is based on the financial stability of the applicant. It could be based on parental income, but should also include money for schools and universities to be awarded to students from poor backgrounds. There should be financial incentives to universities to widen participation; and universities would, in any case, wish to gather resources for scholarships to enable them to recruit the brightest students, regardless of their financial background (Barr, 2002).

Pressure on public finances in Bulgaria has exposed the need for a performance-based system of public funding for higher education. This model, which follows the principles of NPM reforms (Layzell, 1998), became a barrier to some students who have the potential to do well in higher education. Bursaries and scholarships, for instance, may enable first-year students to have access to risk-free higher education opportunities. As such, a student who performs well in the first year may be better prepared to take out at least a partial loan for the rest of the degree (Barr, 2002).

2.7. South African Public Funding

The funding of public higher education is currently a moot issue in South Africa. Public funding has been declining and opportunities for winning non-government revenue remain limited (Makou, Wilkinson & Bhardwaj, 2016). The frequent increase in tuition fees, which is one of the main strategies public universities have resorted to mitigate declining state funding is not without controversy. One could anticipate that higher education should be affordable for the poor who are generally sensitive to tuition fee increases, and also the rich, who can afford the current (high) tuition fee charges (Makou, et al, 2016).

These discussions focused on the fact that while the number of students enrolled in the sector has doubled from 495 356 in 1994 to 983 693 in 2013, the increase since then has been stable. Research determined that state funding of higher education has been declining over the years. Between 2000 and 2010, state funding per full-time enrolled student fell by 1.1% annually. On the other hand, tuition fees increased by 2.5% annually. South Africa's funding of higher education, even though significant, does not compare favourably to other countries (Council of Higher Education and Training, 2017)

It is paramount that the study examines the operations of public finance in the South African context, and identifies the different sources of public financing that are available and how these are administered. In addition, the study investigates how students can access these public funds and the results and outcomes of public funding allocated to institutions and students (Makou et al, 2016).

2.8. Different sources of funding

Different types of financial aid exist for further studies. Bursaries or scholarships are funding for deserving students, either to encourage them in a specific field or to reward them for achievements in academics, sports, or leadership. One does not need to repay a bursary unless one drops out of the university before finishing studies, and some bursary donors may require one to work at their company after you have successfully graduated (Makou et al, 2016). If you don't get any bursaries, you can take out a student loan. These have to be repaid, with interest, once you complete your studies. You can apply for loans or bursaries from the government, universities, private companies, and banks (Makou et al, 2016).

2.8.1. Government funding

The National Student Financial Aid Scheme (NSFAS) offers financial aid to students who show academic potential, but who don't have access to any other loans or bursaries. Although you will need to repay the loan, a big portion may be converted into a non-repayable bursary if your marks are good enough. NSFAS is funded by the South African government and is available to students at TVET colleges and public universities (Makou et al, 2016).

2.8.1.1. South African NSFAS Model

The National Student Financial Aid Scheme (NSFAS) operates within a constitutional framework, provided by legal instruments. According to the Ministerial Committee Report (2010), the policies and procedures that are executed by NSFAS are guided by the Constitution, the education white paper, the NSFAS Act 56 of 1999 in hand with the National Plan for Higher Education (NPHE), and the Public Finance Management Act 1 of 1999.

The strengths of this model that could be identified and that serve towards the objectives of the policies are guided by the fact that it provides disadvantaged students access to higher education institutions, which serves a purpose by contributing to the skills pool necessary to drive economic growth and development. The Ministerial Statement on University Funding (2016) also indicated that NSFAS achieved success in providing financial assistance to 659,000 students and distributed more than R12 billion in student aid in the past decade.

South Africa is using a combination of means tests and academic performance to determine financial assistance from the government grant that is provided through NSFAS. The South African Government recently implemented a new model to manage student funding. The Ministerial Committee (2010) interrogated the allocation model that was in place and suggested how the government can amend the allocation model, for example, one whereby poor students receive a full cost bursary and an income-contingent loan scheme being put in place for other categories. The new Student-centered Model now enables NSFAS to manage a direct relationship with the applicants and NSFAS-funded students (www.nsfas.org.za).

Student loans and bursaries are granted to individual students after an application is submitted to NSFAS and a student's financial needs and academic performance are evaluated. Students are notified by NSFAS of their application results, which means that there is a direct relationship and communication between the student and NSFAS from first-year registration until completion of studies. Once a student is approved for NSFAS funding, NSFAS allocates funding to the student and pays it directly to the institution to fund their tuition costs. Registration fees are paid faster and more efficiently (www.nsfas.org.za).

Eligible students are allocated allowances directly through the new Student-centred Model system, which enables students to receive and spend their allowances using their cell phones. Allowances such as accommodation, transport, food allowance, and textbook allowance are provided to support students through their student life cycle (www.nsfas.org.za). Through the Student-centered Model, NSFAS can trace a student's academic progress throughout study and a student only applies once for funding, and not every year (www.nsfas.org.za).

2.8.2. External Bursaries

Many South African companies as well as Provincial Government departments offer bursaries to promising students. The terms of these bursaries vary tremendously. Contract bursaries require you to pay back the bursary by working at the company once you have completed your degree – giving you a job and work experience immediately after you graduate. Many mining and engineering companies, in particular, provide contract bursaries (Makou et al, 2016).

A booklet known as the *Bursary Register* is published every year and includes a full list of bursaries available in a particular field. Copies are available at most high schools and university financial aid offices (Makou et al, 2016).

2.8.3. Student Loans

All of South Africa's major banks offer student loans, both to South Africans and to non-South Africans with valid study permits. Bank loans, unlike NSFAS loans, will also cover studies at a private institution (Makou et al, 2016). When applying for a bank loan, you will have to show proof of registration at an educational institution. You'll also need somebody, such as a parent or guardian, to sign surety for you. Although you will only need to start repaying your bank loan once you've completed your studies, you will need to keep up the interest payments throughout the term of the loan.

2.8.4. Bursaries for Teachers

The Funza Lushaka bursary is a government-funded bursary scheme aimed at promoting teaching in public schools. Students planning to complete a teaching qualification (in a subject area identified as a national priority by the Department of Basic Education) can apply for a full-cost bursary – which covers the cost of tuition, books as well as living expenses (Makou et al, 2016).

Recipients of these bursaries have to be South African citizens and will be required to teach at a public school for the same number of years that they have received the bursary. While recipients may request to be placed at a school in a particular province, they cannot choose the school (Makou et al, 2016).

2.9. How the funding is administered at Universities in South Africa

The administration of funding at South African universities is done through financial aid departments/units. According to Wangenge-Ouma (2008), in South Africa, the funding of higher education is critical for the attainment of the five (5) key policy goals identified by the National Plan on Higher Education. These important policy goals are: 1) producing the graduates needed for social and economic development in South Africa; 2) achieving equity in the South African higher education system; 3) achieving diversity in the South African higher education system; 4) sustaining and promoting research; and 5) restructuring the institutional landscape of the higher education system.

The most important source of financial support for South Africa's public universities, as is the case with most publicly funded higher education systems, is the state, which has historically provided the core support for these institutions concerning operating, and capital expenses (Wangenge-Ouma, 2008). The degree of dependence on state funds by individual universities differs.

Funding at public institutions is very different. Public or private students are expected to apply for this funding to gain access to funds. Institutions can allocate funding under different bursaries/merits/rebates and loans. Lilenstein (2013) states that a major way that many students get funding is by applying directly to the institution that they plan to study. Many loans are given out through NSFAS, by direct application to the institution in question. According to the Commission of Inquiry into Higher Education and Training (2017), many students rely on NSFAS, but NSFAS is unable to provide financial support to all deserving poor students.

Wangenge-Ouma (2008) states that students from lower family household incomes are provided financial support through NSFAS (in the form of loans and bursaries) and vice versa. Through loans, and especially bursaries, poor students pay less fees than those from privileged backgrounds. One way of increasing funding to poor students is changing the current NSFAS allocation formula for individual higher education institutions so that more resources are available to genuinely needy students (Hull, 2016). The South African higher education funding policy must be shaped in ways that foster cohesive egalitarian relations amongst its citizenry, and avoid entrenching stigma, social divisions, and hierarchical relations of domination (Wangenge-Ouma, 2008). A vibrant higher education sector is, thus, essential to the creation of a thriving civil society. The nation-building project is also implicated since, without a thriving civil society, such an ideal cannot be realised. When considering the context of South Africa's legacy of apartheid and the institutionalised system of inequality, higher education plays an important role in transformation (Theobald, 2015).

Furthermore, from a social justice perspective, university education in South Africa is also a public good. All South African students should benefit from higher education, whether personally or societally. In this sense, a system for funding higher education that treats the private and public benefits not as opposing ideas, but as complementary to the social justice project of the country, is required. This is a project for which everyone in South Africa bears responsibility (Theobald, 2015).

The reality of higher education in South Africa is that it is funded below the Organisation for Economic Co-operation and Development (OECD) and even other African country levels, as a proportion of GDP. Then, the South African government spent just 4.7% of revenue, or 0.75% of GDP, on the post-school education and training sector (Theobald, 2015). This includes universities, technical vocational education and training (TVET), and other training institutions (Theobald, 2015). The report presented by Theobald (2015) further argued that that funding

higher education is not just a burden that the public purse must bear, but that the Government, universities, the private sector, and society at large must all contribute to the mammoth task of creating solutions for the higher education funding crisis.

The Commission of Inquiry into Higher Education and Training (2017) stated that the government used the following methods to sustain allocation to universities in order to increase assistance to students: less government spending, cutting the wage bill, and allowing private and the general public to contribute.

2.10. NSFAS at a previously disadvantaged institution in Cape Town

Universities receive state funds in the form of block grants and earmarked grants. Block grants comprised approximately 70% of the total state budget for universities (Ministerial Statement on University Funding, 2016). Block grants are intended for operational costs related to university teaching, learning, and research activities and are council-controlled funds, which can be used at the discretion of the Council and university management (Ministerial Statement on University Funding, 2016).

2.10.1. Government's allocation to the University

Allocation to institutions is made on an annual basis; NSFAS is one of the funding vehicles made available to institutions. The phenomenon of 'loss a version' among South Africa's poor is also likely to be motivated by the fact that both NSFAS funding and university bursaries are not guaranteed for all deserving cases (Wangenge-Ouma, 2010). The Higher Education of South Africa (HESA) (2008) report indicates that many students who qualify for NSFAS funding miss out and university bursaries are often not sufficient to address the magnitude of student financial need (Wangenge-Ouma, 2010). Breier (2010) states that financial policies and procedures at the University of the Western Cape (UWC) are influenced by the finances received from the government and student access since this university has been identified as one of the historically disadvantaged institutions.

