

**DROPOUT CAUSES OF STUDENTS FUNDED BY THE NATIONAL STUDENT
FINANCIAL AID SCHEME IN SOUTH AFRICAN UNIVERSITIES**

by

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DROPOUT CAUSES OF STUDENTS FUNDED BY THE NATIONAL STUDENT FINANCIAL AID SCHEME IN SOUTH AFRICAN UNIVERSITIES

I declare that the above thesis is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

I further declare that I submitted the thesis to originality checking software and that it falls within the accepted requirements for originality.

I further declare that I have not previously submitted this work, or part of it, for examination at Unisa for another qualification or at any other higher education institution.



08 June 2020

SIGNATURE

DATE

DEDICATION

This thesis is dedicated to my late parents, Maria and Raphael Mabuza, my late brothers, Themba and Magugu Mabuza, and my late sister, Sibongile Mabuza, as well as My beloved son, Luvuyo Mabuza, and my grandchildren, Boitumelo and Vukile Mabuza.

“Education is the most powerful weapon which you can use to change the world”

Nelson Mandela

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“Ukwanda kwaliwa umthakathi”

“A wicked heart hates it when others succeed”

ABSTRACT

The dropout of students funded by the National Student Financial Aid Scheme (NSFAS) is a perennial problem in many higher education institutions (HEIs) in South Africa. Despite this, little research has been conducted to investigate this phenomenon, and this study sought to address this gap by investigating the dropout of NSFAS-funded students from HEIs in Northern Gauteng. The study adopted a qualitative methodology and a phenomenological design to explore the lived experiences of students who dropped out of HEIs. Thirty-one NSFAS-funded students, three senior management officials from three HEIs and one NSFAS senior official were purposively selected to form part of the study. Semi-structured interviews, document analysis and observations were utilised as research instruments and interpretative phenomenological analysis (IPA) was employed to analyse data.

The findings of the study established that a lack of support for students, and personal, socioeconomic, institutional and health factors contributed to the dropout of students from HEIs. It was further established that the majority of students who dropped out did so because of the inefficient operations of NSFAS and the new student-centred model. The study also found that insufficient funding, late allocation of funds, stringent NSFAS requirements, lack of communication, late payment or nonpayment of allowances contributed to students' dropout. To address these shortfalls, the study recommends that the student-centred model should be overhauled and replaced with an integrated system including departments such as DOH, SARS, DSD and DOL to identify students who are eligible for funding and assist in the efficient administration of NSFAS. It is further recommended that funding administered by both the national and provincial government departments be centralized and administered by the NSFAS to circumvent double dipping. Finally, it is recommended that students who fall within the R0 – R350,000 per annum household income category including SASSA beneficiaries be flagged by the system to automatically qualify for funding.

Keywords: causes, dropout, financial aid, grants, higher education institutions, phenomenology, student financial aid scheme.

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LIST OF ACRONYMS AND/OR ABBREVIATIONS

AIDS	Acquired Immune Deficiency Syndrome
ANC	African National Congress
BBC	British Broadcasting Corporation
BIS	Business Innovation and Skills
BRICS	Brazil, Russia, India, China & South Africa
CHE	Council on Higher Education
DHET	Department of Higher Education and Training
DoE	Department of Education
DBE	Department of Basic Education
DHA	Department of Home Affairs
DoJ	Department of Justice
DSD	Department of Social Development
EFC	Expected Family Contribution
FAPSA	Financial Aid Practitioners of South Africa
FET	Further Education and Training
FIES	Fundo de Financiamento ao Estudante do Ensino Superior
FSEOG	Federal Supplemental Educational Opportunity Grants
GEAR	Growth, Employment, and Redistribution
GDP	Gross Domestic Product
HBI	Historically Black Institutions
HEFCE	Higher Education Funding Council for England
HEI	Higher Education Institution
HESA	Higher Education South Africa
HIV	Human Immunodeficiency Virus
HRSC	Human Science Research Council
IPA	Interpretative Phenomenological Analysis
NASFAA	National Association of Student Financial Aid Administrators
NDP	National Development Plan
NSFAS	National Student Financial Aid Scheme
OECD	Organisation for Economic Co-operation and Development
RDP	Reconstruction and Development Programme
POPI	Protection of Personal Information Act
ProUni	Programma Universidade Para Todos

PWC	Price Waterhouse Coopers
RAU	Rand Afrikaans University
RSA	Republic of South Africa
SA	South Africa
SAAF	Students Accounts and Administrators Forum
SARS	South African Revenue Service
SASSA	South African Social Services Agency
SES	Socioeconomic Status
SUN	Stellenbosch University
TEFSA	Tertiary Education Fund of South Africa
TVET	Technical and Vocational Education and Training
UCT	University of Cape Town
UFS	University of Free State
UJ	University of Johannesburg
UK	United Kingdom
UKGOV	United Kingdom Government
UKZN	University of KwaZulu-Natal
UNISA	University of South Africa
US	United States
USA	United States of America
USDOE	United States Department of Education

CHAPTER 1:

INTRODUCTION AND BACKGROUND

1.1 INTRODUCTION

The National Student Financial Aid Scheme (NSFAS) was introduced in 1999 in South Africa (SA) to assist deserving students who could not access higher education institutions (HEIs) due to high costs (RSA, 1997a:35). This funding was earmarked for SA citizens and non-SA students with permanent residence who intended to continue with their post-school education and training (RSA, 1999:51). In order to determine their eligibility for funding, these students were subjected to a means test. Both academic performance and financial neediness were considered at the application phase. Only formal qualifications were considered by the scheme for both undergraduate and postgraduate studies (De Villiers, van Wyk & Van der Berg, 2013:6-7).

The NSFAS allocation to HEIs has increased considerably over the years (Pretorius, 2019:n.p.). The precursor to NSFAS, the Tertiary Education Fund of South Africa (TEFSA) was established in 1991 and allocated R22m by the then Department of Education (DoE). The fund had grown to R8,5 billion in 2013, which is a significant increase from the time that NSFAS was established in 1999 (De Villiers et al., 2013:9). In 2018, the fund grew to R75 billion with the introduction of fee-free higher education that was announced by former SA President, Mr Jacob Zuma in December 2017 (Luescher, Loader & Mugume, 2017:237; Wessels, 2017:10). Accordingly, these funds were awarded to more than one million students enrolled at the HEIs (NSFAS, 2012; NSFAS, 2013; NSFAS, 2018a).

There have been some successes in the operations of NSFAS, which include an improved average pass rate of 74% at HEIs, which has remained constant since its inception (Van der Berg, 2012:8). A total of 1,132,045 students accessed higher education through NSFAS funding since 1996, and as at 2013, at least 254,817 students graduated (DHET, 2013a:n.p.). In 2011, R6,2 billion was allocated and that allocation increased to R12,4 billion in 2016 (DHET, 2018b:45). From 2011 to 2016, there was an increase of at least R6,4 billion, with 225,950 students benefitting from NSFAS during the 2016/2017 fiscal year.

1.2 THE SOUTH AFRICAN HIGHER EDUCATION SYSTEM

The Minister of Higher Education and Training, Dr Blade Nzimande, stated that, as the economic success of a nation depends on an educated workforce, it is imperative that it should be adequately equipped to meet the immediate and future demands of the country by remaining

globally competitive (Meyer, Bushney & Ukpere, 2011:6570; NSFAS, 2012:1). In order for students to be globally competitive, SA universities should be conversant with the concept of globalisation as this might enable them to produce students who would be globally competent and improve the economy of the country by employing skills acquired globally (Moloi, Makgoba & Miruka, 2017:2015; RSA, 1999:51).

Access to education in SA is a challenge, especially to students from impoverished backgrounds. As one way of addressing some of the disparities of the past, the government introduced fee-free schooling in 2007 (Sayed & Motala, 2012:672). This was implemented by first categorising schools into quintiles 1 to 5, with quintile 1 being the poorest schools and quintile 5, the least poor (Mistry & Ndlovu, 2014:3). It is only quintiles 1 to 3 that were declared “no-fee” schools in 2007 after a review of a policy regulating schools, and about 60% of the schools were declared as non-fee-paying schools in 2011 (Motala, 2015:163; Nkosi, 2011:14; Sayed & Motala, 2012:672). More government initiatives include the National School Nutrition Programme that was introduced in 1994 for learners to receive one nutritional meal a day (Govender, 2016:3) as well as free transportation to and from school. Child grants were also introduced in 1998 for children from impoverished backgrounds (Triegaardt, 2005:249). All these initiatives were free, geared towards poverty mitigation and eradication and addressing the racial disparities that were created during apartheid.

While there were significant changes to address the disparities of the past in the basic education sector, the same cannot be said about the higher education sector. Higher education is costly and the provision of financial aid at the HEIs is insufficient to fund all students in need of funding (Moloi et al., 2017:213). The same learners who received child grants and received fee-free education were now expected to fend for themselves and pay for higher education (Mogotsi & Senona, 2016:88). The introduction of NSFAS was intended to alleviate the plight of students from impoverished backgrounds by providing funding that would expand access to higher education, thereby enabling them to improve their living conditions. The scheme was designed that bursaries would be repayable with interest as soon as students found employment. However, there are still some gaps as some students have dropped out of the institutions of higher education. An analysis of the dropout patterns revealed that there were some gaps among students and institutions that emanated from students, families, HEIs, the government and the scheme itself (Grimes & Antworth, 1996:346; Sabates, Akyeampong, Wesbrook & Hunt, 2010:n.p.; Willett & Singer, 1991:407). The purpose of this study is to investigate whether these gaps also exist among the NSFAS-funded students.

The SA higher education system is made up of public and private HEIs. The public institutions consist of 26 universities and 50 Further Education and Training (FET) colleges (DHET, 2017b:3; DHET, 2018c:11). The 26 HEIs are comprised of 11 traditional universities, nine universities of technology and six comprehensive universities (Branson, Hofmeyr & Needham, 2015:43; CHE, 2009:8). In this study, the focus is on HEIs in Northern Gauteng region, which will be anonymised as UnivA, UnivB and UnivC. The focus is on the main campuses of these institutions including satellite campuses outside the Northern Gauteng region. These institutions were chosen because they are within the same metropolitan region. The lifestyle of the people living in this region is diverse in terms of the socioeconomic context. Equally, the institutions under investigation consist of diverse student profiles from all over SA and abroad. The Programme Qualification Mix (subject and qualification combination), is not comparable and the tuition mode (contact vs. distance education) is also different. The historical background of these institutions is also diverse. The FET colleges will not be investigated in this study because students from these institutions only benefited from the NSFAS fund from 2007, which falls after the period chosen for the study.

In his inaugural lecture at the University of the Free State presented in 2004, Prof. Jonathan Jansen noted that the government had taken control over HEIs. This affirms the theory of structuration as propagated by Giddens (1998) that there are rules and resources that guide human actions. For instance, as an institution entrusted with overseeing national affairs, the government decides what should be taught, which institutions should offer what programmes, who should be taught, how students should be taught, which programmes should be funded and at what level. It also determines the credibility of the programmes which institutions should run and the control of information. Finally, when the situation demands, the government may replace a vice-chancellor and install its own administrator. In this sense, there is a threat to both academic freedom and institutional autonomy in the running of HEIs (Habib, Morrow & Bentley, 2008:140). The government provides regulations by offering guidelines and procedures to be adhered to by HEIs in the form of regulatory statutes such as acts, policies, guidelines and regulatory bodies, such as the CHE and the South African Qualifications Authority. The Higher Education Act 101 of 1997, for instance, provides guidelines on how HEIs should be regulated. The purpose of the Higher Education Act 101 of 1997 is:

To regulate higher education; to provide for the establishment, composition and functions of a Council on Higher Education; to provide for the establishment, governance and funding of public higher education institutions; to provide for the appointment and functions of an independent assessor; to provide for the registration of private higher education institutions; to provide for quality assurance and quality promotion in higher education; to provide for

transitional arrangements and the repeal of certain laws; and to provide for matters connected therewith.

Some HEIs have shifted the focus from tuition and learning to commercialisation of the institutions whereby management spends more time deliberating on the budget in light of looming subsidy cuts by government (Jansen, 2004, as cited in Moloi et al., 2017:215-216). The institutions are transformed into commercial centres where departments are called cost centres and students are called clients (Vally, 2016:2). These institutions cease to exist as HEIs as their focus is on the accumulation of revenue generated through student fees and by academics through research outputs published in accredited journals. The focus of HEIs has shifted towards generating income and not the provision of support and tuition to students. Jansen (2004, cited in Habib et al., 2008:140) further asserted that in order to drive its intellectual project successfully, an institution should start by defining its identity, instil its curriculum, support its scholars and motivate its students. He averred that if all these are achieved, academic freedom can be protected and institutional autonomy shielded.

The above points argued by Jansen may be attributed to the neoliberal economic policy that was adopted by the SA government (Naicker, 2016:55; Vally, 2016:2). In terms of this policy, the South Africa economy is controlled by and is under the guidance of the government in terms of public funding (Buttelli & Le Bruyns, 2017:7). The government shares the costs with the public for students from affluent families as it is the case in Tanzania (Ishengoma, 2004:102). As pointed out by Harvey (2005:61), Britain introduced the same policy in 2003 and effected a fee structure in higher education (Harvey, 2005:61). In SA, a similar phenomenon is evident in the administration of NSFAS funding at HEIs. The government decides how much funding each institution should be allocated, who should be awarded and what should be covered by the NSFAS scheme. Despite the efforts by the government to redress the discrepancies of apartheid, the economic policies that were formulated did not address the developmental structure of the country including policies such as Reconstruction Development Programme (RDP), Growth, Employment and Redistribution (GEAR) and the Accelerated and Shared Growth Initiative of South Africa (Chagunda, 2006:n.p; Gunnarsen, Macmanus, Nielsen & Stolten, 2007:31; Reitzes, 2009:5). There is little evidence that the lives of the poor have been improved, while the more affluent remain privileged (Pennington, Mokose, Smith & Kawanu, 2017:29). It is this same policy that was associated with Reagan (Reaganomics) and Thatcher (Thatcherism) doctrines, the former US President and UK Prime Minister who stood by their principles even when it was difficult to support their stances that led to the global economic meltdown in the late 1980s (Steger & Roy, 2010:21-28).

1.3 NSFAS AND STUDENT DROPOUT

In spite of the successes stated above, it is concerning that NSFAS funding does not always turn access into success as some students drop out of HEIs without completing their studies (Mngomezulu, Dhunpath & Munro, 2016:132). Moreover, it is also noted that NSFAS-funded students tend to take longer to complete their studies (De Villiers et al., 2013:2). This happens despite NSFAS funding being available to students enrolled at all public HEIs in SA (Matukane & Bronkhorst, 2017:3). The dropout rate fluctuates as established in a study conducted by the Stellenbosch University which established that in 2000, about 14% of NSFAS students dropped out of higher education whereas in 2003, 31% NSFAS students dropped out (Van der Berg, 2012:9). In 2010, the Ministerial Review Committee report indicated that 72% of NSFAS-funded students dropped out of higher education (DHET, 2014:69). Considering the statistics above, it is evident that the numbers of NSFAS students dropping out of HEIs fluctuate every year and this anomaly makes it difficult to track and estimate the magnitude of this phenomenon (DHET, 2010:xvi).

The dropout rate of NSFAS-funded students is a concern to both NSFAS and the SA government, and presents a national, sectoral and social problem (Saele, 2016:1). Paura and Arhipova (2014:1282) argue that student dropout is a widely discussed phenomenon at HEIs, and as such, it has become an evaluation criterion used to evaluate the performance of HEIs. They further point out that the dropout of students is a waste of taxpayers' money. Other studies have also highlighted negative consequences associated with the dropout of students, which include an increase in the rate of unemployment, crime and a loss of revenue in terms of costs linked to crime prevention (Latif, Choudhary & Hammayun, 2015:3; Saele, 2016:1), which all have detrimental effects on the country's welfare. Despite the fact that most companies are retrenching due to the economic meltdown, the rate of unemployment of students who do not possess any qualification is higher than the students with qualifications (Department of National Treasury [DNT], 2011:20; De Villiers et al., 2013:10). Although studies have been conducted on the dropout of students and intervention strategies developed to address it, research on the dropout of NSFAS-funded students has been insignificant and largely overlooked (Dunn, Chambers & Rabren, 2004:314). In the research conducted, emphasis has mostly been on equity and inequality issues of gender, race and social class, as well as economic, cultural, power, and linguistic factors amongst others (Rasmussen, 2006:3).

A study similar to this one was conducted by Hatt, Hannan, Baxter and Harrison (2005:382) in the United Kingdom (UK) to explore the experiences of bursary students from low-income

backgrounds and those of their peers who did not benefit from any form of funding. The study focused on whether students who had bursaries continued with their studies beyond their first year of study. It was found that students who had funding were more likely to continue and be successful with their studies than their unfunded counterparts (Hatt et al., 2005:382). This is because funded students tend to be more determined and motivated to complete their studies. Times Higher Education (2019) indicates that out of 23 universities in SA, the University of Cape Town (UCT) is ranked at 156 in terms of citations. It further indicates that to determine the rankings of universities, reputational surveys of academics and graduate employers worldwide are used.

1.4 STATEMENT OF THE PROBLEM

Although the SA government provides bursaries for students studying in HEIs, the dropout of students funded by NSFAS from HEIs remains high and a worrying social problem that warrants thorough investigation. NSFAS was set up to address the challenges of low access to and success in HEIs for students from low socioeconomic backgrounds due to financial constraints. This study seeks to investigate the causes of dropout of NSFAS-funded students at institutions of higher learning. This is an intractable problem that worries the government and HEIs as it thwarts their collective efforts of increasing student success and throughput rates. Identifying the causes of dropout of students funded by the NSFAS could enhance the effectiveness and efficiency of the scheme and other related funding mechanisms.

Most institutions of higher learning experience class disruptions as a result of financial exclusions (Nyamupangedengu, 2017:113; Postma, 2016:1). In order to respond to increasing pressure from students across the country and general public, in 2015, at the height of student protests against fee increases, former President Jacob Zuma announced no fee increase for the 2016 academic year (Bitzer & De Jager, 2018:12). In 2015, students in different SA universities launched the #FeesMustFall campaign which led to the appointment of fees commission (Areff & Spies, 2017:n.p; Bitzer & de Jager, 2018:32; Moloi et al., 2017:212). Notwithstanding the recommendation of the commission which was against fee-free higher education, the then President Jacob Zuma announced fee-free higher education which came into effect in 2018 (Areff & Spies, 2017:n.p; Bitzer & de Jager, 2018:32; DHET, 2019a:6; Moloi et al., 2017:212). Despite all the efforts of making study funds available to students, they continue to drop out of the institutions of higher learning. Since this is a phenomenological study, the research questions that seek meaning for this phenomenon are posed (Creswell, 2007:108).

1.5 MAIN RESEARCH QUESTION

The main research question that this study seeks to address is framed as follows:

What causes students funded by the National Student Financial Aid Scheme to drop out of higher education institutions?

1.5.1 Sub-questions

In order to guide the study and address the main research question more clearly and precisely, the following sub-questions are posed:

- i. What is the impact of the dropout rate of NSFAS-funded students?
- ii. How do higher education institutions contribute to the dropout of NSFAS-funded students?
- iii. What are the root causes of the dropout of NSFAS-funded students?
- iv. Why do some factors contribute to the dropout of NSFAS-funded students?
- v. What are the gaps overlooked by NSFAS?

1.6 AIM AND OBJECTIVES OF THE STUDY

The aim of this study is to investigate the causes of dropout of students funded by NSFAS at three public universities in the Northern Gauteng region.

The objectives of the study are to:

- i. determine the impact of the dropout rate of NSFAS-funded students;
- ii. investigate the contributions of higher education institution to the NSFAS student dropout at the three institutions under investigation;
- iii. determine the root causes of the dropout of NSFAS-funded students;
- iv. examine major factors that contribute to the dropout of NSFAS-funded students; and
- v. investigate the gaps overlooked by NSFAS.

1.7 PURPOSE OF THE STUDY

The purpose of the study is to investigate the causes of dropout of students funded by the National Student Financial Aid Scheme in South African universities and their perceptions or interpretations of those experiences. Using the lens of the interpretative paradigm, the study focuses on NSFAS-funded students who dropped out of the three HEIs under investigation (Creswell, 2003:91). The hermeneutic phenomenology best fits the study as it strives to understand the personal experiences of participants and how they interact with the world (Van

Manen, 2015:6). In the context of this study, dropout refers to a situation where students quit university before completing their studies or graduating. It is noted that some students may just stop attending without terminating their enrolment, while some may hop in and out of institutions, taking a gap year in between studies. For the purpose of this study, only NSFAS-funded students who have dropped out and have terminated their enrolment will form the sample.

1.8 RESEARCH ASSUMPTIONS

As defined by Leedy and Ormrod (2013:5), a research assumption is a “condition that is taken for granted, without which the research project would be pointless”. In this sense, it is assumed that the institutions under investigation have their own guidelines and procedures for awarding NSFAS funding to students and that some of the beneficiaries have dropped out from these institutions. It is further assumed that there is no common understanding and knowledge of NSFAS among students from these institutions.

1.9 PRELIMINARY LITERATURE REVIEW

Tuition fee increases have a negative impact on access to higher education, and as a result, intellectually capable students who qualify for university admission yet financially needy, are excluded from university entrance because they cannot afford the high fees. The former Minister of Education, Dr. Naledi Pandor, raised a concern about the high levels of tuition fees charged by HEIs (HESA, 2010:1). Her main concern was that tuition fees were increasing at an alarming rate and disproportionate to the funding allocation of NSFAS to HEIs. The Minister recommended that Higher Education South Africa (HESA) should develop guidelines to be used by HEIs in determining the tuition fees. She further advised HEIs to move towards a single, inclusive tuition fee that would cover both tuition and other costs, which include book allowances, assistive devices for students with disabilities, living allowances and accommodation costs (HESA, 2010:1). Tuition fee increases are in part attributable to the reduction in state subsidies to HEIs. To make up for this shortfall and to stay financially viable, institutions typically opt to increase student fees, inevitably making it difficult for students to access HEIs (Cele & Goodman, 2016:14; Cele & Menon, 2006:40; Roberts, Gouws & Van der Merwe, 2006:220).

Students who are mostly affected by high tuition fees are those from destitute families that struggle to raise funds to send their children to universities. These students are faced with a dilemma of firstly, accessing HEIs because of limited financial means, and secondly, if they do get study loans and enrol at HEIs, loan repayment becomes a burden since most of them come from impoverished families who now look to them for provision once employed. In 2014, the

maximum amount for a NSFAS award to students per annum was R65,000 (NSFAS, 2016:14) and in 2017, it was R76,000 (NSFAS, 2017:42). The total cost for a student registered for a full course of at least 10 modules including residence and other allowances was R60,000. The total cost for a student enrolled for a three-year qualification could be up to R180,000 excluding interest (NSFAS, 2016:14). The NSFAS-funded students are, therefore, further disadvantaged as this translates into immediate debt incurred prior to securing any job. A dream of improving their living conditions after completing their studies may not be realised because of the huge debt that needs to be settled. The pronouncement of fee-free higher education in 2017 by former President Jacob Zuma provided some form of relief as the allocation would no longer be capped at a certain amount. Funding allocated is meant to cover the full cost of study for students from families with a household income of up to R350,000 per annum (Areff & Spies, 2017:n.p; Bitzer & de Jager, 2018:32; DHET, 2019a:6; Moloi et al., 2017:212).

In a study conducted in Denmark, the Netherlands, the Philippines, France, Slovenia and the UK, students stated that they were afraid of debt incurred from their study loans (Bradley & Migali, 2013:2-3; Vossensteyn, 2009:177). They indicated that they would rather work and save money in order to fund their studies. In SA, students are unable to secure jobs because of a high unemployment rate that also affects graduates with university degrees. In its discussion paper titled, *Confronting Youth Unemployment:Policy Options for South Africa*, the National Treasury (2011:np) noted that from 2008 to 2010, there were 4 million unemployed workers of which 3 million were young people between 15 and 34 years of age. It further stated that unemployed young people that are less skilled and inexperienced do not have formal and further or higher tertiary education. There is a general understanding that the quality and standard of both basic and higher education systems should raise the quality of education and inculcate academic, technical and vocational skills in order to produce skilled labour force (Badat, 2010), cited in Unterhalter & Carpentier, 2010:16; DNT, 2011:5). The dilemma of escalating tuition fees poses a problem for the government and a threat to youth education as the youth themselves cannot afford to pay for their studies at HEIs. Table 1.1 provides a comparative analysis of tuition fees for a 1st year bachelor's degree course at some major HEIs across SA.

Table 1.1: Comparison of tuition fees for different junior degrees at the eight institutions in SA

Name of Institution	BA	B Com	BSc	LLB	BEng
University of Cape Town	R43,500 – R59,000	R50,000 – R62,500	R51,000 – R64,500	R46,500 – R52,000	R51,500 – R53,000
University of the Witwatersrand	R33,640 – R43,320	R42,010 – R43,320	R41,080 – R58,580	R32,470	R40,170 – R48,150
Stellenbosch University	R32,534	R33,164 – R46,338	R37,880 – R40,749	R39,606	R45,070
University of KwaZulu-Natal	R38,160 – R46,700	R39,170	R30,940 – R39,600	R36,500	R39,150 – R40 000
University of Pretoria	R25,710 – R36,270	R34,720 – R39,610	R36,880 – R54,620	R31,800	R34,500 – R42,600
Rhodes University	R37,200	R40,700	R38,700 – R40,700	R41,730	n/a
University of Johannesburg	R29,170 – R35,970	R29,140 – R37 000	R30,600 – R50,940	R29,460 – R33,840	R34,500 – R42,600
North-West University	R28,140 – R49,200	R38,600 – R41,050	R38,400 – R44,650	R36,500	R43,900

Source:(Matukane & Bronkhorst, 2017:5).

Table 1.1 indicates that universities differ in the fees they charge for the same programme. The three selected institutions for this study are located in Northern Gauteng, but in general, they attract indigent students from neighbouring provinces such as Mpumalanga, Limpopo and North West. The influx of students from these provinces adds pressure to the demand for financial assistance including students from high-income families as there are some deficiencies in the NSFAS system such that even high-income families can qualify for funding. These students then compete for a larger share of limited funds that are earmarked for students from low-income families. As a result, this has led to the high demand for financial assistance at HEIs.

The number of NSFAS applications has been increasing over the years. Since 2013, the University of South Africa has been receiving about 90,000 applications for financial assistance and only 35,000 students could be assisted with funding (UNISA, 2017:n.p.). Some students at UNISA underwent disciplinary action because of misrepresenting their family incomes on the applications for financial assistance (Nkabane & Manda, 2014:n.p). This tends to defeat the purpose and mission of the NSFAS fund, namely, to increase access to higher education and to assist students who find it difficult to fund their studies (Baum, 2007:80).

A study conducted by Negash, Olusola and Colucci (2010:94) at 32 African HEIs in 16 countries established that there is a high correlation between dropout rate and students from lower socioeconomic backgrounds, their previous schools and female students. Students from lower socioeconomic backgrounds are confronted with issues of inadequate financial assistance, poor school preparation, discrimination, demotivation, lack of role models or encouragement from home and other sociological and psychological factors that hamper their success in higher education (Costandius et al., 2018:78). Hatt et al. (2005:383) further stated that students who enter HEIs after a process of non-assessment, that is, admission tests to determine their academic ability and admissibility to HEIs, may be more prone to drop out. For purposes of this research, the United States of America (USA), China, Brazil and Kenya will be considered because they use funding schemes that are similar to SA for poorer students who cannot afford to finance their tertiary education.

1.10 RESEARCH METHODOLOGY

The qualitative research methodology was employed in this study. This approach best fits the interpretative paradigm where interpretations are constructed. This approach will be discussed in detail in Chapter 4. The study employed a phenomenological study design which focuses on personal experiences of individual participants. This was only applicable to students who had dropped out from the three selected institutions. Their perceptions, perspectives and experiences at the HEIs while funded by NSFAS were probed in order to gain full understanding of the phenomenon of funding and eventual dropout. These were explored by means of a phenomenological study and the phenomenon was the dropout of the NSFAS-funded students. A phenomenologist views human behaviour as a product of how people interpret the world (Groenewald, 2004:43), and as such, the behaviours of the NSFAS-funded students were interpreted by focusing on their real-world experiences. The conduct of these students also served as a paramount object of the study, as it enabled the researcher to view the effects of the students' behaviours from the students' perspectives in the sense that the study is based on the lived experiences of the participants (Bryman, 2012:30; Leedy & Ormrod, 2013:145).

1.10.1 Sampling

In this research, factors contributing to the dropout rate of the NSFAS-funded students at the institutions of higher learning in Gauteng North region were investigated. In order to understand the problem, the participants who had direct experience with the phenomenon being researched, were carefully selected by means of homogeneous purposive sampling (Onwuegbuzie & Leech,

2007:244, as in Leedy & Ormrod, 2013:267). The common characteristics were that these students had studied and benefited from NSFAS and could not complete their studies. To enhance credibility and confidence in the study, a mixed sampling by way of triangulation was conducted. This assisted in finding other factors that could not be identified by students who had already dropped out. To attain this, in addition to the students who had dropped out of the three institutions, registered NSFAS-funded students studying at these institutions formed part of the study. These participants assisted the researcher to better understand the research problem and the research questions (Creswell, 2003:185; Creswell, 2014:189; Maree, 2007:178).

The sample was further enhanced by the inclusion of senior management dealing with student support services at the three selected institutions. They provided more insight into the study because they had immense experience in student support services. One NSFAS senior official also formed part of the sample in order to add the policy perspective to the data.

Final-year students were purposely selected from the list of the NSFAS-funded students. This is because these students had vast experiences of how the NSFAS and HEIs worked. In this sense, it was assumed that they would provide some insights that would assist the researcher to gain an in-depth description and better understanding of the students' actions (Babbie & Mouton, 2011:270). Lastly, funded students who dropped out of HEIs were also purposely selected. They were drawn from the graduate dropout statistics of each institution's list available at the NSFAS offices (Punch, 2006:155).

1.10.2 Data Collection

As suggested by Leedy and Ormrod (2013:102) and confirmed by Corbin and Strauss (2008:27), various sources may be utilised for data collection. These could be interviews, document analysis, observations, diaries and newspapers among others. A scenario where more than one source is used to collect data is called triangulation. In this study, the researcher triangulated the findings by combining documents and interviews as sources of data collection and analysis. This is useful in qualitative research as the researcher does not rely only on people to acquire data, but on documents as well. These documents could be legislative documents such as policies, acts, reports, articles and any other relevant documents such as media reports, official reports and statements. This assisted the researcher to acquire the language and direct words of the participants. However, the only difficulty with the use of documents as a form of the source to data collection is the unavailability of these documents due to the protection of information (Creswell, 2014:191).

Triangulation was utilised to enhance the credibility of the study as there might be elements that could be overlooked by students who dropped out. The senior management representatives working in student support services' sections at different institutions and one NSFAS official were interviewed. Moreover, final-year NSFAS students were also interviewed.

The semi-structured interviews were conducted to cater for the open-ended questions and a few closed questions. When the questions are open-ended and not in a particular order, the interviewer should be familiar with the follow-up questions to be asked (Babbie, 2010:320). This is important during the interview in which the researcher may require to further probe for additional information from the participants. The advantage of conducting interviews is that the researcher spends more time with the participants until data reach a point of saturation (Harding, 2013:22). However, there has been a critique of the use of semi-structured interviews as the follow-up questions may cause the researcher to lose track of the answers and become biased. The focus was not only on the responses from the meaning and constructions emanating from the questions posed to the participants, but the researcher also focused on the pauses, facial expressions and other non-verbal communication (Corbin & Strauss, 2008:28; Creswell, 2014:190).

Interviews best fit the phenomenological approach that this research employed in that it assisted the researcher to examine the students' beliefs, experiences and perceptions of the NSFAS funding and the institutions of higher learning. Moreover, this enabled the researcher to determine the meanings that the NSFAS students who dropped out of the institutions of higher learning attach to their experiences (Harding, 2013:22).

In a phenomenological study, the researcher depends highly on the length of the interviews and these can go up to two hours (Englander, 2012:19). The information generated from the participants was personal and for this reason, the participants were carefully selected so that they could frankly respond to the open-ended questions. This assisted the researcher to get more clarity and additional information as the responses were in-depth and provided deeper understanding.

During the interviews, a voice recorder was used to record the proceedings, which were later transcribed verbatim (Creswell, 1994:149). In order to ensure that the students opened up during the interviews, the conversations were informal and the students did most of the talking while the researcher listened. The preconceived notions about the phenomenon, participants or personal experience that might influence what the researcher gathered from the interviews were suppressed (Leedy & Ormrod, 2013:146).

Pietkiewicz and Smith (2014:10) suggested that a researcher should consider asking warm-up questions to reduce the tension and to allow the participants to reveal more personal and complex issues. This assisted the researcher to build trust and understanding which proved to be advantageous during the interviews. It is argued that the interview questions should be planned in advance as this allows for the natural flow of conversations (Pietkiewicz & Smith, 2012:n.p.).

1.10.3 Data Analysis

As stated by Henning et al. (2004), the data analysis process is the heartbeat of the research wherein the researcher's quality of thinking will be tested. According to Cohen, Manion and Morrison (2007:461), the purpose of data analysis is to make sense of the accumulated information whereby the text will be coded, and themes developed (Creswell & Clark, 2011:14). Vithal and Jansen (1997:27) further stated that data may be analysed by employing three steps: "scanning and cleaning the raw data", "coding", "organising the data"; that is, identifying themes or concepts and categories. In the same vein, Corbin and Strauss (2008:48) propose that there is a need for "re-presenting the data", which refers to the interpretation or translation of other peoples' words and actions.

In this study, Interpretative Phenomenological Analysis (IPA) was employed to analyse data. In terms of IPA, data must be interpreted to find meaning (Eatough & Smith, 2008:3; Smith & Osborn, 2009:103). Unlike Husserl's notion which promulgates *epoché* which means bracketing wherein assumptions and presumptions are suspended, Smith's IPA negates bracketing, as in his view, it is impossible to be disconnected from the process (Chan, Fung & Chien, 2013:2; Gill, 2014:120; Pietkiewicz & Smith 2014:8; Smith & Osborn, 2009:4). This approach is important in a phenomenological study as it distinguishes it from other qualitative methods in the sense that the intention of the researcher is to understand the lifeworld of the participants.

Smith suggests the following steps in data analysis utilising the IPA: reading and re-reading, initial noting, developing emergent themes, moving to the next page, searching for connection across emergent themes, and lastly looking for pattern across themes (Eatough & Smith, 2017:2; Gill, 2014:126; Smith & Osborn, 2009:82,106). All these steps will be explored in the data analysis.

1.11 ETHICAL CONSIDERATIONS

In this research, the participants might have personal and confidential information that they might feel uncomfortable to share with the researcher. The researcher should thus be in a position to address these ethical issues by taking up the following as suggested by Gorden (2001:32).

1.11.1 Right to Privacy

As the participants have a right to privacy, the researcher should give them assurance that their confidentiality and anonymity would be protected. This could be achieved by not using the actual names of the participants or anything that might link them to the responses. To achieve this and protect the identity of the participants, pseudonyms should be used (Henning et al., 2004:73).

1.11.2 Informed Consent

During the data collection process, participants were given sufficient information so that they could make an informed decision about participating in the study. They were fully informed about their role in the research and they were given the assurance that their privacy and sensitivities would be protected. An informed consent form that set out the whole process was given to all the participants prior to the interviews for them to read and understand what the research was about. Once they were satisfied with the conditions as set out in the form and agreed to participate, they signed the consent form and sent it back to the researcher. The participants who were not satisfied with the conditions set out in the form were not forced to participate in the research. In the case of the participants who initially agreed to participate and later decided to withdraw, they were given assurance that they were free to do so without suffering any repercussions (Johnson & Christensen, 2012:115).

1.11.3 Protection from Harm

The research may cause emotional or psychological distress to participants. To avoid this, the researcher was careful and tactful in the selection of sensitive questions and wording. While the above ethical considerations are subjective, the researcher should exercise caution and guard against the violation of the participants' rights and research ethics (Babbie, 2010:71). Once done with the report, the researcher gave the participants an opportunity to review the report (O' Brien & O'Fathaigh, 2007:95).

1.12 LIMITATIONS OF THE STUDY

The researcher is the student funding administrator at UNISA and this position somehow forced her to be selective in the manner in which she gathered information from the participants. As some questions asked the participants to divulge personal information that they probably deemed confidential, they tended to be uncomfortable with sharing such information. It was also difficult to get hold of the students who dropped out as they were required to repay the NSFAS loan, and some saw this as a strategy to catch them for failing to fulfil their obligation of settling their

outstanding debt. It was also a mammoth task to get hold of these students as some of them had changed their contact details. The Protection of Personal Information Act, 2013, somehow made conducting this study cumbersome as some institutions were reluctant to provide students' information.

1.13 DELIMITATIONS OF THE RESEARCH

The study did not cover all the students at the institutions of higher learning but was only limited to NSFAS-funded students. This is because the government is concerned about the high dropout rate of these students as a lot of money is spent on these students to make sure that they succeed academically. To make sure that the study was manageable, only three institutions of higher learning in the Northern Gauteng region were selected to participate in the study. These institutions are different in character and student composition. One of these is a comprehensive, distance education institution, another one, a historically advantaged institution and the other, a university of technology. The researcher was interested to find out the factors that contributed to the dropout of NSFAS-funded students at these institutions as they are different in nature, yet they are located within the same metropolitan region.

1.14 PLAN OF THE STUDY

This study is comprised of the following six chapters.

Chapter 1 provides the introduction and background to the study. It provides a snapshot of the entire study wherein the background to NSFAS is broadly discussed. The aim and objectives as well as the purpose of the study are outlined. The main research question and sub-questions that guide the study are posed. The chapter ends by providing the plan of the study.

Chapter 2 reviews the literature on the dropout of funded students in SA and explores themes, questions, concepts and theories related to the subject. It reviews literature by different scholars on higher education funding, the models of higher education funding, and the dropout of funded students at the HEIs with special reference to SA. The evolution of financial aid established to increase access to HEIs in SA is highlighted. Lastly, the possible causes of dropout in higher education are explored.

Chapter 3 reviews international literature on the dropout of funded students in different countries. It explores different international perspectives, practices and models for funding students in HEIs. The chapter provides a comprehensive review of literature on funding higher education with special reference to the dropout of funded students.

Chapter 4 focuses on the research methodology and design and explores the underpinning research paradigms.

Chapter 5 presents and interprets the research findings.

Chapter 6 provides the summary, conclusions and recommendations of the study, and proposes the model for effective allocation of funding to students.

1.15 CHAPTER SUMMARY

This chapter introduced the study and background to the study by providing a brief history of student bursaries in SA universities, the rationale for the establishment and continued support for the bursary scheme for students from low socioeconomic backgrounds. The chapter highlighted that the SA government prioritises access and success in higher education as strategy to tackle unemployment and poverty. The chapter also stated the research problem, namely the dropout of student funded by NSFAS in SA public universities. The research design and methodology, aims and objectives, sampling procedures ethical issues and the outline of the study were identified and explained. The next chapter focuses on the dropout of NSFAS-funded students in SA universities and explores the rationale for this phenomenon.

CHAPTER 2:

DROPOUT OF FUNDED STUDENTS: THE SOUTH AFRICAN PERSPECTIVE

2.1 INTRODUCTION

The words dropout, withdrawal and departure are often used interchangeably by different scholars in the field of student dropout. The preferred word that has been adopted in this study is “dropout”. McNally and Irving (2010:204) define it as “a student who has abandoned a course of study voluntarily”. Another dimension to the term dropout has been brought up by Moodley and Singh (2015:92) who view it as “situations where a student leaves the university study without having obtained a formal degree”. Dropout should not be regarded as the same as ‘stopout’, which means temporary withdrawal from studies (Terriquez, Gurants & Gómez, 2013:1). Paura and Arhipova (2014:1283) further define dropouts as students who leave university without completing their studies. Stopout, on the other hand, refers to students who may decide to take a “gap year” and be involved in other activities such as work and vacation, and then return to their studies at a later stage (Tinto, 1993:178). Dropout and not stopout, is therefore, the focus of this study.