2.10.2. University financial allocation from NSFAS

For many years UWC has introduced concrete processes to ensure that students with outstanding fees, and who perform well academically, are allowed to register despite their debt. This therefore impacts the allocation of NSFAS funding to universities.

In 2014, UWC registered 19 828 students of which 8037 (41%) applied for NSFAS funding, but only 4676 (58% of those who applied) could be assisted (University of the Western Cape,

2016). In the same period were there about 873 students who met the funding requirements, but the amount allocated to cover their full cost, which prompted the university to request additional funding after the mid-year exam. In 2015, 19 710 students registered with the university and 7 851 (40%) applied for funding, with 4872 (62% of those that applied) qualifying for funding. In 2016, 21 077 students registered, of which 9559 (45%) applied for financial assistance. Of those who applied, 7104 (74%) qualified and the university requested additional funding to assist the remaining 1 143 first-year students (University of the Western Cape, 2016)

According to Breier (2008), administrators pointed out that although many students received NSFAS funding, several factors made it insufficient to cover all their needs. At UWC, even the best loan /bursaries are unlikely to cover more than accommodation and food.

According to the University Presidential report, there were 4 185 students who received undergraduate bursaries as an incentive for good academic performance (University of the Western Cape, 2016). In many cases, the bursaries and loans that students receive serve more than one purpose. As Breier (2008) mentions students who receive bursaries are also expected to support other family members. This also contributed to the level of worry and stress that students found themselves in.

Because of the shortage of funding from NSFAS at UWC, students face difficulty with food and accommodation. The Ministerial Committee report (2016) states that students experienced difficulties with the NSFAS funding and therefore it is expected that the new system will allow all students to access and experience NSFAS.

This resulted in students being unhappy about the service delivery received from NSFAS. In 2015, the South African higher education sector was shaken by protests that occurred across the country (Commission of Inquiry into Higher Education and Training, 2017). The majority of the protest actions experienced since 2000 occurred at historically black universities, where issues including fees, access to NSFAS, student accommodation needs, and other related issues were the cause of frequent, but uncoordinated protests (Commission of Inquiry into Higher Education and Training, 2017).

The Commission of Inquiry into Higher Education and Training (2017) states that demands of the protest that occurred escalated beyond the call for free education and came to include the scrapping of all student debt; an end to the outsourcing of service workers at universities; transformation of the curriculum, the availability of decent and affordable student

accommodation for university students, and an end to the rape culture on university campuses. The issue of transformation came to the fore again as protests about the language of instruction reared at some institutions (Commission of Inquiry into Higher Education and Training, 2017). The above-mentioned are only but a few demands that students made during the protests.

2.11. Legislative Framework

The section interrogates the legislation framework aligned with the research project regarding the NSFAS system, its implementation, and the challenges students face at a disadvantaged institution. The legislative framework consists of policies, legislation (and by-laws), and governance structures related to public funding provided by the Government.

NSFAS is a public entity and is governed as such by the NSFAS Act, no 56 of 1999 and the Public Finance Management Act, 1 of 1999 (PFMA) and regulated by the PFMA and Treasury Regulations. Chapter 6 of the PFMA and Part 9 of the Treasury Regulations include: requirements regarding the responsibilities of accounting authorities of public entities; budgets; annual reports; internal controls; strategic planning; cash management; investment policy and audit committees (www.nsfas.org.za, March 16, 2009).

NSFAS was established in terms of the National Student Financial Aid Scheme Act (Act 56 of 1999) and incorporated TEFSA (Tertiary Education Fund of South Africa). From 1993 to 2000, TEFSA was the primary non-profit company in terms of section 21 of the Companies Act and ceased to operate in July 2000. All existing loans on TEFSA books were transferred to NSFAS (www.nsfas.org.za, March 16, 2009). The government conceptualised NSFAS as a loan and bursary scheme to address the rising student debt problem in higher education institutions (HEIs) and to give effect to the government's commitment to redressing the inequities of the past.

The Republic of South Africa (1997) Higher Education Act, No. 101 of 1997 is another legal instrument that aims to provide for the establishment, governance, and funding of public higher education institutions. NSFAS policy and legislative framework operates within a constitutional, policy, and legislative framework provided for, by the below legislative and policy instruments.

The South African Constitution

The Bill of Rights in the Constitution of the Republic of South Africa Act (108 Of 1996) states in section 29 (1) (a):

(i)Everyone has the right ... to a basic education, including adult basic education; and to further education, which the state, through reasonable measures, must make progressively available and accessible.

The Constitution speaks to students at an institution and how they have the right to further their education and be assisted by the state. With this Bill of Rights in mind, students expect to have a right to be registered students at a higher institution of learning.

Department of Education (DoE) Framework

The Department of Education Framework for NSFAS developed a policy framework in 1998 to supplement the White Paper and clarify the objectives and intended operations of NSFAS. The framework created by the department allows for operational processes and methods of funding allocations to students at universities. This allows for the funding module to cater to students coming from a poor background and who are registered at a previously disadvantaged university. Universities in this category consist of vast numbers of financially needy students.

The National Student Financial Aid Scheme Act

The NSFAS Act (Act 56 of 1999) is the enabling legislation for NSFAS and sets out the objectives, functions, legal rights, and powers of NSFAS and its organisational and management structures. Students receiving funding from NSFAS, can be guided by the Act to ensure the organisation is following protocol and function according to the set guidelines stipulated in the Act. This will ensure that students' perception of, the expenses of the state entity is adhering to the rules, is profound and grounded.

2.12. NSFAS funding at a previously disadvantaged university

The university received financial assistance from NSFAS for the past 15 years. Every year the allocation differs and the number of students who are assisted differs as well. NSFAS allocation is divided into General, NSF Scarce skill, NSF Postgraduate funding, and Historic Debt funding. These categories assist students according to the criteria set out for each funding pool. Some of the funding allocations are expected to be paid back while others are bursaries to students. The allocation to the university has differed over the past three years: In 2012 NSFAS

allocated a total amount of R 227 million to the university, of which 7003 Students were assisted (NSFAS Financial Aid Annual Report, 2014). In 2013 the allocated amount was reduced to R 194 million and the number of students assisted was increased to 7039. In 2014 the university assisted 5822 with an amount of R 216 million. As illustrated above, the amount received by the university differs annually and the number of students who get assisted with the money varies (NSFAS Financial Aid Annual Report, 2014). The difference in the allocated amount and number of students assisted could be a result of many reasons in the student debt.

The Student Representative Council (SRC) is always fighting for the rights of students in all areas where assistance is needed. When looking at the financial assistance of students, the SRC promotes equality and fair treatment. In cases where student applications are unsuccessful, the SRC acts on their behalf and appeals the outcome of the application. This role mentioned is only one of the many interventions made by the SRC.

Students receive varying amounts of financial assistance based on their need determined by the means test used by the university. The means test is used by universities to determine the financial need of students. Due to the different outcomes of the applications, students' needs are assisted differently. Therefore, students' perspectives differ on the aspect of financial assistance to them.

Rejected students could reflect badly on student enrolment at the previously disadvantaged institution. This could lead to students dropping out, and students not wanting to study with a financial burden on their shoulders. Potential students with a promising future could turn to drugs and crimes if rejected. Different reasons, such as high income; not being promoted status, and not meeting the 50% average requirement, could be the result of a rejected financial assistance application.

The university has a history of creative struggle against oppression and discrimination. Among academic institutions it has been in the vanguard of South Africa's struggles for change, playing a distinctive academic role in helping to build an equitable and dynamic nation (UWC History, www.uwc.ac.za , 01 July 2019).

In 1959, Parliament adopted legislation establishing the university as a constituent college of the University of South Africa for people classified as "Coloured". What they offered was limited training for lower to middle-level positions in schools, the civil service, and other

institutions designed to serve a separated 'Coloured' community. In 1970 the institution gained university status and was able to award its degrees and diplomas (UWC History, www.uwc.ac.za, 2019). By 1982 the university formally rejected the apartheid ideology and adopted a declaration of non-racialism based on "a firm commitment to the development of the poor and disadvantaged communities in South Africa." (UWC History, www.uwc.ac.za, 2019).

In 1983 the university gained its autonomy on the same terms as the established "white" institutions. The university also formalised its "open" admissions policy, providing access to a growing number of African students, and paving the way for rapid growth. During the 1980s and 1990s, the university aligned itself with the mass democratic movement and important social and policy issues, received attention. It provided opportunities for many people to prepare for a wider spectrum of higher-level careers and played a leading part in policy research and formulation. The university was able to play an important role in the emergence of the new democratic order. President Nelson Mandela lauded the university for transforming itself "from an apartheid ethnic institution to a proud national asset" (UWC History, www.uwc.ac.za, 2015).

The NSFAS Act of 1999 was developed to assist eligible and disadvantaged students financially through loans and/or bursaries to access higher education (National Student Financial Aid Act No 56 of 1999). NSFAS objectives are to: redress past discrimination and ensure equity in access and population representation; respond to human resource development needs of the nation; and establish an expanded national student financial aid scheme that is affordable and sustainable.

Various bursaries from private donors have also increased over the past few years; however, the biggest percentage of financial funding for tertiary studies comes from NSFAS (NSFAS, www.nsfas.org.za, 01 June 2015). The allocation for funding distribution is stipulated by each donor, in cases where some students might have extra allowances for food, books, travel and so forth, some students might not have that luxury. NSFAS funding is aimed at lifting the financial burden that tertiary education places on students and helping them to achieve academic success. Since the majority of student recipients are first-generation students coming from very poor families, access to these funds also assists the students' immediate families (NSFAS, www.nsfas.org.za, 01 June 2015).

NSFAS has been part of the university's finance system for more than five years; it assists an estimated 7000 students every year with a total of more than R200 million per year. In 2013 NSFAS increased (an additional) the allocation to R230 million to cover outstanding fees of students that needed to be settled. With the amounts that get allocated comes frustration from students as the allocations do not meet all the needs of the students seeking financial assistance from NSFAS (Media Statement, 28 January 2014), as can be seen in the demand and student protests that have been rapidly increasing.

The assistance given by NSFAS covered the most important tuition, accommodation, and books (UWC Financial Aid Office Report, 2015). The funds for which students qualify are determined by the means test provided to the institution. Consequently, the allowances took different forms depending on the environment and the circumstances in which the students would find themselves (UWC Financial Aid Office Report, 2015).

Although the mandate of NSFAS is to provide loans and bursaries to students from poor and working-class households in need of financial assistance to pay for tuition and residence fees, books, and travel to and from campus, to some extent it also contributes to the needs of the household. According to the reports and speeches from ministers, NSFAS is committed to raising more funds each year for loans and bursaries to ensure that these funds reach those students for whom it is intended (NSFAS Media Statement, 28 January 2014). Barbier (2015) states that the Minister of Higher Education and Training announced that there will be an investigation into NSFAS corruption to ensure transparency and effective and sufficient utilisation of the money.