The genesis of funding higher education could be traced back to the Freedom Charter of the South African ruling party, the African National Congress (ANC) (1955:n.p.) that alludes to the notion that “the doors of learning and of culture shall be opened” (Kgatle, 2018:1). The Freedom Charter declares, “Education shall be free, compulsory, universal and equal for all children; higher education and technical training shall be opened to all by means of state allowances and scholarships awarded on the basis of merit” (ANC, 1995: Art, 26 [1&2]). In the same vein, Section 29 of the South African Constitution highlights that everyone has a right to basic education, including adult basic education and further education, which the government must make available and accessible (RSA, 1996:12). Against this background, the government enacted Education White Paper 3, which is basically a programme for transformation of higher education as it expresses the sentiments that education should be made available for all who qualify for it and that this should be operationalised at HEIs (RSA, 1996:12). NSFAS was established as a bursary fund towards the attainment of the national aspirations enshrined in the Freedom Charter and the Constitution of SA, by providing funding to those who are unable to pay for their own education. In pursuit of these aspirations, the government had to take steps and pass laws that would assist deserving students who wanted to further their education.

After 25 years of democracy, the dream of fee-free education has not been realised, partly because of the rising educational costs at universities. In 2015, students on various campuses

across the country held protests, demanding that higher education fees be abolished. Protests were held under the banner of a student activism movement dubbed “#FeesMustFall”, which campaigned for reduction of fees and fee-free higher education (Buttelli & Le Bruyns, 2017:1; Hodes, 2017:140; Moloi et al., 2017:213; Mpofu, 2017:352; Pillay, 2016:155). This opened a can of worms for unrelated existing issues such as the insourcing of casual workers and language policy, especially the use of Afrikaans as a medium of instruction at HEIs, particularly those that historically used Afrikaans as a medium of instruction. These were institutions such as Stellenbosch University (SU), University of the Free State (UFS) and North West University (NWU)-Potchefstroom Campus (Naicker, 2016:55; Luescher & Klemenčič, 2017:1; Luescher, Loader & Mugume, 2017:235).

Figure 2.1 depicts some of the students who participated in the protests with messages on the placards like the one below that reads, “*Our parents were sold dreams in 1994, we are just here for the refund*”. This illustrates the frustrations that students had due to the economic hardships, which precipitated their resolve to vent their feelings.



“Our Parents were SOLD dreams in 1994,
We are just here for the REFUND!”



Figure 2.1: Student demonstrations at the "#FeesMustFall" campaign

Source:(Eyewitness news, 2016).

In an attempt to address insourcing issues, the government pleaded with the institutions to engage in a dialogue with all the relevant stakeholders. These issues were then partially addressed, as some contracts were fairly new and could not be annulled (Dugmore, 2015:16; Linden, 2017:102). UCT alone was set to finalise the insourcing in 2019 (Langa, n.d:69). However, the government failed to resolve the issue of fee-free education as demanded by students; instead, President Jacob Zuma announced a zero percent fee increase for the 2016 academic year (Areff, 2015:n.p; Bitzer & De Jager, 2018:12; Moloi et al., 2017:212; Naicker, 2016:55; Presidency, 2015:n.p). A commission of inquiry was established in 2016 to investigate the possibility of fee-free education in SA (Department of Justice and Constitutional Development [DOJ & CD], 2016 a:n.p). Of concern is that prior to the student protests and after 20 years of democracy, the issue of fee-free education, which is explicit in the Freedom Charter, had not been discussed by the ANC-led government. This raises the question: Why did it take so long for this issue to be considered? This sentiment was also echoed by the former Public Protector, Advocate Thuli Madonsela when she questioned why the government had been ignoring problems that affected the people of South Africa, including students at HEIs (Madonsela, 2015:n.p.). It was

only in December 2017 that the government took a stance on this issue and President Jacob Zuma announced full cost funding for higher education only for students that come from families with a combined family household income of R350,000 per annum (Areff & Spies, 2017:n.p; DHET, 2019a:6).

In response to the widespread protests on university campuses concerning fees and the campaign for decolonisation of education (Mpfou, 2017:354), the UFS announced that from 2017, the medium of instruction used at their institution would be English (Kgatle, 2018:4; Luescher & Klemenčič, 2017:1; Moloi et al., 2017:212; Wessels, 2017:7). This decisive stance showed commitment given that institutions like the University of Pretoria (UP) found it difficult to resolve this issue (UFS, 2016:n.p.; UP, 2016:n.p).

The limited financial resources that the government provided through NSFAS leaves much to be desired as the return on investment in higher education in South Africa remains a concern to the government and the entire nation (Cooper & Walters, 2009:92; DHET, 2010:78; Letseka & Maile, 2008:5). This is mirrored by similar trends globally (Siegfried, Sanderson & McHenry, 2007:556). In SA, the dropout rate of students in higher education during the 2005 academic year remained at 46% of all HEIs excluding UNISA (John, 2013:n.p). A cursory look at the statistics of the three institutions investigated in this study indicates that the dropout rate in higher education is alarming. Table 2.1 below depicts the funding schedule of NSFAS funding at these institutions from 2009 to 2013.

Table 2.1: NSFAS Allocation from 2009–2011 at UnivA, UnivB & UnivC

Year	Institution	Amount (R)
2009	UnivA	125 million
2009	UnivB	127 million
2009	UnivC	261 million
2010	UnivA	182 million
2010	UnivB	147 million
2010	UnivC	290 million
2011	UnivA	308 million
2011	UnivB	222 million
2011	UnivC	474 million

Source: (Lewis, 2016:n.p).

According to NSFAS statistics depicted above, there has been a steady increase of funding allocated to HEIs. However, this allocation has been insufficient to cover all students in need of financial assistance over the years. This counts as one of the contentions during students' protests at HEIs. The government has failed to address these issues and blamed them on external forces such as the Economic Freedom Fighters, a new political party led by Mr Julius Malema, who was expelled from the ANC. It was assumed that violent protests were instigated by individuals who wanted to discredit and undermine the efforts of the ANC in bringing quality higher education to destitute students (Evans, 2016:n.p). The ANC did not take accountability for slow progress towards the implementation of fee-free higher education until December 2017 when former President Jacob Zuma announced that starting in 2018, the government would introduce fee-free education to students from homes with a household income of R350,000 per annum (Areff & Spies, 2017:n.p; Bitzer & de Jager, 2018:32; Moloi et al., 2017:212). Nevertheless, it is questionable whether fee-free higher education will address the challenges faced by funded students as they continue to drop out despite the financial assistance. The purpose of this study is, therefore, to investigate factors that contribute to the dropout of funded students and explore ways to mitigate them.

2.2 THEORETICAL FRAMEWORK

Student dropout at HEIs is a behavioural matter, which could be understood by comprehending different theories that address this phenomenon. Theories that support this research originate from various disciplines such as sociology, economics, and psychology. These theories clarify why students who have certain capabilities at HEIs tend to drop out (Tinto, 1993:112). They form the foundation of understanding the student's commitment to enrol at the institution of higher learning and achieve the ultimate goal of graduating. According to these theories, the student's individual behaviour determines success or failure.

2.2.1 Theories on Student dropout at Higher Education Institutions

The theories associated with comprehending student dropout in higher education could be related to psychological, sociological, organisational, interactionist and economic theories (Braxton, 2000:2; Braxton, Milem & Sullivan, 2000:59; Chen, 2008:212). For the purpose of this study, Tinto's theory of student departure and Sociology theories have been chosen to frame this study.

2.2.2 Tinto's Longitudinal Model of Institutional Departure

In his theory of the longitudinal model of institutional departure (Annexure A), Tinto (1993) describes a longitudinal process and outlines the progression of students. The theory also provides a framework that describes factors that cause dropout at HEIs. In this interactive model, Tinto asserts that student departure could be attributed to academic problems, failure to resolve educational and occupational goals and failure to combine the intellectual and social life of the institution.

i. Academic Problems

The post-secondary school environment is not the same as the secondary school environment. Students may find it difficult to cope with the workload that has to be covered within a short period of time. A book of ten chapters may take eight months to complete at secondary school, whereas at university it could take four months to complete. This puts a lot of pressure on students who may find it difficult to cope with the faster pace and heavy academic workload. Students may also find an academic system tedious and intellectually challenging and these two distinct sentiments may lead to dropout (Furges, 2008:n.p). In cases where the intellectual capacity of the students is not on par with that of an institution, students may withdraw from HEIs. Dropout becomes the ultimate decision as a result of lack of interaction and match between the student's intellectual ability and the institution's culture (Paura & Arhipova, 2014:1283). Constant contact and engagement between the institutional staff and students encourage students to persevere. In a nutshell, the skills and abilities of students should match the social and academic characteristics of the institution (Tinto, 1993:117). For Stratton, O'Toole and Wetzel (2005:2), this is related to the Student Attrition Model, which posits that student attitudes and beliefs shape an individual, and it is the institutional and external factors that predict whether the student persists or not.

ii. Failure of students to resolve educational and occupational goals

Tinto (1993:115) further argues that there could be integration between individual, social, and institutional characteristics on the one hand, and the external forces, which include external communities. Should there be no assimilation between the two, this may lead to a student's decision to drop out. External forces such as staying out instead of studying have their own values which may contradict those of a student. A decision for a student to enrol at an institution is one of the other commitments that a student makes, and as such, the external forces may cause a student to lose focus and drop out of the institution. Tinto notes that such external forces may refer to attributes such as family and community background (social status, parental education

and size of the community), personal attributes (race, sex and physical handicaps), skills (intellectual and social), financial resources, personality, social and political inclinations. Varying types of pre-college educational experiences and achievements, namely high school grade-point average also contribute to this phenomenon. All these affect the ability of a student to resolve educational and occupational goals (Tinto, 1993:115). This is also embedded in the Student Integrated Model as suggested by Bean and Metzner (1985:489) in that students who are integrated into academic and social domains are likely to succeed in higher education.

iii. Failure to combine the intellectual and social life of the institution

There should be a balance between the intellectual and social life of an institution. An overactive social life could negatively impact the student's goals in progressing academically (Lockhart, 2004:11). A student's intention when enrolling at an HEI is to complete a qualification. This intention might not be realised as there are other aspects that a student might bring into an equation, which are mostly based on external forces. If these two are not balanced, then a student is doomed to drop out.

On the contrary, interaction between the student, staff and faculty could increase the probability of the student's persistence. As indicated earlier, students who are constantly engaged with institutions and are directed to competent staff members are likely to bond with the institution and persist. Financial resources, as a student attribute, may ultimately affect student persistence. This is evidenced by the fact that students who are forced to enrol in low-cost courses due to limited funds tend to drop out. In this case, financial consideration is linked to the choice of a course of study or higher education institution (Beck, 2011:39; Tinto, 1993:116).

2.2.3 Criticism of Tinto's Longitudinal Model

Tinto's theory is a greatly admired model of student departure related to student dropout (Braxton, 2000:127). However, Tinto's longitudinal model has been challenged by various scholars and revisions have been effected to the original model. Towles and Spencer (1993:n.p.) argue that this model focuses on traditional students and not on adult students enrolled at distance learning institutions. Berger and Braxton (1998:116) further interrogate Tinto's interactionist theory, and assert that organisational attributes should not only be a component of social integration as suggested by Tinto, but that it plays a role in the first year perseverance as it affects the student's intention to re-enrol in higher education.

Mohammadi (1996:1), and Moodley and Singh (2015:96) further argue that Tinto's theory lacks evidence of external factors that might impact student participation in higher education. While appraising Tinto's theory of the student departure dilemma, Braxton (2000:2) states that there are other propositions that Tinto did not take cognisance of. The theory should include the role that HEIs play in student departure. In their study on dropout of students, Chen and DesJardins (2010:183) also confirm that Tinto's theory misses an important aspect of student departure in higher education that can collectively be attributed to student dropout at HEIs. They assert that there are missing aspects related to heterogeneous models that focus on the student holistically.

In their response to the critics, Tinto and Pusser (2006:4) argue that scholars tend to view student persistence and student departure as a "mirror image", and as such, scholars should not apply the model on student departure to reaffirm student persistence. They emphasise a need to move from theory to action by building a model of institutional action. Some of the events cannot be affected by the institutions, as they are mere events and not action. The model of institutional action will not be further explained within this research study as it does not impact the student dropout in higher education. In the next section, the discussion focuses on some possible causes of dropout in South African HEIs.

2.3 POSSIBLE CAUSES OF DROPOUTS IN HIGHER EDUCATION

The issues of dropouts in HEIs should not be viewed in isolation. The reasons for dropouts are complex with the four most common sources being socioeconomic factors, political factors, institutional factors and personal factors (Araque, Roldan & Salguero, 2009:564). The fundamental source for these aspects emanates from the harsh socioeconomic conditions that continue to accelerate students' dropout (Moloi et al., 2017:212). As the focus of this study is on NSFAS-funded students at the three institutions under investigation, Table 2.2 shows the number of students who dropped out of these institutions. This highlights the plight that students face at HEIs. Therefore, the study will further investigate those challenges and come up with a model that could address them.

Table 1.2: Dropout rate at the selected institutions from 2014-2016

Year	Institution	Number of Graduates	Number of Dropouts
2014	UnivA	3 682	4 691
	UnivB	555	318

Year	Institution	Number of Graduates	Number of Dropouts
2015	UnivC	1 929	1 611
	UnivA	4 059	3 554
	UnivB	1 755	700
2016	UnivC	5 339	3 054
	UnivA	UnivA did not submit	UnivA did not submit
	UnivB	1 388	789
	UnivC	4 136	2 412

Source:(Lewis, 2016:np).

Table 2.2 illustrates the latest information on the dropout rate of NSFAS-funded students at UnivA, UnivB and UnivC. In order to understand the phenomenon of student dropout and its scope, it is important to investigate the factors that cause it. The factors discussed below are considered to contribute to the dropout of students in general.

2.3.1 Socioeconomic Factors

The effects of the socioeconomic factors as the fundamental causes of dropout at HEIs cannot be overlooked and they are unlikely to be addressed in isolation. This was further echoed by the Vice-Chancellor of Rhodes University, Dr Sizwe Mabizela, that HEIs deny talented students opportunities to access higher education because they are highly commercialised and tend to focus more on revenue than tuition (Mabizela, 2015:n.p; Masondo, 2015, n.p; Naicker, 2016:55; Vally, 2016:2; Yang, 2015:2). These students are often denied access to study at HEIs because of prohibitive study and residential fees. In their defence of high dropout rates, HEIs often claim that the Department of Basic Education (DBE) produces underprepared learners who enrol at universities with no understanding of the expectations and demands of higher education learning and that they pay for their own education (Cele & Goodman, 2016:15; Du Preez, Simmonds & Verhoef, 2016:6; Heleta, 2017:n.p).

At the Price Waterhouse Coopers (PWC) conference in 2014, Prof Jonathan Jansen proclaimed that HEIs are responsible for inequalities that exist on their campuses and are expected to resolve such when students enrol at their universities. He further asserted that this problem should be addressed by the institutions and that government policies should be reviewed and become responsive to the needs of the majority of people in SA (Jansen, 2014:n.p). Support for his notions was evident in the recent student unrest as students stood together in solidarity and showed courage, commitment and bravery when demanding zero percent increase in student fees in 2016 in their “#FeesMustFall” campaign (Bitzer & De Jager, 2018:19; Langa, n.d:8; The Presidency,

2015:n.p;). In her address and response to the damning situation in SA, former Public Protector, Advocate Thuli Madonsela (2015:n.p) alluded to lack of ethics, underpinned by corruption as “the order of the day” and education not being a priority in South Africa. She asserted that SA could achieve more should issues of corruption be addressed and those who are found to be corrupt brought to book.

2.3.2 Insufficient funding

The provision of financial aid at HEIs is aimed at changing students’ lives through the acquisition of qualifications that would enable them to enter the labour market, and in turn, improve the economy of the country as articulated in Education White Paper 3 (RSA, 1997b:7). Failure to provide funding would force some students to drop out and fail to realise their dreams of becoming educated so that they can obtain gainful employment and climb the corporate ladder once employed. This dream is held up as a result of being unable to complete their studies solely because of the increased influx of students to HEIs (Kahlenberg, 2010:72). In other words, an increase in student numbers at HEIs does not increase at the same rate as financial capacity provided by the government. This also applies to physical and human capacity, thus leading to low progression and throughput rates at HEIs.

HEIs experience a high demand for funding from students and the funds allocated to these institutions by the government in a form of subsidy have been decreasing over the years (Badat, n.d.:3). Funding raised by institutions for the provision of financial assistance is insufficient to assist all students in need. In 2015, UnivA received R147m from NSFAS and only 15,393 students could be assisted to the tune of R143,642,592 from this allocation, while 8,649 could not be assisted (UNISA, 2015:n.p). This is despite an additional allocation of R130 million provided by the institution earmarked for financial aid. Of the students awarded funding, some often drop out despite financial aid being available. There is a call for the private sector to also intervene in the quest to fund students at HEIs. The contribution from the private sector to fund higher education constitutes at least 1% of NSFAS funding, but this is not sufficient as these students are prepared to increase productivity in the private sector (Akoojee & Nkomo, 2010:3; Nkwanyana, 2015:n.p).

2.3.3 Poverty

Poverty is considered a contributing factor to the dropout of students at the HEIs. Unavoidably, it is difficult for a hungry student to comprehend in class, and as a result, such students tend to drop out (Sagenmüller, 2018:n.p). To alleviate poverty at HEIs, some institutions such as the University of Johannesburg (UJ) and UFS have embarked on feeding schemes, providing fresh and hot

meals to students daily, through their “No Student Hungry” campaign started in 2012 in collaboration with a non-government organisation “Stop Hunger Now” (eNews Channel Africa [eNCA], 2015). These campaigns do not only provide food for students, but they also encourage them to attend lectures. This venture of assisting underprivileged students is not new, especially at the then Rand Afrikaans University (RAU) now UJ. During my tenure as an Assistant Accountant at the RAU, this institution contributed R300 per student for ten months to all NSFAS-funded students over and above the funding awarded by NSFAS. This venture had to be discontinued during a merger, as the university could no longer sustain it due to a drastic increase in the number of underprivileged students. At the 2015 Students Accounts and Administrators Forum (SAAF) conference in George, the Principal of Westcol TVET College, Mr. Louis Coetzer highlighted that some students spent funds allocated for transport and accommodation to support their families (Coetzer, 2015:n.p.). These students are from impoverished families with appalling living conditions. Coetzer (2015:n.p) pointed out that, while such behaviour is commendable, it has dire consequences that lead to students dropping out because of sharing their limited stipend with their families.

2.3.4 Institutional Factors

HEIs do not operate in a vacuum, but function within communities, and as such, are aware of the challenges faced by students. The challenges are multifaceted and include both academic and social issues. The academic problems stem from the students' transition between secondary school and HEIs (Paura & Arhipova, 2014:1282). The social issues relate to the quest for access and success at HEIs, which are generally not realised due to poverty marked by students' lack of basic necessities such as food, shelter and transport to commute to such institutions (Machika & Johnson, 2014, n.p.).

UJ hosted the South African National First Year Experience Conference in 2015, themed around the transition of students from secondary to tertiary education, where the emphasis was placed on the need for government and HEIs to understand the socioeconomic challenges faced by students (Gihwala, 2015:n.p.). UJ showed signs of progress in this regard as it had already started to identify these challenges and resolve them proactively. They reported having embarked on a programme to detect the warning signs such as checking whether students were attending classes regularly, and how they performed in assignments and tests. The students who were found lagging behind on any of these would be attended to and interventions would be provided immediately (Gihwala, 2015:n.p). This programme is similar to a system used by the University of KwaZulu-Natal (UKZN), the “robot system”, which identifies students at risk at an early stage

of enrolment (UKZN, 2009:n.p). Students identified to be at risk receive a message alerting them of their performance in formal assessments such as assignments, tests and examinations (UKZN, 2009:n.p). A red signal symbolises a severely underperforming student who is at risk of being excluded academically. An amber signal indicates that a student is at risk and a green signal symbolises a student in good academic standing. All these efforts are geared towards retaining students and assisting them to complete their studies within a minimum period, but success is not realised because students continue to drop out despite such assistance. It is, therefore, evident that the factors contributing to the dropout of students at the HEIs are multifaceted and require multiple approaches to resolve this problem (Goss & Andren, 2014:80).

The physical space to accommodate students on campus is not sufficient for students in need of accommodation. Students are prone to stay in appalling conditions at private residences, which make it difficult for them to study. This is despite the government's intervention on the state of student accommodation at HEIs, which, as portrayed in the White Paper (DHET, 2013b:18) prioritised the increase of student accommodation. On the contrary, increasing the number of buildings for the purpose of providing residences to students may be a futile exercise because of the booming virtual campuses brought by advanced technology. In future, it is envisaged that students would study by way of technology that would not require physical space such as lecture halls and residential services at the HEIs.

2.3.5 Lack of Guidance and Information

The transition between secondary school and higher education is overlooked in higher education and this has led to high dropouts at HEIs (Paura & Arhipova, 2014:1282). This has led to "Academic Darwinism", a term coined by Charles Darwin, which posits that students who drop out of HEIs are not strong enough to progress and those who succeed have to work harder (Checkpoint, 2015:n.p). It is the "survival of the fittest" as students are faced with both academic and life problems; these learners lose time by dropping out and funds are wasted. In terms of academic problems, it begins at secondary school where learners struggle with subject combinations because of lack of information and guidance. Learners tend to choose subjects because of friends and/or parents' involvement (Checkpoint, 2015:n.p; Moodley & Singh, 2015:109). There is limited or no advice at the secondary school level for learners to make an informed decision about their career choice. Life problems at HEIs are a cause for concern as life in secondary school is quite different from that of higher education. At secondary school, learners are regarded as being under parental supervision while at institutions of higher

education, they need to be self-sufficient. The mode of teaching and volume of work to be covered within a short span of time is also different from that of secondary school.

To mitigate the above challenges, UJ has recently devised a strategy of engaging learners as early as Grade 10 by offering advice to learners on subject choices (UJ, 2015:n.p.). UP has a similar programme that encourages students to participate in both academic and sports programmes (UP, 2015:n.p). This encourages students to be loyal to the university and by so doing it attracts students who are good academically and in sports. The benefits of this programme are yet to be realised as it is still in its infancy and progress will be monitored.

2.3.6 Political Factors

The pronouncement of increasing access to higher education due to political pressure has come with some challenges that were not anticipated. Two decades ago, the massification of higher education increased access and participation of students in higher education in SA (MacGregor, 2014:n.p; Motala, 2017:16). This could be attributed to the transformation that is also apparent in developing countries, which promotes increasing access to higher education through policy change to address the imbalances of the past (Moloi et al., 2017:218). This change promulgated huge interest and participation in higher education, and this put pressure on HEIs in areas of planning, policy formulation and funding of these institutions. Without a doubt, a change in policies at these institutions has attracted a huge influx of students from low-income groups to HEIs (CHE, 2007:1). These policy changes could be understood in terms of South Africa's *Education White Paper 3* of 1997 that, among other policy imperatives, established NSFAS for the purpose of providing access to students. This policy encouraged equity and access to higher education, especially for students from lower-middle-income backgrounds (Burke, 2012:9; RSA, 1997b:10; Wyness, 2010:4) and the previously disadvantaged groups in SA, particularly blacks.

2.3.7 Economic Factors

Unemployment is one of the main reasons for a huge number of students registering at HEIs, and the situation is worsened by students from countries experiencing genocide, poverty and other human-related problems that migrate to stable countries in the hope of changing their lives (DHET, 2017b:11). This contributes greatly to the "institutional massification" at HEIs. This is marked by students who opt to better their education in order to improve their prospects of finding a job because a university qualification is still regarded as a primary mode of changing people's lives. The availability of financial assistance is valuable to support them in acquiring the necessary knowledge and skills for social, economic and personal development. The challenge is that, in

SA, foreign students registered for undergraduate studies do not qualify for NSFAS funding (DHET, 2019a:6). Only postgraduate students qualify for funding. It is alleged that some of the foreign nationals acquire fraudulent South African identity documentation to access funding. This practice exerts pressure on the already stretched government funding to South African students.

The situation could be exacerbated by the anticipated projection of participation of students in higher education that is likely to increase from 99,4 million to 414,2 million in 2030 globally and 520 million in 2035 (Calderon, 2012:n.p.). This is as a result of transformation, especially in developing countries where participation in higher education has increased significantly. In SA, the National Development Plan (NDP) and the Education White Paper 3 of 1997 estimate that access and participation of students in higher education will reach at least 1,62 million in 2030 (National Planning Commission [NPC], 2011:319). This growth would exert pressure on both the government and HEIs by increasing the demand for financial assistance as most students from low-income families would participate in higher education and require funding (Mngomezulu et al., 2016:131).

The official South African unemployment rate is estimated at 29% (Trading Economics, 2019:n.p.) with Cloete, A. (2015:514) stating that it is mostly the youth between 18 and 35 years of age who are affected. In 2018, the estimated youth unemployment rate in South Africa was at 52.85% (Plecher, 2019:n.p.). This epidemic has other detrimental factors such as an alarming crime rate, high drug abuse and other unacceptable social behaviours. The South African government promised to create 275 000 job opportunities per year through its radical economic transformation programme that included consolidated state-led industrialisation and infrastructure expansion of which 60% was reserved for youth (eNCA, 2014; Marrian, 2019:n.p.). When this initiative did not materialise, students headed to HEIs as an option to better their conditions of living. Figures 2.2, 2.3 and 2.4 illustrate the fluctuating unemployment rate in SA (generally, for youth and for graduates), which is a cause for concern as this affects economic growth and development. Unemployment prompts an increase in enrolment in higher education, but even graduates find it difficult to find work.



Figure 2.2: South Africa unemployment rate

Source:(Stats SA, 2018:n.p).

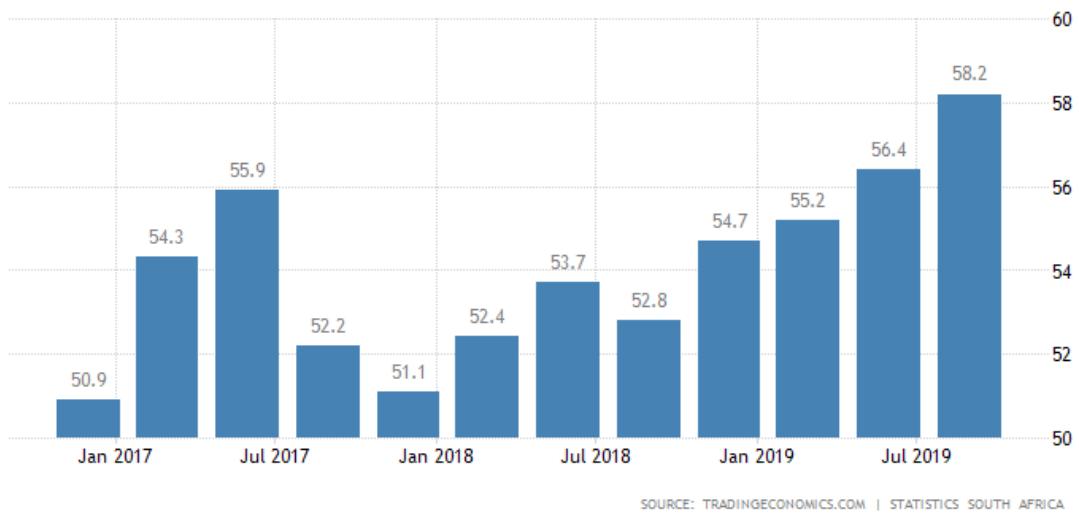


Figure 2.3: South Africa youth unemployment rate

Source: (Trading Economics, 2020:n.p)

THE UNEMPLOYMENT RATE AMONG THE YOUTH IS HIGHER IRRESPECTIVE OF EDUCATION LEVEL



Figure 2.4: South Africa graduate unemployment rate

Source: (Stats SA, 2019:n.p.)

2.4 THE PROGRESSION OF THE SOUTH AFRICAN ECONOMIC POLICY

The South African economic policy is influenced by a neoliberal ideology that gained momentum when the ANC was voted into power in 1994 (Vally, 2016:2). This was prompted by the fact that apartheid economic policies were not sustainable, and this led to costs being shared between society and the government. Such economic policies can be attributed to the establishment of the GEAR and the RDP which have failed in their attempt to improve the situation in SA for the marginalised communities (Reitzes, 2009:10). It is against this background that government co-funds higher education costs for students by compensating institutions in the form of grants and subsidies. It is on this premise that an income contingency loan for students at HEIs was introduced (HESA, 2011:24). This ideology also promoted privatisation and marketisation of HEIs and propelled making profit over providing quality tuition (Maistry, 2014:63; Naicker, 2016:56; Ntshoe & De Villiers, 2008:21). This suggests that these institutions are commercialised by focusing on revenue generation, and as such, compromise academic resources. The neoliberal discourse also encourages competition that underpins the choice of educational institutions (Zeichner, 2010:1545). As a result, less affluent students choose ‘cheaper’ schools which do not adequately prepare them academically to face the challenges of higher education. The ANC-led

government has regrettably realised that this ideology is the root cause of the unrests that engulfed the higher education fraternity in 2015–2016 (Pennington et al., 2017:28), and have continued unabated although not as vociferously.

The cost of higher education is not entirely left to the government as students are also expected to fund their own education to some extent. This has led to the implementation of cost-sharing and the introduction of loans to students in order to access higher education (Cele & Goodman, 2016:10). This approach is detrimental to students from low-income families, and their participation in higher education might be compromised (De Villiers & Lombard, 2016:3). In light of this, the South African government devised a funding system, NSFAS, that was to provide access to marginalised individuals who were previously disadvantaged by the apartheid regime (DHET, 2017a:28). The NSFAS policy was established in 1996 with a mandate to increase participation of students from low-income families in higher education. NSFAS was exclusively dependent on government support as well as a few international donors and agencies. These funders have, however, since directed their funding to projects other than NSFAS (Daca, 2014:n.p.). The demand for and supply of financial support to students is evidently a challenge in higher education. This has prompted different institutions to use their discretion in an attempt to assist deserving students. This is mainly because the NSFAS award guidelines for students were so vague that institutions had to utilise their own tactics. These included top-slicing, where institutions partially awarded funds to students who qualified for funding, as well as only awarding loans to students who passed all their modules; other institutions would rank students to determine the size of the award given. This has resulted in many institutions having to endure student unrest due to insufficient funds to cater for all students in need of funding. As a consequence, some students end up dropping out of universities.

2.5 GOVERNMENT SPENDING IN HIGHER EDUCATION IN SOUTH AFRICA

Like other countries studied, SA is no exception when it comes to assigning a low priority to public spending plans for higher education funding (Knobel, 2011:2), although there has been major transformation in South Africa's higher education system post-1994, and the massification of higher education has changed the institutions' size and shape dramatically (Nkomo, Akoojee & Motlhanke, 2007:400). HEIs had to change and address the imbalances of the past by changing policies that govern access to education. These changes required adherence to legislation that "forced" HEIs to reflect SA population demographics. As a result, some institutions were merged in order to address these imbalances. In addition, the mergers were also intended to rationalise the institutions and reduce government spending (Naicker, 2016:55). Coupled with these

changes, NSFAS was established in 2009 (Matukane & Bronkhorst, 2017:6-7). NSFAS's existence and mandate were questioned as students' unrest at HEIs continued to intensify at the beginning of each academic year. The Minister of Higher Education and Training, Dr. Blade Nzimande, then constituted a Ministerial Review Committee that was to investigate the NSFAS fund and make recommendations in July 2009 on how to address the problems (DHET, 2010 viii). What the committee decided was not new to the higher education fraternity as the main challenge of the fund was supply versus demand (DHET, 2010:viii).

The following were the recommendations of the committee as stipulated in the report:

- i. The development of a comprehensive policy framework to articulate the detail of the national policy imperative of progressively providing fee-free higher and further education to the poor;
- ii. The strengthening of governance and administration of NSFAS;
- iii. Simplifying the means test as well as the institutional allocation formula;
- iv. Reviewing the NSFAS loan recovery practices;
- v. Review of funding for higher education and the link to the rising cost of study at institutions;
- vi. The inter-relationship between access, affordability, and success;
- vii. An audit of the NSFAS loan book.

A practice of loan recovery was to be compliant with legislation and the Constitution (DHET, 2010:viii).

All other challenges originated from this phenomenon coupled with unclear guidelines from NSFAS on fund distribution and management by HEIs. The institutions utilise their own discretion in the management of the fund. In their article, Poalses and Konyana (2013:12) argue that some of the students who apply for NSFAS funding do not qualify, however, and, in some instances, they are erroneously awarded funds. They further state that there is a need to look at the capacity of the NSFAS administrative staff at HEIs. A skills audit to verify the competence of staff dealing with the NSFAS funding may also be necessary. Most of the staff members have no accounting qualifications and do not have a basic understanding of financial principles. This poses difficulties in allocating and awarding funds to students, and as a result, some would overspend or over-allocate funding to students. Lastly, there was mismanagement of the scheme by institutions where in some cases there was evidence of escalating tuition fees, and institutions expected NSFAS to cover the increased fees charged (DHET, 2010:60). This has led to fewer students benefitting from the fund. This increase in tuition fees was not in line with the NSFAS allocation to institutions.

The Ministerial Review Committee (2010) also alluded to the high dropout rate of NSFAS beneficiaries. In 2017, DHET (2017, cited in NSFAS, 2018d:11) reported that “just over a third of young people who enter undergraduate degrees, and at some time received financial assistance (from NSFAS) never graduate”. Furthermore, “research suggests that there is a significant share of students who only complete their qualifications after 5 or 6 years” (NSFAS, 2018d:14). The reasons for the dropout according to the DHET (2019b:138) are “underpreparedness, financial difficulties, incorrect qualification choices, unresponsive teaching and/or poor living conditions:. This calls for a comprehensive investigation of valid reasons for the dropout of NSFAS-funded students. The report stipulates that the reasons for the dropout of NSFAS recipients are related to financial support that is inadequate to augment the NSFAS fund, especially in cases where institutions practise top-slicing. This approach is utilised by the institutions of higher education to spread the NSFAS allocation to as many students as possible. This practice has proven to escalate the challenges as students are left with outstanding debt that they are unable to settle because of their dire financial constraints. Over and above inadequate financial support, enrolment management plans, insufficient academic support and weakening support in terms of subsidies from the government all promote the inadequacies at HEIs. On the contrary, in a study done at SU, it was found that the NSFAS-funded students’ success rate was actually higher than that of unfunded students (De Villiers et al., 2013:13). They reported only 33% dropout rate of the NSFAS-funded students and indicated that the dropout rate was not as alarming as it was previously reported. This is an assumption as there is no authorised repository for student dropout data.

SA’s framework for economic and social transformation, as well as the NDP 2030, directs the allocation of public resources. In order to improve the living conditions of South Africans using this plan, the government prioritised five goals, that is, decent work, education, infrastructure, crime, health care and rural development (NPC, 2011:110). In Figure 2.6 below, there is evidence that the government spending on public entities like education is low, while spending on employment and social security are the highest. Education, particularly, higher education has proven to be a contributing factor to the development of human capital, which in turn, assists in the growth of the economy, social mobility, and social cohesion. This accomplishment in higher education does not get the appreciation it deserves as reflected by government spending. This has also led to the inadequate allocation of NSFAS funding to institutions of higher education. As suggested previously, studies on NSFAS pointed to the inadequate supply of NSFAS funds as a cause for concern in the existence of NSFAS and its effect on accessing higher education. These studies confirm that both institutional inefficiency and insufficient NSFAS funding by the

government are contributing factors to the dropout of students at HEIs. In her address, former Public Protector, Advocate Thuli Madonsela, argued that the disturbances on university campuses, which brought student unrest were a result of education not being prioritised in SA. Government spending on education in public funds as stated below affirms her contention (Madonsela, 2015,n.p.).

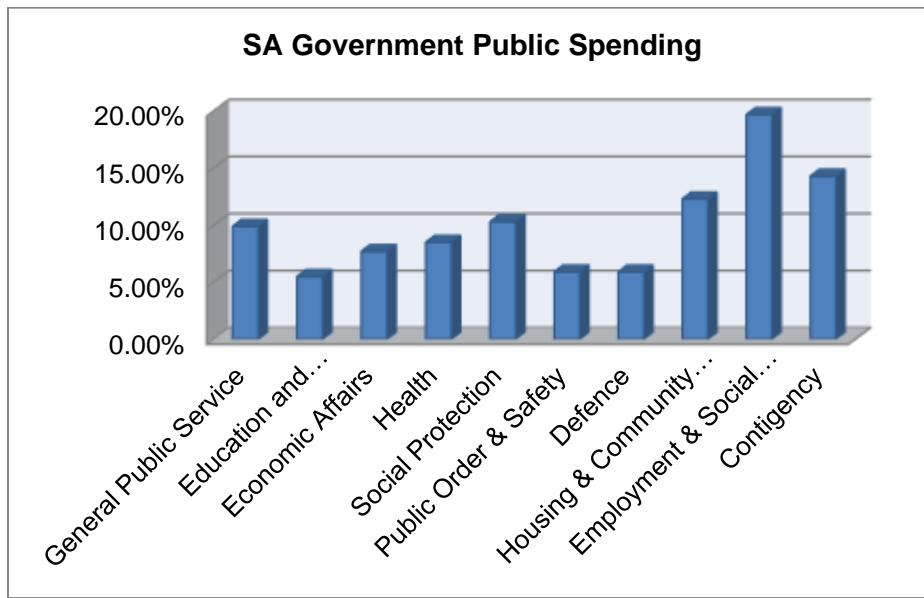


Figure 2.5: Government Public Spending (National Treasury 2017:vi).

Figure 2.5 above depicts the DHET public expenditure for 2017/2018 fiscal year. SA spends about 0.75% of its Gross Domestic Product (GDP) which is less than what other upper middle-income countries are spending (Parliamentary Monitoring Group (PMG), 2014:n.p; Matukane & Bronkhorst, 2017:3) on higher education. Countries such as Brazil and India spent about 1.2% of GDP in 2017 (OECD, 2017:6). Chile spent about 1.26% and Malaysia spent 1.35% of GDP in 2014 respectively (UNESCO, 2017:n.p). During the 2018/19 fiscal year, DHET had been allocated R38,7,9 billion in public expenditure (DNT, 2019:3). This was an increase on the R34,3 billion in the 2013/14 fiscal year, with an anticipated increase of at least R2.5 billion on the 2016/17 fiscal year allocation (DHET, 2014:3). The 2016/2017 allocation for bursaries and loans for both universities and Technical and Vocational Education and Training (TVET) colleges amounted to R12,4 billion and out of this amount, the universities were allocated R10,3 billion for bursaries and loans while R2,1 billion was allocated to the TVET sector for bursaries during the same period (NSFAS, 2018a:12). This allocation was further augmented by R4,6 billion (NSFAS, 2018a:12) for a historical debt which was underutilised by the institutions because of the timing of the release of these funds (NSFAS, 2018a:130). What catches the attention is the R4.6 billion contributed

towards NSFAS versus the number of applications which is the cause for concern. This anomaly is the root cause of student unrest that the government has failed to address over the year. Table 2.3 below depicts the number of applications from 2013 – 2014.

Table 2.3: NSFAS shortfall in terms of student numbers

Description	2013	2014
No. of applicants who applied for funding	339 665	289 105
No. of successful NSFAS applicants	194 923	186 150
No. of qualifying for NSFAS but receiving funding	46 050	53 987
% that applied but could not be supported	13.60%	18.70%

Source: (DHET, 2018b:49)

It is evident from Table 2.3 that the funds allocated to NSFAS are not sufficient to assist all students in need of financial aid. It is further noted that this table does not include the actual applications submitted by students at various institutions. The information only covers the awards processed for students who benefited from NSFAS. There is no consolidated data available that reflects the actual number of students who applied for funding, and this makes it impossible to determine the actual mismatch between applications received and funding available. From Table 2.4 one could deduce that there has been a steady increase in the applications for funding.

Table 2.4: Number of students who received loans/bursaries from the NSFAS and the amount provided by subsector, 2011-2016

Year	Number of Students	Amount provided (in Rands)
2011	217 219	4 848 960 105
2012	194 932	5 888 373 557
2013	195 387	6 748 152 217
2014	186 160	6 970 982 424
2015	178 961	7 194 618 509
2016	225 950	10 304 756 649

Source: (Lewis, 2016:n.p.).