2.13. Chapter Summary

The focus of this research is on an explorative study of student perceptions of the impact of the National Student Financial Aid Scheme (NSFAS) and the value it adds to a previously disadvantaged university in Cape Town. This chapter covered an extensive search of the views of students and their perceptions of financial assistance received from the national fund. This chapter looked at public funding for students at tertiary educational institutions, defined public funding, and also described the experiences of other countries concerning public funding. The research then scrutinised public financing in South Africa and then focused on NSFAS funding at a previously disadvantaged institution in Cape Town.

Discussed next is chapter three. The chapter examines the research methodology, instrument, procedure, ethical considerations, and limitations of the study.

CHAPTER THREE

RESEARCH METHODOLOGY AND METHODS

3.1. Introduction

The previous chapter discussed the literature and the theoretical framework that forms the bedrock of this study. This discussion included the relevant legislative framework and how the phenomenon of the study is perceived in some countries all over the world. Looking at public funding for students at tertiary educational institutions, defining public funding and also describing the experiences other countries are going through in regards to public funding, were another core discussion in the previous chapter.

This chapter will now focus on the methodology and methods used in the study to gather information regarding the research topic, as well as the advantages of the identified method. Additionally, the methodology will provide detailed information about how the study was conducted, inclusive of procedures used to conduct the study, the description of how the participants were selected, how the variables are defined and the measures utilized. Finally, the ethical statement for performing the research and protecting the subjects of the study is clearly stated.

The research was conducted using primary and secondary data to gather information. The primary data collection strategy focused on in-depth semi-structured interviews. According to Hox and Boeije (2005), primary data are collected for a specific problem, using procedures that best fit the research problem. In this regard, interviews are one of the methods identified, where several standard questions are asked and responses are coded in a standardised category. It is paramount to note that, interviews may be adjusted during the study. As stated by Hox and Boijie (2005), interviews are guided by the researcher's need for information. In a further discussion, Francis et al (2010) mention that semi-structured interviews are often justified based on interviewing participants to reach the answer to the problem identified. In this particular study, a selected sample of students, who were NSFAS beneficiaries, were interviewed to determine their perception of the NSFAS financial assistance programme, as well as its implementation and challenges.

The participants were students who have been receiving NSFAS support at the institution identified. The researcher applied the snowballing technique to identify participants. According

to Simkus (2022), snowball sampling is a recruitment technique in which research participants are asked to assist researchers in identifying other potential subjects. Where they use currently enrolled research participants to recruit additional research participants. The specific sampling will be exponential non-discriminative, which means that researchers, or other participants, choose the sample as opposed to randomly selecting it, so not all members of the population have an equal chance of being selected for the study. Each respondent has the opportunity to participate or decline. The participants in studies using this method do not receive any compensation for providing referrals, and study participants are not required to identify any names of other potential participants (Simkus, 2022). In exponential non-discriminative snowball sampling, the first subject recruited to the sample provides multiple referrals. Each new referral will then provide the researchers with more potential research subjects. This geometric chain sampling sequence continues until there are enough participants for the study.

A minimum target of 25 students was set to reach the sample the researcher was planning on using in the data collection process.

3.2. Qualitative research methods

Qualitative research is a broad umbrella term that covers a wide range of techniques and philosophies; thus, it is not easy to define. According to (Hennink, Hutter & Bailey, 2011) qualitative research, in broad terms, is an approach that allows you to examine people's experiences in detail by using a specific set of research methods such as in-depth interviews, focus group discussions, observation, content analysis, visual methods and life histories or biographies (Hennink et al, 2011). However, this is more than just the application of qualitative methods. One of the most distinctive features of qualitative research is that the approach allows you to identify issues from the perspective of the study participants to understand the meaning and interpretations it gives to behaviour, events or objects (Gill, Steward, Treasure & Chadwick, 2008). Qualitative research also seeks to understand the contextual influences on the research issues (Hennink et al, 2011). Qualitative research is typically used for providing an in-depth understanding of research issues and it is useful for exploring new topics or understanding complex issues; for example, people's beliefs and behaviours (Gill et al, 2008).

3.3. Quantitative research methods

Quantitative research methods deal with quantifying and analysing variables to get results. It involves the utilisation and analysis of numerical data using specific statistical techniques to answer questions like who, how much, or how many, what, where and when. Expanding on this

definition, Aliaga and Gunderson (2002) describe quantitative research methods as explaining an issue or phenomenon by gathering data in numerical form and analysing it with the aid of mathematical methods. Apuke (2017) states that quantitative research involves the collection of data so that information can be quantified and subjected to statistical treatment to support or refute alternative knowledge claims. Furthermore, Williams (2011) remarks that quantitative research starts with a statement of a problem, followed by generating a hypothesis or research question, reviewing related literature and finally, a quantitative analysis of data. It is shown in research that quantitative deals with testing of hypothesis, looking at cause and effect as well as making a prediction (Apuke, 2017). As noted earlier, this study is purely qualitative.

3.4 Research Collection Tools

The methods mentioned below can be identified as techniques to use when collecting secondary data for the type of research for this study, namely, the use of desktop study that can be divided in external desk research and internal desk research.

3.4.1. Desktop Study

Desktop research is the collection of secondary data from internal sources, the internet, libraries, trade associations, government agencies, and published reports. It is frequently carried out at the beginning of a study as a stage-gate to see if more costly primary research is justified. Key sources and the use of secondary research are discussed at the beginning of this chapter.

External Desk Research — External Desk Research involves research done outside the organisational boundaries and collecting relevant information. These outside resources are as follows:

- a. Online desk research — There is an incredible amount of data available. An organisation needs to be information-specific whilst sourcing this information as there are billions of pages available on the internet. There could be two approaches for digging out the relevant information from the internet; one is directly browsing the specific information from industrial, marketing or business sites and extracting the information from these sites. Secondly, using various search engines like Google, Yahoo Infosee, and AltaVista for modulated searching. The important aspect here is to refine the search techniques in such a way that the results are promising and relevant. To enable this, the researcher must know the importance of the research and follow the guidelines intellectually to reduce the efforts made and the time consumed during the search process.

- b. Government published data — The government usually publishes a great extent of data online that can be used in a research process. This data is related to social, financial and economic aspects. Government websites are mostly free to access and contain the most prominent information. Thus, this could be the most cost-effective medium of gathering information.
- c. Customer desk research — One of the best and most prominent ways of extracting information for research is directly communicating with existing or prospective customers. Customers are considered the most informed as they are using products and services and are aware of the current market trends more than any other. Hence the feedback and information provided by customers are the most accurate and useful data which can be used most effectively in the further process of research.

3.4.2 Interviews

As earlier mentioned, 25 participants were interviewed to collect data. Interviews are a prominent tool used by researchers, all over the globe to understand the phenomenon from its natural setting. According to Adhabi and Anozie (2017), there are three types of interviews, which are: structured interviews, unstructured interviews and semi-structured interviews. Structured interviews do not allow the scope for further enquiry or discussion. Mostly, these types of interviews are used to collect quantitative data as they involve a ‘Yes’ or ‘No’ answer. This current study did not use this type of interview as the research phenomenon is qualitative.

Unstructured interviews on the other spectrum entail that questions are not pre-prepared and organised before collecting data. This means that the researcher, in this regard does not clearly understand what he/she is researching. As such, the researcher will struggle to get the answers is looking for, and the organisation of the research findings will consequently suffer. While this type of interview may lead to the gathering of large data, which is unrelated to what the researcher may be looking for, it is famous for being time-consuming and may lead to the wastage of funds allocated within the scope of the study. It is paramount to note that this type of interview was not used in this study, as the question of enquiry is clear, which is to understand the students’ perception of the NSFAS programme at a previously disadvantaged university.

Semi-structured interviews, which according to Laurel (2003) entail that the research questions are open-ended and allow scope for deeper enquiry. This type of interview further allows for the conduction of deep-dive research to clarify areas the researcher is not clear with, to the participants. This approach also allows the organisation of research findings to be organised

thematically and systematically in studying the phenomenon. This study utilized this interview approach. The secondary data gathered from extant literature supplemented information gathered from the interviews.

3.5. Chapter Summary

This study is qualitative. The data for this study were collected through the use of secondary information and interviews. Desktop research was used to gather secondary data. The feedback highlighted the perception of students who are NSFAS beneficiaries at former disadvantaged universities. The implementation process, allocation and administration of NSFAS were the key elements of enquiries. How the system changed and the implications and challenges of this funding tool process, were also enquired. The following chapter discusses the research findings.

CHAPTER FOUR

RESEARCH RESULTS

4.1. Introduction

The previous chapter discussed the research methodology and methods of the study. In this regard, the study is based on qualitative research methods. The study used desktop research as an instrument to gather information. The research also highlighted using semi-structured interviews to collect data from the 25 participants. This chapter presents the research findings. It is paramount to note that NSFAS was introduced to create opportunities to access higher education for financially needy and deserving students. However, the implementation of the NSFAS fund remains a challenge and this prompted the initiation of this study. How NSFAS manages the funds has been under scrutiny ever since its initial implementation. Different stakeholders have experienced challenges with the funding process. Next, the study briefly profiles the key participants.

4.2 Demographic of the respondents

Before tabling the research findings, it is paramount to give brief demographic information of the participants. The 25 participants interviewed are all students who are studying at a previously disadvantaged university. As mentioned earlier, the participants were selected using the snowballing approach until saturation was reached.

Originally, the participants were from various provinces of South Africa including the Western Cape, Northern Cape, Eastern Cape, KwaZulu-Natal, Mpumalanga, Limpopo, North West, Gauteng and Free State. The age of the participants ranges from 19 years of age to 26 years. Of these 25 respondents, there were 14 female students and 11 male students.

Important to note is that, all participants were children grant beneficiaries before they ventured into university life as adults. For example, in South Africa, children's grant starts from the age of birth and successful application to the age of 18 years (Expected leaving age of High School) This entails that, at the tertiary level, these students will need efficient source of financial support to help them focus on their studies. The NSFAS is there to fulfill this mandate.

To remind the reader, the central aim of this thesis is to understand the students' perception regarding the NSFAS programme. The questions that this study sought from the participants are in Addendum 3.

4.3. Students: Policy Implementation Challenges

4.3.1. Challenges

When compiling the responses of the interviewees, the researcher highlighted the below-mentioned issues and challenges that came about from the interviews held with the students. Many student responses aligned with the following highlighted concerns.