It is clear from Table 2.4 that funding available does not match the number of applications for financial aid. Thus there is a need for a collective strategy that would include students, institutions, the government and private companies to find ways of funding the shortfall, as there is evidence that additional funding is required for students in terms of financial aid (DHET, 2010:51). DHET further proposed that this should not be the only strategy as about 66% of students drop out of

institutions (DHET, 2017, cited in NSFAS, 2018b:11). This raises the following questions that should be answered: (1) is the funding directed to the right students? (2) Is funding directed for the right programmes? (3) Is funding awarded responsive to the financial needs of students? (4) Do the systems in place address the policies aimed at funding access for success? (5) Is the system of recovering funds from the previously funded students able to efficiently collect those funds?

These questions indicate that there is a need for a complete overhaul of the whole NSFAS scheme as it does NOT fulfil its legislative mandate and obligation, that is, to administer and provide funding to academically deserving and financially needy students. There is a need for policy review that would encompass what is stated above. The recent announcement of fee-free higher education does not adequately address the questions above either.

2.6 SOURCES OF FUNDING IN HIGHER EDUCATION IN SOUTH AFRICA

The annual funding for higher education in SA is reliant on three revenue streams, that is, government grants, students' tuition fees and private income as illustrated in Figure 2.6 below.

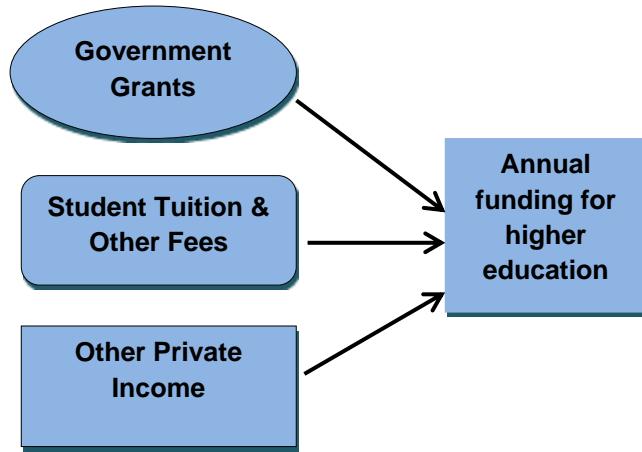


Figure 2.6: Sources of funding for higher education in South Africa

Source :(DoE, 2004:2).

2.6.1 Government Grants

Government grants are classified into two categories, that is, block grants and earmarked grants. The block grants cover the operational costs of HEIs which include teaching and research grants (DHET, 2004:6). The earmarked grants cover specific projects and should not be diverted to any other need or requirement. HESA (2011:20) expressed a concern that the government focuses

on projects and not on grants that would promote teaching and learning, and that block grants have remained static over the past years. These subsidies differ from one institution to another depending on factors such as the number of students and research outputs. The creativity of an institution to increase its private income is dependent on the institutional advancement portfolio within institutions to increase and augment their revenue.

2.6.2 Students' Tuition Fees

Tuition fees have been on a sharp increase over the years and as the running of institutions becomes autonomous, each institution decides on the tuition fees for students (HESA, 2010:1). This practice of "prohibitive tuition fees" charged at HEIs has been heavily criticised by the former Minister of Education, Hon. Mrs. Naledi Pandor (HESA, 2010:1). This has created a situation where students are left with huge debts, which are difficult for institutions to recoup. This vicious cycle was also identified by the Ministerial Review Committee which referred to this as the "revolving door" practice meaning that due to the high tuition costs; students from low-income families cannot afford higher education costs and thus are financially excluded, thereby revolving back to poverty (DHET, 2010:39).

Tuition fees hinder the participation of many students from low-income groups thereby putting pressure on the government to provide financial resources for students to access higher education (Armstrong & Chapman, 2011:107). Seeing that there are limited resources to assist all students in need of financial aid, students should also view other options available to fund their education. There are several sources of funding that students may secure to access higher education, such as bursaries, grants, scholarships, work-study, parents, relatives, study benefits, employment and institutional funding as illustrated in Figure 2.7 below.

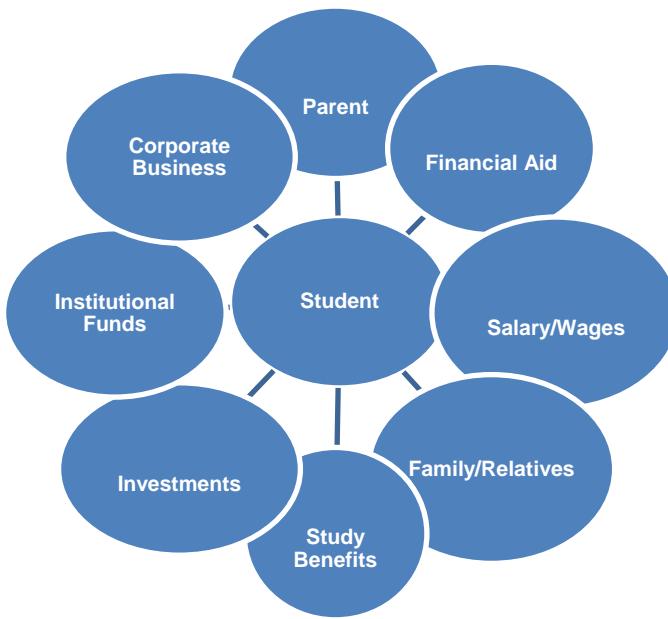


Figure 2.7: Sources of funding higher education available to students

It is important that students explore other avenues, as funding earmarked for financial aid is not always sufficient to cover all their needs. Several institutions in SA often experience student unrest at the beginning of each academic year because of limited financial resources earmarked for students' financial aid. NSFAS alone is not sufficient to assist all students in need of financial assistance. For example, in 2014, UJ, Durban University of Technology (DUT) and Tshwane University of Technology (TUT) were besieged by student unrest due to insufficient NSFAS funding allocations (Makoni, 2014:n.p). In January 2013, the Minister of Higher Education and Training, Dr. Blade Nzimande had to intervene at DUT following indefinite closure of the institution as a result of student unrest, prompted by insufficient NSFAS funding allocation (Jansen, 2014:n.p). Students were arrested following vandalism of property and were later reinstated after they admitted guilt (Memela, 2014:n.p). DHET had to increase the NSFAS allocation to assist the students who were in need of funding. Minister Blade Nzimande announced an additional NSFAS allocation of R1 billion to assist students with dire financial need (SAPA, 2014:np).

2.6.3 Private Income

In his presentation at the SAAF Conference in Durban, Prof Ahmed Bawa, the Vice-Chancellor of DUT), challenged HEIs to rather increase revenue by increasing their third stream income as it is important for institutions to acquire additional funding to augment the government funding (Cele & Goodman, 2016:14; Cloete, N., 2015:n.p). The source of this third income stream is often generated by institutions and through students in the form of tuition fees. By increasing third

income streams, institutions would be able to meet the required quotas and assist these students with funding (Bawa, 2014:n.p). This could be achieved by considering accumulative donations and gifts through philanthropic income, investments that gain interest from internal funds as well as sponsored research contracts (Bawa, 2014:n.p). Commercialised activities such as sales of services to private companies or short and long-term financing could also be explored (Craig & Abrahams; 2009:6-7).

UNISA has recently instituted a specialised unit called the Business Enterprise Unit whose focus is to increase the institutions' revenue by focusing on research, innovation and commercialisation activities (Tustin, 2016:n.p). Most institutions are taking similar approaches to increase their revenue streams, and therefore more innovative ideas in attracting investors will be needed. As an example, the UP High Performance Centre, which is the only sporting venue on the entire African continent that provides a sports school, a sports science centre, full hospitality services, as well as world-class coaching and training facilities as a "one-stop-shop" (UP, 2015:n.p).

It is questionable whether students exhaust all the possible sources of funding before considering NSFAS funding. Figure 2.8 below depicts different sources of funding for higher education that students may use, as the allocation from the government is not always sufficient to assist all the needy students (Drum, January 27, 2014; News 24, 2014-01-30; Pretoria News, February 7, 2014).

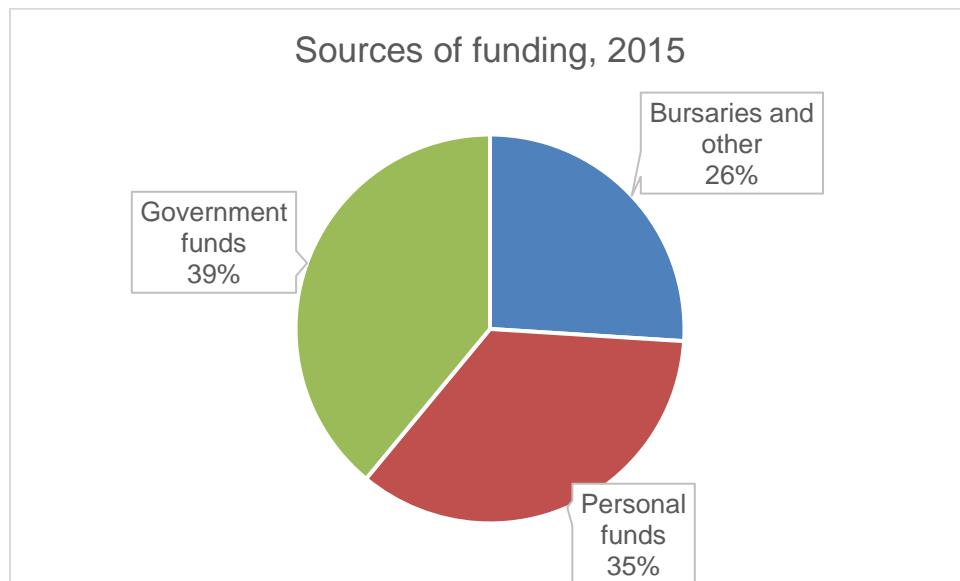


Figure 2.8: Sources of funding, 2015

Source: (Africacheck.org., 2018:n.p.)

2.7 THE EVOLUTION OF FINANCIAL AID IN SOUTH AFRICAN HIGHER EDUCATION

The provision of financial aid to students in higher education in SA can be dated as far back as 1985 when the Kagiso Trust bursary programme was established to fund students at HEIs (Engage, 2012:n.p). The Kagiso Trust initiative was geared towards providing support to communities, especially blacks who were resisting apartheid repression by granting them access to isolated HEIs like universities, technikons, technical colleges and teacher training colleges for students in these communities. Moreover, the programme instilled dignity in young South Africans by providing financial assistance that made access to post-secondary institutions a reality. This fund had a significant impact on higher education as more than 25,000 students benefited from the trust fund (Engage, 2012:n.p). From its inception until 1997, the Kagiso Trust fund disbursed at least R300 million a year. However, in 1997, the fund dropped to R190 million and that triggered government to take over its administration, and subsequently, the TEFSA which came into being in 1991, took over from Kagiso Trust (Engage, 2012:n.p; Matukane & Bronkhorst, 2017:6–7).

When TEFSA took over from Kagiso Trust in 1993, R25 million had been allocated and during the new dispensation of the ANC-led government, the fund was increased to R450 million in 1999 (Education Portfolio Committee [EPC], 1999:n.p). During this time, the new NSFAS was introduced to administer funding to students. From its inception in 1999 to date, NSFAS has assisted over 2 million students, but this cannot be considered as successful because only 19% had graduated, 48% had dropped out and 33% had taken longer than the minimum years to complete the qualification (e.g. taking 5 years to complete a 3-year degree) (NSFAS, 2018b:18). This problem seems to have been highlighted as early as 2000 when Cele and Menon (2006:38) reported that during the 2000 to 2003 fiscal years, 30% of students enrolled in 2000 had dropped out at the end of that fiscal year, and out of the 50% students remaining in the system, 20% had dropped out by the end of 2002.

Two years after taking office in 2011, the Minister of Higher Education and Training, Dr Blade Nzimande, raised concerns regarding the dropout rate of NSFAS-funded students. He stated that the dropout rate was a result of institutions denying gifted students' opportunities to study, and because this matter was not properly addressed by HEIs. He further mooted an idea of introducing an additional "access year" which meant that a three-year qualification would take four years to complete. In this debate, it was evident that from an institution's point of view, it was not a matter of denying students an opportunity, but that it was a result of students who came into universities underprepared, and that this could be addressed with the introduction of an additional year (Cook & Rushton, 2009:5; Gernetzky, 2012:n.p). However, it seems that tackling the problem at tertiary

level did not help much because HEIs inherited underprepared students from secondary schools (Du Preez, Simmonds & Verhoef, 2016:6; Larsen, Sommersel & Larsen, 2013:17). This was exacerbated by the fact that the Department of Basic Education approved a subject pass mark of 33% for matriculants towards a bachelor's degree and post-secondary institutions are expected to perform miracles for such students who are not properly prepared to study independently (Nobaza, 2014:n.p).

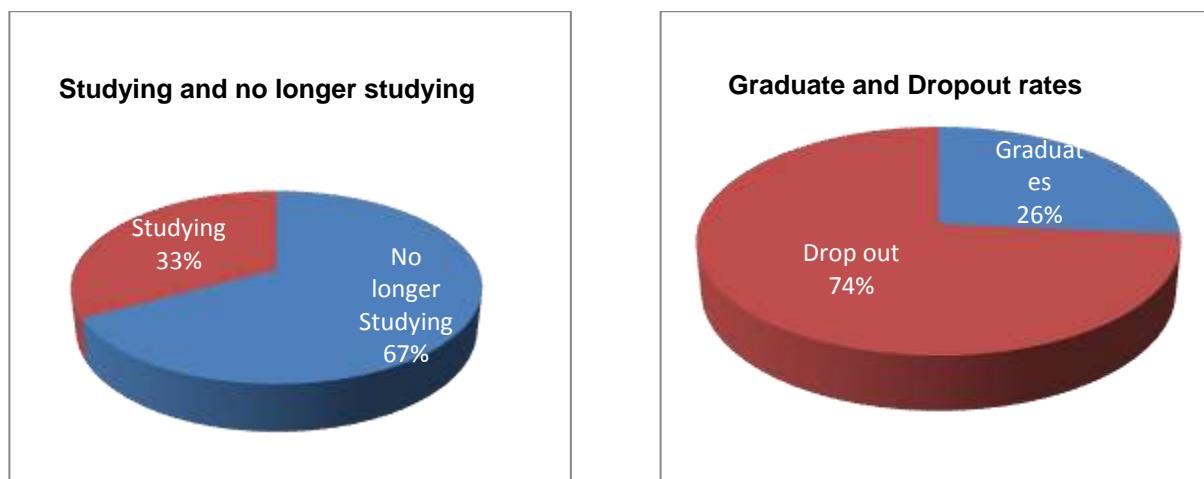


Figure 2.9: Graduate and dropout statistics

Source:(DHET, 2010:69)

Figure 2.9 above was adapted from the 2009 statistics collated by the ministerial review. They indicated that since the inception of NSFAS, 33% of students it funded were still studying, while 67% were no longer studying and 26% had graduated (DHET, 2010:69). The CHE statistics also indicate that 40% of the students who enrolled in HEIs drop out, and that the remaining 50% take longer to complete their qualification than the prescribed time (Letseka & Maile, 2008:6). The dropout of the NSFAS-funded students was also confirmed by the then Minister of Higher Education and Training, Dr Blade Nzimande when responding to a parliamentary question on why NSFAS did not have composite data on the dropouts (DHET, 2016:n.p). A dropout of 67% of students in higher education who were assisted by NSFAS cost at least R5,7 billion, and this, according to the Minister, was a huge waste.

As reflected in Table 2.5 it is evident that NSFAS funding has not been sufficient to cover all the students in need even though substantial increase in funding has been made over the years. The contrast between "current" versus "real" is a clear indication that there is a need for additional funding for students (Table 2.5). DHET provides funding to needy students to a total amount of

R9,4 billion while its budget was R10 billion. If NSFAS were to fund 75% of students in need of funding, an amount of about R36 billion would be required. This is an indication of a shortfall that Treasury would have had to consider in order to provide access to students.

Table 2.5: Current (2017/18 R billion) and real (2015/16 R billion) funding shortfalls on the full cost of study for university students

	30%	40%	50%	75%	NSFAS Budget
Current (2017/18 billion)					
2017/18	10 724	17 691	24 980	40 728	11 428
2018/19	12 661	20 432	28 553	46 060	12 045
2019/20	14 875	23 550	32 606	52 083	12 702
2020/21	17 343	27 035	37 143	58 827	13 464
REAL CR 2015/16 billion					
2017/18	9 473	15 628	22 067	35 979	10 095
2018/19	11 185	18 049	25 223	40 689	10 640
2019/20	13 140	20 804	28 804	46 010	11 221
2020/21	15 321	23 883	32 812	51 967	11 894

Source: (DHET, 2018b:20).

Funding required for students who qualify for NSFAS is almost double the amount budgeted for by the government. For example, in 2016, the shortfall at UnivA was approximately R60 million and there have been reports and motivations for additional funding submitted to the DHET over the past years to no avail (Division Student Funding, 2016). It is puzzling that when students took to the streets in their "#FeesMustFall" campaign in mid-October 2015, funding was suddenly made available for the following year. In addition, DHET provided R4,58 billion to pay for the historical debts to HEIs from 2013–2015. An additional R2,3 billion was raised for institutions to cover for the "zero-fee" increase in 2016 (Matukane & Bronkhorst, 2017:5). Over and above these two funding categories, about R2 billion was made available to assist students who qualified for NSFAS but could not be funded because of depleted funds (DHET, 2016). This is a clear indication of poor planning by the government as this has been recurring for almost a decade (PMG, 2014; NSFAS, 2016:130). Policy re-evaluation is necessary to make a sizeable increase of NSFAS allocation at tertiary institutions as proposed previously. Rather than leaving funding of higher education in SA entirely in the hands of the government, there should be collaboration between the government, the private sector and students in this regard. The South African government provides funding to HEIs in the form of a subsidy and the NSFAS fund is allocated under the earmarked funding. Private sector contributions to NSFAS comprises only 1% of the

total funding (Akoojee & Nkomo, 2010:3). Student tuition fees also contribute to revenue in HEIs (DHET, 2003:2).

Despite the concerted efforts by the HEIs in finding ways to augment funding received from the government, funding remains a serious problem, particularly in the historically black institutions (HBIs). In a way, funding introduced by the government has failed to reduce the inequalities between the affluent and the indigent students. HBIs continue to suffer the disadvantages of the past which attract students from poverty-stricken families (Cele & Goodman, 2016:5). There is a call for the government to investigate and establish an effective funding model and an accompanying policy that would address the problems of funding of HEIs (Akoojee & Nkomo, 2010:4). In its efforts to resolve funding challenges faced by students, former President Jacob Zuma instituted a commission of inquiry into higher education and training, the Heher Commission (2016), which was headed by Judge Heher (DoJ, 2016b:n.p). This commission was tasked to look at the feasibility of making higher education and training fee-free in South Africa. In its findings, the commission found that the possibility of fee-free education in higher education and training was not feasible in the current state of affairs in SA. The commission recommended income contingent loans but that was rejected by former President Jacob Zuma who later announced fee-free tertiary education for the poor and working-class students from households with a combined annual income of under R350,000 (Areff & Spies, 2017:n.p; Bitzer & de Jager, 2018:32; Moloi et al., 2017:212;). This was against the advice by the cabinet which warned him of the financial challenges that the country was facing and the negative effects such policy would have on the fiscus of the country.

2.8 FUNDING MODEL OF HIGHER EDUCATION IN SOUTH AFRICA

The South African higher education follows a hybrid funding model where funding of HEIs is controlled by the government (DHET, 2004:2).

The involvement of the state in steering higher education is dependent on the model that is adopted by the government of the day. In the past, universities were regulated by religious or local authorities, and funding was to a greater extent provided by students. The relationship between the state and higher education has taken a drastic turn especially in the 20th century (Gornitzka & Maassen, 2000:267). This brought in tactics to influence and control of higher education by the state in the form of interaction rules and context rules. In South Africa, in particular, the state has adopted the rational planning and control model which is called the 'state

'control model' wherein the state is seen as the dominant or main actor that controls rules. Figure 2.10 below represents the funding model used in South African higher education.

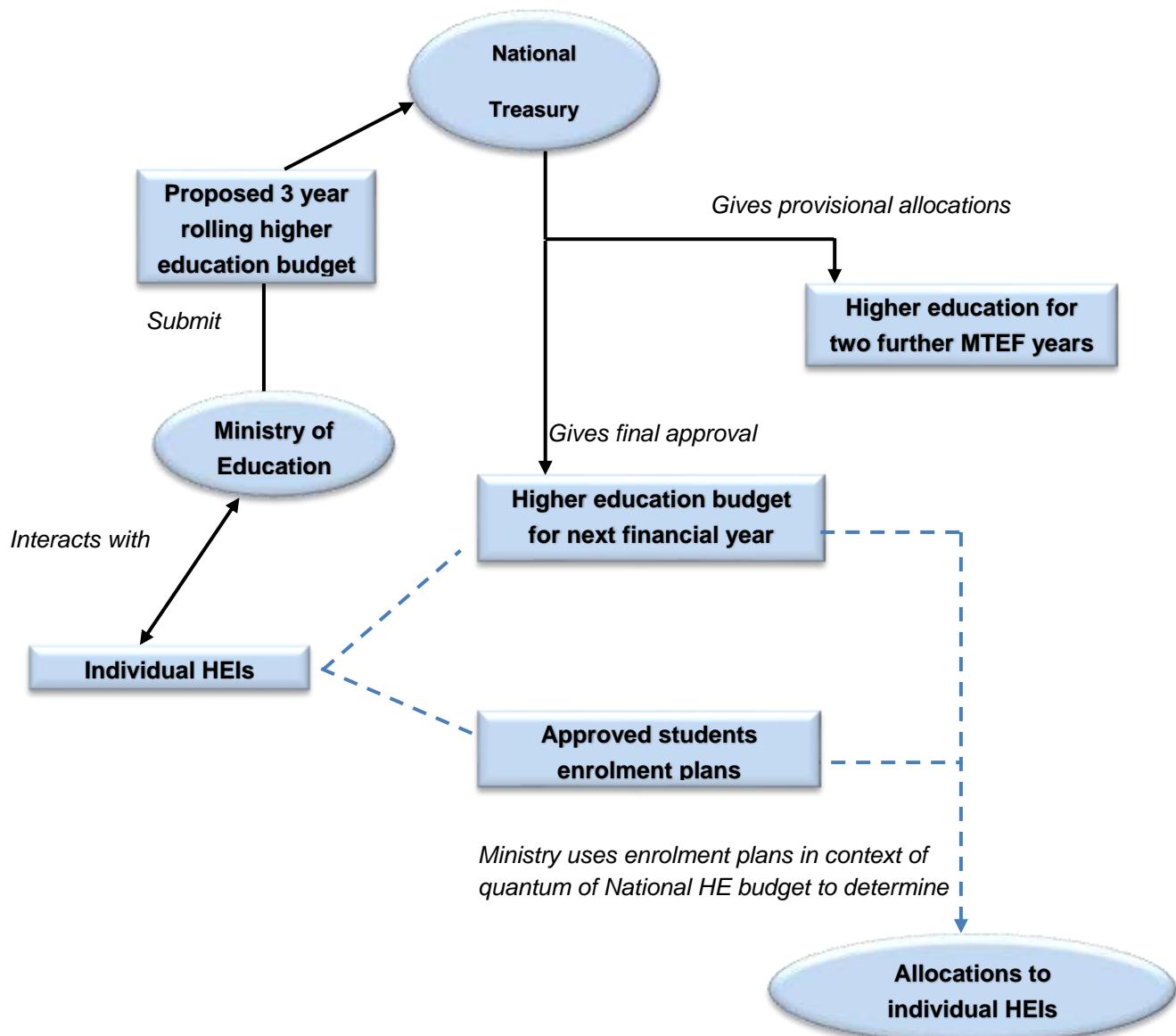


Figure 2.10: Funding model of higher education in South Africa

Source:(DoE, 2004:4).

2.9 CHAPTER SUMMARY

From the discussion above, it is evident that there has been a shift in student funding strategies in South African higher education, especially for students from impoverished backgrounds (PMG, 2014:n.p), which resulted in insufficient funding to assist all students in need of funding. This has led to policy change as the government could not sustain funding higher education. Since the allocation for higher education funding was not sustainable, income contingent loans were introduced for students in the form of repayable loans. NSFAS was introduced mainly to provide loans to indigent students. While this was viewed as a relief to most indigent students in HEIs, it also came with casualties that resulted in most students having to drop out. On the positive side, the “#FeesMustFall” campaign compelled the government to review policies and address funding in higher education (Buttelli & Le Bruyns, 2017:1; Hodes, 2017:140; Moloi et al., 2017:213).

The dropout rate of students in higher education could be attributed to three main factors, namely, socioeconomic, political, and institutional factors. These factors are also reinforced by the theories of student dropout at the HEIs.

Chapter 3 focuses on international perspectives and trends on student dropout in order to look at the funding models used in different countries.

CHAPTER 3:

THE DROPOUT OF FUNDED STUDENTS: AN INTERNATIONAL PERSPECTIVE

3.1 INTRODUCTION

The previous chapter focused on the dropout of funded students in the South African context. Possible factors that contribute to dropout of students at the HEIs were highlighted. The evolution of financial aid in South Africa was discussed and the model for funding higher education was also emphasised. This chapter focuses on the dropout of students with special reference to international trends.

International scholarly work in this chapter explores the trends of funded students who drop out at HEIs in countries such as the United States of America (USA), UK, China and Brazil. The US, UK, China and Brazil were selected because together with SA, they are members of the G20 and BRICS respectively, which aim to promote economic growth and financial sustainability amongst others. These countries have undergone policy changes with regard to the allocation of funding to students especially those from low-income groups. This was done to enable students to access higher education and to address the inequalities of the past. Most countries experience challenges with regard to funding and student dropout. What is common in these countries is that they have schemes meant to assist students from low-income families to access higher education. Unlike in SA, there has been much scholarly work done on funding higher education and causes of student dropout internationally.

These studies reveal that the dropout of funded students is a global concern as this could lead to reduced job prospects and income opportunities; continued unemployment and incarceration; and in such a scenario, government assistance in social welfare programmes could be overstretched more than the rest of the population (American Psychological Association, 2012:6). It would be irresponsible to blame only the government, institutions and societies, as students themselves are also seen to contribute to the dropout rate and as such a sustainable solution to the problem could be feasible.

In the UK, the estimated rate of dropouts in higher education remained at 6.7% between 2011-2012 academic year (Paton, 2014:n.p) and in 2012/13 32,000 students dropped out of university after one year of study (Gurney-Read, 2015:n.p). The £1.3bn spent on bursaries in the UK failed to influence the retention of students enrolled in higher education between 2009 and 2013 (Paton, 2014:1). Students enrolled in higher education continued to drop out despite commitment from the government to provide access to higher education by means of financial aid in the UK

(OFFA/HEFCE: 2014 :4). In Australia, at least 12.8% of students dropped out of higher education in 2011 (Moodie, 2013:1).

Factors that contribute to student dropout in higher education are multifaceted. There is no distinct risk factor in predicting them but a combination of interrelated factors that raise the probability of students' dropout at HEIs. These factors range from challenges brought by students' behaviour, their motivation for entering higher education, their preparedness and, expectations at HEIs as well as state funding to institutions. These factors could further be divided into internal and external features. Internal features include students' own behaviour and the external factors include features that are beyond students' control such as state funding.

3.2 POSSIBLE CAUSES OF STUDENT DROPOUT

As in South Africa, internationally, access to and wider participation in higher education have increased and this has raised a concern about students' capacity to adjust to higher education and to complete their courses of study (Shankland, Genolini, França, Guelfi & Ionescu, 2010:354). Students often drop out of higher education due to factors such as lack of motivation and underpreparedness for higher education which are not considered by either students or authorities (Willcoxson & Wynder, 2010:178). These could be explored in order to increase authorities' understanding of issues that affect students' progress. Students would have a better understanding if such factors were addressed adequately. As mentioned earlier, these factors can be grouped into internal and external factors, as discussed below.

3.2.1 Internal Factors Contributing to Student Dropout

Internal factors that contribute to student dropout include student behaviour in decision making such as choice of qualification and institution, family pressure, personal issues, and underpreparedness.

3.2.1.1 Choice of qualification and institution

The choice of a qualification is widely considered to be the main cause of student dropout in higher education. Lack of or poor career guidance has been identified as a contributing factor to the dropout of students from HEIs (Cooper & Walters, 2009; Oliver, 2001:n.p.). It has been established in some cases, students choose courses that they are not passionate about and pursue them because there is funding available, and as such, they tend to drop out (Wilcoxson & Wynder, 2010:175). A career choice that informs the modules to be incorporated in a qualification is important and students should be aware of their career aspirations. Even when

they persist on their career choices and graduate, such students might also leave the career as they were ill-informed about the qualification they embarked on (Willcoxson & Wynder, 2010:186). In some instances, students choose an institution based on convenience like an institution that is in close proximity to work and home or has flexible class schedule that would make it easy to attend lectures rather than basing their choice on the good reputation of an institution (Aydin, 2015:3).

3.2.1.2 Family pressure

Family pressure is another factor that causes students to drop out from the institutions of higher learning. In a study done by Yorke and Longden (2004:108), family pressure was found to have a negative impact on students' success in their studies. Some families choose careers for their children that are completely different from what the children aspire to do. This happens mostly in prestigious qualifications such as medicine, engineering and information technology. In such situations, students often drop out because of confusion, lack of aptitude and passion for the career they have been forced to pursue (Willcoxson & Wynder, 2010:176).

Family background has also proven to be a contributing factor to students dropping out especially students from poor backgrounds (Quinn, 2013:70). In some families, the situation is so dire that students feel compelled to share their allowances with their families just to meet their minimum basic needs. Students studying in such a predicament are sometimes forced drop out and look for work in order to meet their pressing needs and provide for their families.

3.2.1.3 Personal issues

A student may be faced with emotions of personal inadequacy and eventually decide to drop out of an HEI (Larsen et al., 2013:35). This is apparent in students who have multiple roles to play in their households and this has proven to be a barrier to success in higher education. It is obvious from recent studies that some students head families and they are expected to fend for themselves while raising their siblings. These students sometimes seek part-time employment, which affects their academic progress negatively. While they enrol at the HEIs to better their living conditions, the burden they carry is so cumbersome that they can hardly concentrate on their academic obligations, and they may end up dropping out of HEIs (Archer, Hutchings & Ross, 2003:164-5; Stratton, O'Toole & Wetzel, 2006:7). The conflict between work and study commitment is another contributing factor to student dropout (Quinn, 2013:79).

It has also been established that students who had a record of being troublemakers in high school are less likely to graduate. This includes students who spend too much time socialising and not enough time studying. These students often find it hard to pay attention in class and tend to drop out. Most of the personal factors that contribute to dropping out could be avoided if there was a prior intervention by the government and the institutions of higher education.

3.2.1.4 Underpreparedness

HEIs inherit a problem of underprepared learners from high school (Cele & Goodman, 2016:15; Du Preez, Simmonds & Verhoef, 2016:6). Students have little or no information about the institutions or the courses offered which leads them to dropping out. Such students may enrol for bridging courses to prepare for study at HEIs but there are pros and cons to this practice. The advantage is that it helps with the integration of students into the mainstream study and equips them with the necessary skills to excel in higher education (Bettinger & Long, 2009:737). The challenge with this approach is a waste of financial resources as students take longer to complete their studies, which may lead to dropout as they may not have the drive to persist. This is most evident among students who drop out during the first year of study. According to American Institutes for Research (2010:n.p), globally 30% of students who had received grants in 2010, failed to return for their second year of study. This cost approximately \$6.2 billion in state subsidies for colleges and universities and more than \$1.4 billion in student grants from the states.

3.2.2 External Factors contributing to Student Dropout

Some of the external factors that contribute to student dropout include socioeconomic factors, increased tuition fees, conflicting information and family pressure.

3.2.2.1 Socioeconomic factors

The provision of financial assistance to students in higher education was promulgated by the need to address the imbalances of the past apartheid regime and to bridge the inequalities between the haves and have-nots. Unavoidably, the low socioeconomic status of students at HEIs has a detrimental effect on the dropout of students (Quinn, 2013:3; Vossensteyn, 2009:183). This is also evident in SA where lack of financial resources is reported as one of the contributing factors to the dropout of students in higher education (DHET, 2010:48). According to Cooper and Walters (2009), the dropout rate is high amongst students from the low-income groups. These students often study for less valuable qualifications that are inexpensive and unlikely to assist them to secure decent jobs, and ultimately find themselves without employment (Malone, 2013:5). Their

schools have either few or no resources and quite frankly, most of these students are from dysfunctional secondary schools, in poor conditions that make learning a daunting task. In most cases, these are first-generation students to attend HEIs in their families (Stratton, O'Toole & Wetzel, 2006:6). As a result, they tend to lack motivation as there are no role models within their families or communities (Xavier, 2014:15). This could be attributed to inequalities that were brought by the apartheid regime, which made it difficult for blacks in particular to access education. Some of these schools have unqualified, incompetent and unmotivated teachers.

3.2.2.2 Increased tuition fees

In many ways, an increase in tuition fees contributes to student dropout from HEIs especially students from low-income backgrounds (Bradley & Migali, 2015:8). Many students are sceptical about the financial aid they are offered because it is an income contingent loan that has to be repaid (Britten & Gruber, 2019:n.p). With the escalating tuition fees, the student debt also increases and leaves many students with a huge debt to settle, and understandably, students from low-income families fear the debt (Chen, 2008:222). To mitigate this, some students occasionally undertake part-time employment to fund some miscellaneous costs of higher education, and this on its own contributes to dropout as this could also compromise their studies academic progress (Archer, Hutchings & Ross, 2003:155,160,164).

3.2.2.3 Conflicting information

Conflicting information on available funding and the attendant requirements have been at the centre of students' dropout at HEIs. Due to desperation to get funding, students sometimes apply for and take available funding with limited knowledge and understanding of the requirements and conditions for such funding, including repayment terms. As a result, students make uninformed decisions that later cause them to drop out of HEIs. Some of the blame can also be attributed to incompetent advisers who are unable to advise students correctly (Archer, Hutchings & Ross, 2003:165).

3.2.2.4 Non-availability of funding

Non-availability and/or limited student funding plays a role in student dropout in higher education. This could be ascribed to the demand versus supply of funding. Insufficient funding allocated to HEIs to support all students in need may inevitably lead to withdrawal from HEIs (Archer, Hutchings & Ross, 2003:164). Many countries provide financial assistance in the form of loans to assist students from impoverished background to access higher education (Chapman,et al.

2010:687; European Commission, 2018:58). This has caused an even greater burden for students from poor backgrounds. Apart from nonavailability of student funding in the HEIs, institutions find it difficult to meet all operational costs as subsidies from the state have also been decreasing (Badat, n.d.:3). This has forced HEIs to increase tuition fees in order to function properly. This increase affects students from impoverished backgrounds who find it difficult to access higher education as they cannot afford the escalated fees.

3.2.2.5 Institutions legislative requirements

Associated with the non-availability and/or limited funding are institutional policies (Yorke & Longden, 2004:12) that aim at assisting as many students as possible to access higher education system. However, they overlook the challenges that these students face like inadequate support from the fund. Some of the funding available to students only pays for tuition and books but ignores issues of poverty, such as inadequate accommodation or food, that these students continue to endure. Inevitably, funding for only tuition fees and books would not assist student from an indigent family who has to grapple with survival issues and this may have a negative effect on their studies.

3.2.2.6 Prejudice

Racism, either overt or covert, is another cause of dropout of students from HEIs. According to Rudd (2014:5), students sometimes drop out because the campus environment promotes prejudice and unfair treatment by their white counterparts including lecturers. He observed that black students at predominantly white institutions in the US were prone to physical abuse, prejudice, aggressive treatment. It was reported in some cases, that a lecturer would frustrate students by failing them in order to have them repeat until a student decided to drop out. Some students were physically abused, and this created a toxic environment which affected them negatively in their studies, and as a result, they opted to drop out of higher education (Fleming, 2012:42).

3.2.2.7 Summary of factors

Chen (2008:217) affirmed that factors such as choice of qualification, family pressure, tuition fee increase, conflicting information from university staff, limited or lack of funding and personal issues should not be looked at in isolation as financial aid is not a determining factor for success in higher education. Financial aid students are heterogeneous and may not respond in the same way as they come from different ethnic or racial groups and socioeconomic backgrounds (Chen,

2008:217). However, the researcher differs with this assertion as the determining factor for financial aid is the student's financial neediness and proven academic ability. This is done by way of a means test conducted to determine the students' eligibility for financial aid. This then suggests that students from affluent families would not qualify for financial aid.

Factors contributing to student dropout can be better comprehended by observing various theories that have been developed to explain the behaviour of students in HEIs. These theories can be traced back to the 1960s and for the purpose of the study the Rites of Passage by Dutch anthropologist Van Gennep will be explored. This theory led to an understanding of student dropout in higher education (Tinto, 1993:92).

3.2.3 Van Gennep Rites of Passage Theory

The students' transition to post-secondary education can be associated with Van Gennep's notion of "the Rites of Passage" in which the student's departure from high school could be related to stages, namely separation, transition and incorporation (Tinto, 1993:92). This could be connected to the student's enrolment in higher education wherein the student is subjected to learn and unlearn some behaviour when separated from either family or society. During this transition, the student interacts with new students who have a different set of norms and beliefs and the student is expected to adjust to the new environment. This could be twofold: (1) a student may conform to the new culture; or (2) may disobey and drop out (Tinto, 1993:94). If a student persists, it is then that he or she would be fully integrated into the new system and may complete the 'rites of passage' in his or her career in higher education (Tinto, 1993:94).

3.3 UNITED STATES OF AMERICA HIGHER EDUCATION SOURCE OF FUNDING

The American education system is considered as the best in the world as it attracts more tertiary-level students (Thomas, 2013:50). The top ten HEIs in the world are in the USA. However, Murray and Klinger (2014:41) argue that the USA education system has remained stagnant for some time and has also lost its educational edge. Despite this they believe that the USA education is still the best in the world. The education system of the USA is comprised of approximately 4,500 accredited institutions that are not centrally managed (Loo, 2018:n.p). Unlike SA, the USA does not have a minister of education. Instead, higher education is the responsibility of separate states rather than the federal government (Yorke & Longden, 2004:15). The federal government's responsibility is to provide funding for student aid and research. Much like SA, the USA has diverse funding programmes offered by the federal government, state, and institutions. The US federal government contributed approximately \$154 billion in the fiscal year 2015 towards

education (Atlas, 2015). Despite these laudable efforts of providing access to students, the success rate remains a concern as the study completion rates of students from different backgrounds vary remarkably (Vukasović, Maasen, Nerland, Pinheiro, Stensaker & VabØ, 2012:153).

As in other countries, the dropout of students at HEIs in the USA, remains a problem, and as such, an institution's performance is measured by the retention and success rate of its students (Yorke & Longden, 2004:15). As stated previously, the USA has three sources of financial aid that students may acquire to access HEIs, namely the federal government, the state, and the institutions themselves; for example, by solicitation of private investments. The federal government makes provision for funding of students from low-income families with sound academic performance to access HEIs in the form of grants and these include Pell Grants Programme and federal loans. These forms of funding are similar to the SA government funding that provides both bursaries and loans. Only the Pell Grant Programme and the federal loan will be discussed because they are equivalent to the NSFAS funding provided by the SA government.

The US federal government spent a total of \$3,7 trillion in fiscal year 2015 and education was allocated approximately \$154 billion which accounts for approximately 4.2% of the entire federal budget (Atlas, 2015). In Atlas's study, the focus was on the \$54,5 billion that was earmarked for educational grants under which the Pell Grant Programme is positioned.

The Basic Educational Opportunity Grant Program was established in 1972 and with the reauthorisation of the Higher Education Act, the name changed to the Pell Grant Program in 1980 (Powers, 2014:38). Since its inception, the grant assisted approximately 9 million students at a cost of at least \$33 billion (Burke, 2014:n.p). Of all other programmes in the USA, this programme is allocated the highest share of the federal education budget (Burke, 2014:n.p).