The initial implementation challenge for students starts with the online application process, whereby students lack the technical knowledge of the system, including how to upload the requisite documents. The online application form for NSFAS funding seems to bring about the difficulty for some students trying to do a new application. South Africa is a country with a diverse population group resulting in diverse needs. Thus, the majority of previously disadvantaged students, especially those who reside in rural areas, lack the necessary resources to apply for NSFAS funding online. These resources include access to the internet and computers to have their applications processed. The new system does not differ much concerning its primary challenges, as students still encounter problems when they have to sign their contracts online, and this issue has put students under pressure and distress when the date for signing contracts becomes imminent (Lethoba, 2017). While NSFAS blamed this on students who have either changed or lost their cellphones, students said technical problems on the new online application system of NSFAS were to blame. Some of the comments from students interviewed included the challenge in this regard. Thus, students argue that "They [NSFAS] are liars; their system is to blame for this and not the students. The system has technical challenges and sometimes gives out incorrect communication" (Linden, 2017) Some said they were still waiting to be evaluated for funding, while institutions' registrations periods had closed. Other students, even if they were funded previously, believed they didn't get support because NSFAS had run out of money, as alluded to, by Phakati (2018). According to Lethoba (2017), a student from TUT stated that she had a problem with the new funding model, and blamed it on communication barriers. For example, if communication regarding the signing of documents is published, and students fail to sign their contracts, these will be terminated chiefly, upon reaching the deadline. There has to be consideration that South African society is unequal and experiences multiple challenges.

The majority of the interviewees responded that the delayed responses on the funding status of the application made to NSFAS placed a huge amount of pressure on them during the registration period of their first year of studies. Students worry about who will pay the registration fee which is expected to be paid or promised by the donor to be paid to be cleared for registration. The new system left students in limbo as timeous communication was one of the issues that they were faced with.

4.3.2. Delay in NSFAS responses

Delays regarding National Student Financial Aid Scheme (NSFAS) funding have left prospective university students in limbo and some institutions in chaos. The knock-on effect of the slow process normally manifests during the first semester of the year. According to Abdulla (2017), as of 8 February, 175, 348 students at 26 public universities had received confirmation of financial aid from NSFAS to further their studies. Just under 10,000 applications were rejected for not meeting the NSFAS financial eligibility criteria (Abdulla, 2017).

Abdullah (2017) also mentioned while the total number of applicants for NSFAS funding is thus far unconfirmed, for the year 2016, NSFAS supported 480, 000 economically disadvantaged students to access universities and TVET colleges. NSFAS has received over 380, 000 applications for 2017, but this was before its reopened applications in January, so the number was likely to be far greater (Abdulla, 2017). If the year 2016 numbers (and NSFAS's increased funding for 2017) are anything to go by, this means there are still thousands of students who have not received confirmation of whether they will be funded by NSFAS (Abdulla, 2017).

As stated by the majority of the interviewees one of the issues NSFAS should look at, is to improve their communication with applicants. For applicants to know what their funding status is before they start with the registration process, confirmation of funding from NSFAS will allow the registration process to be effective and efficient. This also allowed students to proceed in seeking accommodation for the academic year, as it is a norm that landlords want confirmation of funding before allocating a room to the students.

It can be inferred that the lack of training and technical problems experienced as a result of the new model have given rise to student protests in Venda (Gumede, 2017). But students have voiced frustration with the means test, saying they view it as a dehumanising process that forces them to perform poorly (Gumede, 2017).

The impact of the method of liaising with students has not been as effective as it was envisaged. According to the Chairperson of NSFAS Mr. Sizwe Nxasana:

NSFAS has considered centralising call-centres because an unforeseen problem with the closing of financial aid offices on campuses was that students are battling to find someone who can answer their queries. Although the new centralised system intended to ensure better liaison with students, instead it resulted in greater disconnection between students and NSFAS, due to technical issues. (Council of Higher Education & Training, 2017).

The centralised system that NSFAS implemented is still facing technical issues that are preventing its perfect performance. It appears though that the implications of the system were not thoroughly analysed before the commencement of implementation.

4.3.3. Students can only call one office for assistance

With the new centralised system that is implemented, NSFAS needed to set in place the capacity to assist with the volume of work that is going to be dealt with at one point. Fredericks and Dano (2016) state that with the financial office on campus, it is easy for students to query problems they encounter with NSFAS, but with the new centralised model students have no place to go for enquiries. In numerous instances, students are informed to consult the NSFAS head office. Some students lack the necessary funds to visit or call the NSFAS head office, as the economic status of students is not equal. Furthermore, there is no guarantee that students will get the assistance they need. As a result, a case of frustration was reported at the Durban University of Technology (DUT) over student funding. According to Mthethwa (2017), DUT's SRC Deputy Secretary-General Mbuso Sithole stated that NSFAS was playing hide and seek and delaying tactics in terms of paying students' allowances.

Interviewees commented on the system which is managed by NSFAS:

The centralised system that is currently in place, used by the NSFAS offices, is not to the advantage of the students. Many students, for instance, experience the frustration of NSFAS help centres and the Institution's financial aid offices have different information about their availability, resulting in students being sent from pillar to post between the NSFAS head office and the financial assistance offices at the institution. The information at the call centres is limited and does not always assist with the immediate

problem that students are faced with. Students were frustrated by the limited information given by officials and the referrals back to their institution.

4.3.4. Late payments from NSFAS

Hungry and worried students threatened protest action because of delays in the payment of allowances by the National Student Financial Aid Scheme. Thousands of students across the country were about to enter the examination season without the necessary study material due to delays in the payment of their textbooks and food allowances (Selapisa, 2017).

Students from the University of Venda (Univen) and Mangosuthu University of Technology (MUT) in Durban embarked on protests demanding immediate payments (Selapisa, 2017). As a result, some students slept on campus because of financial reasons and late payouts from NSFAS. In some cases, students experiencing financial hardships find that their studies at the university are being negatively affected (Mokoena, 2018). The delays eventually culminated in student protests. It was reported that students at the Steve Biko campus at Durban University of Technology disrupted classes and damaged property because of unpaid allowances for food and textbooks (Tshwane, 2018). In the same month, classes were suspended at the University of KwaZulu-Natal's Westville campus because of student protests about poor conditions at residences and delayed NSFAS payments (Tshwane, 2018).

Respondents mentioned the following:

The payment system that was implemented by NSFAS resulted in student allocations being paid in bits and pieces, resulting in their student accounts not being fully paid by the end of the academic year preventing them from having access to their academic results. The institution's process is not to release academic results if the student's account is not fully paid. This frustration and challenge are them overlapping and roll over into the next academic year registration process, where students have outstanding debt and are expected to pay a portion of the debt before clearance for registration can be affected. All of this is leading to students moving between the clearance office and the financial aid office to have the outstanding debt overridden with a communication from the official in the financial assistance office.

4.3.5. Accommodation challenges

Mokoena (2018) stated that, Sibusiso Makamo, a first-year Bachelor of Education. Natural Sciences student from the University of Pretoria, told *Perdeby* that when he came to the

University of Pretoria this year he was not placed in a residence and could not afford private accommodation. “I used to sneak into my friend’s flat when the caretaker was not around, but when he was there, I would go to sleep in the library on an occasion of three times a week with no cash for food,” said Makamo. According to Langa (2017), a student from one university: “I was struggling a lot because the money I was supposed to spend on food and clothing was spent on transport to school and I was starting to struggle to pay for accommodation,” he said.

“It’s not easy to attend classes knowing that you have debts for studies and accommodation. This is stress because everything counts, clothes, food, and accommodation.” Modise, a second-year BA Law student, said in 2016 he was forced to travel to Wits from his home in Soshanguve, Tshwane, because he could not afford to pay for accommodation around Joburg (Manyane, 2018). “During exams, I had to sleep in the toilets because I had to be close to the library. I survived as though I was not a human being because sometimes I had to study on an empty stomach. I was like an animal” (Manyane, 2018).

Students residing in private accommodation had the following to say:

The payment process that is currently implemented by NSFAS, resulted in private accommodation payments to landlords being delayed. This caused frustration for the students as the landlord is hammering their necks on the outstanding payments from NSFAS, hinting in some instances that students will be evacuated from their rooms should further delays in payments occur. This caused students to panic and visit the first office for contact which is the financial assistance office. Due to processes that are in many cases not managed and controlled by the office in question, the officials referred students back to NSFAS as the custodian of the payment and allocation to the institution. If no payment is received the institution is not releasing final payments to external landlords from their budget. Student academic performance is being affected by the delay in payments.

4.3.7. Electronic System Challenges

The new electronic system of the National Student Financial Aid Scheme (NSFAS) allocates millions of Rands to poor students. This electronic new system is alleged to be vulnerable to fraud by the agency’s employees. For example, IT specialists at NSFAS offices allegedly swindled R100 000 with ease (John and Nkosi, 2018). The employee was suspended for more than a month for allegedly defrauding sBux, a cellphone-based system through which NSFAS

loan and bursary recipients access accommodation, transport, and textbook allowances. Tuition fees are paid directly to institutions (John and Nkosi, 2018).

4.3.8. NSFAS lack of responsibility and accountability

NSFAS failed to take responsibility in acknowledging that the new central system that they implemented is failing the students. "NSFAS has collapsed and is failing students," SASCO Gauteng secretary Buthanani Ngwane said. Ngwane was adamant that the demands they were putting forward were "urgent" as the country approached the exam season (Masweneng, 2017).

We believe that NSFAS has collapsed as a system since its administration's centralisation. As we speak, travel allowance for students is not paid, though they are expected to attend 80% of their classes (Mawesneng, 2017). The centralized system was necessary to counter the private sector's apparent lack of confidence in NSFAS, which is ascribed to the scheme having weak accountability structures and inefficient processes, especially its poor loan recovery record. As a result, NSFAS has lost most of the funding it used to receive from the private sector (Mawesneng, 2017).

Interviews revealed some doubt as to the capability of NSFAS to manage the funding and the funding process and questioning the pillar-to-post referrals with no one taking responsibility for the situation students find themselves in. NSFAS head office is blaming the institution for some of the responsibility in the challenges, and officials at the institution claim that NSFAS is supposed to be the office with the decision-making power and accountability.

Another issue mentioned by Ntsabo (2017) is that there is a lack of communication between NSFAS and Buffalo City College in East London. Students go to the finance offices at school and they tell you that the reason they didn't receive their transport allowance is because they don't qualify, but when you call NSFAS, they tell you that your transport allowance has been sent to the school" (Ntsabo, 2017).

4.3.9. Delay in approval of funding

The majority of students who apply for NSFAS funding come from poor backgrounds, with financial assistance from NSFAS often being their only source of income to buy food and other necessities. Bozzoli (2017) argues that it was concerning that those students who are from poor backgrounds receive funding assistance quite late in the year, or were in limbo to find out whether NSFAS has funded them. The Department cannot boast about 2 million NSFAS

students being funded since 2013, while only 44% of applications received this year have been successful to date (Bozzoli, 2017).

Interviewees raised and mentioned the following:

As poor students coming from a disadvantaged background, they are faced with NSFAS allowances being their primary source of income, having no parents employed or parents deceased. Some have the responsibility of ensuring that they share their allowance with their household members for necessities needed in the house. This then results in students running out of money to sustain them for the month. Some students also have expenses that are not catered for by NSFAS, for example, expenses related to sports or social activities. Students believe that these expenses are a necessity for them and contribute to their well-being. These activities allow students to take a break from their studies. With that said, the aforementioned activities in the majority of cases also required students to spend a portion of the allowance on it.

4.4. NSFAS

4.4.1. System challenges (due to centralisation of NSFAS)

Coupled with the aforementioned challenge is the blame on the centralisation of NSFAS. NSFAS blamed delays in generating forms for university students and schedules of particulars for technical and vocational and education training college students on institutions struggling to use the scheme's upgraded modules on their business management systems because of lack of training (Gumede, 2017). However, the system was never introduced properly to all stakeholders to allow them to gain the necessary training and skills to work on it. Phakati (2018) states that there were still system integration challenges that affected the submission of registration data to the NSFAS offices.

4.4.2. Avoidance of administrative inefficiency of mishandling of applications and documentation

The National Student Financial Aid Scheme hopes to root out fraud in the awarding of bursaries and loans through its centralised system (Malingo, 2016).

The scheme previously had representatives at universities and students would submit their documents there and this had allegedly opened up room for fraud as some would submit fraudulent documents. For its online centralised system, NSFAS is working with most

government departments and agencies including the South African Social Security Agency to verify applications before awarding financial assistance (Malingo, 2016).

According to Msulwa Daka, the former CEO of NSFAS, the online system was expected to have numerous advantages, chiefly among those tackling fraud and corruption head-on (Malingo, 2016, October). A forensic investigation into allegations of fraud and corruption in the allocation of NSFAS funds was concluded and the Department of Higher Education stated that it was forging towards rooting out malfeasance (Phakati, 2018).

4.4.3. Lack of capacity for the masses

With the new NSFAS centralised system, all the responsibility comes back to the head office, where all the administrative duties need to take place. This can only be realised if the capacity and manpower are increased to ensure that the system serves its purpose of getting back to all applicants in a certain period.

The new NSFAS programme has a planned five-year rollout. By 2020/2021, the baseline NSFAS allocation will increase from this year's R9.849 billion to R35.321 billion. In order to account for the consequent need for capability growth, NSFAS has allocated R105 million over the Medium-Term Expenditure Framework "to assist NSFAS to increase and strengthen its administrative capacity" (Yates, 2018).

4.4.4. Students not being completely honest about their applications

The newly implemented online centralised system requires students to do an online funding application. Students are therefore expected to upload their supporting documents, for the applications made (NSFAS, 2017). This could have some ethical implications as some students could be dishonest in their application and could provide false information and documentation to obtain the funds. This is one challenge that NSFAS will have to prioritise, in ensuring that honest and correct information is obtained. As stated by Matukane and Bronkhorst (2017), while fraudulent supporting documents are always possible, the documentation that is most likely to be falsified is an affidavit declaring non-income earners at home, while there might be parents who are working.

4.4.5. Students misuse allowances

Students, who were allocated allowances for higher educational purposes, used those allowances for personal benefits and luxury. This is a fraudulent activity and NSFAS should have policies in place to prevent this from happening. According to Mahlo, Selapisa, and

NSFAS (2017). An investigation by *The New Age* has revealed that some financial aid recipients have set up shop outside bookstores to “sell” textbook allowances they received as part of their NSFAS aid packages.

NSFAS confirmed that at least two students at the University of Venda have forfeited their coupon vouchers after it was discovered by NSFAS that they were trading or exchanging them for cash. This matter was handed over to our NSFAS Legal and Risk Department for further investigation and we are taking extreme and harsh measures to deal with this (NSFAS, 2017).

NSFAS cannot and will not allow any abuse of taxpayer money. The institution stated that its primary objective was to maintain a zero tolerance to fraud and corruption within the scheme. NSFAS-approved merchants and students who are found to be involved in any related matters to fraud face serious measures as the act may violate the sBux terms and conditions (NSFAS, 2017)

The sBux terms and conditions for the use of vouchers or coupons include that they are non-assignable and are not supposed to be transferred, bought, sold, traded, or exchanged for cash from the original recipient to any other person or group prior to the store redemption, or even reproduced, or altered in any way (NSFAS, 2017).

During the interviews, it became clear that:

Some students were a bit skeptical to reveal or let slip that not all of the allowance money received from NSFAS was used for strictly academic-related expenses. There were a few who were brutally honest in revealing that some of the expenses they had were not academic-related but, in a way, linked to the student and the student lifecycle. Students mentioned in the discussions that spending some of the money on clothes was necessary as they were expected to attend classes and presentations that appeared presentable amongst their peers. Some even argued that having their hair done and cut, resulted in them feeling and looking presentable.

4.4.6. NSFAS cannot keep track of graduates for the repayment process.

NSFAS is currently in the predicament of collecting the repayment of students who received funding from NSFAS previously. According to De Villiers, Van Der Berg, and Van Wyk (2013), NSFAS has a problem with their records therefore, they are uncertain as to who owes them and what is owed. This also poses a problem for the receiving of funds back from graduates to finance new students wanting to access higher educational institutions.

4.4.7. Dropouts of students that borrowed money.

Students complained in the past that their loans did not provide money for food and transport, leading many to drop out of institutions. According to the article published on the Business Live News, a new study of the National Student Financial Aid Scheme (NSFAS) contains disturbing findings on the dropout and failure rates of students doing degrees on NSFAS grants. According to the study, NSFAS-funded students studying three or four-year degrees have a dropout rate almost double that of all students studying for the same qualifications. The Treasury study tracked NSFAS-funded students registering in the year 2006-7 over five years (Business Live news, 2016). It found that after five years, 63% of them had dropped out and 32% had graduated, while the remaining 5% were continuing into a fifth year (Business Live news, 2016).

Respondents during the interviews raised that:

Although financial assistance on their own is forming part of a huge part of student life at an institution. Students coming to the institution directly from school are faced with an expectation of somebody holding their hand and assisting with all the processes in their lives. Being faced with challenges and obstacles beyond their control contributes to students dropping out of university. Some argue that issues such as mental health and peer pressure, to mention a few, are also some of the major contributors to students leaving the system. Although students know that their finances at the institution are sorted and they have one thing to worry about, it does not guarantee that students will remain at the institutions and complete their degrees.

The feedback received from interviewees was relevant and informative towards answering the problem statement of student perception and supports the secondary information that was gathered and compiled in this paper. Additional issues were mentioned during interviews, which were not highlighted in the challenges. These identified issues create the opportunity for further research on the specific topic in question.

4.5. Institution

4.5.1. Institutions were stripped of responsibility and decision-making power

NSFAS stated that the student-centred model 2017 rollout of the old model that was used by NSFAS placed heavy reliance on institutions. The responsibility of the institution as the middle man ensured that accountability was placed on the institutions providing critical information relating to the studies of the students. According to Dippenaar (2017), the Director of Marketing

and Communications Mr. Temba Manana at the University of Mpumalanga (UMP) told the press that NSFAS is no longer run by universities, and is functioning independently.

With the new NSFAS centralised system, the only assistance to students from the institutions' side would be based on financial queries. The administrative dependency has been removed; taking away the majority of institution control and only assisting students with relaying NSFAS problems to the NSFAS offices. (NSFAS, 2017).

NSFAS has been struggling to ensure the smooth rollout of free higher education where full-cost bursaries were allocated to students, with many students complaining about delayed payments. This has sparked protests at tertiary institutions around South Africa (Phakathi, 2018).

4.5.2. Faced with the challenges of assisting students with queries

Assisting students with queries became one of the issues that NSFAS had to attend to ensure that clarity and transparency were visible. It became necessary for NSFAS to establish a call centre where students could direct their questions.

The Minister of Higher Education stated: I wish to thank all stakeholders for how they offered guidance and support. There are of course continued difficult challenges that we still need to iron out including ensuring that all students who meet funding criteria get the funding due to them. The department is working closely with NSFAS to ensure that it happens. Before I reflect on progress and challenges, I wish to set out the details of the bursary scheme introduced this year (Pandor, 2018).

4.6. NSFAS Decentralised system versus the Centralised system

The following section discusses the NSFAS decentralised system versus the centralised system where NSFAS implemented the student-centred model to distribute and manage government funding. The decentralised system and centralised system will be looked at as well as the changes brought about in NSFAS. The chapter highlights the major changes and the results of the newly implemented system.

4.6.1. Decentralised System

NSFAS aims to ensure that all citizens have access to and can afford higher education and training. NSFAS receives allocations from the state but also donations from local and international donors and then aids disadvantaged students using bursaries and loans (Jackson,

2011). According to the NSFAS Act of 1999, any student may apply in writing for financial assistance, but to be eligible for an NSFAS loan a student must:

- Be a citizen of South Africa
- Be accepted as a registered student at a university or Technikon in South Africa when the award is made.
- Be studying for a first tertiary qualification or
- Be studying for a second educational qualification provided that this second qualification would enable the student to practice a chosen profession
- Be judged to have the potential to succeed

Students should be regarded as financially needy and should be measured according to the below points.

- For this process to be successfully undertaken a means test has to be applied. TEFSA requests HE institutions (as agents) to answer the following fundamental questions:
- Who should be considered responsible for meeting the costs of the applicant's education?
- What sources of income can legitimately be called upon to assist in meeting the applicant's costs?
- Who should be considered to be dependent on the total income of the household of the applicant?
- How much of the available means can be used to help the applicant meet the legitimate costs of his/her studies?
- What should be considered to be 'legitimate study costs'?

However, on inquiry, it proved that no information about the results of the means test for the first eight (8) years is available on the database of NSFAS. Due to problems inherent in performing a means test, the accuracy of these tests that were conducted is questionable (NSFAS, 2009).

The various HE institutions customised the means test to suit their specific context, but in general, it can be summarised in one or more of the following five categories (Jackson, 2011):

- Calculations of gross family income with applicants qualifying if their income is below a certain predetermined maximum.
- *Per capita* income which considers the gross income of the family, but also the number of dependants in that household.
- A points system that takes account of the above, but also takes into consideration if parents are divorced or other dependants in the household are also studying at a HE institution.
- A questionnaire and interview by a skilled interviewer to explore the complexities of the student's background.
- Notional disposable income that considers family size, what each member of the household needs to live on, and the income available to finance the applicant's studies (NSFAS, 2009).