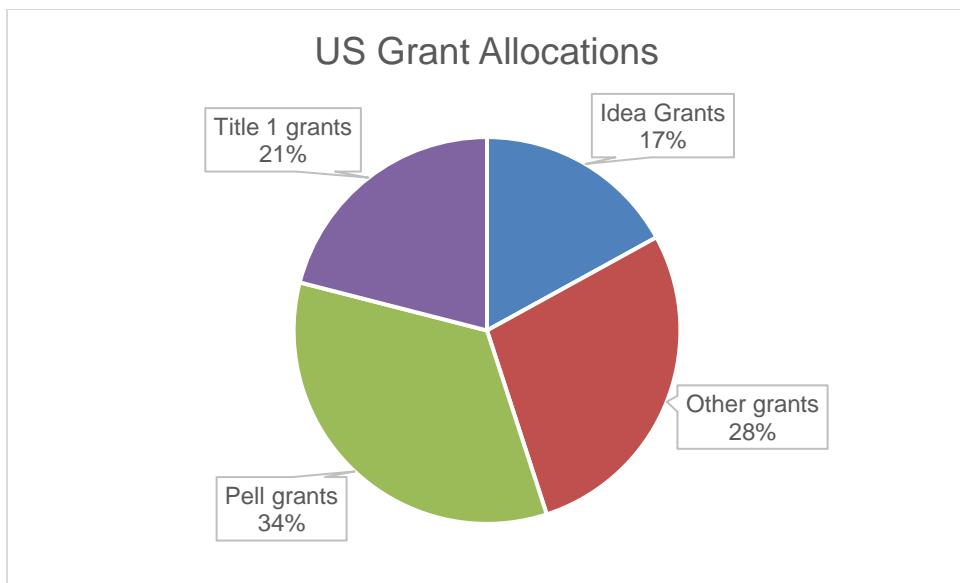


Figure 3.1: US DoE Grants 2014

3.3.1 The Pell Grant

The Federal Pell Grant is the largest means-tested scheme in the US. Unlike a loan, it does not have to be repaid. This grant is allocated to financially needy students and a means test is conducted to determine the financial neediness of the student (Bettinger, 2004:1; Dynarski & Scott-Clayton, 2007:8). In cases where the Expected Family Contribution (EFC) is less than the maximum award, it is treated as if a student has a zero EFC (United States Department of Education [USDOE], 2015). The Pell Grant is the foundation of a financial assistance database and the student must apply for it before they can apply and be eligible for any other grant. This is appropriate as it acts as a database wherein financially needy and academically deserving students can be identified for any other funding as the students have already undergone a means test. In SA, because of uncoordinated funding systems, students end up being double-funded, and at times, this is only picked up later in the year. The disadvantage of the SA system is that funding could have assisted some needy students that were excluded as a result of depletion of funds. To apply for the Pell Grant, students have to indicate the academic plan, that is, whether the grant is for the full year or part of the year. Students have to also indicate whether the grant is for part-time or full-time studies (NASFAA, 2015:3-4).

Globally, the USA is one of the countries that are confronted with issues of massification in higher education. This has resulted in a high demand for financial aid and as a result, institutions opt for an increase in tuition fees. This in turn forces the federal government to shift from providing grants to students from affluent families and granting loans instead. Students from indigent families who

are eligible for Pell Grants and have a positive EFCs would augment the surplus by applying for loans to offset the excess (Weisbrod & Asch, 2010:28).

Despite the efforts made by the federal government to provide funding for these students, they continue to drop out. One of the reasons for this is that the funding does not cover the full cost of tuition fees and other expenses. Some students do not have the resources to pay the additional amount to “top up” their grant. Others come from low-performing public high schools and are less prepared than their higher-income classmates (Butrymowicz, 2015:n.p).

3.3.2 Federal Supplemental Educational Opportunity Grants (FSEOG)

The US Education also provides grants to students who do not qualify for the Pell Grant and have exceptional needs. This does not have to be repaid (USDOE, 2015:n.p). All applications are submitted centrally through the Free Application for Federal Student Aid and HEIs draw data for students who qualify for these loans (USDOE, 2015:n.p). The FSEOG is awarded to students from low-income families who showed financial need through the means test. In this funding category, the US federal government through its DoE allocated at least \$757,5 million towards this fund from 2008-2009, which benefited about 1,5 million students, and about \$0,73 billion in 2013-2014 from which about 1,6 million benefited (NASFAA, 2015:3-4).

3.3.3 Federal Work-Study

HEIs provide financially needy students from low-income families who qualify for financial aid with work relevant to their studies which is also related to their career aspirations (Scott-Clayton, 2011:506). Students are expected to contribute at least 25% of their wages towards fees (NASFAA, 2015:2). This grant helps students to supplement funding awarded to them in instances where it proves inadequate to cover all their study fees. The federal appropriation of this grant was \$980.5 million in 2010-2011 fiscal year and about 678,000 students benefited from this grant (NASFAA, 2015:2). Between 2013 and 2014, \$0,976 million was appropriated, benefitting about 683,029 students (NASFAA, 2015:2).

3.3.4 Federal Perkins Loans

The Federal Perkins loan is awarded to financially needy students from low-income families with an exceptional need and must be repaid with interest (Melguizo, Torres & Jaime, 2011:3). This interest is fixed and is not determined by factors such as inflation which helps in the repayment of the loans as the interest remains constant and the debt is kept at an affordable rate for repayment. Students who are involved in some volunteering work such as military and health care

for example, may be exempted from repaying these loans (NASFAA, 2015:2). Repayment of loans is made directly to the institutions and the funds recovered go into a funding pool for disbursement of new loans. The benefit of these loans which are managed institutionally is that the funds are recycled within the institution unlike in SA where the repayment of the NSFAS loans goes to the national pool for reallocation. Due to their strategic location, institutions have a better understanding of the needs of their students and can direct the funds to deserving students. There was no appropriation for this loan by the federal government since 2006; institutions depended on the recovered, recirculated funds paid back by former students for allocation to new students in need of funding. New loans processed in the 2010-2011 fiscal year amounted to \$970 million allocated from institutions' recovered funds. Approximately 488,000 students were awarded (NASFAA, 2015:2)

3.3.5 Federal Stafford Loans (Direct Loans)

Students have an option of applying for Federal Stafford Loans which have low-interest rates, with repayment required six months after completion of their studies (NASFAA, 2015:2). These loans are divided into two categories, that is, subsidised and unsubsidised loans. In the case of a subsidised loan, the government pays for the interest accrued. This helps as student's debt will be affordable for repayment purposes and the recovered funds would circulate more quickly as more students would afford to repay their loans. Of the unsubsidised loans, the interest accrues until the loan is paid in full, but students may pay interest while studying and avoid loan accumulation (NASFAA, 2015:2). This is a challenge as students from low-income families would not be in a position to pay the interest while studying.

3.3.6 Private Loans

These loans are awarded by private service providers and are not funded by the federal government. They are awarded to settle the gap between the cost of study and financial aid from federal and state that is awarded to the student. The private loans can be costly as each private lender charges different fees. The size and interest of the loans are often determined by the applicant's credit rating and credit history (Russo, 2007:29). These private loans are similar to the educational loans offered to students by the banks in SA. The repayment of these loans is required after six months (Russo, 2007:29), unlike the NSFAS loan that is paid a year after a student has completed a qualification.

3.3.7 Financial Aid and Students' Behaviour in the United States of America

There has been a shift in the provision of financial aid in the US higher education to employ policies on the delivery of access with success to students from low-income families. Since the Obama administration, the focus was on providing quality access and affordable higher education with promising results but most students from low-income families still find it difficult to access higher education (NASFAA, 2015:10; Vossensteyn et al., 2015:49). The increased tuition fees that are charged by institutions make it difficult for such students as financial aid only covers tuition, books and living expenses. The grants provided by institutions are not sufficient to assist all students in need of financial aid. This then requires students to augment their fees by using loans which have to be repaid. Financial aid is no longer used to fulfil its mandate of providing student's financial aid; instead it allows institutions to escalate the fees because of the intervention of financial aid (HESA, 2008:3). This misdirected approach in financial aid contributed to the dropout of students in US HEIs as they were unable to repay the debt (Bradley & Migali, 2015:3).

In the US HEIs, poor academic performance was reported to be the main reason for students' dropout. This is obvious in the first semester of the year and it could be attributed to the following: lack of knowledge and understanding of financial aid packages, debt, institutional factors and personal factors (Can, Aktas & Arpaciglu, 2017:85-86).

Students enter HEIs with limited knowledge and understanding of financial aid packages. In a study done in the US, students with a positive EFC were found likely not to drop out of an HEI as they have other options such as enrolling at the more affluent institutions (Olbrecht, Romano & Teigen, 2016:6-7). A student from a low-income family with a positive EFC for instance, is not allocated a full package to cover all the academic essentials and is expected to contribute a certain amount towards their fees. The downside of this funding model is that students may drop out because the institution did not take into account other financial challenges that the family might be experiencing. Income assessment alone may not be an accurate measure of fee affordability and a determining factor for awarding financial aid packages. In a nutshell, the needs assessment for financial aid does not reflect the actual financial circumstances of every student.

Another factor that was found to be contributing to the students' dropout is the debt load. Students find themselves caught between a "rock and a hard place" because while they want to study, they are also afraid of incurring debts. They often ask themselves whether they would be able to afford debt repayment knowing that their family's financial circumstances would not enable them to offer

any assistance in this regard. This is also a result of the escalated tuition fees which in return increases the debt burden (Vossensteyn et al., 2015:70).

A study conducted on the Fredericks Douglass Honours Program, established that students that enrolled in this programme had full scholarship funding and enormous academic support from mentors (Fleming, 2012:174-175). Some 450 students were selected for the program but almost two-thirds of these students did not graduate (Fleming, 2012:174-175). Though these students were selected based on their academic strength, some of those who dropped out were from underperforming secondary schools and that contributed to the dropout from HEIs. According to Fleming (2012:174-175), students who were the first generation to go to college in their families had little regard for education and did not consider education to be important to them.

Other factors associated with the dropout of students in higher education are lack of focus and concentration of students from low-income families. Another contributing factor is the strong relationships they have with their families. They are too connected to the families and, as a result, they lose focus and drop out (Fleming, 2012:177). One of the reasons for dropping out was that some students from low-income families continued to work despite having full funding for their studies (Rosales, 2015:n.p). This is because the conditions of some families are so dire that students opt for part-time employment in order to provide for them or supplement their basic needs. This is also linked to the connection they have with their families where they cannot live “lavish lifestyles” at HEIs while their families live in poverty (Fleming, 2012:174-175).

3.4 UNITED KINGDOM HIGHER EDUCATION AND SOURCES OF FUNDING

Like SA and other countries, the UK government has realised that there is a low participation rate of students from low- and middle-income groups. They came up with an intervention programme intended to increase access and support this group of students to participate in higher education. The challenges that these students were facing were that they had the worst results in General Certificate Secondary Education, their parents lacked higher education experience and their neighbours had no degrees (Garner, 2015:n.p). The Tony Blair administration introduced the “widening participation policy” aimed at improving the lives of these students by creating social mobility, social justice and reducing social exclusion (Lunt, 2008:744). Despite the effort of assisting these students with funding, the dropout of funded students continued to increase (Koshy, Casey & Taylor, 2008:6; Kahlenberg, 2010:72; Murray & Klinger, 2014:45; Yorke & Longden, 2004:15).

The Thatcherite ideology of individualism and freedom from state influenced change in many aspects of British life including education and access to higher education in particular (Biesta & Lawy, 2006:7). This ideology affirms that everything should be left in the hands of the individual and the state should focus on protecting the land and the currency (BBC News, 2013; Nkomo, Akoojee & Motlhanke, 2007:405). This was further encouraged by a transition from a Labour-led government to a Coalition Government that resulted in serious funding cuts to the public sector including higher education (Burke, 2012:22). Prior to this dispensation, tuition fees were free, and students would be means-tested for maintenance grants, and in 1997, a compulsory upfront tuition fee was introduced (Yorke & Longden, 2004:107). Scotland is the only state in the UK that does not charge tuition fees to students (Conlon & Murphy, 2014:1). The government realised that due to massification in higher education and the influx of international students in the UK, it could not sustain the provision of grants to students and opted for income contingent loans (Business Innovation and Skills [BIS], 2011:19). This decision was taken as a result of difficult times that the country was facing due to the recession and severe financial crisis globally (Kandiko & Weyers, 2013:268). This drastic move by the government led to some casualties as students could not secure loans and it triggered the dropout of some who were already enrolled in HEIs.

In order to respond to the situation painted above, the government cut public spending as is evident in their 2014/2015 budget allocation where education was allocated only 11% of the government budget (HM Treasury, 2017:5) and 11% in 2020 (Chantrill, 2020:n.p). This move affected student funding since grants were replaced by government loans to students (Blake, 2010:n.p; Gayardon, Callender & Green, 2019:n.p). This led to an enormous decline in student numbers entering higher education especially in 2010 (O'Prey, 2013:8). Most good-performing students who were needy opted for apprenticeship as they were turned away from HEIs and some joined the workforce because they were afraid of debt (McCulloch, 2014:8). This move not only affected students, but also HEIs that were committed to widening access as the government's decision to cut education funding negatively affected student enrolment in HEIs in the UK (Burke, 2012:22-23).

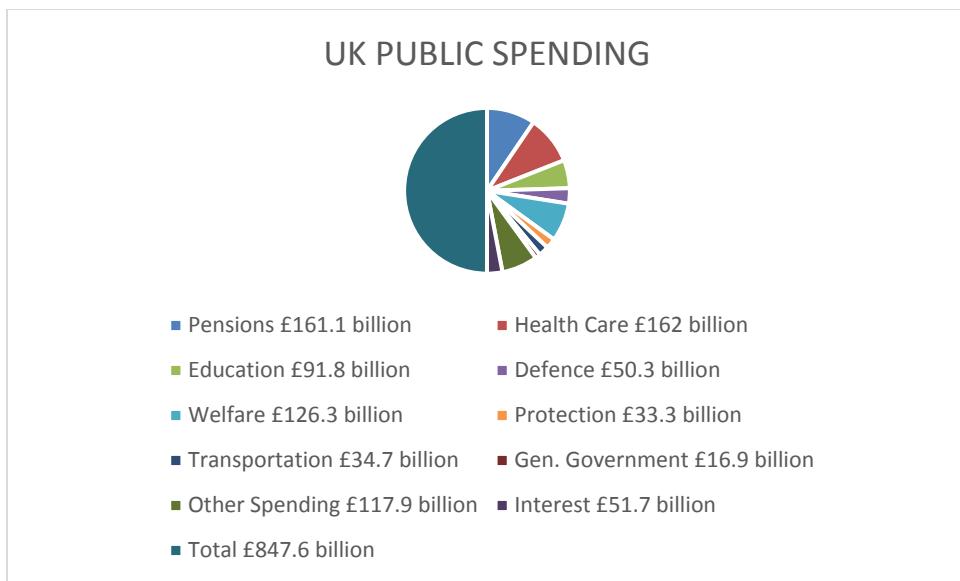


Figure 3.2: UK Government public spending 2020

Source: (Chantrill, 2020:n.p)

The UK government education allocation has been engulfed by serious cuts recently. Compared to the 2015/2016 budget allocation as depicted in Figure 3.2, the 2016/2017 budget allocation decreased by 4.5%. This anomaly has been experienced by other countries where education also suffered budget cuts (Bolton, 2017:n.p). Due to budgetary constraints that put financial pressure on HEIs, the UK government was obliged to revisit the entire education system including investigating the relationship between the enrolment rates in universities and economic growth (Machin, McNally & Wyness, 2013:140). A study conducted in Finland highlighted that education does improve economic growth and competitiveness (Sahlberg, 2006:279). Snowden (2013:4) further established that university education increased the level of productivity between 0.2 and 0.5% which could be ascribed to the growth of graduate skills in the labour force. It is perplexing as to why other countries cannot compete with the UK economy, yet they also have the same skills that inspire economic growth such as Science, Technology, Engineering, and Mathematics. Higher education is a public entity that promotes equity and access to education and therefore, it should be a priority of every country.

Contrary to the evidence portrayed by statistics above, higher education has positive effects on economic growth and promotes social cohesion and inclusion. In view of these social and economic benefits, one would imagine that the UK government would invest heavily in education and increase access by providing financial support in the form of grants, bursaries, and scholarships to students rather than loans. Instead, the UK government opted to decrease the

education budget allocation and reduce grants, bursaries and scholarships because it deemed the provision of grants as unsustainable (Bolton, 2019:4). For a country whose economy has improved so much powered by scientific knowledge and skills, one would expect the UK government to invest heavily in education. Without underestimating the value of education in the economic development, Cody (2009:n.p.) submits that unskilled labour with no or little education, increases productivity for the reason that they have knowledge and experience that assists them to be creative. Despite the challenges highlighted above, education remains a significant contributor to the economic development and transformation of a country as it provides a platform for research and innovation (Kandiko & Weyers, 2013:268).

The approach of the UK government to education as articulated in the White Paper (2011) puts students at the heart of the system and gives them power. This is evident in the student funding system that is flexible and responsive to student choice and provides a more equitable settlement model to the loan repayment of the student debt (UKGOV, 2016). This approach is reasonable because there is no blanket approach utilised to determine the repayment of the student debt. Instead, the loan repayment is based on the ability to pay and not on the size of the loan. This “pay as you earn” scheme makes higher education affordable for students in the UK although this concept sparked different reactions both negative and positive in society. Those who disputed the government move indicated that the scheme negatively impacts on the students from low-income families who incur huge debts when they complete and that this thwarts the efforts meant to increase participation of this group (Burke, 2012:22). The move was viewed as a good initiative by the government as it provided greater student choice. This is different in SA as the mode and terms of payment are determined by the size of the loan and not the ability to repay. The UK repayment schedule provides the students with an opportunity to repay the debt according to what they earn, which this would enable them to repay the loan consistently and faster.

3.4.1 Types of Student Funding in United Kingdom Higher Education

As stipulated in the White Paper (2011), the UK government provides student funding for both undergraduate and postgraduate students in the form of grants, loans, bursaries and scholarships. The undergraduate funding is awarded by the government and the grants to universities and colleges are administered by Higher Education Funding Council for England (HEFCE). Students may also secure funding in the form of bursaries from the institutions and other public bodies, such as the UK Research Councils, Department of Health, private companies and commercial banks. The larger government contribution in student funding is allocated to loans

and the cap has increased steadily from £3,375 in 2011–12 to £9000 for 2012–13 and likely to grow over the coming years (Crawford, Crawford & Wenchao, 2013:11).

3.4.2 United Kingdom Government Loans

Undergraduate students in the UK are not required to contribute towards the upfront payment of tuition as stated in the introduction of the White Paper (2011) by enforcing income contingent loans on students (BIS, 2011:2). This is only for all first-time undergraduate students and the expense is catered for by the provision of government loans to students in support of the widening access policy initiative by the government, especially for students from low-income families. These loans cover both tuition and living costs for students from low-income families while students from affluent families are awarded living costs. To qualify for this loan, a means test is conducted to determine the eligibility of students. Over and above this, students whose families earn less than £25,000 receive non-repayment grants for living expenses. Families that earn above £42,600 are entitled to a partial non-repayable grant for living expenses. The provision of this tuition loan per students is for the duration of the qualification (OFFA/HEFCE, 2014:6).

The provision of non-repayable grants for students whose families earn less than £25,000 assists students from low-income families as the non-repayable grant for living expenses reduces the amount of a loan that the student needs to repay (BIS, 2011:16). In this way, debt is decreased for this group of students and the repayment terms are encouraging.

The UK government anticipated an increase of £7 billion towards tuition loans for students to cover the tuition costs in 2014/2015 fiscal year (BIS, 2011:16). These loans were to be repaid once the student completed his/her studies and started earning above £21,000 per annum (BIS, 2011:16). As the loans are only recouped once the student is working and earns above £21,000, they are paid via a tax system which makes it viable for recouping the debt from students unlike in SA where NSFAS debt is recovered by NSFAS and not by the South African Revenue Service (SARS). In the UK, students are liable for the 70% repayment obligation and the 30% is paid by the government. The repayment of the loan can take up to 30 years (BIS, 2011:16). On the contrary, with a high unemployment rate estimated at 29% in SA (Trading Economics, 2019:np), this could pose challenges to both students and NSFAS as the interest continues to escalate and the recovery of the debt from these students is ineffective.

3.4.3 United Kingdom Government Grants

The UK government provides maintenance grants to students from low-income groups for living allowances only, while tuition fees are covered by the income contingent loans (Crawford et al., 2013:6). These are non-repayable grants that are used for living costs. Students from affluent families do not receive full grants and the shortfall is paid by their parents. This is also a concern as most students who qualify for these grants are from low-income families who cannot afford to top up the grants for living costs. Added to this, the grants do not keep up with the inflation rate. Another concern is that the grants cost the taxpayers a huge amount of money which makes the system unsustainable. This shortfall could affect the students from low-income groups and exacerbate the dropout rate (Barr & Crawford, 2005:68).

3.4.4 Financial Aid and Behaviour in the United Kingdom

The dropout of students in higher education has been a serious concern in the UK. According to Havergal (2016:n.p), 6% of first-time students drop out of HEIs in the UK. This is alarming, as students feel obligated to attend higher education whether they are ready or not. The situation they find themselves in forces them to drop out and this mostly affects students from disadvantaged backgrounds. In a study done in the UK, the dropout rate was found to be high in the first year of study, and thereafter, it would gradually decrease in subsequent years (Murphy & Wyness, 2016:4). Some students felt that they did not want to incur debt while studying while others opted for work in order to support their families (McCulloch, 2014:8;).

3.5 HIGHER EDUCATION AND SOURCES OF FUNDING IN CHINA

Higher education in China has undergone a major restructuring including mergers of HEIs, with the rationale for this change being the financing of higher education (Wang, 2010:206). The new framework of higher education of moving away from the Soviet model of single-discipline HEIs to comprehensive universities brought about changes in the governance, administration, status and labour demands. Just like SA, the Chinese economy has embraced the neoliberal approach where financing of higher education was transformed with the introduction of cost-sharing and cost recovery policies that inventively justified the charging of tuition fees and the development of student loan policies (Loyalka, Song & Wei, 2012:900; Wenli, 2007:725). The introduction of loans was necessitated by the rapid expansion of higher education and the increasing social demand for funding at HEIs (Hawkins, Mok & Neubauer, 2012:37).

These changes in higher education in China brought about a reduction in government control and provided more autonomy in the management of HEIs including programmes, resources and decision making. This has made higher education more innovative and responsive to the developmental requirements of various institutions and the needs of society at large (Hawkins et al., 2012:170; Mok, 2002:261).

The policy conversion as articulated in both the National Higher Education Strategic Plan 2020 and the National Higher Education Action Plan responding to the changing socioeconomic status and socio-political circumstances came up with seven objectives, one of which is widening access of students in higher education (Hawkins et al., 2012:139). What catches attention in this objective is that the cost of participating in higher education in China is the responsibility of the family and not the state as is the case in other countries. In China, parents are prepared to save and finance their children's education. Their willingness and ability to save and finance their children's education takes some burden off the state (Mok, 2002:163). However, the challenge is that students from low-income families living below the poverty line are most likely to be marginalised. These students often rely on financial aid in order to access HEIs.

Based on the background highlighted above and limited state subsidy the school and university officials saw a need to generate additional revenue to support the educational needs of their institutions by employing creative initiatives to augment the state subsidy. Equally, some financial support for students is expected to be provided by the institutions in the form of scholarships. The institutions had to be innovative and source additional funding from a third-stream income, such as renting out the premises, running cafeterias and turning their halls into place of entertainment amongst others. Table 3.1 shows different sources of revenue for HEIs, the so-called third stream income.

Table 3.1: Multiple sources of finance for higher education

Sources of income	1992	1993	1994	Comparison with previous years
State funding	62.13	60.79	59.38	-1.41
Funding from local governments	10.17	9.49	8.92	-0.57
Funding generated from:	4.98	4.88	4.08	-0.80
Institution-operated enterprises				
Funding supported by enterprises	5.59	6.15	5.99	-0.15
Funding supported by social forces:		0.31	0.72	+0.41
Donations	8.03	6.62	6.55	-0.07
Tuition fees and other fees	5.48	8.22	9.87	+1.65
Others	3.66	3.55	4.49	+0.94

Source: (Mok, 2002:264)

3.5.1 Types of Funding in China

China has been overwhelmed by the huge participation in higher education since its “Open-Door” policy came into being in the late 1970s (Hawkins & Rust, 2003:5). It is only recently that two most imperative transformations involved in the implementation of tuition fees and student loans policies have emerged. In the 1970s, the USA introduced the cost-sharing theory which was later adopted by the Chinese government wherein the cost of higher education was shared between the government and students (Dong & Wan, 2012:2). The non-interest bearing loans and the national government-subsidised student loans were also established in 1969 (Lu & Chen, 2014:3). This has seen the total enrolment in 2005 increasing to more than 23 million and the quality of education at HEIs improving as well. However, these improvements were negated by three factors: (i) there were not enough qualified academics to fill positions created at the institutions of higher education; (ii) most of the academics who were available joined the private sector; and (iii) professors were reaching retirement age. All these factors compromised the quality of education offered at HEIs (Hawkins & Rust, 2003:6). Interestingly, students have tended to prefer more competitive and high-quality HEIs as participation continued to expand since 1997 (Loyalka et al., 2012:898).

Notwithstanding the government’s commitment to provide financial support to higher education students, there is still a shortfall in the allocation of resources to HEIs as the budget allocated to institutions and financial support available to students does not keep up with the fast-growing

participation in higher education and increasing the tuition fees (Yang, 2015:3). To this effect, families from low-income backgrounds tend to display extreme opposition to tuition fee increases. This compels the government to focus on funding that would increase the participation of students from low-income families.

The government continued to provide additional programmes in the form of financial aid between 1997 and 2002 and the existing programmes were also increased (Murphy, Scott-Clayton & Wyness, 2017:9). Various types of financial aid such as loans, work-study programmes, tuition waivers, living subsidies and scholarships were established (Loyalka et al., 2012:900). To further assist students from low-income families, government provided subsidised commercial bank loans to assist with living expenses (Murphy et al., 2017:6). The Rural Credit Cooperative Loans system was also earmarked for students in the rural areas (Yang, 2009:561).

All the above-mentioned efforts and changes by the Chinese government were criticised on the grounds that the funding available to students was not aimed at enhancing financial aid programmes to best serve students from low-income families (Loyalka et al., 2012:900). By 1997, China's government had established a cost-sharing policy wherein students were expected to pay for tuition and other fees (Loyalka et al., 2012:898). Transformation divided student aid into three categories, that is, grants that were earmarked to cover students' living expenses, fellowship and loans which covered boarding and tuition fees, and other living expenses (Loyalka et al., 2012:898). In the same year, in its new policy for financial aid, the government set aside R7,1 billion to increase the National Scholarship Programme to cover about 20% of the higher education student population (Yang, 2009:561).

China employs the concept of "vertical equity" which is related to unequal treatment of "unequals" in education (Lin & Hosster, 2014:149). There have been arguments that financial aid in China is not equally distributed and the government has acknowledged that students are diverse and may not be treated the same. It is on this premise that most of the funding programmes are geared towards students from low-income families. This was supported by a study conducted by Yang in 2009 which established that 99.9% of students from low socioeconomic families were funded through public financial aid (Yang, 2009:565). This financial assistance was also linked to family income and the type of institution attended. These two factors indicated that financial aid programmes in higher education were geared towards the increase of students from low-income families (Loyalka et al., 2012:900; Wang, Zhang, Yue Shi & Rozelles., 2013:33). This approach did not cater for students from less selective, four-year, third-tier institutions or vocational institutions where most students from low-income families are concentrated. This is because while

substantial amounts of funds target students from low-income families, the reality is that government contributions to these funds are far less than contributions by the institutions themselves and private sector. Therefore, there is a need for a collective approach wherein the institutions and the private contribute to higher education funding.

3.5.2 Higher Education and Student Dropout in China

One of the aims of transforming higher education in China was to provide access, equity, and quality education. However, China's higher education seems not to be achieving this aim as students continue to drop out of HEIs despite the government's efforts to award financial aid to students. In studies conducted in 2009, the examination-based education system seemed to be the leading contributor to dropout in China (Moxley, 2010:n.p). This could be attributed to the fact that some courses are difficult, and students find it difficult to grasp what they have learnt and incur fatigue as a result of cramming. Some students indicated that they sometimes felt that what they had learnt was not applicable to real life and tended to lose interest, which in a way forced them to drop out (Moxley, 2010:n.p).

Loyalka et al. (2012:902) assert that dropouts are very rare among the fourth-year university students who were awarded financial aid. They noted that between 2005 and 2008, no students dropped out. There was no reason for students to drop out since, by law, students are guaranteed to get their qualifications after four years of study in China. However, the findings of this study are elusive, misleading and biased as some of the factors were overlooked; for instance: (1) there was no tracking of students from the first level to the third level to verify whether students from low-income family had already dropped out between first and third level; and (2) only third-level funded students were selected.

Furthermore, studies have shown that students from low-income families often drop out of HEIs, especially the elder siblings who work and earn to support their families (Liu et al., 2011:627). These students tend to drop out to take care of other siblings. Students who work and study tend to focus more on work and do not take their studies seriously and are prone to dropping out (Kobayashi, 2008:89; Liu et al., 2011:627). Wang et al. (2013:30) confirm that there is evidence that funded students in China do drop out of higher education. They established that of the 112 students who were in a ZEE Scholarship programme control group, 8 dropped out of higher education in 2009.

With a quarter of the world's population and the largest economy in the world, China is unable to provide quality education, and the distribution of financial aid is skewed towards students from

affluent families (Chen, 2011:101). Dropout of students continues to affect students from a low-income background as funding available to this group of students is mainly from the government which is a small fraction compared to funding provided by the institutions and the private sector (Loyalka et al., 2012:899). These funds are awarded to students with high grades and based on the type of institution they came from (Loyalka et al., 2012:900). Students from affluent families clearly stand a good chance of qualifying for funding owing to the fact that they tend to attend excellent schools and obtain good grades. This then causes students from low-income families to drop out as they are sharing a small portion of resources provided by the government with students from affluent families.

3.6 HIGHER EDUCATION AND DROP OUT OF STUDENTS IN BRAZIL

Higher education in Brazil has been faced with high demand with 7 million students participating in higher education in 2012 (Xavier, 2014:1). This has left the government with no option but to opt for the alternative of “for-profit” institutions where the government has to work with the private sector as it cannot meet the demand for higher education (Brotman & Polloack, 2017:n.p). This has attracted a lot of profit-seeking entrepreneurs, which has resulted in the escalation of tuition fees. About 50% of student enrolments in Brazil are at private HEIs (Douglass, 2012:1). This helps them to bypass the red tape related to the admission of students in the public sector (Chavez, 2017:143). Nonetheless, though private institutions are attended by students from affluent families, they find themselves not being able to pay for the exorbitant fees charged by private institutions. These students thus survive the higher education costs by acquiring government-sponsored loans called Fundo de Financiamento ao Estudante do Ensino Superior (FIES) and Programma Universidade Para Todos (ProUni) Scholarships to assist them with the payment of the tuition fee costs. The challenge with this approach is that it does not put students and their academic interests first. It is the only the relevant business entities that benefit from the students as these loans carry an interest (McCowan, 2004:12). These might be seen as a bargain compared to the private banks that charge about 40% interest on personal loans, but the challenge is that the repayment term is five years (Horch, 2014:n.p; Schmidt, 2014:n.p).

The continuous increase in private HEIs prompted protests during the 2014 Soccer World Cup in Brazil which led to the production of a socially awkward democratisation effect. Protesters accused the government of marginalising students from low-income families because they could not afford private HEIs. They argued that access to higher education was skewed towards students from affluent families, and that Brazilian higher education authorities provided government-subsidised loans to students from affluent families who attended expensive

secondary schools. The participation rate of students from low-income families continues to be lower in both public and private higher education unlike in countries such as the UK and USA where access is prioritised for students from low-income families. This anomaly was addressed by the introduction of diversification to democratise access and the implementation of equity policies in Brazil (Neves, Raizer & Fachinetto, 2007:2).

3.6.1 Brazil Spending on Education

Brazil's expenditure on education has increased in comparison to other OECD countries. In 2000, the expenditure increased by 10.5% to 14.5% in 2005 and a staggering 16.8% in 2009 (OECD, 2012:1). Though it might seem that Brazil's spending on education is high, it is actually below the OECD average when comparing the overall of the GDP spending, although there has been a fixed increase between 2000 and 2009 in the GDP percentage (Neves et al., 2007:8; OECD, 2012:1-2).

Brazil's unemployment rate showed an average rate of 9.5% between 2012 and 2019. The rate reached an all-time high of 13.7% in March 2017 and a record low of 6.2% in December 2013 (Biller, 2014:n.p). As argued earlier, higher education qualification increases opportunities for employment yet Brazil's investment in higher education is below average compared to other OECD countries. This is because it is unable to keep up with the high demand for student funding (OECD, 2012:4). The 2019 OECD report indicates that Brazil has achieved an average employment rate of 89% of those who acquired tertiary education (OECD, 2019:4).

3.6.2 Types of Student Funding in Brazil

The evolution of student funding in higher education in Brazil can be traced back to 1976 when the federal government established a funding system that would encourage access to higher education for students in the form of a loan. Public higher education in Brazil is free (Kussuda, 2016:2) for students from low-income families who do not have to qualify for loans, as these loans are only meant for students from affluent families to allow them to augment the tuition fee costs. This privilege is only enjoyed by students who attended excellent schools, and most of such students attend private institutions which are extremely expensive (Kussuda, 2016:2). About 70% of students who benefited from the scheme defaulted in repayments and as a result government decided to terminate the scheme in 1994 (Kussuda, 2016:2). FIES was introduced in 1999 and covered 50% of tuition fees; the interest rate was 6.5%, but recently that it has been capped at 3.5%. Since its inception, the loan scheme had assisted at least 390,000 students by 2006 (Filho & Barreiro, 2012:288; Rodríguez, Dahlman & Salmi, 2008:199).

Notwithstanding the overwhelming intentions and successes of the loan scheme, there are also perceptible concerns about the scheme. There is no means test conducted on the applicants, and as a result, students from affluent families use the loans for other expenses not related to education expenses. This is because of the low-interest-rate that is charged on the capital loan compared to the 40% charged by the banks on personal loans. Moreover, students from low-income families are marginalised as they cannot afford the repayment of these loans. In order to ensure a fair selection and award of study loans, there is a need for a means test to determine the eligibility of the applicants. This would ensure that funding is awarded to the neediest and deserving students and is spent on academic material and not on non-academic items.

Private HEIs enrol more than 70% of students in higher education in Brazil (Chavez, 2017:144). The government's attempts to address the sudden boom in higher education participation by involving the private sector, have proven to be costly and ineffective. Since Brazil's higher education is dominated by these profit-driven HEIs and the fee-free public HEIs have stringent admission requirements, access to these institutions is frustrating because of the so-called vestibular system (Garcia, 2012:5). This system is a clear mechanism of academic exclusion particularly for students from low-income families who cannot afford to enrol at private secondary schools (Akoojee & Nkomo, 2010:4).

In the context of the above, it is important to review the loan scheme to ensure that it serves its mandate of funding deserving students properly and to make loan repayments conditions flexible. The repayment of these loans is challenging as it focuses on the standard monthly repayment plan and is not flexible. Some students find it extremely expensive to honour as the repayment plan is not linked to their income when they work. This anomaly makes students default on the repayment of study loans.

In 2004, the Brazilian government established a scholarship aimed at assisting economically disadvantaged students to participate in private HEIs (Akoojee & Nkomo, 2013:5). The ProUni, also known as the "University for All Programs", provided students with scholarships that ranged from 25%, 50%, and 100% of the fees and the shortfall was covered by the *Fundo de Financiamento ao Estudante do Ensino Superior* (FIES) (Costa, 2013:82). Students did not have to repay this scholarship after completion. The success of this scholarship is evident in the number of students it has assisted since its inception. Bonaldo and Pereira (2016:142) have established that students benefitting from ProUni and FIES have a lower likelihood of dropping out.

Though the two funding schemes were good initiatives from the federal government, the quest for additional funding is evident in Brazil as both ProUni and FIES as the main sources of funding for higher education in Brazil are inadequate to cater for all students in need of financial assistance (Garcia, 2012:15). Thus, there is a need for the government to source more resources to fund students. These two funding schemes were notably the main pillars in the reformulation of the higher education system in Brazil (Costa, 2013:83). Since Brazil, like other countries, perceives higher education as a means of social mobility, it is critical to reconfigure and restore the higher education system.

3.6.3 Brazilian Higher Education and Students Dropout

The dropout of funded students in Brazil is no different from other countries. The fact that funding opportunities increased access to HEIs in both private and public sectors cannot be underestimated. The policy makers are oblivious to issues of maintenance throughout the qualification as this is a mammoth task especially for students from low-income families. Furthermore, the issues of inequality need to be addressed and implemented by establishing new policies like affirmative action in order to address socioeconomic inequalities as these two funding platforms seem to be in favour of students from affluent families. In this respect, McCowan (2016:647) asserts that making funds available, as is the case in Brazil, does not guarantee completion of a qualification.

Brazil experiences high dropout rates in higher education (Downie, 2010:n.p). According to Costa, Bispo and Pereira (2018:77), an average of 39.2% of students in Brazilian HEIs across all courses dropped out in 2015. In previous studies, it was reported that dropout is higher during the first year of study (Cele & Menon, 2006:402; Hoxby, 2004:210). This could be attributed to various factors such as subject choice, programme structure, study habits, institutional culture, student support and others. Interestingly, students registered for Science, Technology, Engineering & Mathematics courses were more likely to complete their studies, which is inconsistent with previous studies that indicated that difficult and demanding courses may lead to student dropout (Xavier, 2014:25). This could be an indicator of student commitment and selectivity in the sense that such programmes normally select good students who are committed to their studies. A study done by Bonaldo and Pereira (2016:142) found that marital status, age and funding were the most dominant contributory factors to the dropout of students in Brazil. Another interesting finding was that in terms of gender, male students were more prone to dropping out than their female counterparts (Paura & Arhipova, 2013:1284).

Furthermore, tuition fee increases in Brazil's HEIs contributed significantly to the dropout of funded students (Guimarães, Sampaio & Sampaio, 2010:602). In order for funding to be effective and retain students, the funding should keep up with the rising tuition costs. In that way, students would not drop out because of the shortfall in finances. This is also true of high-interest rates charged on loans which have a pushout effect on students. As Kobayashi (2008:87) noted, students tend to drop out because they are afraid of debt. In order for students to service their loans properly, the interest charges should be affordable and not exceed the inflation rate. The inflated interest rates tend to marginalise students from low-income families in the sense that Brazil has a huge number of "for-profit" private institutions versus public institutions (Kussuda, 2016:2).

Yorke (1999) and Davies and Elias (2003:106) have summarised the influences of full-time and sandwich students' early dropout from their programmes, as shown in Table 3.2:

Table 3.2: Influences of full-time and sandwich students' early dropout.

Yorke (1999) – full-time students	Davies and Elias (2003) – sandwich students
Wrong choice of field of study	Wrong choice of course
Academic difficulties	Academic difficulties
Financial problems	Financial problems
Poor quality of the student experience	Wrong choice of institutions
Unhappiness with the social environment	
Dissatisfaction with the social environment	

It is evident from Table 3.2 that the factors that influence early students' dropout from the institutions of higher learning are similar.

3.7 CHAPTER SUMMARY

From an analysis of different countries explored in the chapter, it is evident that student dropout is a common concern globally although there are some differences between countries. An analysis of the international trends reflects that the dropout of funded students in higher education seem to be caused by diverse national, personal and institutional factors. The introduction of income contingent loans in countries like UK, China and Brazil affect students from low-income groups as most of them are afraid of debt, and moreover, some of these students have to improve the standard of living in their families once they are employed. The following chapter focuses on the research design and methodology.

CHAPTER 4:

RESEARCH DESIGN AND METHODOLOGY

4.1 INTRODUCTION

The previous chapter focused on the dropout of students at HEIs with special reference to various countries globally, namely the USA, China, Brazil and the UK. The possible causes of dropout were explored, and the contributory reasons were identified as socioeconomic issues, institutional factors and personal reasons. Internationally, student dropout from HEIs has received extensive attention by way of research, particularly in Western Europe. Unfortunately, this subject matter has not received much attention in South Africa, particularly the dropout of NSFAS-funded students, and therefore merits further investigation. It is concerning that funded students drop out of HEIs. This was therefore the motivation for this research study to reflect on and assess the impact of a tool that was meant to address the education ills of the past. A comparison of the South African and international scenarios in funding models and dropout trends of funded students from HEIs is meant to establish whether there are any similarities with regard to the causes of student dropout particularly for the financially aided students. This chapter focuses on the research methodology and the phenomenological design chosen for the empirical investigation of the research problem. In order to put the study in its proper context, philosophical assumptions and research paradigms related to the chosen methodology are discussed.

4.2 PHILOSOPHICAL ASSUMPTIONS

4.2.1 Interpretive, Ontological, and Epistemological Assumptions

Table 4.1 below provides the framework for the ontological and epistemological assumptions as suggested by Mack (2010:7).

Table 4.1: Interpretive ontological and epistemological assumptions

Ontological Assumptions	Epistemological Assumptions
<ul style="list-style-type: none">• Reality is indirectly constructed based on individual interpretation and is subjective.• People interpret and make their own meaning of events.• Events are distinctive and cannot be generalised.	<ul style="list-style-type: none">• Knowledge is gained through a strategy that respects the differences between people and the objects of natural sciences and therefore requires the social action.• Knowledge is gained inductively to create a theory.

Ontological Assumptions	Epistemological Assumptions
<ul style="list-style-type: none"> • There are multiple perspectives on one incident. • Causation in social sciences is determined by interpreted meaning and symbols. 	<ul style="list-style-type: none"> • Knowledge arises from a particular situation and is not reducible to simplistic interpretation. • Knowledge is gained through personal experience.

Source:(Mack, 2010:7)

Mack (2010:5) defines ontology as the “claims and assumptions that are made about the nature of social reality”. In this instance, the “claims and assumptions” concern the dropout phenomenon of students funded by NSFAS. These were later verified by an analysis of data collected. Ontology relates to the belief of how the researcher views reality. This was important in creating a theoretical framework that later provided direction and captured the essence of the research (Mack, 2010:5). Ontology focuses on a relativist position, and as such, it ensures that the outcome is one truth about a reality and that truth is subjective.

This is why interaction with participants, in order to establish the truth, was inevitable. The truth about reality does not change and cannot be generalised. Reality is shaped by the context of a situation and the findings cannot be transferred to a similar context and be generalised. This approach is also called constructivism as reality is constructed within a particular context. In line with this relativist ontological position, the researcher engaged and interact with the participants in order to come up with meaning and an in-depth understanding of the NSFAS dropout phenomenon in selected HEIs. This approach allowed the researcher to dig deep and find factual meaning of reality and truth (Willig, 2016:n.p.).

The epistemological assumption may be defined as a relationship between a researcher and the world (Carson et al., 2001) on how knowledge is captured or recognised. Wagner et al., 2012:57) assert that the researcher may only gain that knowledge by working together with the participant. In other words, knowledge may only be attained by interacting with the participants and that answers the question on how we discover and analyse knowledge from participants. The interesting part of this paradigm is that the onus is on the researcher to choose whether they subscribe to the philosophical principle based on rationalism or empiricism. It goes without saying that the researcher followed the rationalism principle as it is based on the assumption that there is no single knowledge and it can be attained by interpreting it (Wertz, Charmaz, McMullen, Josselson, Anderson & McSpadden, 2011:7). The relativist epistemology position holds the notion that knowledge is objective, and the researcher may only gain that knowledge by being part of a

social world, in other words, put the researcher in the situation to gain knowledge. Research findings were therefore distinguished into four different sources of knowledge namely;

- Intuitive knowledge which takes forms such as belief, faith and intuition. It is based on feelings rather than hard, cold facts.
- Authoritative knowledge is based on information received from people, books, or a supreme being, and its strength depends on the strength of these sources.
- Logical knowledge comes by reasoning out from “point A” (which is generally accepted) to “point B” (the new knowledge).
- Empirical knowledge is based on demonstrable, objective facts (which are determined through observation and/or experimentation) (Magrini, 2009:n.p.)

These sources of knowledge follow the structure of the study that the researcher employs. Intuitive knowledge is mainly used to identify a problem to be investigated. The literature review provides authoritative knowledge and the process of data analysis forms part of logical knowledge. Lastly, the conclusion of the study may be regarded as empirical knowledge.

4.3 RESEARCH PARADIGMS

Denzin and Lincoln (2005:183) define a paradigm as a “set of beliefs that guide action”. They hold that a paradigm represents a worldview that defines an individual and the imaginable relationships it presents, and they attach an individual to a certain belief system (Denzin & Lincoln, 2011:5). Qualitative methodology was adopted in this study, and therefore warrants further elaboration.

Qualitative research has four paradigm terms, namely, ontology which focuses on the nature of reality; epistemology which focuses on knowledge and the knowledge between the inquirer and known; methodology which relates to the means of gaining knowledge about the world; and methods which are techniques utilised in data collection to gain knowledge and reality about the world (Denzin & Lincoln, 2011:91). These techniques amongst others include interviews, participant observation as well as axiology that is ethics and values and their origins (Denzin & Lincoln, 2011:91; Johnson & Christensen, 2012:581; Johnson & Christensen, 2014:309).

The starting point follows the logic of first knowing what needs to be researched – ontology; connecting it with what can be known about it – epistemology; how to go about finding it – methodology; and finally, what instruments (methods) to use in order to gain knowledge and reality about a phenomenon (Mack, 2010:6).

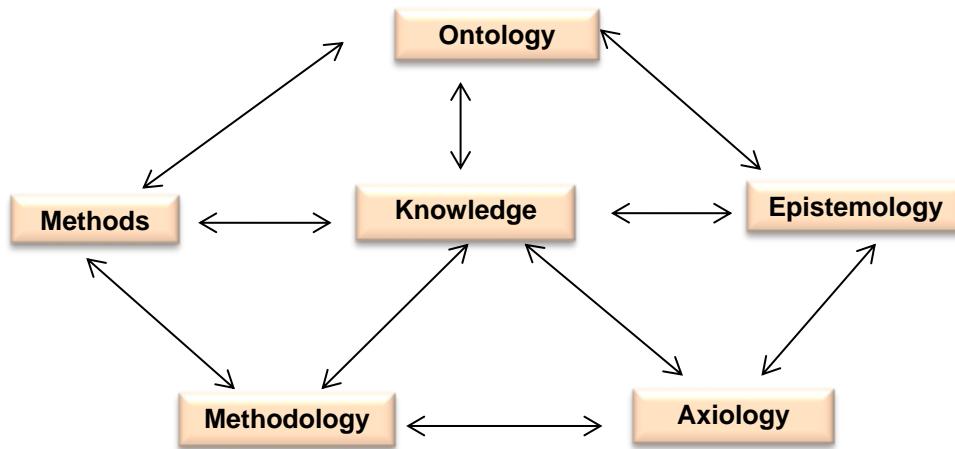


Figure 4.1: The aetiology of knowledge

Source:(O'Reilly & Kiyimba, 2015:23).

4.4 RESEARCH PARADIGMS INTERPRETIVISM AND POSITIVISM

An interpretive paradigm also known as an anti-positivist paradigm was chosen for this study as it suggests that circumstances are different and they should be treated as such (Nel & Mil, 2018:n.p.). This paradigm is sometimes referred to as constructivism as it holds the notion that an individual has the ability to construct meaning and to acquire meaning, and therefore to know this, the researcher must interact with the participants (Nel & Mil, 2018:n.p.). Constructivism was found to be best suited to this phenomenological study as it seeks to generate the research findings based on the meanings and knowledge as constructed through students' personal experiences and perspectives. Interpretivism is influenced by hermeneutics, which focuses on developing a genuine description and interpretation of the phenomenon under investigation through transcripts, oral records and articles (Lin, 2013:470-471).

The aim of this study was not merely to explain a social phenomenon, but to get its understanding (Mack, 2010:9). The interpretivist, constructive, hermeneutic and phenomenological methods were therefore identified as the best approaches to derive that understanding. This should later translate into new understanding of the phenomenon (Finlay, 2009:6). After all, the goal of interpretivism is to understand human action (Johnson & Parry, 2015:17). Table 4.2 compares the positivist and interpretivist paradigms from the perspectives of ontology, epistemology and methodology. From the table, it can be deduced that these two basic paradigms hold different views in the sense that positivism is scientific in nature and assumes that reality is objective while interpretivism assumes that reality is subjective and thus cannot be generalised.

Table 4.2: A comparison of positivism and interpretivism with respect to ontology, epistemology, and methodology

	Positivist	Interpretivist
Ontology		
Nature of 'being'/nature of the world	Have direct access to real world	No direct to the real world
Reality	Single external reality	No single external reality
Epistemology		
'Grounds' of knowledge/relationship between reality and research	Possible to obtain hard, secure objective knowledge	Understood through 'perceived' knowledge
	Research focus on generalisation and abstraction	Research focuses on the specific and concrete
	Thought governed by hypotheses and stated theories	Seeking to understand the specific context
Methodology		
Focus of research	Concentrates on description and explanation	Concentrates on understanding and interpretation
Role of researcher	Detached, external	Researchers want to experience what they are studying
	A clear distinction between reason and feeling	Allow feeling and reason to govern actions
	Aim to discover external reality rather than creating the object of study	Partially create what is studied, the meaning of phenomena
	Strive to use rational, consistent, verbal, logical approach	Use of pre-understanding is important
	Seek to maintain a clear distinction between facts and value judgement	The distinction between facts and value judgements less clear
	The distinction between science and personal experience	Accept influence from both science and personal experience
	Formalised statistical and mathematical methods predominant	Primarily non-quantitative

Source:(Carson et al., 2001:6).

4.5 RESEARCH APPROACH

This study followed a qualitative research approach that provided a foundation for establishing an empirical study, rather than a quantitative approach which focuses on measurements and statistical analysis. Unlike quantitative research methodology which focuses on a positivist approach (Oflazoglu, 2017:87), qualitative research methodology was appropriate for the study

under investigation as it sought to explore people's lived experiences and their interpretations of the phenomenon of interest. Methodology describes what the researcher chose to study and how it was executed (Rajasekar, Philominathan & Chinnathambi, 2006:5). This included methods of data capturing and forms of data analysis. The methodology would only be useful and effective if the techniques mentioned above supplemented the theories, methodologies utilised and the selected research topic (Silverman, 2013:111).

Denzin and Lincoln (2013:13) suggest that qualitative research is creative and interpretive, and that these interpretations are constructed by the researcher. As such, this methodology was the best fit for an interpretative phenomenological paradigm that this study employed. Information was gathered from NSFAS-funded students who dropped out of the three institutions under investigation. This information was organised into themes and categories which were later formulated into patterns, theories or generalisations and then compared with existing literature. This process is referred to as an inductive approach (Creswell, 2014:65). Figure 4.2 below depicts the stages of the inductive approach.

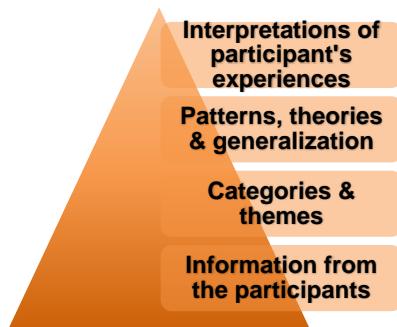


Figure 4.1: Stages in an inductive approach.

Figure 4.2 represents the interconnectivity of different levels in a pyramid format. The bottom layer starts by gathering information from participants and converges up to the desired end product that understands the participants' personal experiences.

Qualitative research strives to understand and describe what the participants do in their everyday lives and what that means to them. This could be their beliefs, actions and interests (Denzin & Lincoln, 2011:43). According to Ratner (2002:n.p), qualitative research is subjective and Hammarberg, Kirkman and de Lacey (2016:499) add that a researcher does not know much about participants, and therefore has to uncover all the required information and rely on responses from those participants.

In this methodology and in accordance with Haradhan's precepts (2018:20), information was gathered by talking to a small number of NSFAS students who dropped out of the three HEIs, that is, UnivA, UnivB and UnivC. The study then sought to get in-depth understanding into those shared NSFAS-funding experiences that subsequently resulted in their dropping out. The primary aim of qualitative research is the description of a situation and events as propagated by participants (Henning et al., 2004:3).

Students were, therefore, allowed to express their views about situations they had endured at the three HEIs respectively, in order to decipher the experiences of their own worlds. Experiences about their own situations including their family backgrounds, socio-cultural and economic standing and the overall understanding of the HEIs were explored (Mouton, 1996:130). The researcher also needed to understand the students' experiences and perceptions of NSFAS.

Participants interviewed were made up of students from different backgrounds, that is, different cultural, social, economic and political contexts. Interaction with participants was done in their own natural environment in order to get insight into their backgrounds. Information that pertains to their backgrounds enabled the researcher to unearth the truth and get a thorough description of the causes of the high dropout rate of the NSFAS-funded students at HEIs. In this regard, the focus would be on the meanings and interpretations made by participants about the underlying causes of their dropout using their verbatims statements on occasion (Maree, 2007:51).

4.5.1 Characteristics of Qualitative Research

The rationale in choosing qualitative research emanates from its rich characteristics that are embedded on the principle that it is a natural and realistic inquiry that investigates real-world circumstances as they transpire naturally. It allows full and accurate descriptions of a phenomenon in all its complexity. It is empirical and is not based on theory; in other words, information relied upon is from the participants' frame of reference whereby first-hand information that is stated in words by the participant as a primary source, is gathered (Merriam, 2002:3–6).

4.5.2 Critics of the Qualitative Research

In dealing with a qualitative research method, there could be challenges in the correct interpretation of data collected. It may be difficult to relate the said story by participants in a comprehensible manner in qualitative research. Integrity also plays a major role in that the researcher must ensure that findings emanate from original data, that is, from the participants' words themselves. This will otherwise distort and comprise the integrity of the findings. It should

further be noted that editorial restrictions often exist, and this makes selective data capturing on findings allowable but may also compromise the richness of the details (O'Reilly & Kiyimba, 2015:149).

4.6 RESEARCH DESIGN

The research design that this study employed is the phenomenological study which focuses on personal experience of individual participants. This was only applicable to students that have dropped out at the three institutions under investigation. Their perceptions, perspectives and experiences at HEIs and of NSFAS funding were sourced in order to gain full understanding of the phenomenon, namely, the dropout of NSFAS-funded students. A phenomenologist views human behaviour as a product of how people interpret the world (Groenewald, 2004:43), and as such, the behaviour of NSFAS-funded students was interpreted by focusing into their real-world personal experiences. The conduct of these students also served as a paramount object of study and moreover, the researcher was able to view effects of students behaviour from the students' point of view which means the foundation of this study is the lived experience of participants (Bryman, 2012:30; Leedy & Ormrod, 2013:145).

This way of research design is preferred as it deals with the cognition of the participants' experiences by identifying their own perceptions of a social world they live in (Bryman, 2012:30). It deals with participants subjectively and as such, the object of study is always based on participants. Phenomenology as a study approach assists in bringing understanding of the students' meanings of their personal experience. New issues and ideas are modified as they surface and as a result, new theories were developed (Easterby-Smith, Thorpe & Jackson, 2012:27).

Researchers have a difference of opinion over phenomenologists' use of phenomenology. This was noted in Giorgi's assertion on bracketing one's experience wherein the researcher finds it difficult to bracket out presumptions about a phenomenon. This can lead to interference in the interpretation and analysis of data. Another criticism is that phenomenologists depend mostly on participants and this can further lead to the subjectivity of the data which may lead to non-credibility of that data. These shortcomings have nonetheless been mitigated in this study by employing numerous techniques such as triangulation and member checks (Easterby-Smith et al., 2012:27).

In this qualitative research, the researcher subscribes to the epistemological and ontological assumptions that knowledge and reality do exist and is dependent on an individual, in other words,

reality is constructed by the individual (Denzin & Lincoln, 2011:102). An ontological perspective for this study was therefore based on the assumption that reality is constructed by NSFAS-funded students who dropped out of HEIs under investigation and their personal experiences. Their responses are therefore based on their perceptions and experiences of the phenomenon and subsequently interpreted by the researcher. Wagner, Kawulich and Garner (2012:56) and Groenewald (2004:4) further state that reality depends on an individual mind and is different from one person to another and the external world is abridged to the contents of personal perception.

According to Stake (1995:43), the epistemology of qualitative research is that participants are more complexly related through various spontaneous actions that require an extensive investigation of the contexts, historical, cultural, social, economic, political and personal aspects of those participants. Indeed, the NSFAS-funded students come from different backgrounds and in order to assess their personal experiences, there was a broad study on their circumstances racial background was also considered.

The philosophy around this study revolved around individuals and how they made sense of the world around them. It further requires the researcher to bracket their preconceptions in the knowledge of that world (Bryman, 2012:30). As the head of Student Funding Division at UNISA, the researcher has therefore described her *epoché* to be able to bracket her own experiences, fears, and knowledge of the participants, HEIs and NSFAS funding in order to fully comprehend those of the students without bias and influence on the study (Creswell, 2007:227; Creswell, 2003:15).

In this study, the unit of analysis was NSFAS-funded students and that assisted the researcher to gather relevant information about the study (Bless, Higson-Smith & Kagee 2006:72; Yin, 2009:29). It is the “what” and the “who” of what was being investigated in this study (Babbie, Mouton, Vorster & Prozesky, 2011:648). “Students” as a unit of analysis are referred to as “participants” with a signed informed consent form as an indication that they had agreed to participate (Vogt, Gardner & Haeffele, 2012:355).

Contrary to the positivist approach that reduces experiences and knowledge to numbers that are rigid and structural, the interpretive approach is a more personal and flexible approach. The researcher and the participants were therefore interdependent and mutually interactive; this assisted in the comprehension and interpretation of meanings in human behaviour rather than a generalisation that predicts cause and effect (Edirisingha, 2012:n.p). This assertion is noticeably

outlined by Carson et al. (2001) who further emphasise that the interpretive approach is a more personal process to understand reality.

4.7 CONVERGENCE OF QUALITATIVE METHOD AND PHENOMENOLOGICAL DESIGN

Phenomenological design converges with qualitative research and was relevant for this study. Phenomenology is derived from the Greek word that can be translated as “appearance” (Groenewald, 2004:47). It is defined as a “thing or topic which occurs in the world and has to do with a person and their experience of that thing or topic” (Hovey, 2009:27). The proponents of phenomenology design such as the founder Edmund Husserl (1859-1938) and his student Heidegger (Wertz, et al, 2011:52), hold the view that participants have a common denominator that they share and that needs to be described through their lived experience. This is a direct translation of the German term *“Lebenswelt”* (Johnson & Christensen, 2014:444).

There are distinct elements of a phenomenological design that make it stand out from other research designs, namely:

- it focuses on the participants’ “life world” as lived by the participants themselves (Giorgi, 2012:8); and
- it requires “bracketing”, wherein researchers hide their own feelings and beliefs about a phenomenon which is sometimes referred to as *epoché* (Johnson & Christensen, 2014:447), in other words, allowing participants to speak for themselves in order to avoid any biases, preconceptions, and pre-judgements that may emerge from the researcher, as that will distort the outcomes of the study.

Moran (2000) explains that a phenomenological design seeks to emphasise an attempt to get the truth of the matter such that the phenomena are presented without interference or misconstruing the truth (Johnson & Parry, 2015:103). It is then indicative that this design pursues to capture life as it is experienced and not experimented.

The phenomenological design strives to refresh the reasonable life in our present circumstances (Giorgi, 2009:67-69). This could be perceived in phrases that are associated with phenomenology such as “back to the things themselves” (Groenewald, 2004:43); “personal experience of the participants”; “participants’ lived experience”; and “first expression experience” (Wertz, et al, 2011:52). Participants investigated therefore share the experience of the phenomenon but do not necessarily have the same experiences of the phenomenon (Wertz, et al, 2011:52). It then becomes the duty of the researcher to interpret the meaning of their experiences and present it

in a descriptive manner that gives an account of what happened as echoed by the participants. As a result, there could be a significant change in the responses that the researcher might miss, and the responsibility of the researcher is to get a better understanding of the phenomenon by allowing the participants to openly provide a framework of their lived experience (Johnson & Parry, 2015:49). This could be more challenging to a novice researcher as experience is vital and significant (Groenewald, 2004:42).

On the contrary, it is difficult to get the participants to share and speak about their experiences in a phenomenological study (Johnson & Parry, 2015:105). This is what makes it a difficult choice.

4.8 HERMENEUTICAL PHENOMENOLOGICAL DESIGN

A phenomenological design may be either descriptive or interpretive (Johnson & Parry, 2015:105). The descriptive approach uses language to articulate the intentional objects and the interpretive approach focuses on the meaning that has to be interpreted. For the purpose of this study, hermeneutical phenomenology will be explored.

4.8.1 Hermeneutical Phenomenology

Credit for the development of hermeneutic or interpretive phenomenology goes to Martin Heidegger (Horrigan-Kelly, Millar & Dowling, 2016:2). Like all the phenomenological approaches, hermeneutical phenomenology is orientated to the lived experience and the interpretation of responses in order to find the meaning of the lived experience as portrayed by participants (Dowling, 2007:132). Since this method follows an interpretive approach, the meaning thereof is not obvious; it has to be interpreted for it to be meaningful and useful (Dowling, 2007:132). The context in which data were collected is important for the integrity of the research where both the social and historical context are taken into consideration (O'Reilly & Kiyimba, 2015:12). It is important to select participants who have direct experience with the phenomenon. This enables the researcher to correctly capture the context, which is crucial in the hermeneutical study.

For the purpose of the study, hermeneutical phenomenology was employed. This relates to the interpretation of the data collected from the NSFAS students who have dropped out from the HEIs. This was significant in the general formulation of interpretivism, that is, the knowledge of participants' views through their lived experiences (O'Reilly & Kiyimba, 2015:12).

4.9 FUNDAMENTALS OF PHENOMENOLOGICAL DESIGN

The researcher is a student funding administrator at the UnivA and NSFAS funding is one of the funds that are managed in that division. As such, it can be inferred that there is some understanding of the phenomenon under investigation. The fundamental aspect of the phenomenological approach is that the researcher should assume a phenomenological attitude when conducting research. By assuming a phenomenological attitude, any preconceived ideas about the phenomenon must be disregarded and focus should solely be on the experiences as presented by the participants. The “perception belief complex” is what makes phenomenological study exciting as the participants’ views will be created from a new and vital perspective free from any contamination of the preconceived connotation of the phenomenon (Giorgi, 2009:88). This is critical to comprehend when doing a phenomenological study because experiences, actions and phenomena may be viewed differently by different people. These views are as imperative as the unity in participants’ experiences and that unity is called an “essence” (Johnson & Christensen, 2014:445).

4.10 POPULATION

In this study, one senior management member in each of the Student Affairs Department of the three institutions also participated in the study as they deal directly with student health and wellness and career development issues. One senior NSFAS official participated to bring in the perspective from a funder’s point of view.

A request for a list of students who studied at the three institutions and have dropped out was requested from NSFAS (Annexure B). The list had the following details Name, Surname, cell phone numbers and the region of residence. The region was included to ascertain accessibility by the researcher as the students are spread nationally.

The lists of final year NSFAS students were requested from institutions under investigation. These institutions employed different approaches in issuing of the lists.

- UnivA: An email was sent to the Registrar (Annexure C) requesting permission to conduct the study. Permission was granted by the registrar to obtain data of final year NSFAS-funded students. The Information Communication Technology (ICT) department was instructed to provide the information. An email was sent to the ICT personnel as identified person by the Registrar and the data required was specified to have a Name and Surname, Contact Numbers, email address and the region where students resided.

- UnivB: A letter inviting the participants was emailed to the senior staff member in student funding division of finance department who then distributed the letter to all final year NSFAS-funded students via email (Annexure G). Students were required to respond directly to the researcher by sending back a signed consent form to give permission to participate in the study. Only students who responded and signed the consent forms were selected to participate in the study.
- UnivC: A request to interview final year students was turned down by the research ethics committee citing that they did not see the need for them to be part of the study as the study was about students who had dropped out.

A request was sent to the senior management representative in the Student Affairs Department to participate in the study through an email (Annexure F). A similar request was sent to the senior NSFAS official via email. These two participants were included in the study to complement and corroborate the data generated from students who had dropped out of HEIs. This enabled the researcher to look at the problem from different angles and thereby enrich the findings.

Students who dropped out were selected from the lists submitted by the institutions under investigation. Once the lists were received, a brief description of the purpose of the study was sent via WhatsApp messages using their contact details on the lists and only students who responded to the WhatsApp message were sent detailed information about the study including participating sheets (Annexure G) and consent forms. The table depicts the 33 students who returned the consent forms were interviewed (Annexure H), the 3 senior management at the three institutions under investigation and one senior NSFAS official.

4.11 SAMPLING METHOD AND PROCEDURES

In this study, factors contributing to the dropout rate of NSFAS-funded students at HEIs in the Northern Gauteng region were investigated. Participants were carefully selected by means of purposive sampling, also known as judgemental, purposeful or criterion-based sampling (Johnson & Christensen, 2014:264-9). This was done in order to end up with participants that would have had direct experience with the phenomenon being researched, as mentioned by Leedy and Ormrod (2013:145). This is because they are generally similar. These were students who studied at HEIs, funded by NSFAS and had dropped out of their respective HEIs. These participants contributed positively to the understanding of the research problem and the research questions (Babbie & Mouton, 2011:270; Creswell, 2003:185; Creswell, 2014:189; Maree, 2007:178).

Nonetheless, purposive sampling has some limitations because it is difficult to make generalisations from a sample to a population and since this is a single study, it was indeed seen as a limitation. In applying random purposive sampling, that is, by merging random sampling and purposive sampling where participants are sourced using the same criteria, it was however possible to mitigate such limitations and that added more credibility as the sample was reasonably large (Creswell, 2013:158). Table 4.2 below depicts the demographic representation of the sample. Most interviews took place on respective campuses whereas seven were conducted using telephone. The average duration for the interviews varied between 05:00 mostly telephone interviews and 30:00 minutes for face-to-face interviews. Most participants were blacks, and this reflects the demographics of NSFAS-funded students at the higher education institutions. The majority of the student participants were from UnivA followed by UnivB and UnivC.

Table 4:2 Demographic representation of participants

Pseudonyms	Gender	Race	Institution	Average duration	Place where Interviews took place
NSFAS funded students participants					
Avi	Male	Black	UnivB	20:05	Telephone
Clara	Female	Coloured	UnivA	07:24	Campus
David	Male	White	UnivA	07:35	Telephone
Didi	Female	Black	UnivC	08:19	Telephone
Dinah	Male	Black	UnivA	10:00	Prison
Dineo	Female	Black	UnivC	05:42	Telephone
Dion	Male	Black	UnivC	05:42	Campus
Fortunate	Female	Black	UnivB	05:02	Telephone
France	Female	Black	UnivA	22:28	Campus
Gama	Male	Black	UnivA	07:18	Campus
Josephine	Male	Black	UnivA	17:16	Campus
Katso	Female	Black	UnivA	07:15	Campus
Khutso	Female	Black	UnivB	15:37	Campus
Kulula	Female	Black	UnivB	04:29	Telephone
Lindelani	Male	Black	UnivB	18:53	Campus
Neziwe	Female	Black	UnivB	07:18	Campus
Ntiniyiko	Female	Black	UnivB	31:14	Campus
Pow	Male	Coloured	UnivA	11:21	Campus

Pseudonyms	Gender	Race	Institution	Average duration	Place where Interviews took place
Ruranzdu	Female	Black	UnivA	20:23	Campus
Selaelo	Female	Black	UnivB	03:15	Telephone
Sipho	Male	Black	UnivA	30:26:00	At his place of residence
Sma	Female	Black	UnivA	14:06	Campus
Tebatso	Male	Black	UnivA	05:25	Office
Tee	Male	Black	UnivB	13:57	Campus
Thandi	Female	Black	UnivB	10:43	Campus
Thapi	Male	Black	UnivC	0,431944	Campus
Tshiamo	Female	Black	UnivB	06:59	telephone
Tulisile	Female	Black	UnivA	0,440278	Campus
Vish	Female	Indian	UnivA	06:10	Campus
Vuyo	Female	Black	UnivA	16:38	At her palce of residence
Yoliswa	Female	Black	UnivA	09:18	Campus

Senior Management at higher education Institutions

Pseudonyms	Gender	Race	Institution	Duration	Place where Interviews took place
Senior Management	Female	Black	UnivA	30:56	Office
Senior Management	Female	Black	UnivB	28:53	Office
Senior Management	Male	Black	UnivC	60:02	Office

Senior NSFAS official

Pseudonym	Gender	Race	Institution	Duration	Place where Interviews took place
Senior NSFAS Official	Female	White	NSFAS	30:56	Office

4.12 INDEMNITY

Protection of Personal Information Act (POPI) was observed and therein, the purpose and intentions of the requested data clearly defined. Appropriate controls to secure the integrity of the personal information were instituted. This included appropriate measures to prevent unlawful access to or processing of the personal information by third parties. The information received from different sources was secured and was used solely for research purposes.

4.13 DATA COLLECTION

As suggested by Leedy and Ormrod (2013:102) and further confirmed by Corbin and Strauss (2008:27), various sources may be used for data collection. This is referred to as triangulation. These could be interviews, document analysis, observations, diaries or newspapers. For purposes of this research, triangulation was employed wherein documents and interviews served as sources of data collection. This is possible in qualitative research as the researcher not only relied on people to acquire data but on documents that also formed part of the dataset. Documents that were used included legislative documents such as the NSFAS Act, the Higher Education Act, POPI Act, institutional reports such as student funding reports, minutes, conference papers and speeches, media reports such as newspaper articles, television news, radio interviews and official reports such as government media statements. This assisted the researcher to acquire the language and the words of the participants. However, the difficulty with the use of documents as a source to data collection was the unavailability of these documents due to the POPI Act (Creswell, 2014:191). All efforts were made to access such documents as the act suggests and the purpose and use of that information was clearly explained when requesting such information.

4.13.1 Interviews

Interviews with participants were a primary source of data to determine the meaning of the phenomenon under investigation as understood by participants. This was attained by means of semi-structured interviews or open-ended questions that enabled follow-up questions which were also crucial to the study (Babbie, 2010:320; Parker, 2005:124). Open-ended questions were important during the interviews as they enabled further solicitation of additional information which would otherwise not have been obtained from participants.

The advantage of conducting interviews is that the researcher gets to spend more time with the participants until data has reached a point of saturation (Harding, 2013:22). General critique on the use of semi-structured interviews is that follow-up questions might result in a researcher losing

focus and thus become biased (Hofisi, Hofisi & Mago, 2014:64). The focus was, however, not only on participants' responses to the questions asked, but it was also on the pauses, facial expressions and other non-verbal communication by participants (Corbin & Strauss, 2008:28; Creswell, 2014:190).

The interviews were conducted by using a dictaphone and the proceedings were transcribed verbatim as soon as possible after each interview (Creswell, 1994:149). During the interviews, the conversation was informal, and a general question was always posed to participants in order to orientate them. They did most of the talking while the researcher listened. Preconceived notions about the phenomenon, participants or personal experiences that could influence what the researcher gathered from the interviews were suppressed (Leedy & Ormrod, 2013:146).

The main research question that this study sought to answer was "Why do NSFAS beneficiaries drop out of HEIs?"

The following sub-questions assisted in answering the main question:

- vi. What is the impact of the dropout rate of NSFAS-funded students?
- vii. How do higher education institutions contribute to the dropout of NSFAS-funded students?
- viii. What are the root causes of the dropout of NSFAS-funded students?
- ix. Why do some factors contribute to the dropout of NSFAS-funded students?
- x. What are the gaps overlooked by NSFAS?

To answer these questions, the researcher asked the following questions:

1. Tell me about yourself?
2. Tell me about your family background?
3. What encouraged you to study at the university?
4. Briefly explain to me the experience you had at your institution.
5. In your opinion, how do you view the National Student Financial Aid Scheme?
6. What stimulated your decision to drop out?

Table 4.3 below depicts where and when the interviews were conducted. Most interviews for student participants took place on campuses and for the senior management participants they took place in their offices.

Table 4.3 Presentation of where, when interviews were conducted

Pseudonyms	Gender	Race	Institution	Average duration	Place where Interviews took place	Time period
NSFAS funded students participants						
Avi	Male	Black	UnivB	20:05	Telephone	Morning
Clara	Female	Coloured	UnivA	07:24	Campus	Morning
David	Male	White	UnivA	07:35	Telephone	Morning
Didi	Female	Black	UnivC	08:19	Telephone	Morning
Dinah	Male	Black	UnivA	10:00	Prison	Morning
Dineo	Female	Black	UnivC	05:42	Telephone	Midday
Dion	Male	Black	UnivC	05:42	Campus	afternoon
Fortunate	Female	Black	UnivB	05:02	Telephone	Afternoon
France	Female	Black	UnivA	22:28	Campus	Morning
Gama	Male	Black	UnivA	07:18	Campus	Morning
Josephine	Male	Black	UnivA	17:16	Campus	Morning
Katso	Female	Black	UnivA	07:15	Campus	Morning
Khutso	Female	Black	UnivB	15:37	Campus	Morning
Kulula	Female	Black	UnivB	04:29	Telephone	Morning
Lindelani	Male	Black	UnivB	18:53	Campus	Morning
Neziwe	Female	Black	UnivB	07:18	Campus	Afternoon
Ntinyiko	Female	Black	UnivB	31:14	Campus	Midday
Pow	Male	Coloured	UnivA	11:21	Campus	Morning
Ruranzdu	Female	Black	UnivA	20:23	Campus	Afternoon
Saelelo	Female	Black	UnivB	03:15	Telephone	Morning
Sipho	Male	Black	UnivA	30:26	At his place of residence	Afternoon
Sma	Female	Black	UnivA	14:06	Campus	Morning
Tebatso	Male	Black	UnivA	05:25	Office	Midday
Tee	Male	Black	UnivB	13:57	Campus	Morning
Thandi	Female	Black	UnivB	10:43	Campus	Midday
Thapi	Male	Black	UnivC	10:22	Campus	Afternoon
Tshiamo	Female	Black	UnivB	06:59	Telephone	Midday
Tulisile	Female	Black	UnivA	10:34	Campus	Morning
Vish	Female	Indian	UnivA	06:10	Campus	Midday

Pseudonyms	Gender	Race	Institution	Average duration	Place where Interviews took place	Time period
Vuyo	Female	Black	UnivA	16:38	At her palce of residence	Morning
Yoliswa	Female	Black	UnivA	09:18	Campus	Morning
Senior Management at higher education Institutions						
Pseudonyms	Gender	Race	Institution	Duration	Place where Interviews took place	Time period
Senior Management	Female	Black	UnivA	28:53	Office	Morning
Senior Management	Female	Black	UnivB	60:02	Office	Morning
Senior Management	Male	Black	UnivC	30:56	Office	Morning
Senior NSFAS official						
Pseudonym	Gender	Race	Institution	Duration	Place where Interviews took place	Time period
Senior NSFAS Official	Female	White	NSFAS	30:56	Office	Morning

4.13.2 Document Analysis

Documents are a fundamental research tool that can be used as a source of data collection. In this study, official documents such as higher education acts, NSFAS acts and policies were utilised and these also included personal documents such as emails. Physical evidence such as the NSFAS handbook, policies, newspapers and field notes were utilized to collect data. In this research, documents formed part of the secondary data as they were interpreted to give meaning (Bowen, 2009:27).

4.14 DATA ANALYSIS

As stated by Archer (2018:1), the data analysis process can be a daunting exercise and it is where the researcher's quality of thinking is tested. According to Cohen, Manion and Morrison

(2007:461), the purpose of data analysis is to make sense of the accumulated information by coding text and developing themes (Creswell & Clark, 2011:14). In analysing data, Vithal and Jansen (1997:27) further state that data may be analysed by employing steps that is; “scanning and cleaning the raw data”, “coding” (Creswell, 2007:150), “organising the data”; that is, identifying themes or concepts (Corbin & Strauss, 2008:51), and creating categories (Henning et al., 2004:105). Corbin and Strauss (2008:48) refer to “representing the data” as interpretation or translation of other peoples’ words and actions.

In this study, Interpretive Phenomenological Analysis (IPA) was employed to analyse data. In the IPA context, data must be interpreted to find meaning (Smith & Osborn, 2009:103), unlike Husserl’s notion which promulgates *epoché*. IPA negates bracketing as it is impossible to be disconnected from the process (Gill, 2014:120; Pietkiewics & Smith, 2014:8; Smith & Osborn, 2009:4). It was easy for the researcher to probe for more information if insufficient information was provided by participants. This approach is important in a phenomenological study as it distinguishes it from other qualitative methods; the intention of the researcher is to get the sense of the lifeworld of the participants.

There were 34 transcripts which comprised approximately 150 pages. As this data were too large to analyse manually, the Atlasti v8 programme was used to analyse data. A professional data analyst for co-coding assisted to ensure that all elements were catered for. In the data co-coding, similar and different themes were identified. Themes from both coders were incorporated and fused into one composite document and through this process, 30 codes and 7 themes were created.

Smith suggests the following steps in data analysis utilising IPA, namely, reading and re-reading, initial noting, developing emergent themes, moving to the next case, searching for connections across emergent themes and looking for patterns across cases as illustrated below (Gill, 2014:126; Smith & Osborn, 2009:82-106).

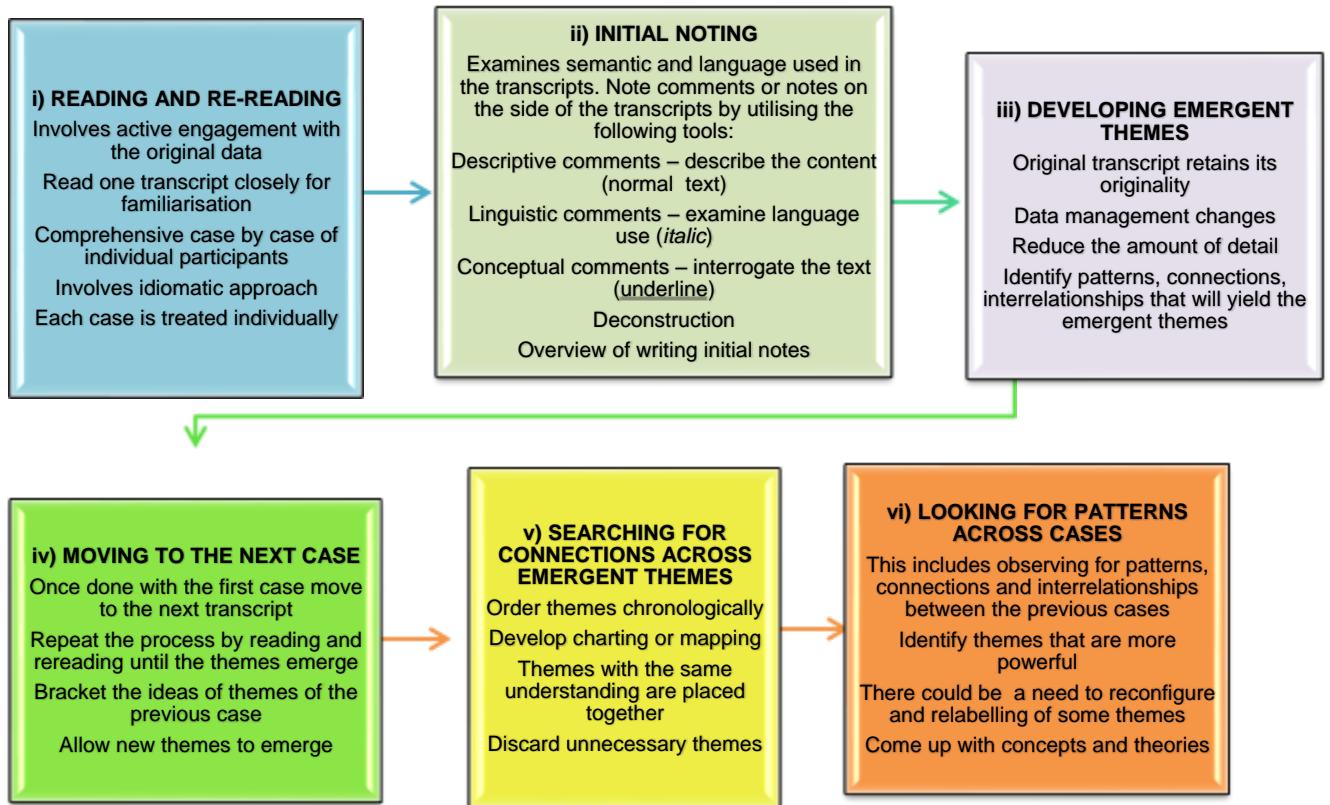


Figure 4.3: Steps in data analysing using IPA

Source: (Smith & Osborn, 2009:82-106)

i. Reading and re-reading

Transcripts were combined into one document which was divided into sections, namely, final year students all institutions, dropped out students all institutions, senior management staff members all institutions and lastly NSFAS official. The first step entailed probing a single case by reading and re-reading it. This was done in order to investigate how individuals made sense of their experiences. Upon interpretation of these experiences a general statement was derived. This idiographic approach is how an IPA distinguishes itself from other phenomenological methodologies such as Sanders, Giorgi, Van Manen and Brenner. At this stage, the focus was on the actual rather than general. The results provided a narrative justification in the interpretation of data derived from statements couched in the words of the participants (Gill, 2014:122; Pietkiewics & Smith, 2014:8; Smith & Osborn, 2009:4).

ii. Initial noting

The researcher read and re-read the individual transcripts. This step involved noting of significant statements made by the participants. This included growing interest by identifying any semantics and language used by the participants. Important statements were noted by writing notes or comments on the sides of the transcripts. These notes or comments formed part of the textual analysis and could be broken down into three discrete tools namely descriptive, linguistic and conceptual comments.