TEFSA/NSFAS was unable to deal with the administration and had to rely on the financial aid offices of the 36 HE institutions to act as local agents in executing the disbursement system. (After 2004, when the mergers of HEIs, took place the number of institutions decreased to 23), (Jackson, 2011). It makes sense because these institutions are in contact with prospective students all over the country. The tasks of these financial aid bureaus are summarised below:

- Administer loans and bursaries granted to students of the institution;
- Receive loan and bursary application forms for students;
- Consider and access applications in the light of the criteria (including a prescribed means test) determined by NSFAS for the granting of loans and bursaries;
- Grant bursaries and loans if the criteria are met after ascertaining whether or not funds are available;
- Enter into a written agreement with a borrower or bursar following the provisions of the Act and on terms and conditions determined by NSFAS;

- Report on the progress made by the borrower at intervals agreed upon by the institution and the NSFAS board,
- Notify the board immediately if the borrower discontinues his/her studies.

In general, the decentralised NSFAS scheme is working fairly well, but HEIs have raised a few concerns. The first was about the distinction between part-time and full-time students. Normally, part-time or distance education students qualify for smaller loans because they can pay for their studies from their earnings to a larger extent than full-time students. For example, on average university students received an NSFAS award of R9 596 in 2003, but students studying at UNISA only R4 604 (Steyn & De Villiers, 2006). With Technikons, the same difference is experienced. For example, in 2003 Technikon students on average received an award to the value of R7 338, but students at Technikon SA only R2 823. All students who previously failed more than once had to enter as part-time students for a loan application, while they could still be *de facto* full-time students. This distinction also had implications for distance education students. Some of the distance education students enrolled for more modules/courses than their residential counterparts and the mode of study should thus not be considered when defining a student as part-time or full-time (Steyn & De Villiers, 2006).

Other problems with the NSFAS include students with dual citizenship who try to qualify for NSFAS loans based on their South African citizenship while there is no guarantee that they will take up employment in South Africa; students who fail to meet the criteria of the screening process (in other words they are not sufficiently needy or poor) frequently challenge and blame the HE institutions for trying to exclude them; communication with students in rural areas (without reliable postal services and no fax machines) is sometimes a difficult process; illiterate parents signing the NSFAS forms on behalf of their minor children are sometimes unaware of the financial implications of the contracts (Steyn & De Villiers, 2006).

To ensure that funds for NSFAS are equitably divided between the different HE institutions the institutional allocations are based on the number of disadvantaged students at the respective HE institutions, as well as the costs of study (according to study programme) at each institution (Steyn & De Villiers, 2006).

The amount that each HEI will receive is thus solely determined by the racial composition of the students at a particular institution, especially the number of black students. However, at

each institution itself no distinction is made according to race and the poorest students should receive NSFAS awards, irrespective of their race (Steyn & De Villiers, 2006).

4.6.2. NSFAS Centralised System

The financial aid offices of higher education institutions (HEIs) have historically handled the disbursement of loans and bursaries and have reported on students' progress to the NSFAS. However, NSFAS is now moving to a centralised system, beginning with a pilot programme of online applications in 2015 involving 11 HEIs. Before the development of a centralised system, NSFAS allocated funds to each HEI based on the number of disadvantaged students at the institution and the cost of studying at that institution (Bhorat & Pillay, 2017).

According to Yates (2018), NSFAS is responsible for distributing government funds to students to help them afford university tuition costs. In the past, money came in the form of a loan. NSFAS switched to a bursary scheme for incoming students, as long as they maintained a certain standard of academic success and fulfilled voluntary service hours.

Each HEI then allocates its funds to financially needy students. Eligibility for NSFAS funding is determined by a means test. Before 2003, each institution used its version of the means test, but in 2003, this was standardised to a single means test applicable to all HEIs. The standardised means test determines a student's financial need by using the expected family contribution (EFC) (Bhorat & Pillay, 2017).

The size of the EFC can then be used to rank students in order of financial need. The means test should be used to determine both eligibility as well as the award size, but many institutions use the means test solely to designate eligibility and then equitably allocate awards to all eligible students (Bhorat & Pillay, 2017). This system, in which the allocation formula is the key determinant of a student's award size, has created wide disparities in the NSFAS award size across institutions. Institutions either had enough funds for the relatively few financially needy students or granted smaller awards to a larger number of students, a practice known as 'top-slicing'. Institutions with large numbers of poor students, typically historically black institutions (HBIs), thus tend to have smaller average NSFAS award sizes (Bhorat & Pillay, 2017).

The new Student-centred Model now enables NSFAS to manage a direct relationship with the applicants; NSFAS-funded students. Student loans and bursaries are granted to individual students after an application is submitted to NSFAS and a student's financial needs and

academic performance have been evaluated. Students are notified by NSFAS of their application results, which means that there is a direct relationship and communication between the student and NSFAS from first-year registration until completion of studies (www.nsfas.org.za). Once a student is approved for NSFAS funding, NSFAS allocates funding for the student and pays it directly to the institution to fund their tuition costs. Registration fees are paid quicker and more efficiently (www.nsfas.org.za).

Eligible students are allocated allowances directly through the sBux system, which enables students to receive and spend their allowance using their cell phones. Allowances such as accommodation, transport, food allowance, and allowance for textbooks are provided to support students academically through their student life cycle.

The Student-centred Model enables NSFAS to trace a student's academic progress throughout the course of study and a student only applies once for funding, and not every year (www.nsfas.org.za). According to Tshwane (2018), in the new system, returning university students who currently have NSFAS agreements in place under the previous household income threshold of R122 000 will have those converted to bursaries "under the same conditions as when they first received the financial support".

The new Student-centred Model that was implemented brought about new challenges. Students, institutions, and NSFAS themselves experienced challenges. As Yates, (2018) also mentions that one of the challenges or difficulties could be due to data integration between NSFAS and universities thereby delaying the distribution of funds. According to Linden (2017), NSFAS threatened that students might lose their funding and blamed students who have either changed or lost their cell phones. In contrast, students said technical problems with NSFAS' new online application system were to blame. As stated by John (2018), the new electronic system that NSFAS is using to allocate millions of Rands to poor students is very vulnerable to fraud by its employees.

4.6.3. NSFAS Changing

NSFAS has always been the vehicle for the government to assist students across the country with financial support. NSFAS is a public entity and is governed as such by the NSFAS Act and the Public Finance Management Act (PFMA) and regulated by the PFMA and Treasury Regulations. Chapter Six of the PFMA and Part 9 of the Treasury Regulations include

requirements regarding the responsibilities of accounting authorities of public entities, budgets, annual reports, internal controls, strategic planning, cash management, investment policy, and audit committees (NSFAS, 2017).

The NSFAS Act enables any student to apply for a loan or bursary from NSFAS but allows the Board to impose conditions, generally, or in respect of a particular loan or bursary. Such conditions include the use of the means test and the loan conversion of up to 40% of any loan as an incentive for academic success (NSFAS, 2017).

It provides for payment by NSFAS of the amount of the loan or bursary “to the designated higher education institution, rather than to the applicant. It also allows NSFAS to enter into what is in effect an agency agreement with higher education institutions (HEIs) or further education and training (FET) colleges, in terms of the following:

- Administer loans and bursaries granted to students of the institution.
- Receive 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 following the provisions of the Act and on the terms and conditions determined by NSFAS.

The Act defines a loan as “a loan granted to a person by NSFAS to enable the person to defray the costs connected with his or her education at a designated higher education institution, and those connected with the board and lodging of that person for purposes of attending the institution” (NSFAS, 2017). The Act allows NSFAS to determine the parameters under which loans and bursaries are granted to students, ensuring that students are provided with sufficient funds to cover their costs of tuition and/or residence, and any further reasonable provisions (NSFAS, 2017).

The announcement made by the president in 2017, changed the whole approach of NSFAS being a loan/bursary vehicle for the government. The change was a result of NSFAS being the grant carrier for the government to students of the country. Kahn (2018) states that the changes

meant NSFAS had to process grants for more students and shift from providing loans to bursaries for all first-year students at TVET colleges. According to Govender (2018), the Department of Higher Education stated that returning students who were funded by NSFAS in 2017 or earlier will also be awarded bursaries. NSFAS will be granting bursaries instead of loans to undergraduate students this year in line with the government's new fee policy.

4.6.4. Major Changes

The old system allowed for universities to carry the majority of the administration responsibilities. The new system shifts the administration responsibility back to the NSFAS office. Currently, the applications go directly to NSFAS from the students via the online application process instead of NSFAS receiving them from various institutions (National Student Financial Aid Scheme, 2017).

The students then sign a loan agreement online contrary to before where they had to sign an agreement via the institution. Even the distribution of the funds that was previously done by the institutions is now done directly by NSFAS (National Student Financial Aid Scheme, 2017). As stated by Tshwane (2018), the fully subsidised government bursaries will be administered through NSFAS and are expected to be full-cost bursaries.

4.6.5. Results of new System

Since the implementation of the Student-centred Model, challenges and questions of sustainability of this model have become apparent. The model has to deal with how to ensure that student funding is administered optimally for continuous years (Ngqengelele, 2018).

The challenges facing NSFAS are complex and emanate from the 2017 rollout of the Student-centred Model where serious problems were experienced, once it was implemented in all post-secondary institutions. These problems relate to the finalisation of funding decisions and the disbursement of fund payments to eligible students (Ngqengelele, 2018).

According to Ensor (2018), about 100,000 registered students who qualified for the NSFAS funding in 2018 have not yet received their allowances during that academic year. Another 29 473 students have not received their funding for 2017 creating a picture of administrative chaos at the scheme.

This chaos was a major setback for disadvantaged students who depended on NSFAS funding to further their education and was also a result of the failure of systems across the board, in both NSFAS and the institutions. NSFAS had not issued the appropriate contracts to students, and

the information provided by institutions and students themselves was often incomplete or unusable. According to student representatives, the student-centered funding model” failed to assist students (Ensor, 2018).

Due to chaos in the administration of the NSFAS funding management did not last at the entity. The management that was appointed to turn around the scheme had been dogged by corruption and mismanagement, resulting in many disadvantaged young people missing out on higher education opportunities (Phakati, 2018).

It was announced by the Minister of Higher Education, that the application process for 2019 has been suspended until the NSFAS 2018 backlog was properly resolved. Institutions are still awaiting partial payments from NSFAS. The concern regarding the slow pace of payments to institutions and the processing of applications was highlighted. However, NSFAS states that IT experts are working on the system to address these issues (Magnus, 2018).

The minister directed the Board to ensure that there is an urgent solution to the integration of registration and funding data between NSFAS and universities and colleges. Also, the system generates accurate bursary agreements, that they are signed, and NSFAS ensures that communication goes out immediately to students and funds are distributed without delay (Peter, 2018).