The descriptive comments were used to better understand the content by focusing on phrases used by the participants, keywords, objects, events and emotional responses. It was about taking things as they were without any interpretation whatsoever. These could be noted by using normal text (Smith & Osborn, 2009:84).

The linguistic comments identified were almost similar. Participants showed several emotions during the interviews: sobbing, laughing and uncertainty reflected in the repetition of words. This incorporated the language used by the participants and that included repetition of words, the tone used by the participants, metaphors and how fluent the participants were during the interviews. What was important in this step was that the language and content had to be consistent and clearly articulated.

The conceptual comments are where critical questions were asked based on the transcripts. Personal reflections on the data were critical as they distinguished between the researcher's pre-understanding and the evolving understanding of the participants' world through the transcripts. It was at this point that the analysis established a connection between what was already known compared to the participants' assertions.

The process of deconstruction put more emphasis on the holistic context of the interview. It was at this stage where a connection between one experience and the other was noticeable. This was attained by reading the transcript backward, firstly by paragraph and then sentence by sentence until the researcher was submerged into the participant's thinking.

The researcher engaged with the text in detail by underlining what seemed important and wrote explanatory notes on why the underlined comment was important. In some cases, anything that was deemed important free from the participants' text was also noted. Writing initial notes need not be confined to the exact style as presented above; the analyst may adopt any other style that

will make the transcript understandable throughout exploratory commenting (Smith & Osborn, 2009:83-84).

iii. Developing emergent themes

In this stage, initial notes were minimised in order to come up with patterns, connections, and interrelationships between the comments and develop codes. The codes were not as detailed as the initial comments. They were concise and presented in phrases. These codes were identified in the participants' descriptions of their lived experiences through the transcripts and were integrated to arrive at a final picture. The final results are the general description of the phenomenon as an experience of the person who has seen it for the first time (Leedy & Ormrod, 2013, 148). The codes were further combined to form emergent themes which captured the essence of the participants' views couched in words and the emergent themes formed the analyst's interpretation of the initial comments (Smith & Osborn, 2009:91-92).

iv. Searching for connections across emergent themes

This stage involved the development of connections amongst the identified emergent themes. Like the initial comments, not all the emerging themes were incorporated at this stage. Only the themes that related to the research question were incorporated. Some of the themes were reevaluated to come up with the relevant themes by applying various forms such as abstraction, subsumption, polarisation, contextualisation, numeration, and function. What should be noted is that this process was not prescriptive. The researcher adopted different methods to arrive at the meanings of the interview transcripts (Smith & Osborn, 2009:92-100).

v. Moving to the next case

Once done with the first case, the researcher continued to the next transcript and the whole process was repeated with succeeding transcripts. It should be noted that subsequent cases were dealt with as independently as possible from the previous transcript in observance with the IPA idiographic stance. This was done in order to retain each case's individuality and not to be caught up in the themes identified in the previous case. While this was difficult to achieve, the researcher had to bracket the notions from the analysis of the previous case (Smith & Osborn, 2009:100).

vi. Looking for patterns across cases

This stage focused on the patterns, connections, and interrelationships amongst all cases. The focus was on the most powerful themes that could be identified. Relabelling and reconfiguration

of some themes was done. This theme enabled the researcher to explore theories related to the patterns identified in the analysis process.

4.15 ADEQUACY AND TRUSTWORTHINESS

4.15.1 Triangulation

Two methods of data collection, namely, semi-structured interviews and document analysis, were used to build credibility. This method, also called triangulation, attempts to get a true “fix” of a situation (Silverman, 2000:177). Special permission was secured from NSFAS to obtain documents related to the study and DHET. These documents included research previously done on the topic, presentations and speeches by NSFAS and DHET.

4.15.2 Building an Audit Trail

Data collection methods and data analysis were linked for guidance and readability of the research findings. The constant comparison method was used, wherein raw data, interview transcripts and field notes were compared and kept safe. This involved the capturing and recording of all accounts from the beginning until the end of the research. The audit trail assists in cases where there could be questions related to the research and information therefore needs to be retrieved and verified (Carcary, 2009:11).

4.15.3 Working with the Research Team

Findings that have been published in this research were verified with the participants to confirm that the final transcribed version truly reflected what was said by the participants (Silverman, 2000:177).

4.15.4 Dependability

Reliability is degree of consistency, dependability and replicability of instances that were assigned to the same category by different observers or the same observers on different occasions (Cohen et al., 2007:146). That is, responses obtained from participants should be the same whenever or wherever the study is conducted to demonstrate consistency (Johnson & Christensen, 2014:672). Upon knowledge of this, a strong relationship was built with the participants in order to gain trust, confidence, and assurance during the proceedings. This was important in instances where findings would be shared with participants before they were published.

4.15.5 Credibility

The extent to which an account accurately represents a social phenomenon to which it refers is referred to as “validity”(Vithal & Jansen, 2012:32). At this stage, data collected played a vital role in measuring the responses given by the respondents. In phenomenology, issues of validity either internal or external are juxtaposed with trustworthiness and authenticity. Trustworthiness of the research was tested and demonstrated to determine whether the instrument used in this research expressed an expected outcome. The purpose and circumstances of the research were assessed, and the potential threats were evaluated (Maxwell, 2005:105). The research meaning, accuracy, and credibility were tested, and the researcher ascertained that the data drawn from the study were truly acceptable. The real meaning of the concepts under consideration was tested (Babbie, 2010:153).

4.15.6 Transferability

Transferability as a qualitative technique is similar to generalisability or external validity in quantitative research and it is a required aspect in qualitative study (Polit & Beck, 2009:539). In this study, the findings could be applicable to other contexts, conditions, periods and respondents (Korstjensa & Moserb, 121:2018). The study provoked further discussions around policy review on reducing dropout rates in HEI's. There is a dearth of research on the dropout of NSFAS-funded students, and thus this study has made a contribution to this topic.

4.15.7 Confirmability

The research steps taken from the start of a research project to confirm or validate the findings is referred to as confirmability. This is the audit trail which shows the research path that assists to demonstrate sampling procedure, how the data were collected, analysed, and how a report of the findings was developed. The interpretation of data should emanate from data and not the researcher's own understanding (Korstjensa & Moserb, 2018:121). Documents also form part of the audit trail. In this research, the co-coder was utilized in the process of data analysis, coding based on the statements uttered by the participants. This formed part of the audit trail mentioned in section 4.15.2.

4.16 ETHICAL CONSIDERATIONS

As the study focused on human beings, there were ethical considerations.

4.16.1 Autonomy and Consent

The autonomy of the participants was respected and in that regard, they were informed that they could opt out of interviews, that participation was voluntary and that they could withdraw at any time should they wish to do so. Participants were requested to provide consent by completing the informed consent form (Annexure H).

4.16.2 Risk of Harm

There was no intention to cause any harm of any form to participants and any potential risk to harm that could be physical, material, reputational and/or emotional was dealt with by checking with participants. Vigilance was exercised at all times to minimise harm (Hammersley & Traianou, 2012:65). There was no physical harm that the participants were exposed to and any material and reputational harm was mitigated for by providing pseudonyms to the participants to protect their identity and those of the institutions. Participants chose the venue and time for the interviews to be conducted and this enabled them to participate without fear.

4.16.3 Privacy, Confidentiality and Anonymity

As stated above, participants were assured that pseudonyms will be used to protect their identity and that of the institutions under investigation. The proceedings were kept safe and confidential and only utilised for purposes of this study. All participants were notified that participation was purely voluntary. During the interviews, some students indicated that they were no longer willing to participate. No payment was provided to the participants for their involvement in the study. Only participants who signed the consent form were interviewed (Annexure H).

4.17 CHAPTER SUMMARY

Phenomenology as a research design focuses on the participants' lived experience and came highly recommended for this study. This provided better understanding and knowledge of the real world from the participants' point of view. The convergence of both qualitative and phenomenological research was clearly defined and was marked by common characteristics in dealing with participants' experiences that take place in their natural setting or context (Kvale, 2007:95-96). Chapter 5 focuses on the research findings and discussion.

CHAPTER 5: FINDINGS AND DISCUSSION

5.1 INTRODUCTION

This chapter presents and discusses the findings that emerge from the analysed data by focusing on the research question. The findings are meant to answer the central question that this study seeks to answer framed thus: “Why do NSFAS-funded students drop out of HEIs as modelled by the three selected institutions?” Pseudonyms were utilised in line with ethical considerations and the need to protect participants’ identities. Data were analysed utilising the IPA and 30 codes, and seven themes emerged as depicted in Table 5.1 and Table 5.2 below.

Table 5.1: Identified codes from the data

Identified Codes		
Academic challenges	Abuse of the system	Accommodation challenges
Change of policy	Challenges faced by students with disabilities	Challenges with NSFAS
Composition of NSFAS Funding	Challenges faced by inmate students	Facilities and resources
Challenges with government	Communication	First-generation tertiary student
Family problems	Financial challenges	Health and medical issues
Fear of rejection	Funding requirements	Low self-esteem
Lack of support	Limited/insufficient Funding	Poor family background
NSFAS Funding duration	NSFAS late payment	Student perspective of NSFAS
Single-parent home	Seeking better life	Transport issues
Support services	Study choice	
University requirements	Working while studying	

Table 5.2: Identified themes from the data.

Identified Themes		
Challenges with NSFAS	Challenges with the HEIs	Challenges with government
Personal challenges	Students family background	Student support
How students view NSFAS		

5.2 DISCUSSION TO ANSWER REASERCH QUETIONS

There have been several studies on the dropout rate of non-NSFAS students in South Africa. Some of the findings that emerged relayed the causes of dropouts in NSFAS-funded students to be lack of support (Nkosi, 2015:n.p), personal challenges (Moodley & Singh, 2015:107) and unfavourable family background (Murray, 2014 :1) amongst others. The findings are presented by answering questions that this study sought to answer.

5.2.1 Question 1: What is the impact of the dropout rate of NSFAS-funded students?

This question highlighted the core challenges that crop up in NSFAS processes and procedures that affected students and their studies, “forcing” students to drop out of HEIs. Some of these challenges could be attributed to the interrelated system: from marketing of the scheme, to student graduations. The following are some challenges that were identified from the students’ point of view.

5.2.1.1 Communication

The NSFAS centralised system was a challenge to some students as they faced problems of access and maintaining contact with the NSFAS offices. This finding suggests that the funding decisions were probably not communicated to students in time. As a result, the majority of students ended up not knowing whether they were funded or not. When asked why she dropped out of university, one of the student participants code-named Sma explained that she ended up dropping out because she did not get any communication from NSFAS on the funding outcome. When they do not receive responses from NSFAS about the progress of their applications, some students tend to drop out of the HEIs for fear of being chased away and humiliated because of owing fees. In this study, it was evident that some students did not just decide to drop out; instead, they were forced to quit because of the difficult circumstances and challenges they faced with NSFAS and a lack of alternative means of financial assistance. In this regard, Sma revealed:

I... I really don't know. I wasn't... I... I didn't get any response or even an SMS to explain whether it was perhaps my marks or what...they never told me. I didn't get the funds on the time that I had to register.

A lack of proper communication between NSFAS and students can result in students not being registered because their funding was not confirmed prior to registrations for admission. When students receive notification of funding after the university’s closing date, they are forced to discontinue their studies. Students have an opportunity to appeal and those who do also face

challenges with communication from NSFAS as the outcomes are never communicated to them and if communicated, the messages only reach them later in the year (Mdaka, 2016:n.p.). The NSFAS senior official was aware that students might have dropped out because of late communication about payment. This has been the case since 2014 when the central application system was introduced. The official confirmed that they were working on resolving the challenge. He further disclosed that:

The other element that I think has played a role in dropouts specifically, has been the lateness of communication. So, if I think about last year process for instance, 2017 academic year; we were very late in communicating funding decisions to students.

In SA, some students take the risk of registering by borrowing money from the family members while they wait for a response from NSFAS. This is not possible for students from impoverished backgrounds as there is no one to assist with the repayment, and they have to wait for NSFAS to pay for them. In an attempt to distinguish findings and my thoughts, some students would not register but would make arrangements with the institutions to continue to attend classes without paying in the hope that NSFAS would eventually pay for them later in the year. This practice is not acceptable at some universities as it poses a risk of providing free services to students. The non-payment of fees by students exerts pressure on the universities' revenues as it creates a situation where students receive services without paying. Some students received notifications of their funding after the university registrations had already closed, forcing some of them to drop out. One student named Kulula clarified as follows:

I talked to my Dean about continuing without registration, but right now, I'm actually studying for a test, but I'm not registered. I was hoping that somehow, somewhere, my fees will be paid and I'll actually [be] going back to school, but then I talked to my Dean. I'll be able to write exams and I have been writing all my tests, but I'm not registered.

This assertion was confirmed by the NSFAS senior official that returning students' awards were not allocated in time so that students would know whether they were funded or not. The NSFAS senior official stated this way:

In my view, if a student doesn't know if they are funded – ehm, particularly returning students, doesn't [don't] know whether they are funded, they [will] register at [in] the next year, [and] they might not take the risk of registering because they didn't have any assurance that they'll be funded.

This gesture is not applicable in all institutions as some students in one institution of higher learning were humiliated in full view of other students by being removed from the examination venues due to non-payment by NSFAS. One student named Rurandzu explained how she experienced this as follows:

Ehhh, dropping out of the university; [I] remember it was for the second time dropping off. I first dropped off at university; actually, I didn't drop off, they chased me out of the university cause I had an outstanding balance; it was very frustrating.

Another student code-named Rurandzu further explained:

I have been in two different universities. Ehhh, with the first university, when I dropped out, ehhh we've been [we were] picked up from the class with the question papers. We were just about to start writing and they called out people that were owing the university. We had to leave the hall that time; it was embarrassing and [sobbing]. It was so confusing, and it was bad [and I] had to leave the papers and go out [of] the exam room ...

The changes in the system of NSFAS are a challenge for students who have limited to no internet access, like those studying in correctional centres. These students face additional challenges compared to normal students who have contact with the university. They cannot make easy follow-ups on their NSFAS and study material concerns; they have to go through processes in the correctional facility and consult officials assigned to help them. When studying in prison, communication between the university and students or officials responsible for students' concerns is difficult in most cases, resulting in student dropping out of their studies. One student participant code-named Dinah had already spent 10 years in prison of his 23 years' sentence. As part of his rehabilitation programme, he had registered for a diploma in entrepreneurship. He has since dropped out because he could not get assistance at the institution he was registered with. With regard to communication in prison, he clarified as follows:

In prison, they give us time to use the phone but most of the times no one answer the calls at it's difficult to get help.

The appeals outcome is not communicated to students in good time. In 2018, the appeals were not finalised by NSFAS on time meaning that before registration closed in April 2018, students were still waiting for the feedback from NSFAS. This anomaly cuts across all institutions in the study. At the Financial Aid Practitioners of South Africa (FAPSA) Conference held at Birchwood

Hotel in Boksburg, this issue was discussed at length and the institutions raised concerns about the late responses from NSFAS regarding appeals outcomes (FAPSA, 2018). In this regard, one student participant named Thapi, explained this as follows:

Unfortunately, last year, 2017, I failed and early this year (2018), I went back to NSFAS appeal after failing, and they told me to check it online and then is it, is it available now, I checked many times it was not available. Appeal ... appeal is that thing where they help you if you fail so that you can study again and only to find out that now it's already late. Now its April, still that appeal is not available, so I decided to work, ehhh, to save money so that I can go back to school next year.

The majority of students reiterated that the NSFAS delay disappointed and caused them to drop out of HEIs. One student named Ntiniyiko confirmed this:

I think I have a problem with NSFAS. You have to follow everything. You have to follow up with everything. There's just not really a time you can say that okay, so I applied everything its fine.

The different messages or information that students received from the University and NSFAS may have caused confusion and forced them to drop out. However, an NSFAS official was of the opinion that the messages that NSFAS and Universities conveyed were effectively the same; they were only worded differently, which caused confusion. However, this assertion is inaccurate as one message sent by NSFAS to students was in itself confusing. The message read as follows,

"Dear Student. Please be informed that you are provisionally funded".

Students mistook this message to mean that they were funded, whereas NSFAS had approved funding based on the financial neediness of students and not on academic performance, which still needed to be confirmed by the HEIs. These messages should have been conveyed as soon as the universities had finalised and sent the academic information to NSFAS.

The NSFAS senior official explained the situation this way:

We would put up our messages and then universities would also put up a message and just slightly changing the wording, which in the student's mind sometimes makes a significant difference to meaning; I think that has happened quite a lot ...

Students were required to call the NSFAS call centre in cases where they needed to follow up on the status of their funding process, yet they often did not have money to call. It also emerged that

when they did call, the call centre staff were unable to deal with their queries, and they were often referred back to their respective institutions for answers. This was confirmed by the HEIs at the FAPSA workshop, held on 4–6 July 2018 at Birchwood Hotel in Boksburg. At the same conference, NSFAS also confirmed that they needed to improve on their communication with both the HEIs and students (FAPSA, 2018).

This represents a national problem as it affects students in all the institutions of higher learning. It is clear that NSFAS cannot cope with the volume of students, and this in turn affects students. NSFAS is aware of the problem of communication as it has since opened a platform in April 2018 to engage all its stakeholders on NSFAS matters (NSFAS, 2018c).

5.2.1.2 Funding requirements

Funding requirements as set by NSFAS have a negative effect on some students who eventually drop out because they may not have some of the documents or information required by NSFAS (Mdaka, 2016:n.p). Some students come from adoptive families that could not afford to pay for their studies. In such instances, NSFAS would require students to produce an adoption certificate when applying for funding. However, in African families, children are usually adopted by extended family members without formal adoption processes being followed. This group of students are at a disadvantage especially if they were not aware of other means of proving their financial need or situation as clarified in this excerpt below by the senior management participant.

SM2: the adoption is informal; you know the sisters and brothers to the mother who died are exchanging her; depending on when they have a need, they'll give her a R100; next time, the other will give. So, NSFAS says if you are adopted, you should produce an adoption certificate; she doesn't have, and because of that, NSFAS got stuck...

Furthermore, students with disabilities are required to submit proof of disability and in most cases, some are unable to access such documentation in order to qualify for funding and access assistive devices. While it is a good practice to confirm the students' disability, the process is cumbersome, and students often have to submit these documents more than once. This practice is unprofessional and detrimental to students with disabilities since some of them have a challenge in terms of mobility. Some of these students use wheelchairs, while others need to be accompanied by someone. If they have to submit these documents more than once, some of them who really do not have any support from the institutions and families would drop out of HEIs.

Students with disabilities are required to provide information on the nature of their disabilities, which has to be confirmed by medical doctors. The majority of these students such as one student participant code-named Tulisile confirmed that they were mistreated by the doctors, especially those at public clinics and hospitals. She stated that she personally knew two students with disabilities who dropped out because they could not submit the required documentation. She elaborated as follows:

... you go to NSFAS and it says...; here they ask you to complete a form and take it to the doctor, and when you... we go to the doctors; the doctors do not want us. They say they are tired of us because we complete many forms. This one comes in and that one; at the end; the forms are not completed because of doctors who are refusing to complete the forms for us. That is our main challenge because there is someone, I do not know, maybe two who are disabled who ended up dropping out...

Doctors state that students with a noticeable disability do not require proof as their disability is visible. In the same way, students with physical impairments find it unnecessary to prove their disability as it is visible. France, a student with a disability, reported that she was yelled at by the doctor because she had a visible disability and the doctor questioned the logic of having to confirm her disability. She confirmed this in her words below:

The doctor asked if they cannot see that I am disabled. He said my disability was not hidden. He asked me to stand up, I did and he said, can they not see that you are disabled, and I said I guess they cannot see because they said I should complete these forms, though even if someone is approaching they can see that I am disabled.

France a student with a disability emphasised that doctors became agitated when assisting them with the required forms to confirm their disability. At times, they ended up not seeing the doctors and they had to make other appointments to see the doctors. All the students with disabilities who participated in the study had either temporarily halted their studies and came back to study or had dropped out completely. France further averred:

... is the doctor not seeing that you are disabled? The doctor gets angry that you think he is not seeing this, and he refuses when you are standing in front of him. At times, you woke up early to get there, sometimes you made a booking, and you

wasted your time waiting, and you get there, the doctors fights with you as if he will finish you off.

An analysis revealed that students were compelled to relate the same story to the doctors every time they completed the forms to confirm their disability, and every time they required assistive devices. It can be deduced that NSFAS does not keep records properly as it requests the same information and documentation already submitted by students. This practice annoys doctors as they do one and the same thing several times for the concerned students with permanent disabilities.

France further claimed:

You apply again to NSFAS and they want many things. You have to go to the doctor, and you say to the doctor, doctor, if you say, they are saying I should write that you should say that I am disabled, I have polio, it started when I was five, I use boots, and I have a strap on the right side and you say if it is on the left and sometimes I'm using I ... I crutches ... where there's a need.

France had a similar encounter with a doctor who refused to complete her form to confirm disability because it was visible. The dilemma is that students who are not paying the doctors to complete their forms are not treated the same way as those that are paying for the completion of their forms. France reported that they did not have money to always pay the doctors to confirm their disabilities in the following way:

No, we do not pay, we do not pay them. Those who are paid, that you pay, they do it for you, these ones we do not pay they mistreat us, even when you get there, you can see that you are mistreated...

It also emerged that when the forms were signed by the doctors, students with disabilities encountered further challenges with regard to funds for assistive devices. In such a situation, students would wait for NSFAS to approve until they eventually dropped out.

One student participant named Tusile said this about NSFAS:

It paid for my studies only because they always promised and made us sign forms that we should sign, and we will receive laptops and braille. If you have eye problems and we completed these things, we were told to take them to the

government, and when we took them to the government, after that we did not receive any feedback, but they had promised us that they will give us these things.

5.2.1.3 Insufficient funding

The above excerpts show what aspects of the students' studies were covered by NSFAS. Some students were fully funded by NSFAS while others were partially funded for certain aspects of their studies like tuition, books and accommodation. At UnivA, the bursary covers tuition, books and assistive devices only for students with disabilities. In contrast, students from contact universities are "fully funded" meaning that they received funding for tuition, books, accommodation, travel and food. However, from the students' point of view, even though they were fully funded, their funding did not cover all their study expenses. For example, funding was capped at R76,000, which was not enough to cover their expenses fully. Students were expected to make arrangements to settle their fees. In view of this, some students from impoverished backgrounds ended up dropping out because no one in their families was working and they could not help, and for those whose families were working, their wages were only used for essentials such as food. This was reiterated by one student participant named Khutso:

NSFAS only covers R76,000, (yet) my fees are way beyond that amount. Even now I owe even though payment from NSFAS came through, but I still owe the university.

NSFAS covered some expenses while students had to provide for other aspects. While some students were covered for their tuition, books, accommodation and food, there were conditions that led to students being covered for certain aspects only. For example, this could be in the event where a student has an EFC as determined by the means test, a number of modules registered for, or the student having only one module left to complete their studies.

Students with disabilities had challenges with what NSFAS covered since they had greater needs than normal students. These students require additional support in terms of transport to the examination venues and accessing venues where practicals are held. Students at UnivA were not covered for transport costs because of the nature of the institution. However, students still needed to travel for examinations, tutorials and practicals. In this respect, a student participant code-named Josephine noted:

at the university of..., NSFAS doesn't assist students with ehhh ... money for accommodation; they only pay for your tuition fees and your prescribed books only

Students funded by NSFAS come from poor backgrounds and they cannot afford to pay for their studies. While this is a reality, students are often allocated insufficient funding by NSFAS and some aspects of their studies are not covered. This leaves them with educational debts, which they have to settle. A student participant called Sipho clarified this:

I was speaking about students from poor background; so, from where I'm sitting, ehhh..., I don't think NSFAS is doing enough.

The insufficient funding referred to above could be attributed to the limited allocations to the institutions by government for NSFAS beneficiaries, and in turn, the limited funding of students by NSFAS. While government allocates a certain amount of limited funding to cover students at each university, the reality is that not all students who need funding are fully covered. Sipho who was a final year NSFAS-funded student and a student activist at the time of the fieldwork, confirmed that NSFAS operates on a budget allocated by government to assist students with funding. However, he noted that the allocation was not enough to cover all the students in need of funding. His sentiments in this regard are expressed below:

There is a large number of students who are coming from poor backgrounds, who want to access institutions of higher learning, but ehhh, NSFAS is not the answer because, remember it operates based on the budget that is allocated, you know, from the Treasury. From the government, the department will cascade those resources to the universities and they are always limited you know.... The university can only take the intake of ehhh 6000, ehhh, first years, and in total then, you will find it has a capacity of 30 ... to 32000 students. So, it shows that many students want to access education, but they can't because NSFAS allocation is ehhh limited you know. It can only take a certain number of students; hence, many, especially those who are not academically qualifying you know ... want to pursue their studies, ehhh, it means their dreams are shattered.

Practically, the government allocation is not sufficient to cover all students in need because the demand far outweighs the supply. This anomaly is likely to continue even with the introduction of fee-free higher education for the poor as this has attracted even more students into the system. Mr Mayihlome Tshwete, the spokesperson for the former Minister of Finance, Mr Malusi Gigaba confirmed that free-free education was never budgeted for and that government would still have to find funding for it (Van Rensburg & Fengu, 2018:n.p.). While this new funding policy is a step in the right direction, it is accompanied by many uncertainties for the future and its sustainability.

The majority of students who dropped out of universities attributed this to insufficient funding that was allocated to them. They reported that they were allocated tuition fees only and neither book nor accommodation fees. This problem pertained to all the students including those with disability and inmates. One student participant code-named Dineo in this study affirmed that NSFAS did not treat students equally. This raises the question: how does NSFAS determine the funding allocation for students as there is no consistency in the formula used? In her own words, Dineo stated:

The problem is that, ehhh, when we go to NSFAS, we don't get the same treatment.

Vuyo, a student with a disability, was allocated a bursary for tuition fees and not for books, and yet her wheelchair was dilapidated and had never been replaced. According to the NSFAS policy on assistive devices, this ought to have been replaced, repaired and upgraded annually due to wear and tear. The irony is that when students apply for these assistive devices, they take longer to be considered and end up dropping out (NSFAS, 2017:35). In her own words, Vuyo confirmed this about NSFAS:

It pays for books only. It does not contribute to my other support materials, even my wheelchair is old. I do not even have a computer, a laptop; it is difficult to do my studies without a laptop.

Pow, a student participant, who eventually dropped out because of insufficient funding from NSFAS, alluded to the fact that he dropped out because the funds were never enough to cover everything. He revealed:

It is just that the funds were never enough to cover everything, but otherwise I never had a problem.

Rurandzu was another student participant who also dropped out of two HEIs due to insufficient funding. In the first event, she stated that she was humiliated in front of her peers when she was removed from the examination room because she had an outstanding debt. On the second occasion, she reported that funding allocated for her books was insufficient to cover all of them. She disclosed the following:

You cannot do anything. Especially when I was doing financial accounting, it was very hard for me to cope without textbooks. There is no way I can practise without textbooks.

Apart from other allowances that were not covered by NSFAS, another item that was inadequately funded was the book allowance. The reason for this could be the ineffective SBux system that NSFAS uses to allocate allowances to students. There have been complaints about this system that have led to student unrest in most institutions (Singh, Mngadi & Pitt, 2018:n.p.). In a meeting arranged by the DHET, student representatives requested the department to scrap the Sbux system as it had complications that delayed the disbursement of book allowances to students. It was only in 2018 that this system was scrapped and the institutions started to administer the disbursement of allowances to students. One student participant called Tulisile clarified this as follows:

But what we have been getting without problems are books, but as for other things, no. They even promised us wheelchairs if you stay far away and it is difficult to get to university; we fought over them but at the end we did not get them.

There has been significant increase in enrolments at the distance learning institutions in recent years. In recent years, UnivA has attracted mostly young students between the ages 18 and 24 who were unemployed. These students spent most of their time in campus libraries, while others attended tutorial classes on campus. Travelling to and from campus for these students is not funded by NSFAS because it is a distance learning institution. NSFAS argues that these students are expected to study from home and the reality is that there is a shift in the total landscape of these institutions. Sipho, a student participant from Hammanskraal, had to commute from home to campus in Pretoria on a daily basis and yet this was not covered by NSFAS. He survived because he was in student leadership and could get a stipend which assisted him with travelling costs. He narrated the challenges that he encountered in this respect as follows:

So, it it was tough because I was travelling now ... ehhh, from Hammanskraal to UnivA and from UnivA to Hammanskraal. Ehhh, remember, NSFAS when you are in UnivA, they don't fund for ... accommodation, transportation and all of that ...; they didn't have first-hand information like us student activists. So, in as much as I was assisted, but I know there are many students that were in the similar positions like me, but they couldn't be assisted because they were merely ordinary students.

South African universities are generally expensive and the NSFAS funds are insufficient to cover the students' yearly costs. This forces students to spread the funding to cover other aspects like books and tuition and compromise on decent accommodation. Some students would compromise

on other important aspects in an attempt to minimise costs. One student participant code-named Khutso explained this situation as follows:

I actually ran away from the book allowance of R3,000 because it increases your debt and knowing NSFAS only pays R76,000, my fees are way beyond that amount. Even now, I owe, though payment from NSFAS came through, but I still owe the university.

The situation narrated above still exists, and students continue to face challenges at HEIs and eventually drop out. The NSFAS official confirmed that the bursaries of returning students, that is, those who enrolled before 2018 were capped, meaning that they did not cover the full cost of study until the fee-free higher education is fully rolled out over the next five years. The NSFAS senior official explained this way:

Your older students ... you see those students are still on cap. That's still a reality until fee-free education is fully implemented. I think they have given it five years to fully implement, and so in five years' time, everybody will have full cost funding. That's the plan at least.

The NSFAS funding is sometimes irregular in the sense that students are not guaranteed funding for the whole year. In some cases, students would be allocated funds in the first semester and not in the second semester, and in some cases, they would be allocated funding in one year and not in the other year. In this respect, two student participants expressed their sentiments as follows:

Sma: *I remember on my second year, I was praying that yoh, what if I'm like one of those students who don't get funds. ...In the following year, the first semester, I received the funding also, and unfortunately, on the second semester, the same story that happen to those students happened to me...*

Rurandzu (Sobbing): *...I have been trying to apply for NSFAS, and finally, it was approved. They paid for me and I continued with my.... (stammering)... in that semester and then the second time when I applied for the second semester, I didn't get the bursary.*

The above scenario highlights the challenges that students face since they sign contracts with specified amounts for the duration of the course, which indicates that the funds are reserved for

that particular student. The question that remains unanswered is: what happens to the funds allocated to a particular student for that particular period when the student drops out?

Generally, students are not treated equally across HEIs. As a result, some institutions resort to a top-slicing strategy wherein funding allocated to these institutions would be shared amongst qualifying students (PMG, 2014:n.p.). This has led to a situation where many students drop out, especially the most indigent ones who are unable to augment the shortfall. The negative impact of top-slicing was also highlighted in the Heher Commission (DOJ, 2017:217) which found that due to the limited funding, some HEIs disbursed lower amounts which did not cover all the fees and study expenses.

5.2.1.4 Late allocation of funding

NSFAS payments are sometimes made late in the year for students who applied the previous year. This finding is also confirmed by the study conducted at the Vaal University of Technology, confirming that NSFAS-funded students drop out as a result of late payments (Brits, Hendrich, van der Walt & Naidu, 2011:5). Late disbursements of funds by NSFAS affects students in essential expenditure items such as registration and accommodation, as well as their living, transport and book allowance. Some students make plans for registration money while others do not have the means.

The NSFAS official who participated in the study was aware that some students might have dropped out because of late communication with students regarding their payment. This official stated that the payments were made to the university once NSFAS received confirmation of the students' marks and that they had registered for the following year. However, the conundrum was that the students also waited for NSFAS approvals before they registered because they were not sure if NSFAS would fund them. The NSFAS senior official gave the following rationale for this approach below:

We hadn't; we can't at that point confirm that they are actually registered (for) the next year. So, obviously those are (the) kind of funding decisions (that) are made subject to registering because we say we will fund you, but you have to register, and the money won't come to you until you've registered. But in essence, it should be seamless in that students in the model should be registered if everything is working the way that it should be, (and the process) should be seamless, (but) it wasn't this year.

One senior manager stated that some students got notifications to come and sign their NSFAS contracts, but they did not come, and this affected disbursements from NSFAS. The issues of late payments by NSFAS was flagged by all institutions that participated in the study. They stated that students received notifications late, and as a result, their funds would be allocated the following year, and some would not be paid. At that point the students' hopes would have been raised and then dashed when funding was not confirmed. This was the case despite the fact that the policies had been updated with a view to allocating funds to students earlier rather than later in the year. For instance, in 2018, the majority of students were not paid their allowances in time. Although some institutions were given the approval to utilise their in-house payment systems to disburse allowances to students, some were not allowed to do so. Disbursements were done by NSFAS and this caused delays because of NSFAS incompetence. One student corroborated this as follows.

Didi: From my experience, for the first time when I entered at UnivC, for me it was not that good because, I mean, we had to wait for about three months in order to get funded, and as you can see, I come from a family that was not that well [off]. So, I mean, I was depending on NSFAS as they have accepted me. I thought that everything was gonna be fine from January and it didn't, but eventually, after March it started paying.

Lindelani, a final-year student participant who was on the verge of dropping out was rescued by his uncle who paid for other expenses. This indicates that students who have some form of family support are more likely to progress unlike those who do not have anyone to assist with the fees. In this regard, Lindelani confirmed:

For me, NSFAS, if at least they could process their things earlier, instead of when you get ... ehhh, ehhh, even this year as well, the travelling allowance came during the second semester. I didn't have it for the first semester. That was a struggle ...

There was a call by the then Minister of Higher Education and Training, Dr. Blade Nzimande that no student who qualified for NSFAS should be financially excluded from the HEIs (DHET, 2018a:40). This call and many others were not well received by HEIs, as in most cases, the DHET did not fulfil their promise of paying for the affected students. In 2013, Dr Nzimande announced that there was R1 billion set aside for students who could not be registered. However, in 2018, NSFAS still owed UnivC payment for those students who were not covered by government. Most

institutions are now sceptical to allow these students to register because of the unfulfilled government's promises and the maladministration of the NSFAS funding (SAPA, 2014:np).

There is a gap between NSFAS's allocation for every sponsored student and the actual fees charged by universities. This is mainly because students accumulate historical debt since the NSFAS funding is capped and cannot cover all the university costs, especially at the residential universities. This leads to outstanding fees in the students' accounts and NSFAS cannot fund them or settle their previous fees. One student participant code-named Khutso confirmed this:

Knowing NSFAS only covers R76,000, my fees are way beyond that amount. Even now I owe even though payment from NSFAS came through, but I still owe the university.

Rurandzu a student participant shared the same sentiments as follows:

So ... now I have to pay the debt that's behind me. I have to pay for registration. I didn't have that money, so I left again; I dropped out again. I didn't come back, and so the next time when I tried to re-apply for NSFAS, they told me that they don't settle outstanding debt. I need to pay that debt first, then continue; that's when it was hard for me.

In late 2016, the government announced that it would make additional funds available for historical debt (NSFAS, 2018a:130). Unfortunately, these funds ended up being underutilised as most HEIs could not submit the required information in time. Announcing funding opportunities late in the year is a challenge for many institutions since this occurs after some students have already dropped out, and in some cases, it is difficult to get hold of them. This is because some students do not have money to come to the institutions to apply and sign contracts, while some might have changed their contact details and thus cannot be reached. NSFAS is, however, looking for ways to address this through the rollout of the free higher education policy introduced in 2018 by the government to fund qualifying students with the full costs of study.

The NSFAS senior official seemed to be aware that some students might have dropped out because the message concerning their funding was communicated to them late. She explained that payments were made to the university once NSFAS received confirmation of the students' marks and that they had registered for the coming year. However, the challenge was that students also waited for NSFAS approvals before they registered because they were not sure if NSFAS would fund them in the coming year. The NSFAS senior official stated that some students got

notifications to come and sign their NSFAS contracts, but they did not come and this negatively affected payment rate from NSFAS. The issues of late payments by NSFAS was flagged by all the participating universities, where students would receive notifications late and their allocations would be rolled over to the following year and some would not be paid. In this respect, one student participant code-named Ntiniyiko stated thus:

Ehhh ... I have a friend right now who is struggling as he was at the residence; NSFAS did not do anything. He did sign the agreement but because he didn't follow up and what not, his school fees haven't been paid ... nothing has been paid.

The late allocation of funding has a detrimental effect on students, especially those coming from poor families where there is no one to bail them out in case there is a need for immediate settlement of the fees. As a result, students have lost hope in NSFAS. France captured the frustration with NSFAS this way:

I do not know what to say about NSFAS; NSFAS does not know how to look after people who are really struggling.

Those students who have someone to assist financially while waiting for assistance from NSFAS, have better chances of continuing with their studies. Ntiniyiko confirmed the importance of having financial support from the family thus:

I got it, but the money that they were offering me was less than my school fees. So then, we had to make a plan for my school fees. Luckily, one of the policies that my dad had, paid out that same year, and then I was able to finish up on my school fees and other things.

The NSFAS official statement above is somehow misleading since part of the problem is late disbursement of funds to students because the system is not capable of handling the volume of NSFAS requests. At the FAPSA Conference from 04–06 July 2018 in Boksburg, a senior NSFAS official confirmed that their systems could not handle the large volumes of NSFAS applications, which affected the whole value chain from applications, signing of contracts and payment to the universities (FAPSA, 2018). Some students were allocated funds well in time after registration, while others were not, causing them to drop out. At UnivC, for instance, students are to pay an initial payment during a specified registration period. If not, such students would not be accommodated in that academic year, which leads to dropout.

5.2.1.5 The structure of NSFAS funding

The funding structure of NSFAS contributes to the dropout of students from the HEIs in many ways. This is because some students are fully funded by NSFAS, while others are partially funded, that is, for certain aspects of their studies like tuition, books and accommodation. Students from UnivA were covered for tuition and books, while students from contact universities were “fully funded”, meaning that they received funding for tuition, books, accommodation, travel and food. However, an analysis of the participants’ responses shows that even though some students were fully funded, their funding did not cover all their study expenses. For example, for some students, the funding did not cover their tuition fully, and they had to make alternative arrangements to augment their funding.

NSFAS pays for some expenses while students are expected to take care of other items not covered by NSFAS funding. However, there are conditions used to determine whether to continue with the bursary such as poor academic performance or a situation where the student has only one module to complete his or her studies. Moreover, students with disabilities have challenges with what NSFAS covers since they have more needs like getting to the examination and venues for practicals. As indicated earlier, UnivA uses a distance learning mode, and for that reason, its students are not covered for transport costs even though they still need to travel for examinations and practicals.