4.6.6. NSFAS under administration

The Department of Higher Education and Training appointed an administrator to oversee the National Student Financial Aid Scheme. Minister Naledi Pandor placed NSFAS under the Board’s administration, and in the interim, NSFAS is keeping applications for funding for 2019 on hold, as it is still trying to sort out money that needs to be given for 2017 and 2018 (Niselow, 2018).

The new administrator is expected to take over the governance, management, and administration of the entity (Niselow, 2018). The responsibility of the CEO and the Board members is now transferred to the administrator to ensure that all the challenges that NSFAS has been faced with are addressed. According to the NSFAS progress report, the administrator would have a team of people from within institutions, including Human Resources (HR) experts to assist him/her in resolving the issues.

4.7. Chapter Summary

The shortcomings of NSFAS have had a clear impact on efficiency, effectiveness implementation, and delivery. Tertiary institutions and students were negatively impacted since many disruptions occurred during academic years. The most significant solution that NSFAS implemented has been their new model process which was intended to have faster processing, improved accuracy in reporting, and a disciplined way of engaging in line with government policies. The responses from some of the interviewees relate to some of the literature, where it was established that there is a clear link between the challenges and the implication of processes on students at an institution where the majority of students depend on financial assistance from NSFAS.

The Student-centered Model is intended to provide an enhanced online end-to-end capability allowing faster processing of applications, disbursements, and better control of financial aid governance processes. The reality is that there are many flaws in the model that NSFAS needs to improve to obtain the intended objectives. This chapter looked at the challenges and problems that the new NSFAS system produced for all stakeholders such as students; the institutions and NSFAS itself.

The chapter also looked at NSFAS's decentralised system versus the centralised system and the way the system operates and how processes were followed when NSFAS implemented the Student-centred Model to distribute and manage government funding. The chapter interrogated how NSFAS has changed from a government entity to a government grant. The chapter highlighted the major changes that took place and what impact these changes had on the whole process. Following this, the results of the new system are under scrutiny. Lastly, the fact that NSFAS was placed under administration was a game changer for this entity. The challenges and problems that occurred when the new system was implemented failed to deliver an improved service to the student and therefore, the appointment of an administrator was needed.

CHAPTER FIVE

FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1. Introduction

This chapter reflects the findings of the research. The analysed data were obtained from the research conducted via primary and secondary information. The findings are presented in a summary. The results are discussed with the following research question in mind, as presented in chapters one and three. Broadly, the study sought to answer the following: ‘The NSFAS financial assistance programme: Implementation and challenges for students studying at a previously disadvantaged university’.

According to Hox and Boeije (2005), primary data are collected for a specific problem, using procedures that fit the research problem best. Novak (1996) mentions that secondary data help design subsequent primary research and can provide a baseline with which to compare primary data collection results. Therefore, it is always wise to begin any research activity with a review of the secondary data.

The previous chapters looked at students studying in South Africa, across various institutions. How the NSFAS funding is looked at in institutions of higher education. NSFAS at a previously disadvantaged university. Some background information was discussed regarding NSFAS—their purpose and goal; the students’ perception of government funding; NSFAS in particular; and the impact it has on their lives.

The paper spoke to the problem statement and identified the aim and objective of the study. The methodology of research was identified and discussed. Definitions of the understanding of public funding were also looked at. The paper identified various types of funding that are available. The approach, models, and systems were identified and how they were administered was discussed. The different models in South Africa were discussed with a specific focus on the NSFAS model. Additionally, NSFAS allocation and administration at a previously disadvantaged institution were investigated.

The problems and challenges that are experienced by students, institutions, and broader stakeholders involved in this NSFAS process were highlighted. The paper discussed the causes of the challenges and the impact it has on the recipients of this bursary/grant. The NSFAS

decentralised system was weighed against the centralised system from the application process to the allocation and payment process. The changes that occurred within NSFAS as an entity were discussed, in that it also indicated major changes in NSFAS itself. NSFAS changed from being an entity administrating loans to students to being the driver of a full-cost DHET grant allocated to students.

The NSFAS chaos resulted in NSFAS being placed under administration, with the hope of all these failures being addressed and changed to positive outcomes so that the entity can deliver an effective and efficient service to students of South Africa. The paper presented the outcomes of students who were interviewed and the perception of financial assistance received from NSFAS. Various issues were raised by the students concerned, and students identified challenges that were highlighted by previous authors on NSFAS and funding matters. Students also raised additional issues which allow for further investigation. It is possible that the new issues identified in the study can be linked to NSFAS, although some could view them as not being directly related to the academic arena.

This chapter presents a discussion of the results as presented in Chapter Five which is discussed in light of the research questions and objectives of the study. These findings are in line with the reviewed literature. A summary and conclusion are presented with recommendations on the NSFAS financial assistance programme, its implementation, and challenges for students studying at a previously disadvantaged university.

The major aim of the research was to look at the NSFAS financial assistance programme, its implementation, and its challenges for students studying at a previously disadvantaged university. Desktop research assisted with gathering the findings of the NSFAS system and its changes. The following objectives assisted in accomplishing the central aim:

- To review the literature on student finance at disadvantaged universities
- To choose a theoretical framework to understand student finance support
- To document the existing financial assistance practices at the university
- To document student perceptions and expectations about student financial assistance
- To document students' perceptions about NSFAS
- To draw conclusions and formulate recommendations

The findings and recommendations are presented according to the above aims and objectives. It is also this chapter's main section as the discussions are intended to respond to the stipulated objectives. The focus will be on the NSFAS system and how the implementation brings about challenges and opportunities.

When discussing the challenges and the related results to, the NSFAS problem in changing the systems it will highlight the effect the system change has had on NSFAS as an entity and the impact on institutions, but most importantly on the students who are recipients of this financial assistance offered by the government.

5.2. Findings

This section of the paper discusses the findings and analyses the research collected.

5.2.1. Findings on the decentralised system

The centralised system focused on the application process and the flow from students to universities to NSFAS. This process is very much manual based and applications were printed, and completed by students. The students then applied to the institution. The outcome of the application is communicated to the student from the institution, and consultation occurs regarding funding. The loan agreement document is then signed by the student for payment (NSFAS, 2017).

This system process allows for the institution to receive the allocation from NSFAS, and at the beginning of each year, NSFAS will then allocate a percentage of the allocation to the different institutions. The institution then is responsible for awarding the loans to the students, paying out allowances to the students, and preparing and submitting claims to NSFAS for payment (NSFAS, 2017).

NSFAS receives all claims from the institutions, checks them, and then makes payments to the institutions. According to the National Student Financial Aid Scheme (2017), it has changed its processes in order to deal with various administrative inefficiencies. These changes came about due to the fact that there were many problems with regard to the data basis and application process of NSFAS (NSFAS, 2017).

The decentralised system resulted in NSFAS having fewer administrative responsibilities. Since the responsibilities and decision-making powers rested in the institution, allegations of corruption came about. The institutions that controlled the majority of the power in this process

had the advantage of being in a position to assist students with queries and allowances on time. Students had access to consultants to assist with complex issues and errors that occurred.

5.2.2. Findings on centralised system

The centralised student-centred model was implemented to establish a direct contact and communication link between NSFAS and the students. This model allowed NSFAS to manage allocations. It enables students to know their funding status before they register. And it allows for students to do a once-off application for the duration of their studies.

This system consists of two processes for new applicants and returning students who are already in the system. A new applicant applies to NSFAS directly; after submission of results, they are provisionally funded. Students then proceed with registration and their allowances are then paid out within 24 hours. Names of returning students are confirmed by the institution to NSFAS. They are ranked after results have been processed and their provisional funding is confirmed. Students then proceed with registration, and their allowances get paid within 48 hours.

Students started to complain about not having heard of their outcome for funding. Fredericks and Dano (2016) reported that students feel with the financial aid office on campus it was easier for students to query problems they encounter with NSFAS, but with this new model where do students go if they have queries? However, some people feel that the new system is a good idea to assist in eliminating fraud and corruption.

The policy implementation and strategy systems in the new model vary from that of the old model and considerations that were not important previously have now become fundamental to implementation. The role of the institutions has now changed; their control has been removed and they are unable to effectively assist students. The institutions are purely there to assist students with financial queries with no administrative dependency. This gives universities relief in terms of work but problems in terms of being able to properly liaise with students about NSFAS. This has shifted the burden of dealing with applications fully onto NSFAS administrators. The problems of capacity were substantial because this was a large system (Council of Higher Education & Training, 2017).

According to Gumede (2017), NSFAS increased the number of students it funded by 9% in the 2016-17 financial year, but the technically complex rollout of its student-centred model led to the organisation failing to meet nearly half of its strategic objectives and performance indicators. This has also led to communication failures between NSFAS, students and

institutions. It was also highlighted that the body was unable to meet its target of paying 100% of claims to institutions outside the student model.

5.3. NSFAS scheme versus NSFAS grant

A fully subsidised education will include, according to the Presidency, tuition fees, prescribed study material, meals, accommodation, and/or transport (Pather, 2017).

Having amended the definition of poor and working-class students, the government will now introduce fully subsidised free higher education and training for poor and working-class South African undergraduate students, starting in 2018 with students in their first year of study at our public universities. Students categorised as poor and working class, under the new definition, will be funded and supported through government grants not loans according to the Presidency (Pather, 2017).

The NSFAS scheme looked at the income cap of R122 000 as an annual household income. The scheme was divided into 60% of the amount borrowed to be repaid to NSFAS and 40% was to be converted into a bursary. This process requested that an annual application be submitted for financial assistance. The requirements set out would be that the student is promoted and 50% of the modules taken are then passed.

The NSFAS grant that has recently been implemented is looking at an income cap of R350 000 as an annual household income. This scheme covers a 100% bursary. This process is an electronic application process. It is requested that the applicant only apply once for the duration of their studies for assistance to be granted. In order for applicants to be assisted the following year they are requested to pass 100% of their modules taken for the year.

The change in the entity from scheme to grants also meant that the system moved from being paper-based to being electronic-based. NSFAS also worked hand in hand with different departments such as Home Affairs, Labour, and SARS. The role of these departments is to verify and check whether the information submitted is valid. It is expected of universities to provide accurate information to NSFAS regarding student costs etc and to assist NSFAS, as the distribution vehicle to allocate allowances to students. On the other hand, students will be receiving full-cost bursaries with no fear of paying any money back to NSFAS. This also raises the concern about students who fall outside the cap of R350 000, and what will happen to their applications. The latter leaves room for possible further investigation.

According to Tshwane (2018), however, the free education rollout, which will be implemented over five years, will only apply to students whose combined family income is below R350 000 per annum. This suggests that middle-income students whose family income exceeds R350 000 and below R600 000 do not qualify for free education. Yet, these students will not incur any fee increment.