5.2.1.6 NSFAS funding duration

NSFAS funds students for the duration of a qualification. Most qualifications take about three years, and others take up to six years, such as for medical students. Over and above this, NSFAS applies the N+2 rule to accommodate students that do not pass all their modules by allowing them two additional years of funding (NSFAS, 2017:36). This principle does not always apply as most students might be left with one module to complete their studies, and NSFAS would not cover that particular year. This has caused some students to drop out due to lack of money to pay for their fees. One student named Kulula reported that she could not register because NSFAS could not fund her because it had already funded her for five years, which according to her was not the case. She claimed:

I couldn't continue with my studies because then I was told that NSFAS didn't fund me this year ... Ehhh, they said 'cos they fund you like five years and stuff, right. So, they said it's because of that, but I only used NSFAS from 2015. The rest of the years my family funded... paid for my fees. So, I was only able to get NSFAS

in 2015 and they funded me for 2015, 2016, 2017, and this year, they were like, they were not gonna pay for my fees ...

Kulula was left with one module to complete her studies. She made an arrangement with her dean to continue with her studies while waiting for NSFAS to pay for her fees. It would seem that NSFAS systems are inefficient as they cannot even determine the duration for which a student has been funded. One group at the FAPSA Conference reported that data integrity at NSFAS was questionable. NSFAS, in turn, countered that by saying that some institutions were using outdated systems that were not compatible with theirs and it affected the exchange of information. Unfortunately, this anomaly affected the majority of students in their studies. In this respect, Dineo highlighted the challenges they experienced:

You know, now neh, I'm only left with one module to finish my degree, which I failed last year. So, that was the only module that I begged them to pay for me because I passed all my credits. I have credited all the modules that I did, and I'm only left with one module that I need to finish up.

In the light of the above scenario, the question that can be asked is: why does NSFAS fund students and when they are left with one or two modules to complete, then it drops them?

The dropout of NSFAS-funded students can also be attributed to other factors unrelated to the funding itself. Murphy and Wyness (2016:3) confirmed that student funding can be associated with many unobvious aspects that affect students' prospects of continuing with their studies.

5.2.2 Question 2: What are the institutions' contributing factors to the dropout of NSFAS-funded students?

In this study, it was evident that the institutions of higher learning in some ways caused NSFAS funded students to drop out.

5.2.2.1 Admission requirements

NSFAS-funded students often drop out as a result of university requirements that are not in line with NSFAS rules and regulations. According to the NSFAS guidelines, students are eligible for NSFAS funding if they pass at least 50% of the registered modules or more. However, this could stand in contrast to university readmission policies, as the student might qualify to continue at the institution, but no longer qualifies for NSFAS funding. At UnivC, for instance, students may not proceed to the next level if they have not met the academic requirements for that particular level

(Directorate Student Admission and Registration [DSAR], 2019). In this case, students may be academically excluded even if they are funded by NSFAS. This misalignment causes confusion, and in some instances, it leads to the dropout of NSFAS-funded students. Senior Manager also confirmed that over and above the NSFAS progression requirements, institutions had other means of identifying student progression to the next level. This confirms the notion that students may qualify for NSFAS, but be academically excluded by the institutions as clarified in the excerpt below;

GPA is your, eh average, eh your ehm your module, is a pass rate. It is a formula, but it's a weighted average of your ehhh marks, semester marks or year marks whatever mark. So, ehhh, students who were below 40 would lose NSFAS, and in the year that they don't have funding. Their GPA is even lower because the conditions under which they are studying are more adverse. So, it became a very difficult ehhh environment to work with in where a student is underperforming, and when a student is underperforming it's very difficult to help to get funding ...

As indicated in Section 5.2.1.6, NSFAS has an N+2 rule, which allows students to complete their studies within the minimum duration of a qualification ("N") and an additional two years. The N+2 rule has some concessions, especially for students with disabilities, and this allows for N+3. For students at the distance learning institutions, the N+8 and N+10 rule may apply (NSFAS, 2017:36). One student participant named Tee confirmed this as follows:

So those things of academic exclusions, you know, there is always requirements that, if you don't pass this much, there is a large number of students who drop out because of that.

5.2.2.2 Student recruitment

There is a general perception that HEIs often recruit students and do not help them on their arrival for various reasons. The majority of students were under the impression that when they applied for admission, accommodation was also included. When Lindelani arrived at the institution, he was told that he did not apply for accommodation. Ironically, he had been provisionally funded by NSFAS, but could not register because he could not find accommodation and had to drop out. This scenario depicts a picture of how some students become stranded and, in the process, they are left with no option but to drop out.

Lindelani: *Most of the stuff, I didn't know. I also didn't know that I can apply for meal allowance, the residence and all these other things like allowances. Like I have now and then, yes, for 2014 and 15, it was just tuition for 2016; it was tuition and then allowance.*

5.2.2.3 Misrepresentation of information

The different messages or information that students receive from the University and NSFAS may create confusion and cause them to drop out. However, the NSFAS senior official was of the idea that the information that NSFAS and Universities conveyed was the same; the only thing was that the messages were worded differently to suit students.

NSFAS senior official: *I think what NSFAS [is] finding as a challenge at the moment is that we decide on the communication protocol for students. We have been communicating that broadly, but what often happens is that the universities try and message (code) that in their own way to students. So, we would put up our messages and then universities would also put up a message, and just slightly changing the wording, which in the student's mind, sometimes makes a significant difference to [the] meaning. I think that has happened quite a lot.*

5.2.2.4 Institutional offerings

The majority of students from the distance learning institution experienced similar challenges to those experienced by contact university students, and consequently dropped out as well. These included receiving study material late or not receiving it at all, thereby affecting their academic performance. Distance learning students stated that they were expected to download their study material yet did not have the means to do that because they did not have access to the internet and the gadgets to download it. Some of the regional offices were 300 kilometres away, making it difficult for some students to visit them to download study material. Some students, particularly those fresh from high school had challenges with regard to the distance education mode of tuition. A lack of face-to-face interaction with lecturers contributed significantly to the dropout rate as there were no effective bridging programmes that facilitated clear transition from high school to university.

Katso, a student at a distance learning institution reported that she had dropped out because she could not prepare for assignments and examinations because the study material arrived late. She disclosed this:

We receive study material later. So, this disturbs us during the exams. We'll have to do the assignments while the exam is still coming.

This indicates that this mode of tuition has a negative impact on some students. A lack of face-to-face lectures made it difficult for some students to cope, and eventually they dropped out. Thandi confirmed this:

When coming from high school, there were teachers, and now we are at UnivA. This is the way we learn, and it is difficult.

5.2.2.5 Communication

Communication seems to be a challenge at HEIs, especially at the distance learning institution UnivA that participated in this study. The hard copies of feedback on assignments are posted to students but they receive them late. This has a negative impact on their preparations for examinations and diminishes their chances of securing NSFAS funding. Some students indicated that they wrote the examinations without feedback on their assignments. On this subject, Thandi a student participant noted:

Firstly, the study material delays to come, and secondly, when I am studying at UnivA, usually, studies are for three months and then you go and write exams, and as you write the exams, you were struggling with assignments, and if you failed, it's a problem, and the feedback also came back late. When your feedback arrives, you realise when it's too late that you were supposed to write this way and you were wrong here.

The use of SMS to communicate with students seems to be largely efficient in HEIs. However, this has proven to be a challenge as some students loses their phones or change numbers without informing the institutions. It was established that students were notified via notice boards and SMSs to go and sign NSFAS contracts and that most students did not pitch up and ended up losing their NSFAS bursaries and eventually dropping out. This problem was common in all the institutions.

It was confirmed by the senior management participant that students were notified via notice boards and SMS to go and sign NSFAS contracts. However, they noted that students did not come as was expected, a signal that they might not have received the message. This had negative repercussions not only on the students concerned, but also on the institutions as they lost revenue because of this. The effect of inefficient communication was captured in the following response.

SM3: You know the contract thing, you know, but then, students never tell what they do to contribute to their own failure. You know this thing of students who get..., and this is a frustration on side of the financial aid. We call that directorate financial aid because it will be notices, notice boards and students would get SMS to come and sign the contract, but they don't just come to an extent that we are have even, ehhmm requested the SRC to communicate with them and so on. For instance, some two to three years ago, quite a big amount had to be returned, and some of those students are students who were qualifying, but they didn't sign, you know. I fail to understand why they wouldn't go and sign.

The students who are incarcerated face additional and unique challenges in continuing with their studies. These students face challenges in prison because of the awkward arrangements made by the institutions and the prison officials. The inmates were of the opinion that prison officials were willing to assist them. It emerged from an interview with an inmate student participant code-named Dinah that, at some stage, the coordinator refused to take the NSFAS contract to the institution of higher learning and he ended up losing his NSFAS funding and eventually dropped out. Inmate students cannot follow up on their NSFAS applications and study material concerns because of stringent controls; they have to go through security processes in the correctional facility by officials assigned to help them. In this respect, Dinah divulged:

I could not sign the contract; they gave me a copy – here it is – but the coordinator didn't take it to UnivA.

5.2.2.6 Accommodation challenges

A shortage of accommodation at the HEIs contributes immensely to student dropout in general, particularly the NSFAS-funded students (Pillay & Ngcobo, 2010:234). In this study, this problem seemed to cut across all the selected HEIs. All the institutions that participated in this study were in Gauteng province, and they attracted students from neighbouring provinces, who often required accommodation. These institutions did not have enough accommodation facilities to cater for all students who needed accommodation. The SM3 from UnivC confirmed that they only offered accommodation to 22% of the student population. This explains why some NSFAS students did not get accommodation on campus.

One student participant code-named Clara clarified this as follows:

I'm a ... student, say, for instance, I'm from the rural areas, and coming here, I still need to fend for myself in terms of accommodation.

It also emerged during the interview with Ntinyiko that some students dropped out because they did not have accommodation and they ended up sleeping at the library overnight or studying the whole night and sleeping on the campus benches during the day. These are some of the challenges that lead to student dropout. Lindelani a student participant reported that he did not get accommodation because he did not know that he must apply for accommodation. He stated that, at times, he would sleep in the library because he did not have money for transport. He explained this predicament as follows:

I'll have to maybe sleep at the library or something, and get back home after, ehhh, yes; it was... it was rough.

Ntinyoko corroborated this thus:

I remember this one guy who was actually telling this story, and he was saying, no, in the afternoon he runs to his friend's place to go to shower because they don't allow sleepovers, so that when he goes to just shower, comes back, sleeps on campus, and then waits for the night, then he goes to study the whole night 'cause he can't sleep at the library as well; it's not allowed.

It also emerged from the interviews that from time to time, students would look for alternative accommodation, which, in some cases, would be far from campus. They had to make alternative arrangements during the examination times or live in with friends while they waited for accommodation on campus. Some of them were forced to stay on campus because of their uncomfortable circumstances at home. Thapi, a student participant reported that she stayed in a place that was not conducive for studying. In order to succeed in their studies, students need decent accommodation where they can study in a quiet and peaceful environment to complete their studies and eventually improve the situations of their families. In this respect, Thapi said:

I stay in a shabby town; we live in shacks, so that kind of a situation, I didn't like where I stay.

Students who were not fully funded by NSFAS, that is, those who did not receive funding for accommodation and came from outside Gauteng, found themselves stranded because of the accommodation challenge. As a result, some felt that it was better to go back home in the rural areas and eventually dropped out of university.

A call has been made for the private sector to make accommodation available to students and UnivB has partnered with the private accommodation sector in this regard. The institution would advertise for them in return for free accommodation to be allocated to students from impoverished backgrounds. While this is a good initiative, some students do not know about this opportunity and they end up dropping out. With regard to food provision, Ntiniyiko stated as follows:

I mean, I found out that there is a vegetable garden on campus, and I found out that on my fifth year of study. So... and the only way I found out, it's because there was a Mandela day project, and we were going to help out at the so-called vegetable garden that I never knew existed. So, you can imagine that how many people go hungry? How many people don't have places to sleep? ...don't have food; they don't have clothes, and yet we are still expected to pretend as if everything is normal and come and study ... I'll rather drop out and go sit at home, so I think that's one of the things.

The White Paper for Post School Education and Training: Building an Expanded, Effective and Integrated Post-School System (DHET, 2013b:18) stipulates the need for government to provide accommodation in the form of student villages where students can be. It further proposes that the costs for such accommodation should include food to students. Sadly, this proposal has never been realised (DHET, 2013b:18).

5.2.2.7 Facilities and resources

Inadequate students' facilities at HEIs cause some NSFAS-funded students to drop out (Latif et al., 2015:2). The challenges that NSFAS-funded students face are not only related to NSFAS, but they also concern university facilities and resources. For example, students with disabilities face challenges especially with resources and facilities that do not accommodate them, and this impacts their studies negatively, eventually forcing some of them to drop out. Navigating around the campus on a wheelchair or crutches becomes a challenge for students with disabilities. In many instances, the surroundings and the buildings are not conducive for use by students with disabilities. The ramps are sometimes too steep for students on wheelchairs. In some cases, students are forced to use stairs or stay at home because they cannot access classes, while in some instances; there are no lifts to accommodate students with disabilities. To highlight the predicament of students with disabilities, France revealed:

When going to practicals, I had to go up some stairs; they would take me up there and I would be late. I would go many steps to get to the top and the people I left with would have arrived fifteen minutes earlier by the time I arrive.

Students at UnivA write venue-based examinations, meaning that although they study through distance learning, they have to write examinations at set venues. However, students with disabilities have challenges travelling to examination venues as indicated in the response below by Vuyo:

Because I cannot walk, you see when exams are being written, I am never sure whether I will succeed or not in getting there to write the exams or to learn. What you don't know is whether you will manage to go and write. It is by luck to manage to write without forcing the men who take me there to write at times.... The other one said he cannot take me there because there is a long waiting period.

When students with disabilities are moved from one accommodation facility to another, they may experience the challenges of adapting to the new facility and finding time to study. Some students indicated that they experienced an unpalatable situation of a university residence that was not controlled, and this had an impact on their studies. There was constant noise in the halls of residence, and they could not study well. They also noted that the library was far from some students' residences. They reported that there was reluctance by the administrators to follow up on reported cases. This made it difficult for students to study, and eventually some of them had to drop out. This was clarified by Thapi as follows:

I was moved to a house to stay. We were 12 all in all; so, it was uncontrollable in terms of noise. They were playing sound and stuff that is one of the things that made me to fail; I didn't get enough time to study.

The changes in the administration of NSFAS posed a challenge for students who did not have gadgets with internet capabilities. Students were expected to sign contracts online, but they were unable to sign because they did not have those resources. This affected the majority of students, particularly those from the rural areas who did not have access to the internet because of the bandwidth and other connectivity challenges. Inevitably, this forced students to travel long distances to access the internet on campus just to sign a contract and go back home afterwards. A lack of internet connectivity does not only affect the application process, but also students' academic work as expressed by one student named Gama thus:

We don't know how to submit them online, more especially those written assignments, you see, because most students are coming from rural areas where there are no computers.

Institutions that provide distance education do not provide students with laptops or any gadgets that could assist them with their studies. Some of the programmes are offered online and students are expected to submit the assignments online, yet they lacked the means to do so. These institutions do not fully accommodate diverse students, including those from impoverished backgrounds who do not have money to buy these gadgets. One student named Tulisile confirmed this state of affairs as follows:

So, sometimes dropping out of the university, it's not just that you are not serious, it's the challenges that you come across going to school not having a laptop; you can't do your assignments... we cannot access computer labs; we cannot access internet café; it is too far.

Students who are incarcerated also have to comply with additional requirements to complete their studies and might not have access to technology.

The incarcerated students face challenges with facilities like computers and the internet. During the fieldwork, it was noticed that the correctional facility had only one computer for use by students. The internet was always down, and this made it difficult for them to sign the contracts, submit assignments online and access study materials. This was confirmed by Dinah saying:

There were challenges, especially in 2015 because of the new NSFAS administration policy that requires us to sign the loan agreement form online. In prison, many times the internet is not working and there is only one computer for all the inmates, and so the queue is too long.

There might also be additional underlying factors that contribute to dropout, which students may not even be aware of. One such factor is the distribution of NSFAS funds within the institutions. In some instances, the institutions resorted to top-slicing in order to fund more students. This leads to a situation where students do not receive comprehensive funding to meet all their tuition needs. This matter came up at the 2014 FAPSA Conference, which took place at UP. At this conference, NSFAS alluded to the fact that because the institutions had limited NSFAS allocation, some of them resorted to top-slicing wherein funding allocated to these institutions would be

shared amongst qualifying students. This has resulted in many students dropping out especially the most indigent ones who are unable to augment the shortfall (FAPSA, 2014).

Students with disabilities find it difficult to perform in subjects that require certain facilities that they do not have access to. As a result, they do not perform well and lose the NSFAS funding, which forces them to drop out of universities. According to the NSFAS official, some students drop out because of their historical debts accumulated when NSFAS does not pay all their tuition fees, which leaves them in debt. This challenge would continue to exist as the new fee-free policy is only applicable to new students who were first-time entrants and not the pipeline students who were funded prior to 2018. The NSFAS senior official clarified this as follows:

Your older students you see, those students are still on cap. That's still a reality until fee-free education is fully implemented. I think they have given it five years to fully implement, and so in five years' time, everybody will have full cost funding. That's the plan at least.

5.2.3 Question 3: What is the root cause of the drop out of NSFAS-funded students?

This question groups together codes that address support services available to students at university campuses and the support required. It highlights the findings of other studies including a presentation by Mr Shai Makgoba at the 2012 FAPSA Conference, which alluded to student academic support being insufficient (Makgoba, 2012).

5.2.5.1 Family background

The majority of students who are funded by NSFAS come from poor or previously disadvantaged family backgrounds. Students from poor family backgrounds rely on NSFAS as it is the only way for them to access higher education and better their lives. Most of the participating students were first-generation tertiary students. In such situations, these students are the only hope for their families to break away from the cycle of poverty

5.2.5.2 First-generation tertiary students

First-generation tertiary students face pressure from their families and the community, and this may impact on their studies negatively. This is because they are the first ones in their families to go to university. Some first-generation tertiary students are from families where matric or Grade 12 is the highest qualification, or they are the first to even obtain a matric certificate in their families meaning that their parents and siblings do not have higher education qualifications.

The study revealed that first-generation tertiary students were particularly encouraged by their communities and families to pursue higher education. Some students did not know anyone in their communities who had been to university and that motivated them to further their studies in order to set an example. This theme was also confirmed by a study done by Letseka and Maile (2008:5), who established that first-generation students were prone to drop out at HEIs.

Constandius, Nell, Alexander, Blackie, Malgas, Setati and Mckay (2018:77) reported that students from destitute backgrounds are not catered for at HEIs when they move from high school. Some students are from child-headed families, while some are currently living with their grandparents or they previously lived on the pensions of their grandparents who have since passed on. In some instances, some students come from families where both parents are on pension and children receive social grants. Some students live with their extended family members who do not have the means to support them financially. Many of the students who participated in the study were from single-parent homes, where the father was deceased or absent from their lives. The students had siblings who were still dependent on the single parents for financial support. This question highlights the socioeconomic conditions of students funded by NSFAS. When intervention strategies are offered to these students to assist them cope with their studies, there is a follow-up on the progress they made. In this regard, Tee, a student participant stated:

Actually, I'm the first one to come to study at a tertiary institution because my elder brother, as a first born, he didn't finish his studies; he just went and work.

5.2.5.3 Poor Family Background

A study by Hatt et al. (2005:381) confirmed that students from poor family backgrounds were prone to drop out of HEIs, while it also acknowledged that poor family background seemed to be the main reason that pushed the majority of students to pursue higher education. The majority of students indicated that they wanted to improve their living conditions and provide for their families. As a Deputy Director for Student Funding at UNISA, the researcher has seen that quite often, these students come from families where both parents are pensioners and children receive social grants. In some situations, both parents are typically not working, and they live off the children social grants. Some students are heading families and some parents do not earn enough salaries and they survive on casual jobs. In some families, there is no one working at all and they survive through support from the extended families that take care of the students. Some students survive by alternative means such as crime and prostitution, while some survive on disability grants. There are also friends who offer to assist students where possible. Most of these students carry

the burden of their families, and this affects their performance to the extent that they end up dropping out. During the interviews, one student participant code-named Vish indicated that her father was hospitalised and three days later, her father passed on. Emotionally, this situation took its toll on the student as she explained why she was struggling with her studies.

Vish: I come from a family of five. My sister is late [and] my father is currently in hospital. I have a smaller brother that has finished school and my mother is the house executive, and I come from a poor background; we are not very rich, and [pause sobbing] we need [stammering] NSFAS to support us for study.

According to Statistics South Africa (2018:n.p), in 2018, the unemployment rate in SA was 27.5%, while the youth unemployment rate (people in the 18–35 year age category) was 52.85%. Iman from Power FM radio confirmed that about 33% of households in SA depend on social grants (Stats SA, 2018; Power FM, 20 July 2018). This large percentage shows that the majority of students come from this category of society.

The present study confirmed that household poverty had an influence on university access and success. It indicated that there was a correlation between family background and the success of students at HEIs. Furthermore, it established that there were large gaps in rates of graduation between students from poor and affluent families. In general, students from poor backgrounds were more prone to dropping out than students from affluent families. One of the causes of dropout for students from poor backgrounds is hunger (Bokana, 2010:n.p.; McGhie, 2012:265). These students were supported by schools with food and other essentials while in high school and most of them were South African Social Security Agency (SASSA) beneficiaries. This benefit does not follow through at the HEIs as they are expected to fend for themselves. Students at UnivA were not paid allowances for food and transport, although, starting in 2019, they were paid an incidental allowance of R2,750 paid in ten instalments of R275 (Crawford, Deardon, Miccklewright & Vignoles, 2017:112; Pandor, 2019:4).

5.2.5.4 Single-parent homes

The majority of students who participated in this study were from single-parent homes, where fathers were deceased or absent in their lives. In this study, 25 students out of the 33 students interviewed did not have fathers. In this study, the absence of fathers has proven to be a challenge for most families. Josephine, a dropout student, reported that she had never seen her father:

I don't know the whereabouts of my father. I grew up not knowing my father and ehhh, when I ask my mother ... she told me that she broke up with my father while I was still... when she was still pregnant. So, I don't know my relatives from my father's side. So, my relatives are only from my mother's side.

A significant number of students in HEIs have siblings that are dependent on single parents for financial support. Absent father figures force women to head up their families; some of these single mothers did very well, while in other families, single parents found it hard to cope (Lessard, Butler-Kisber, Fortin & Marcotte, 2014:107). A study by the Human Sciences Research Council (HSRC) (2018) reported that only about 36% of families live with their biological fathers in the same household (HSRC, 2018:7). In Canada, another study established that there was a correlation between the students' family structure and their dropout rates, with those from single-parent families recording a higher incidence of dropout (Reed, 2005:3-4). The study found that students are affected by factors such as poverty, a lack of stable housing and a non-traditional family makeup (Reed, 2005:3-4). This situation is exemplified by Sipho, a student participant in the following quotation:

Sipho: The background that I come from is poor because ehhh, my grandmother was a domestic worker and my mother was a domestic worker as well. My mother passed on in 2016, and then after I finished with middle school; I went to Hammanskraal... I mean to Mamelodi. I stayed with my aunt up until I finished with my Matric.

5.2.5.5 Health and medical issues

Some students face medical or health issues during their studies and they cannot focus optimally as they have to manage their health. In such situations, students may have to drop out or put their studies on hold for medical reasons. In addition, certain medication may affect their concentration levels and the ability to focus on their studies. Thandi, a student participant, reported that she was taking anti-retroviral medication, which made her forget what she had studied, and this negatively affected her studies and performance in the examinations. To accommodate students who are sick, particularly those on medication that affects their thinking capacity, perhaps it would be wise to give them additional time during the examination. In a meeting at UnivA, advisers indicated that students with stigmatised medical conditions were afraid to seek assistance. This was also reported to be the case for students with disabilities. In their study, Hussain, Guppy, Robertson and Temple (2013:11) confirmed that some students would not seek assistance because of the

stigma involved. Some students with disabilities did not indicate their form of disability during the application so that they could be provided with the necessary support. They only disclosed their disabilities when they were struggling and needed assistance as expressed in the example below.

Thandi: Yes, another thing that I encountered is that I got to know my status, [and] that affected me negatively. I did not accept this easily; it affected me when I found out that I am HIV positive and that I have to start treatment then. I found out that it has side-effects, and one of them is that it made me sick, and the other thing is that my mind was still the same as it was at the beginning.

It also emerged from the interviews that some students dropped out because of the illness of family members. Pow reported that he dropped out because he had to take care of his mother. He also revealed that he struggled with his studies at contact institutions until he decided to study at a distance learning institution, but he could still not succeed:

Like I said, ehhhmm, it was just a time that I was looking after my mother 24/7, and I was very committed to that. There was no one else to help me. I had to find someone to look after her and I had to pay. I did not have the money to pay because I'm someone who likes studying in the evening. It was very difficult because during the day I'll have to look after her, and by the time I want to study I'm would be so tired.

One student indicated that he had an injury that affected his hand and he could not write. The alternative oral examination that the university offered was unnerving to him, and as a result, he did not perform well. Other health or medical issues included female students who fell pregnant and had to put their studies on hold or drop out.

Avi: I suffered an injury in September whereby I broke the forearm of my left hand. Since I'm left-handed, I couldn't even hold a pen from September last year until November. Ehhh, the cast was only taken out I think on the 10th November. So actually, a week or two to exams, and so from there, it was over for me academically for 2017.

5.2.5.6 Financial challenges

For some students, dropping out was never a choice, but an inevitable route to take due to lack of financial support. Due to lack of finances, some students found themselves with no choice but to drop out or put their studies on hold for a while (Macgregor, 2007:n.p.; Moodley & Singh,

2015:102; Murray, 2014:3). The majority of students who were performing well but dropped out, had done so because they were not fully funded by NSFAS. They did not have anyone to assist with the tuition fees and other expenses. France and several other students who participated in the study, stated that NSFAS did not assist students from poor families. In such a scenario, the question that can be asked is: if NSFAS does not fully fund students from impoverished backgrounds, where do they expect them to get money to pay for the shortfall?

France: I do not know what to say about NSFAS because it does not know how to look after people who are really struggling.

Rurandzu explained that she went to the extent of applying for Eduloan (which has now been renamed as Fundi) and could not succeed because Eduloan assists people who are working so that they can repay the loan. What compounds the problem further is that even the loans that universities offer to students, do not assist students from impoverished backgrounds because they do not have working family members who can repay the loan. In relation to this, Sma disclosed:

I decided that I'm discontinuing on that moment because it felt like I didn't really have a choice because I didn't have funds.

Some students cannot afford daily transport fares to the university campuses, books and tuition. In contrast, some students have worked and saved money to fund themselves in order to continue with their studies.

In terms of its funding policy, NSFAS excludes students who have been registered for over five years. However, the NSFAS system may be flawed as students could have been registered at different institutions for longer than five years, and as such not identified by NSFAS as having studied for longer than the approved period (Motaung, Cawe & Dlamini, 2016:16). When they lose NSFAS funding, some students are financially excluded by the university and have to discontinue their studies. When students are excluded academically, they have the opportunity to appeal and be re-admitted. However, a university readmission does not mean that they will automatically be refinanced by NSFAS, and this often leads to dropout.

SM3: Ehmmm, the first one is that, some, due to those financial challenges are not able to pay their fees because they don't have somebody contributing to that. If they are not able to get NSFAS or other funding available, most of them will drop out.

Some students dropped out when they were left with one module to complete their studies. It would be prudent for NSFAS to assist these students with funding as they had already funded them over the past years. UnivA, for instance, assisted such students by allowing them to submit a portfolio as an alternative form of assessment for the outstanding module instead of writing examinations. While this is a good gesture, most students miss this opportunity because they are not aware of such privileges. It would thus be helpful for such assistance to be offered with immediate effect because the majority of underprivileged students would not be able to pay for even one module and they would drop out – and their entire education would be wasted.

5.2.5.7 Seeking a better life

It is a dream of every student from an impoverished background to improve their standard of living. To achieve this, students are often encouraged to study hard so that they can have a better life and provide for their families. One of the major reasons for students to pursue higher education degrees is to secure decent jobs and stable incomes. However, most students in this study indicated that they never realised their dreams as they had dropped out. However, what was remarkable was their expressed eagerness to go back to study again if given the opportunity. This could be possible if government could provide special funding for students with historical debts, as they still owed the HEIs. An NSFAS official confirmed that efforts were being made to request additional funding from the National Treasury to assist the affected students. She reported that once the funding request was approved, efforts would be made to contact all the affected students to benefit from this programme. Clara asserted that she was studying because she wanted to be successful in life.

Clara: ehm, it's because I wanted to be successful in life. I didn't want to sit at home and do nothing. So, I wanted to study and become an academic. So, the fact that I grew up in a disadvantaged family in a rural area, motivated me to do something with my life...

5.2.3.1 Student Support Services

Universities offer support services to help students cope with their studies and other related issues. However, some students are either not aware of these support services or they prefer to receive support from family members. This was confirmed by a study by Lekena and Bayaga (2018:157) which found that some students were not aware of the location of the student support services on campus. Avi dropped out but attended classes illegally with the hope that perhaps NSFAS would later fund him. He had some psychosocial issues but had never consulted a

professional to assist him. He preferred to share his problems with a family member rather than a person he did not know. Avi a student participant expressed this clearly in the extract below:

No, no, I have actually seen emails from student support and staff. I have never gone to them, but I won't lie, they share their material. I have read their material on how to study, do assignments and prepare for exams. They advise students on how to manage time and all those sorts of things. I did go through their material, but I have never consulted because I'm really uncomfortable sharing my problems with people that I don't know.

Some HEIs offer academic mentors who support and help students in coping with their studies. However, some students do not make use of these support services because of their personal preferences. Some lean on their parents for social support and encouragement with their studies rather than using the support services at the university. Other students are not aware of the support services available for them and they end up giving in and dropping out of university, while some are afraid to ask for help because they feel inferior as expressed in the excerpt below.

SM2: Well, remember UnivB has programmes and we have a lot to improve if they get into our residences. They are catered for; we have programmes and we have mentorships in the university residences. But they are already within a peer group, so they are within a support network. It's a matter of making the best out of it and they are closer to universities. They have all the time in between their classes to know their university better, to access resources, but those that are outside are challenged. The orientation programme is meant to give them information to help bridge the gap, but we all know that one week is never enough.

Psychologists and counsellors are available on campuses to help students with personal and health challenges that they face during their studies. Students who are aware of support services are not motivated to use them because of lack of personnel to assist them. Often students have to make appointments and wait for a long time to be assisted by either a counsellor or a psychologist; however, they cannot wait because they need assistance promptly. Sadly, some students end up committing suicide because they do not get help in time. Tinyiko a student participant indicated that NSFAS services were slow and could be emotionally draining, and partly because of this, not all students would wait their turn to eventually be assisted by a professional in cases where students have challenges.

Ntinyiko: *I think it's the support structure thing as well the fact that, I mean, most students don't know where to go, and that there is a psychologist. It's not like you you know exactly where the psychologist is. You need to find out; you need to go look for that person. Ehhh, I think that's also why ... students commit suicide. It's stressing being in a university and you don't have anyone to talk to, or you feel like no one understands what you going through.*

According to a Senior Manager participant official at UnivA, there are no support services directed to NSFAS students and their needs. UnivA offers career counselling and assistance with preparing for examinations so that students are not overwhelmed by their studies. A lack of support (Nkosi, 2015: n.p) and mentorship often resulted in students who struggle with their studies, and do not know where to go for assistance. These students often drop out because they carry the burden by themselves. It was discouraging to learn that the majority of them either did not trust the support services offered by the institutions or did not know that they existed on campus. Most students relied on their families if they had problems. Some institutions did not have programmes to assist students when they had challenges. Most of the programmes were either out-dated or they were being designed or investigated. This raises the question: What do these institutions do to support students who need some sort of intervention? That is the reason why some students relied on their families for support, although others were aware of the services offered by the student support services units at their respective institutions. The senior management official at UnivA confirmed that some of the directorates within the student support services were not doing enough to make themselves and their services known to students. This was expressed by one member of SM1 at this university as follows:

SM1: *I would say issues of visibility, we have noted it quite often through students' satisfaction surveys where students say that they were not aware of our services. Recently, we had to appoint regional coordinators so that they are at the regions and students can be aware of them; you don't have to make an event so that students are aware of us.*

With regard to the support systems that helped students to cope with their studies, it came out strongly that some universities prioritised students who lived on campus in university accommodation over those who lived off campus. With respect to student accommodation provided by universities, Ntinyiko stated this,

So, I just think it would be nice if the university would have a support system for people who are not staying in residences as well because I think people who are staying in res are supported more; they have got everything. Everything is structured for them, but then, if you are not staying in res, you will sort yourself out.

5.2.3.2 Lack of support

Lack of support and mentorship can lead to a situation where students struggle with their studies and do not know where to go for assistance. Dinah, a student participant in prison, who eventually dropped out of university, stated this as the reason:

Mmmmm, I didn't get any support.

The NSFAS senior official also agreed that HEIs were not doing enough in terms of student support. Some institutions indicated that they were working on programmes to support students in need of the service. One official of UnivA stated that the university was looking at involving the School of Social Work to assist students with social issues that were disturbing their progress.

NSFAS senior official: I don't think we have sufficient support systems for students at the university, particularly at first year and second-year level where they are still making that adjustment; not sufficient academic support, not sufficient social support, not sufficient individual counselling support.

5.2.3.3 Students' Perspectives of NSFAS

Students perceived NSFAS as a good financial support system as it afforded them an opportunity to study. NSFAS helps students to focus on their studies and not worry about their finances and access to higher education. Although NSFAS has produced many graduates, some students thought that it was not a total solution to the problems faced by many students from poor backgrounds. The question of access to HEIs is still a challenge to students as institutions have limited capacity in terms of facilities, staff, accommodation and other essentials to accommodate all approved NSFAS students. This causes some students who qualify for NSFAS funding to be left out. Sipho, a final year NSFAS-funded student and an activist argued that NSFAS could not be seen as a solution because many students were left out of the system. He pointed out that the majority of those who were affected did not have anyone to assist with funding. Sipho a student activist clarified this as follows:

...for example, ehhh at university, you'll have hundreds and thousands of students applying for NSFAS, and the university can only take the intake of ehhh 6000 first years. In total then, you will find that it has a capacity for 30000 – 32000 students, so it shows that many students want to access education, but they can't.

It would be a good idea for private sector and mining industries to contribute towards the money allocated to universities and increase the intake capacity of universities. Some universities are not able to admit or fund students that apply every year. In the excerpt below, Sipho explained this situation clearly:

I don't want to enter much into, ehhh, the political orientation of our country, but the government should also draw resources from mines. It should draw resources from banks; it should draw resources from many companies that are coming from abroad; these conglomerates because they are making trillions of rands you know. So, the requirements that seek to say we do not have resources is not true; there are resources in this country. Expand, ehhh, give access to young people so that they can study.

While NSFAS does assist students who cannot afford fees to access higher education, there are challenges that students face. For example, students who are studying at distance learning institutions are not funded for accommodation, transport and food, while some students live close to campuses to access facilities that support distance learning or online studies. There has to be a policy review in terms of funding such students.

The majority of students felt that NSFAS did not investigate the challenges that led to their poor performance. Students faced challenges that impacted on their studies and these challenges should be taken into consideration in awarding bursaries and appeal processes. Although there is an appeal process that students can follow, they are required to provide circumstantial evidence that led to the poor performance and attach it to the appeal form. In the interviews, some students indicated that they did not know about the appeal process since no one explained it to them, while others claimed that they could not give supporting evidence to NSFAS. This remains a challenge since there is no clear process to be followed as it keeps on changing. The HEIs end up not knowing what to say to students about the process.

NSFAS takes time to pay for students, while others raise funds for registration. Some find it difficult to get alternative funding while waiting for NSFAS funding. The NSFAS processes confuses students, as there are anomalies and irregularities that they experience with funding allocated to

them. Sometimes NSFAS does not pay on time; it pays after the closure of the university registration, which can cause students to lose their places or even to defer their studies.

Students argued that NSFAS should not exclude or disregard students based on poor academic performance. In a radio interview on Morning Live on 16 July 2018, Mr Julius Malema, leader of the EFF party, concerning the issue of fee-free higher education, proclaimed that students should go to universities to pass. He further asserted that when they did not pass, then they must pay back the money to the government. He emphasised the fact that this country will not allow students to run amok and not focus on their studies. However, Malema's assertion is concerning as it seems to lack critical reflection in the sense that sometimes there are genuine reasons that cause students to perform poorly, and these have to be taken into consideration when NSFAS allocates funds. A clear process has to be designed by NSFAS, the procedure has to be clearly outlined and students need to be guided through the processes and receive proper explanations on how NSFAS operates (Morning Live, 2018).

5.2.3.4 Students Support Services

All three HEIs selected for this study had support services meant to assist students with psychosocial and academic challenges. The services are to all students. However, some students do not make use of them because of their personal preferences. For instance, some students prefer support (psychological and social) from their families and financial support from NSFAS. Both UnivB and UnivC offered support in the form of mentoring to students at residences, but this excludes students who live off campus and in private residences. Non-residential students only rely on the orientation week designed for first-year students. This was confirmed by a senior management official participant that most of the programmes served residential students and not non-residential students. This came out strongly in the study as most students who dropped out were non-residential. This is consistent with a study conducted by Lekena and Bayaga (2018:157) who found that some students do not even know where student support offices are on campus.

SM2: Well, remember the university has programmes and we have a lot to improve. If they get into our residences, they are catered for. We have programmes; we have mentorships in the university residences, but they are already within a peer group. So, they are within a support network. It's a matter of making the best out of it and they are closer to universities. They have all the time in between their classes to know their university better, to access resources, but those that are outside are challenged. To address this, there is orientation

programme meant to give them information to help bridge the gap, but we all know that one week is never enough.

The Directorate of Student Governance and Leadership Development at UnivA provides support to students who are leaders in different categories including those who face challenges related to NSFAS. Sipho, a student activist confirmed that while student leadership is meant to assist students, they tended to resolve their own problems first before they assisted other students. They were self-serving and pushing their interests rather than those of other students. In doing so, some students lost confidence in them, which forced some of them to drop out because those entrusted to speak on their behalf did not perform this function.

Sipho: At the university, one was active, ehhh, politically, you know, and the reality is that when you are in activism, you have first-hand information on the day-to-day running of the administration of the university. You know, especially when you are either in student structures or the SRC itself, you know when... you know that funds are going to be depleted. For example, with regard to NSFAS, you have the first-hand information in as much as when you are a student activist, or in the SRC. A primary mandate is to assist students generally, but when you know that you are a beneficiary of NSFAS, you will firstly enquire on yourself first, you know. That assisted and I felt the university assisted us because we were in the SRC or in student activism, but there are many students who were turned away who were returned simply because, maybe, they didn't have confidence to ask more critical questions to the university.

The student support service directorates provide health and wellness programmes including clinics and health facilities on campus. However, the majority of students do not use these facilities. One student reported that she contemplated suing the institution because she was wrongly diagnosed. She took medication for an illness that she did not have. It is instances like this that would make students question these services because of negligence.

All institutions in the study engaged students as peer educators. They served as mentors to support and inform other students about issues such as substance abuse, which include alcohol and drug abuse and awareness of sexually transmitted diseases like HIV/AIDS and other social issues. The SM official 1 also confirmed that there was a need for institutions to create awareness of these social issues because some students engaged in some dodgy anti-social behaviour. This was also confirmed by the student activist who stated that some students resorted to crime and

prostitution because they found themselves in desperate need of money after being dumped by NSFAS.