There are also other funding opportunities available for Missing middle-funded students. These students may be funded through programmes such as the Ikusasa Student Financial Aid Programme (ISFAP), through other bursaries and loan programmes offered by the universities, or through private financial services institutions. To qualify for this grant, university students must apply for the DHET 2018 Fee Adjustment Grant through a form obtainable from their institutions, says Mamabolo (Vallie, 2018).

5.4. NSFAS under administration

NSFAS was put under the Board's administration and a specific administrator was appointed in 2019 to assist with the management of the funding. In the interim, NSFAS is keeping applications for funding for 2019 on hold, as it is still trying to sort out money that needs to be given for 2017 and 2018.

The Board of the troubled National Student Financial Aid Scheme (NSFAS) will soon be dissolved, the Department of Higher Education and Training confirmed. The department said it was hiring an administrator who will take over the running of the multi-billion-rand scheme for a period yet to be determined. Department spokesman, Lunga Ngqengelele said Higher Education and Training Minister Naledi Pandor had convened a special meeting with the Board during which the appointment of an administrator was ratified (NSFAS, 2012). NSFAS was placed under administration following the resignation of the CEO before 2019.

5.5. Student perceptions of the government providing financial assistance programme

Students used various methods to express their dissatisfaction with the poor management and distribution of funding to get the attention of management at higher education institutions. Some of these methods resulted in universities having to repair damages to their buildings caused by fires, demolition, and vandalism. As institutions were on the verge of increasing their tuition fees for 2016, students were unhappy about the huge increase in fees that would lead to a higher overall debt or even the possibility of full tuition fees not being covered (Buthelezi, 2015). According to Nkosi (2015) protesting students said that NSFAS had reached its sell-by date and the only option was free education and cancellation of student debt. They have lost faith in the

assistance from NSFAS; thus, students alleged that NSFAS had failed them, especially since the majority of black students depend on NSFAS for assistance. As the number of students grows at a university, the expected number needed from NSFAS to assist also increases. In some instances, the funding received could not assist all the students who qualified to get funding. Nkosi (2015) stated that the shortage of funds triggered the protests. Students were fighting for free education to be implemented and that student debt to be written off. They demanded to speak to the Minister of Higher Education, to see if the government can assist with the crisis of study fees. Should the minister at that time refuse to meet with students, disruption across campuses would occur (Nkosi, 2015). The abovementioned corresponds to the same issues that came up during the interview sessions of the students. Similarities can be highlighted between the secondary information and the primary information gathered. Some students raised matters that were not highlighted but it created the space for further investigation on the matter and challenges students experienced when receiving funding from NSFAS.

5.6. Recommendations

The National Student Financial Aid Scheme has attributed their delays in provision to students to limited capacity, system configuration issues, and late claims submission, among other things. The new model of NSFAS has clear objectives and targets that need to be attained. Constant improvements will be needed to ensure the system is meeting all the requirements.

The following recommendations were identified to possibly resolve some of the issues identified in the paper:

- An increased capacity of trained administrators is essential for the new model to operate efficiently and effectively. NSFAS has attributed their allocation shortcomings to limited capacity and it is an area that needs to be addressed with the removal of institutions as the middleman in the process of allocation and distribution. The administration will need a greater capacity to reach the intended objectives.
- Even though institutions have a limited role to play in the NSFAS process currently, it is still possible to incorporate institutions better. Liaising cannot take place with students alone while putting institutions in complete isolation. Students, the institutions, and NSFAS as an entity form part of a cycle. Thus, NSFAS needs to find a more involved role for institutions and use various institutions as assets to the process rather than writing them off as liabilities.

- The scheme has moved to an extremely centralised model but even at this early stage there is evidence that some sort of decentralisation needs to take place. Regional branches for students would allow easier access for students who have queries and need assistance. In this way, a student can easily hold NSFAS accountable and NSFAS can address issues more rapidly.
- With the rollout of the new system students need to be educated on how the system works and what is required of them. This can be done through road shows, brochures, adverts, and social media. This will maximise exposure to how the systems work, and the improvement in the operations will benefit NSFAS.
- Scheduled meetings with Student Representative Councils (SRCs) can also be a window of opportunity for communication between students and NSFAS. The centralised approach of the model might direct differently but would have better communication and address contentious issues. In many of the articles that were reviewed, the views of the SRC came through significantly.
- One of the major changes for NSFAS to improve its administration inefficiencies is to decentralise the scheme, however, they should still operate on an online basis and improve the accountability and transparency of the institutions distributing the funds, etc.
- The new issues that were highlighted arose from the interview discussions and left room for further investigation on the topic.

5.7. Chapter Summary and Conclusion

The investigation into the change in the NSFAS system was done with the hope of determining the impact of these changes and the opportunities and challenges that accompany them. This was executed to determine whether the implementation, challenges, and opportunities that arise from it could be resolved to the benefit of funding recipients.

At first, it would look like the implementation of the NSFAS programme, would not bring about such major issues, challenges, and opportunities. From the literature, and desktop information that were analysed, it appears that NSFAS implementation at a previously disadvantaged university came with students and institutions being challenged.

The problems and challenges that were experienced by students, institutions, and broader stakeholders involved in this NSFAS process. The paper looked at the causes of the challenges and the impact it has on the recipients of this bursary/grant. The NSFAS decentralised system was weighed against the centralised system, from the application process to the allocation and payment process. The changes that occurred within NSFAS as the entity were discussed, in that it also indicated the major changes in NSFAS. NSFAS is changing, from being an entity administrating loans to students to NSFAS being the driver of a full-cost DHET grant allocation to students. The NSFAS chaos resulted in NSFAS being placed under administration, in the hope that all these failures be addressed and changed to positive outcomes and deliver an effective and efficient service to the students of this country.

The shortcomings of NSFAS had a definite impact on efficiency, effectiveness, and timeous implementation and delivery. This resulted in negative impacts on tertiary institutions and students which has caused many disruptions in their academic programmes. The most significant solution that NSFAS has tried to implement has been their new model process which was intended to have faster processing, improved accuracy in reporting, and a disciplined way of engaging in line with government policies. The student-centred model is intended to provide an enhanced online end-to-end capability allowing for faster processing of applications, disbursements, and better control of financial aid governance processes. The reality is that there are many flaws in the model and NSFAS first needs to improve the system to obtain the intended objectives. This research looked at the financial assistance implementation of NSFAS; the challenges and opportunities that came about with the changed system; how NSFAS has evolved and the major changes in the entity itself. The paper highlighted how these changes had an impact on student lives and how they affected them; the perception of students regarding the changes in NSFAS; and how it impacts the organisation, the students, and the institution.

Changes in processes have an impact on stakeholders. These changes can result in challenges to the stakeholders. When these issues are highlighted and analysed, possible solutions can be proposed to improve or eliminate these challenges. As was indicated in this paper when students were faced with challenges due to the change in the NSFAS processes and systems. Students perceptions on these issues were mentioned and possible solutions to these challenges were proposed. This leaves this matter open to further investigation on the identified issues.

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ADDENDUM 1: ETHICAL CLEARANCE

14 October 2022

Mr E Johnson

School of Government

Faculty of Economic and Management Sciences HSSREC Reference Number:
HS22/7/17HS22/7/17

Project Title: The NSFAS financial assistance programme:
Implementation and challenges for students
studying at a previously disadvantaged
university

Approval Period: 14 October 2022 – 13 October 2025

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 by 30 November each year for the duration of the project.

For permission to conduct research using student and/or staff data or to distribute research surveys/questionnaires please apply via:

<https://sites.google.com/uwc.ac.za/permissionresearch/home>

The permission letter must then be submitted to HSSREC for record keeping purposes.

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



*Ms Patricia Josias
Research Ethics Committee Officer*

ADDENDUM 2: CONSENT FORM FOR STUDENTS



Participant (interview)

Consent Form

University of the Western Cape

Project Title: The NSFAS financial assistance programme: Implementation and challenges for students studying at a previously disadvantaged university

Researcher: Mr Ebrain Johnson

Please initial the boxes to show your agreement and understanding of what is expected for this study.

1. I confirm that I have read and understood the information sheet explaining the above research project and I have had the opportunity to ask questions about the project.
2. I understand that my participation is voluntary and that I am free to withdraw at any time without giving any reason and without there being any negative consequences. In addition, should I wish to withdraw, I may contact the lead researcher at any time to do so).
3. I understand my responses and personal data will be kept strictly confidential.
4. I give permission for members of the research team to have access to my responses without revealing any part of my identity.
5. I understand that my name will not be linked with the research materials, and that I will not be identified or identifiable in the reports or publications that result for the research.
6. I agree for the **anonymized** data collected to be used in future research. (*Circle the appropriate answer*). Yes / No
7. I hereby agree to be audio recorded. (*Circle the appropriate answer*). Yes / No

In terms of the requirements of the Protection of Personal Information Act (Act 4 of 2013), personal information will be collected and processed:

I hereby give consent for my personal information to be collected, stored, processed and shared as described in the information sheet.

I do not give consent for my personal information to be collected, stored, processed and shared as described in the information sheet.

Name _____

Signature _____

Date _____



Name of Participant
(or legal representative)

Date

Signature

Name of person taking consent
(If different from lead researcher)

Date

Signature

Supervisor

Date

Signature

Copies: All participants will receive a copy of the signed and dated version of the consent form and information sheet for themselves. A copy of this will be filed and kept in a secure location for research purposes only.

Researcher:

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HOD:

Provide necessary details here

ADDENDUM 3: INTERVIEW QUESTIONS FOR STUDENTS

TITLE: An explorative study of student perceptions of the NSFAS Financial Assistance and the value it adds to the beneficiaries' experience at a previously disadvantaged university in Cape Town

Interview Questions

- Demographic variety of students assisted? (Age, Sex, Race, etc.)
- Level of study, degree? (1st year, 2nd Year, 3rd Year, etc etc)
- Thinking about your experience with NSFAS, did you encounter any problems with the funding process in general from the application to the payment of the allocation?
- How would you describe the responses to students from NSFAS, pertaining to application and funding statuses?
- Do you believe the one NSFAS office for queries is sufficient, thinking about the number of students relying on responses from them?
- Have you experienced any late payments from NSFAS and how did it affect you?
- What impact does NSFAS have on students in accommodation?
- How do you manage your allowances received from NSFAS?
- Why do you think students drop out of University?
- In your opinion, how do you think NSFAS assistance can contribute to the graduate rate?
- What is your perception regarding Financial Assistance?
- Have you ever been funded by NSFAS before, for how many years did you receive financial assistance?
- Was the NSFAS financial assistance of any help, please explain how.
- How can NSFAS be improved?

- Any additional problems you can highlight that are affecting NSFAS recipients?
- Why financial assistance is important for students?
- What do you suggest NSFAS can do to improve their assistance to needy students?