SM1: *Ehmm in terms of finances, what we have noted now is that some of our female students would be engaged in relationships with men who are employed who would provide for their financial needs. Therefore, that will put female students at risk of things like pregnancy. They might end up dropping out of school because they need somebody to pay for something, and you can imagine if you need somebody to pay for you, it means must be ready to do anything without saying no, I can't do this, because you are relying on that person for that. The second risk that I'm noting is that I heard that some of the students end up generating money through sleeping with other men; you know, prostitution because of the need for finances, and I'm told that students are also under pressure amongst themselves; there's a lot of competition...*

Sipho: *They don't have brothers and sisters who are in a position to support them or even extended families. So, even if you know NSFAS pays for you, but if you don't have accommodation in Sunnyside, ehhh, some resort to crime, prostitution and all of that...*

Sometimes students may not be aware of the support services available to them on campuses because the offices offering student support are not visible. To some extent, students who do not know about support services available to them are prone to dropping out of university. Some are afraid to ask for help because they feel inferior.

All three universities under investigation offer other support facilities that assist students with their studies, resources like Wi-Fi and libraries. Student advisers are available on campus to help students with their subject choices. UnivA offers career counselling and assists students to prepare for examinations so that they can cope with the pressures of their studies. However, the university needs to do more with regard to support provided to students who are struggling financially and academically. The role of academic staff in student support did not come up in the study, yet it is central to student success. It is important that they should be sensitised to the needs of students and assist them to achieve good results. With respect to academic support, academics may arrange extra classes or tutorials for struggling students to help them catch up with their studies.

5.2.4 Question 4: What are factors contributing to the dropout of NSFAS-funded students?

Apart from the challenges they face with HEIs and NSFAS, students funded by NSFAS often have personal challenges that cause them to drop out (Latif et al., 2015:2). Moving from one university to another is one of the contributory factors to poor academic performance and student dropout since when a student moves to another university, they have to first adapt to the new environment, academic programme and university rules.

5.2.4.1 Academic challenges

In some cases, the dropout of NSFAS-funded students may be attributed to poor scholarship and this could be associated with academic exclusion. The majority of students who participated in the study were academically excluded because of inefficient or inadequate NSFAS funding or unfavourable academic progress policies of the HEIs where students are expected to pass a certain number of modules to progress to the next level of study. In this regard, some students drop out because of poor academic performance. Murray (2014:1), on the dropout of students at UKZN, found that one of the contributing factors was the gap between high school and higher education curricula. This is consistent with the findings of a similar study by Lekena and Bayaga (2018:158), which explored the trends and experiences of first-year university students.

A close analysis of dropout patterns revealed that out of the three HEIs that participated in the study, the majority of students who dropped out were from UnivA, largely because of poor academic performance. Students from UnivA have the challenges of receiving their study material late and that affects their academic performance. There appears to be some inefficiency in the postage and delivery of study material and feedback on assignments to students. As a result, they often receive them late, and this has a negative impact on their preparation for examinations. UnivA is a distance learning university with no face-to-face lecturing, and this negatively affects the students' progression and throughput rates. The students reported that when they arranged to meet with the lecturers, it took a long time for them to see them. In his presentation, the Executive Director of Academic Planning at UNISA, Prof Mashile, indicated that the institution needs to go back to the drawing board and get an understanding of the causes of student dropout (Mashile, 2018).

At the other two institutions, challenges included issues like students' failure to obtain average marks required to proceed to the next level, which caused them to forfeit the NSFAS bursary. This, in turn, affected their academic performance for the rest of the year and eventually they had

to drop out. Students were forced to drop out or take a break from their studies because some institutions made it impossible for them to change courses or do supplementary courses that would allow them to proceed to the next level. If a student did not proceed, NSFAS stopped funding them.

5.2.4.2 Study choice

Abu-Oda and El-Halees (2015:15) suggested that most institutions were unable to determine academic paths for students. Students who do not receive guidance when selecting programmes of study ended up choosing the qualifications that they did not like or have an aptitude for. Eventually, this led to changing from one programme of study to another during their university life. Frequent changes of study programmes and institutions often lead to dropout. Josephine, a student who dropped out, reported that she knew of a student who changed from UnivA to UnivC, and eventually dropped out because it was difficult for him to adapt to the new environment.

Apart from a lack of guidance when selecting a qualification, one student called Fortune reported that he realised when he was at UnivB that he was registered for the wrong course, yet he had developed an interest in entrepreneurship. As indicated in the excerpt below, he indicated that he was hoping to register for business economics some day in order to fulfil his dream of becoming an entrepreneur in future.

Fortune: I was studying mechanical engineering so I realised in my performance that like I wasn't able to cope because during my university life, I grew intellectually, so that I knew what kind of a person I am. So, I realised when I was doing mechanical engineering that I was more interested in business economics.

A student participant named Avi reported that he changed institutions three times trying to pursue his academic interest and niche. It could be inferred that his problem was that he probably did not have an aptitude for his chosen field of study, and thus found it uninteresting or the environment not conducive for studying. Eventually, he dropped out while trying to find the study programme he would be passionate about.

Avi: In 2012, I really didn't know where I fitted because one side of me wanted to do accounting and the other was saying let's do sciences, taking the engineering route. So, when I went to the university, I chose to study engineering, but I didn't do well. That's when I learnt that the environment I was from didn't really allow me. It was not enough for me to decide what I really wanted to do. Then I had to find

out the hard way that I had done something wrong in order to learn from my mistakes.

5.2.4.3 Transport Issues

The challenge that students faced with regard to transport was twofold. Firstly, students dropped out because the money allocated to them for transport was not sufficient to carry them through the academic year. Secondly, students had to travel long distances for lectures on campus (Latif, et al., 2015:2). They reported that they woke up very early in the morning and by the time they reached the lecture rooms they were tired and that affected their concentration in class. Poor concentration leads to poor performance and a high likelihood of student dropout. This could be linked to poverty as explained by Khutso below.

So, my mother is a domestic worker; she can't afford varsity.... At the time, I was staying where she worked, so, I would walk five kilometres to varsity every day just to attend because I didn't have transport money.

5.2.4.4 Work while Studying

One of the challenges that face students who have to support themselves and their families financially is balancing part-time employment and their studies, as they work and study at the same time. This has proven to be a major challenge that contributes to student dropout (Lekena & Bayaga, 2018:160).

Some students do not receive study support from their jobs and find it difficult to manage their studies. Fortune who wanted to further his studies could not get support from his superiors. On several occasions, he would not write examinations and he ended up dropping out. This is an unfortunate situation because employees need to upskill themselves to be competitive, innovative and enhance productivity at work. Some senior employees often feel threatened by young employees and tend to frustrate them whenever they try to develop themselves. This mostly has to do with their positions, which they fear would be at stake.

5.2.4.5 Abuse of the system

Some students abuse the system. Prior to 2014, it was difficult to track students who hopped from one institution of higher learning to another. NSFAS could fund students for more than the stipulated rule of N+3 for normal students, N+4 for students with disabilities and N+8 or 10 for students registered at distance learning HEIs (NSFAS, 2017:36). Avi had been registered since

2013 and had changed to three institutions and programmes of study. At the time of data collection, he dropped out after NSFAS finally realised that he had been funded for longer than the stipulated period.

5.2.4.6 Low Self-Esteem

The study further established that students from deep rural areas and those with disabilities developed low self-esteem, which contributed to poor academic performance and eventual dropout from HEIs. It was also noted that some older students who did not get opportunities to study would go back to study, only to find that they were unable to cope and compete with the younger ones. This age gap contributes to low self-esteem in older students and the fear of participating in class (Latif, et al., 2015:2). France, a student participant from a deep rural area of KwaNongoma in KwaZulu-Natal disclosed that she could not answer a question in class or ask for assistance because she was afraid to speak English as she was incompetent in the language. In contrast, the younger generation, mostly those from the urban areas and cities would be loud and spontaneous when participating in class.

France explained the situation of studying with younger students from elite schools as:

Eish, I experienced it and I did practicals; and one thing I noticed is that as we do practicals, we are working together with young people from model C [elite] schools. You see, when they speak English, you can see that they roll the tongue and for them when assignments come via the internet and what not, their things are quick and you find that because of age and years, the time you studied, you see that you find that even if they answer.... Even if at the time you know the answer, and in the practicals, you know it, and then when they say it, you say to yourself, I knew this, but because of shyness, you feel like you are nothing. You do not see yourself as equal to others. Plus, I have a disability, it affects me as well because there are no other people with disabilities and you feel alone.

Commenting on the same topic, Tulisile a student participant said:

You find that someone is not accepted, and it is sad. Maybe I will speak on behalf of the disabled; you find that someone is disabled to a point that they are not able to do anything for themselves; when they get to this environment, they do not feel welcome ... and at the end they drop out.

Gama: *When we become nervous, we don't know what to do with the computer.*

That's the problem and they end up dropping out at the end of the year. Sometimes you are scared to ask, that's the problem because you don't have the backbone to ask.

5.2.4.7 Family Problems

The student, who consulted the student support service office at UnivB, experienced family problems which had an impact on her studies. A lack of family support is a huge challenge where parents have no interest nor do not contribute to the students' well-being (Latif et al., 2015:1). Family issues like divorce and abuse have a negative impact on a student's academic performance. Some students end up losing their funding because of domestic or family issues beyond their control. One senior mananagement official explained that she had an encounter with a case of students who underwent a stressful situation that involved domestic violence and divorce of parents.

SM2: *When I spoke about most of the family issues, that's when I came to an understanding of the issues of divorce. Death or loss of parents at some point, yes, but divorce is another hostile environment for students to study under. They experience the abuse of one of the parents, and then it's their emotional well-being type of thing. They become too angry and it disrupts their energy to study full-time.*

Some students come from big families or they have siblings that they have to take care of, and these issues impact negatively on their studies and leads to dropout (Furger, 2008:n.p). In such families, life is a continuous struggle, and everybody fends for themselves. In some cases, the conditions that students live under are appalling and they are forced by these circumstances to quit studies and seek employment, while others resort to crime and prostitution.

In other instances, students may sacrifice some of their funding from NSFAS to support their families. Students who know that their families are struggling back home often make efforts to support them, which tends to have a negative impact on their studies. This was confirmed by the NSFAS senior official who indicated that some of the funded students supported their struggling families with NSFAS allowances.

Things like family, like the burden of the family back home, is a significant factor for many of these young people to drop out. So, you know they are getting NSFAS funding and they often feel they need to send money back home, and they end up

not having enough for themselves. They bear that pressure of family suffering back home. They worry about their families which are struggling and without food while they are sitting at the university. So that family pressure and burden, I think plays a significant role (NSFAS Official).

5.2.5 Question 5: What are the gaps overlooked by NSFAS?

5.2.5.1 Policy review

In 2014, NSFAS adopted the student-centred model as recommended by the Ministerial Review Committee that was appointed by the Minister of Higher Education and Training, Dr Blade Nzimande in 2010. The committee recommended that there should be a national central office where student funding decisions would be made and communicated to respective institutions. This came with significant changes in the administration of NSFAS and funding of students, which affected the NSFAS operations at HEIs. This change brought immense challenges that contributed to the dropout of NSFAS-funded students at HEIs. Some of the changes that were brought by the new system were the following:

- i. Students apply directly to NSFAS.
- ii. Students apply only once.
- iii. Students are funded for the entire qualification.
- iv. Funding follows the students.
- v. Students have a direct relationship with NSFAS.

In terms of the above guidelines, students were to apply directly to NSFAS without any involvement of HEIs. Students would be funded for the entire qualification and funding would follow them when registering with other institutions implying that they would not need to re-apply. With the new online application system in place since the centralisation of NSFAS, students from less affluent environments find it complicated, and they sometimes do not get far with their applications because there is no one to assist them and sometimes they do not have access to the internet. Practically, all HEIs have provided facilities for students to access the internet, computers and free Wi-Fi. Although this is commendable, off-campus students do not always benefit from these initiatives, as they do not have access to those facilities.

While this policy change aimed to provide improved service delivery to students, the reality is that the change came with a lot of casualties. In a way, this has caused students to drop out of HEIs,

and consequently, the numbers of both first-time entrants and current students have decreased. At the FAPSA Conference in 2018, the senior NSFAS official confirmed that they were on the brink of collapse since they were not coping with the entire administration of NSFAS funding. He requested collaboration between NSFAS and HEIs in order to salvage the situation (FAPSA, 2018).

The student participant named Thandi said the system was flawed and NSFAS administration should be brought back to the universities as was the case prior to 2014. In general, it is hard for students to communicate with NSFAS because they need airtime to call the call centre. In some universities, NSFAS loaded airtime for students to contact them; however, this initiative was never rolled out to other institutions. There has been a call for NSFAS to provide a toll-free number; however, that has not been realised. In this respect, Thandi said,

So, this whole new system of NSFAS is flawed; they should change it back to the university. Even if you try to communicate with them, it's very hard to get through; you need airtime; you write emails; they take two months to respond to our emails.

However, Thandi noted a change in the administration of NSFAS as follows:

Things have changed this year, when they changed the... is it decentralisation or centralisation? It's something like that...

Another student participant, Dinah corroborated this as follows:

There are challenges especially starting in 2015 because of the new NSFAS administration that requires us to sign the loan agreement form online.

The system did not consider students who were funded by NSFAS previously, and for some reason, if students took a gap year, such students were expected to re-apply for funding, which was difficult for some as the system was not easy to navigate and some did not have access to computers and the internet, and eventually they dropped out. Moreover, in some cases, the system mistook some students as being funded whereas they were not registered. Most of such cases were never resolved by NSFAS and students ended up dropping out. The institutions made resources such as computer labs and staff available for students to apply for NSFAS to assist them with applications as it was difficult to navigate. Some students were funded while others were not, because of the system glitches. This was confirmed by one senior management participant in saying:

SM2: I tried to apply for NSFAS, but I could not get far with the application process. It is too complicated for first years who come from less affluent environments where the family cannot even help with the online application story...

5.2.5.2 Limited funding by government

The demand for funding far outweighs the supply by government and this anomaly has been in existence since the inception of NSFAS. This was also one of the findings from the ministerial review, which confirmed that NSFAS only funded half of the students in need of funding (DHET, 2010:viii). This was also confirmed in 2017 by the former Minister of Education and Training, Dr. Blade Nzimande, that financing universities remains a challenge and all efforts are being made to rectify the situation (DHET, 2017a:4). The budget allocated by government to NSFAS to assist students who cannot afford access to higher education is not sufficient to cover all deserving students in HEIs in the country.

The institutional landscape for distance education has changed drastically and there is a dire need for a review of policy around the allocation of funds at these institutions. In recent years, these institutions have attracted mostly unemployed young students who study on campuses. However, this need seems to have been overlooked by NSFAS, the government and the Open Distance Learning (ODL) institutions themselves. The reality is that most of these students flock to the cities to be closer to campuses. This necessitates that the government and NSFAS should review the bursary structure by providing funding for accommodation, travelling allowances and living allowances. A lack of funding for these categories contributes greatly to student dropout at these institutions. The challenges faced by students studying through distance education are captured in the extract below.

Josephine: I understand that, ma'am, but if you can compare the ODL that UnivA is offering because most of the students UnivA has, a very... has a lot ehhh of regional offices in Nelspruit where I'm coming from. They only offer tutorial classes on Saturdays, but if you compare with the main campus, they offer classes almost every day. That is why most of the students they come from different provinces to Gauteng so that they [can] attend those classes. That's why I'm saying maybe NSFAS, if they can give them accommodation because most of them are not from here.

5.3 CHAPTER SUMMARY

The findings provided an understanding of the plight of NSFAS-funded students which force them to drop out of HEIs. It is evident from the findings that NSFAS's inefficient operations are the main cause of student dropout. It came out strongly that NSFAS did not really assist students from disadvantaged backgrounds and that their negligence and incompetency affected the poorest of students. These were students who did not have any means to provide for themselves as there is no one working at home, and they survive through using their grandparents' old age pensions, assistance from the extended families and part-time jobs that they get sometimes, if at all.

The students from UnivA were most affected by the institutional offerings, including issues of no face-to-face lecturing, late delivery of study material and lack of allowances for transport and accommodation, which affected their performance and contributed to their dropout. A study by NSFAS (2016:3) confirmed that students at distance learning institutions are more prone to drop out than those at contact institutions.

It is evident from the previous studies, that there is a correlation between the student dropout rate and their socioeconomic status, with the higher rate being that from the low-income group. There is a notion that students who drop out mostly come from impoverished backgrounds and have studied at poor schools with no facilities. These students are likely to be the first generation to attend the university, and they tend to have low self-esteem, inadequate academic preparation because they attended under-resourced schools, and they often experienced a culture shock in an attempt to fit in at university and they may eventually drop out. Finally, it also emerged that students with disabilities and inmate students were most affected by the new student-centred model.

CHAPTER 6: **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

6.1 INTRODUCTION

Chapter 5 presented the findings and discussion wherein 31 codes were identified, and 7 themes emerged. Each theme was discussed in depth supported by the respondents' verbatim responses. Chapter 6 provides a summary of findings in the form of a discussion. Recommendations are proposed which is supported by the envisaged funding model. The conclusion is drawn up in order to address the main research question, namely, why do NSFAS-funded students drop out of HEIs?

The study also provokes discussion around policy review especially of the distance learning institutions. This problem has contributed greatly to students dropping out because of the academic offering, late distribution of study material and non-payment of allowances such accommodation and transport.

The gaps presented by the scheme are highlighted and the envisaged model that will resolve major issues of the scheme is presented. This is intended to curb issues such as late allocations of funding, late distribution of allowances, insufficient funding and lastly to provide improved communication between NSFAS institutions and students.

This was achieved by the answering the sub-questions as stipulated below

- i. What is the nature and effects of the dropout rate of NSFAS-funded students?
- ii. What is the root cause of the drop out of NSFAS-funded students?
- iii. Why do some factors contribute to the dropout of NSFAS students?
- iv. How do students perceive NSFAS?
- v. What are the experiences and expectations of NSFAS-funded students?

6.2 SUMMARY OF THE THESIS

The study focused on the dropout rate of the NSFAS-funded student. An analysis of relevant policy documents and empirical data revealed that the NSFAS funding model is flawed and it should be reviewed so that it can address its primary mandate of addressing the financial needs of students effectively. This cannot be done by the government only, but it requires collaboration between the government, NSFAS, the HEIs and student leadership, who should devise a comprehensive funding model and the procedures for its implementation.

The study adds to the limited literature available on NSFAS-funded students and as such the data collected and the findings presented will provide a useful starting position for further studies. The lack of information may lead to poor planning and policy review on the side of NSFAS and government. The study highlighted the plight that NSFAS-funded students endure at the institution of higher learning. From the findings, it is evident that the majority of students drop out as a result of NSFAS operations. NSFAS is funding students from the destitute background; it is therefore disturbing that such students are not provided with financial support as they do not have anyone in the family to pay for their fees in cases where NSFAS is delaying the payments.

6.3 SUMMARY OF LITERATURE REVIEW

The dropout rate of students funded by NSFAS is a concern to NSFAS and the SA government as it presents a national, sectoral and social problem (Saele, 2016:1). As the study has policy implications, various legislative materials such as the Higher Education Act 101 of 1997 and the White Paper 3 of 1997 were utilised which provided a framework for comprehending the repertoire funding legislation amongst others. In this study, it was evident that there was limited literature on the dropout of funded students at HEIs with special reference to the South African context. The study covered a funding model of the South African higher education and the evolution of NSFAS was clearly defined as highlighted in Sections 2.8 and 2.9 respectively. As the study focused on lived experiences, a phenomenological approach was preferred, and converged with the qualitative methodology to provide an ontological and epistemological view to address the phenomenon.

In Section 2.3.3, Tinto's longitudinal model of institutional departures provided an insight into understanding various factors that contribute to student drop out at the institution of higher learning. The theory provided a fundamental basis for comprehending the dynamics of students' behaviour at the HEIs.

Extensive studies have been conducted internationally as articulated in Section 3.2, providing the possible causes for student dropout. These causes were distinguished into two, namely, internal and external factors. The external behaviour related to socioeconomic factors, increased tuition fees, conflicting information and family pressure whereas the internal factors related to students' personal factors that a student has control over.

6.4 SUMMARY OF FINDINGS

The purpose of the study was to understand the lived experiences of students who dropped out of HEIs, and how they interpreted them. Using the lens of the interpretative paradigm, the focus was to study the NSFAS-funded students who dropped out of the three selected institutions, UnivA, UnivB and UnivC (Creswell, 2003:91). The hermeneutic phenomenology approach was used to understand the lived experiences of participants and how they interacted with the world (Van Manen, 2015:6).

In response to the research questions, the findings can be summarised in following manner.

6.4.1 What National Student Financial Aid Scheme Challenges are Causing Students to drop out?

The findings related to the question above revealed that the introduction of NSFAS student-centred model has been the main cause of the dropout of NSFAS-funded students from HEIs in recent years as stipulated on Section 5.2. This finding does not only affect the HEIs under investigation, but it also affected students at other HEIs. The majority of participants noted that NSFAS communication protocol, funding requirements, insufficient funding, late disbursement of funding and NSFAS funding duration contributed to their decisions to drop out. Some of these students suggested that for efficiency purposes, the administration of NSFAS should be brought back to the institutions.

6.4.2 Besides National Student Financial Aid Scheme, which other factors cause National Student Financial Aid Scheme - Funded Students to Drop Out?

The study established that NSFAS challenges were not the only causes of the dropout of students from HEIs. Students and some members of SM cited different reasons for this, namely, academic challenges, financial challenges, transport issues, family problems and health-related or medical issues which are evident in Themes 3 to 6. Financial challenges are particularly more pronounced among students who are not fully funded by NSFAS. Theme 5 highlighted challenges by government, reflecting how the student-centred model was rolled out to all institutions without addressing the challenges faced by the pilot institutions. The supply versus demand is also a challenge that resulted in some institutions resorting to top-slicing, leaving some students with debt that they could not settle and then dropping out (FAPSA, 2014:n.p; PMG, 2014:n.p.).

6.4.3 How do Students Perceive National Student Financial Aid Scheme?

Most student participants perceived NSFAS as a good financial support system as it afforded them an opportunity to study. NSFAS helped students to focus on their studies and not worry about their finances and access to higher education. Although NSFAS has produced many graduates, some students thought that NSFAS was not a solution to the problems faced by many students from poor backgrounds. They indicated that the money allocated by government was not enough to meet the needs of all deserving students across HEIs in the country (DHET, 2018b:43). Some universities were not able to admit or fund students that apply every year.

6.4.4 What is the Nature and Effects of Dropout of National Student Financial Aid Scheme -funded students?

The dropout of students at HEIs had an impact on themselves, their families, universities, NSFAS and government. At an individual level, students might lose their confidence and self-esteem. Students experienced disappointment at not being able to continue with their studies while their peers continued to study. Most students would study because they want they wanted to improve their standard of living but that was seldom realised as some students would look for work and never come back to study which then affected their entire lives.

6.4.5 What Gaps are overlooked by National Student Financial Aid Scheme?

There are gaps in the NSFAS operations that affect students and their studies; for instance Section 5.2.1 highlights some significant funding decisions that NSFAS overlook when funding students at the HEIs. NSFAS is funding students from impoverished background and it often pays their allowances late, including their transport and food allowances. Students from the poorest of the poor families would dropout as they do not have means to pay such allowances while waiting for NSFAS disbursements. Allowances are paid late in the year and by that time some students would have already dropped out.

6.5 RECOMMENDATIONS BASED ON THE RESEARCH QUESTIONS

The central research question that this study sought to answer was framed as follows: Why do NSFAS-funded students drop out of HEIs? This chapter provides recommendation geared towards improving the retention rate of NSFAS-funded students at HEIs. The discussion is based on the questions provided below.

6.5.1 What National Student Financial Aid Scheme Challenges are causing Students to Drop Out?

At the 2018 FAPSA Conference, the Minister of Higher Education and Training, Honourable Naledi Pandor, confirmed that the student-centred model needed to be reviewed. This was reiterated by the NSFAS Chief Executive Officer, Mr. Steven Zwane who reiterated that part of the challenges that NSFAS encountered was the issue of their inadequate IT system and capacity (FAPSA, 2018).

There is a need for collaborative efforts from NSFAS, DHET and HEIs to resolve the challenges of the student-centred model which was designed to place the student in the centre. In this approach, students would have a direct relationship with NSFAS, but this has resulted in increased student dropouts. There have been discussions on this issue but all those discussions have turned out to be talk shows as the concerns raised were not addressed and the decisions taken were not implemented. This was seen in recent student unrests at different universities across the country wherein the issue of Sbus system, among others, was cited in different platforms as the source of delay in the disbursement of allowances to students (Singh, Mngadi & Pitt, 2018:n.p).

In their recommendations, Letseka and Maile (2008:6) proposed the use of a voucher system for students to access their allowances. However, this has proven to be futile as some students used those vouchers to support their families at home. To rectify this, it may be necessary for the government to discard this system that continues to undermine the majority of students from poor families. What is disturbing is that the dreams and aspirations of these students to change their lives are shattered. Most students reiterated that they did not think that NSFAS was caring for the poor as it was not aware of their plight and the status quo prevailed.

6.5.2 Besides National Student Financial Aid Scheme, which other factors cause National Student Financial Aid Scheme -Funded Students to Drop Out?

The study established that NSFAS challenges were not the only causes of the dropout of students from HEIs. Students and some members of SM cited different reasons for this, namely academic challenges, financial challenges, transport issues, family problems and health-related or medical issues. Financial challenges are particularly pronounced amongst students who are not fully funded by NSFAS. This is because these students face various challenges, which include personal and academic challenges, poor family backgrounds, a lack of support and challenges with the government such as the change of policies without proper consultation with all relevant

stakeholders especially students. What did not come out strongly in the study was the influence of students' behaviour, peer pressure and the desire to fit in on campus as indicated by some scholars such as Brits, et al., (2011:27), Goux, Gurgard and Maurin (2014:26), Lassibile and Gómez, 2008:89) and Nkotwana, (2014:32).

6.5.3 How do Students perceive National Student Financial Aid Scheme?

While NSFAS assists students who cannot afford to access higher education, there are several challenges that students face. For example, students who are studying at distance learning institutions are not funded for accommodation and food, while some live close to campuses to access university facilities that support distance learning or online studies. Such students are funded by NSFAS because they are expected to study from home. This is a challenge because students move closer to campuses to access some facilities such as Wi-Fi and computer labs for them to perform academically. Students further problematise the performance-based approach that they felt it does not take challenges faced by students while studying. If students perform well in their studies, NSFAS continues to fund them without any problems; however, sometimes students face challenges that negatively impact their academic performance, and this should be taken into consideration. Although students can follow the appeal process, it is just another factor that causes students to drop out. The feedback is communicated late in the year and students who do not have money to pay for their fees while waiting for the appeals feedback are prone to drop out.

Another challenge that emerged was that NSFAS took time to pay for students. Additionally, while some students were able to raise funds for registration, some found it difficult to get alternative funding and had to wait for NSFAS. Students asserted that NSFAS should not exclude or disregard students based on their academic performance. Students face multiple challenges that impact on their studies and these should be taken into consideration in awarding funding and appeal processes.

The NSFAS processes are confusing to students as there are anomalies and irregularities that students experience with funding allocated to them. Sometimes NSFAS does not pay on time; payments are made after the university registration has already closed which has negative implications for students. Students felt that they needed to be guided through the processes and receive proper explanations on how NSFAS operated.

6.5.4 What is the Nature and Effects of Dropout of National Student Financial Aid Scheme -Funded Students?

The dropout of students at HEIs has an impact on themselves, their families, universities, NSFAS and the government. At the individual level, students may lose their confidence and self-esteem. Students experience disappointment at not being able to continue with their studies while their friends continue to study. One student explained that he had decided to work as a taxi driver earning R400 a week. He was adamant that he would save the money and go back to university and pay his tuition fees and not rely on NSFAS anymore. However, in a study conducted in California with some students who dropped out and looked for work, they found that such students could be at risk of finding it difficult to go back and study (Terriquez, Gurantz & Gómez, 2013:3-6).

Understandably, students feel disappointed when they lose their NSFAS funding. In South Africa, when black children go to university, especially as first-generation tertiary students, they do not only fulfil their dreams, but those of their families. Most student participants stated that they wanted to study in order to improve their standard of living and that of their families. When students drop out, their dreams and hopes of achieving a qualification and a better future for themselves and their families and when they drop out of their studies, those hopes and dreams are dashed.

In terms of the formula for funding HEIs in South Africa, when students drop out, the university's throughput rate decreases, and it affects the subsidy from the government. The DHET subsidises universities based on their throughput rates in terms of students that complete their studies (DHET, 2015:2).

When students drop out of universities, the rate of unemployment in the country increases. Though there are graduates who are unemployed, they stand a better chance of getting employment compared to their counterparts who did not complete their qualifications. Students are not able to achieve and contribute to the economy and this is one way for them to advance in terms of social mobility and make their lives better (CHE, 2013:33). When students who were funded by NSFAS drop out of their studies that becomes a great loss to the government in terms of return on investment. Students who complete their studies are required to pay back into the funding scheme when they start working in order to increase the pool and fund other students. In this sense, when students do not complete, it is a loss for the scheme and it disadvantages future students.

At the individual level, dropping out frustrates some students as they have to deal with the historical debt that they could not pay off. To continue with their studies, they have to clear their historical debts in order to receive renewed funding from NSFAS. Specifically, one student stated that she got frustrated by the historical debt that she could not settle and had to drop out twice from different universities.

6.5.5 What Gaps are overlooked by NSFAS?

There are gaps in the NSFAS operations that affect students and their studies. The NSFAS funding scheme overlooked quite a number of psychosocial, economic, academic and issues. The majority of students come from impoverished backgrounds where they rely largely on social grants and most parents are either on pension and or are not working at all and some students are heading up families. What is disturbing is that some of these students are on social grants but NSFAS expects them to have funds to augment the shortfall in cases where students reached their funding cap.

Funding decisions are finalised late in the year when registrations have already closed. Poor students who rely solely on NSFAS cannot even secure money to register. In cases where the student secures funds, NSFAS disburses allowances late in the year expecting students to fend for themselves while waiting for the allowance payout.

NSFAS continues to frustrate students who have dropped out because of historical debt. These students are expected to find alternative funding to settle their fees. Although the government allocates funds to cover the historical debt, in most cases, those funds are made available late in the year (DHET, 2017a:6). In 2016, this fund was underused because of the wrong timing of its disbursement. By the time the money was released, students had already left the institutions and it was difficult to locate them and the money was returned to NSFAS unspent (NSFAS, 2018a:130).

There are some needs that students from impoverished backgrounds require over and above paying for university expenses such as tuition, residences, transport, and food. Students need clothing to boost their confidence and to fit in. Such students develop low self-esteem which contributes to dropping out of HEIs. The Department of Social Development (DSD) should look after such students. Some of the students are orphans and are expected to fend themselves after turning 18 years of age. At school, such students are catered for as they are provided with school uniform and other forms of educational support. Since at HEIs there is no uniform, the SASSA should look after these students.

Education in SA is a right and not a privilege. However, for some students, this right is violated because of their unfavourable social and economic status. Students from impoverished families continue to struggle at HEIs with regard to funding. The institutions that are meant to protect the public interest do not focus on these peculiar practices by NSFAS. These institutions, like the Office of the Public Protector and Human Rights Commission, are slow to resolve the plight of these students. These offices are meant to advocate equality and education is a vehicle that could be utilised to attain this.

NSFAS uses a blanket approach for all their beneficiaries, yet some cases are unique and need to be treated individually. There is an urgent need to review the NSFAS funding policy for distance learning institutions. In recent years, there has been a change in the age demographics of students at these institutions as they increasingly attract those that are fresh from high school. NSFAS only allocates tuition and book allowances for students at these institutions, and as a result, many of them drop out due to non-allocation of accommodation and transport allowances.

6.6 SUMMARY OF THE THEMES

From an assessment of the themes identified by the study, it is imperative that the model for funding students at HEIs be reviewed. The funding model that can address all the challenges that students face as identified in the themes above is proposed in Figure 6.1. As indicated in the previous chapter, there has to be a collaborative effort by all stakeholders involved in resolving the challenges brought about by the student-centred model. Students and financial aid practitioners have been isolated in the reviews in the past and this has caused many uncertainties in the administration of NSFAS.

What came out strongly in this study is that there is a lack of coordination between NSFAS and HEIs. When the student-centred model was introduced there was a lot of animosity between the student funding officers and NSFAS. The role of institutions was never clearly defined, and the total administration of student funding was left with NSFAS. This lack of clear delineation of roles was a major oversight in the establishment of NSFAS and has contributed immensely to student dropout. Some of these weaknesses include a lack of an integrated system for HEIs to trace and track students' applications and the status of their funding by NSFAS. The different messages or information that students receive from the University and NSFAS may cause confusion and cause students to drop out.

Communication between the University and NSFAS needs to be well coordinated so that students do not receive different messages from the two on the same topic. In this respect, the NSFAS

official noted that students may drop out because of late communication concerning payments by NSFAS. Some students take the risk of registering while still waiting for a response from NSFAS. Communication regarding funding status should be made promptly especially for returning students who were previously funded by NSFAS.

6.7 RECOMMENDATIONS OF THE STUDY

The study provided a synthesised narrative on NSFAS operations that will encourage future research in the holistic administration of NSFAS.

It is the view of this study that NSFAS should focus on the distribution of NSFAS funding to institutions, marketing of the fund to prospective students and raising additional funds for the scheme including from international donors amongst others. Furthermore, the findings of this research suggest that there is a need for policy review from government on funding students at HEIs and a total revamp of the funding model based on the following recommendations as per the themes above.

6.7.1 Recommendations based on Theme 1

The challenges faced by the NSFAS-funded students are multiple and complex. Most of the affected students are from the impoverished backgrounds and do not have money to pay for their studies. To address this challenge, it is proposed that the government should review the funding model as discussed in detail later in this chapter.

6.7.2 Recommendations based on Theme 2

Theme 2 highlights the challenges faced by NSFAS-funded students with HEIs. The majority of students with disabilities are affected by the institutional facilities and resources. To resolve these challenges, the institutions should have an active and dedicated department that deals with students with disabilities. An audit of the needs of students with disabilities should be conducted yearly and such a unit should decide, recommend and approve any changes to the architectural structure of the institutions' buildings to ensure that they are user-friendly for people with disabilities. Such a unit should be linked to the DSD's systems to identify students with disabilities as some of them do not disclose their disability at the admission phase. In some instances, the DSD should be made aware of the students affected when there is a crisis. Knowing the students with disabilities in certain classes would enable the institutions to address their challenges and by so doing those affected would be accommodated and assisted accordingly.

Students who are on a disability grant ~~should~~ not be required to provide proof as that on its own is proof that they have some form of disability. The institutions' department that deals with students with disabilities should approve any assistive device required by student with disabilities and the DSD should take the responsibility of providing students with such assistive devices at the institutions. This will minimise the burden of students having to pay doctors and standing in long queues just to confirm their disabilities.

To address the students' diverse needs, perhaps it would be worthwhile to convert the distance learning institution into a mega university wherein students ~~should~~ choose between three modes of teaching namely, face-to-face, online or distance learning. This blended approach would be ideal for teaching mainly students fresh from high school that are still used to face-to-face teaching and have not transitioned into independent study. There is also a need for a review of policy regulating the funding of the country's long distance HEI. Ideally, funding ~~should~~ to include accommodation and transport allowances. The majority of students studying at the distance learning institution in the study dropped out because of this challenge. The perennial problem that students complain about at this institution is late distribution of study material, which contributes to students' dropout. To tackle this problem, multiple approaches that could be used include giving students an opportunity to collect, post or download study material.

HEIs should ensure that students are supported from the time they enrol until they exit the institutions with qualifications. Due to the stiff competition for students, some institutions are aggressive in their recruitment process and therefore, ~~they should~~ take responsibility for the welfare of students when they arrive on the campus or register for their online studies.

6.7.3 Recommendation based on Theme 3

Most students indicated that they were not aware of student support services provided at HEIs. There were mostly non-residential students while a few stated that they shared their personal and academic challenges with their families or close friends. In order to create a successful and student-focused academic environment, the institutions should be vigilant and publicise their services and programmes to students including those that are non-residential. Moreover, they have to build trust with students as those who use their services have become distrustful because they have been let down. For this to be effective, there should be an ongoing awareness creation rather than being confined to one orientation week. In addition to support services offered to every student, NSFAS students should be given more support by the office of student funding. If students are orientated to how the NSFAS scheme works, then they would value this funding and

be aware of their expectations as well. There must be collaboration between NSFAS and Student Funding departments at the HEIs.

The money allocated by government is insufficient to fund many students across HEIs in the country. The government should increase the funding allocated to NSFAS to fund students. All government departments' bursaries should be discontinued, and all that funding should be placed in one pot and administered by NSFAS. In that way, funding will increase to assist many students.

6.7.4 Recommendation based on Theme 4

Personal challenges were mostly a result of factors such as NSFAS challenges, institutional challenges and impoverished student backgrounds. It is recommended that the DSD personnel be provided on campuses on a permanent basis to assist students with social issues. The fact that some students dropped out because of peer pressure and a desire to fit in on campus did not come out strongly. What was evident though was that some students took advantage of the system in the sense that when they could not perform well, they hopped from one institution to another to start afresh and NSFAS could not trace those students' movements. This could be addressed by a new funding model which could use identity numbers instead of student numbers. In this theme, non-resident students were affected more than resident students. In this respect, it would seem that this group of students is neglected by HEIs. To address this, it is recommended that a division that deals with non-residential students' matters within the student support services department be established ~~that~~ to focuses only on students who do not reside at institution's residences.

6.7.5 Recommendation based on Theme 5

The reason why students are funded by NSFAS is that they are from destitute backgrounds but their level of neediness is not the same. The most affected are from the poorest of poor families. These are students who do not have anyone to assist except NSFAS. In most cases, they lack basic things like money for transport to and from campus, and in some cases, they are looking after someone who is terminally ill at home. It is imperative that the DSD office should be involved in the social issues affecting students by being visible at the HEIs.

6.7.6 Recommendation based on Theme 6

The insufficient funding of HEIs by government remains a challenge. Most national and provincial government departments are allocated funding to assist students with their studies. This includes funding studies for staff related to staff development and bursaries for students. These funds are

not intended to be paid back as they are bursaries. Both national and provincial government and NSFAS funding comes from the same source, namely the national fiscus; therefore, it should be managed under one model as the principle is the same. It is recommended that the funds for any form of formal qualification be managed by NSFAS. In other words, that function should be removed from both national and government departments and be managed by NSFAS. This would create space for the national and provincial departments to focus on their core functions and the soft skills which are funded through the National Skills Fund, while formal qualifications should be funded through the NSFAS model. In this way, more funding would be available to augment the NSFAS pool.

6.8 PROPOSED STUDENT FUNDING MODEL

The study revealed the need for the NSFAS-centred model to be reviewed. The challenges that students face are multiple and complex and are unlikely to be resolved even with the implementation of free-free education. The proposed model, which is depicted in Figure 6.1, is intended to improve the provision of funding to students at HEIs. One of the contributing factors to the dismal failure of the student-centred model is that the primary stakeholders, that is, student leadership and funding administrators at the HEIs were not involved in the conceptualisation of the funding model. In this envisaged model, a mixture of both financial and non-financial support of students is explored. Non-financial support such as soft skills which include life skills and psychosocial support for all students including non-residential students should also be implemented in the model. The study revealed that non-residential students are often left out of some programmes from which only residential students benefit. This model proposes that all students should be part of the non-financial support for students, which should be rolled out as soon as the students arrive on campus. This kind of support is also based on the envisaged Ikusasa Student Financial Aid Programme, which focuses on providing support to middle-class students who are left out of NSFAS funding and also the Thuthuka Bursary Fund with its full wraparound support which support students pursuing the Chartered Accountancy profession (Nxasana, 2017:n.p).



Figure 6.1: Schematic representation of the suggested NSFAS Student Allocation Model

The proposed model consists of three distinct role players, and their respective responsibilities are outlined in the following sub-sections.

6.8.1 The Role of Government

In this role, both the DBE and the DHET are expected to collaborate. The role of government is also expected to be undertaken in three phases, namely marketing, application and selection phases.

- **Marketing Phase:** DBE should sensitise learners about NSFAS from Grade 8 in order to assist those who would like to venture into the TVET stream to also benefit from the information and so that they can make informed choices at an early stage. There is an outcry that most students do not value TVET colleges and this could be an opportunity for sharing the information at that early stage (News24, 2015).
- **Application Phase:** All students should apply for admission at different HEIs via a central application portal using one system. At this stage, students should indicate their intention by indicating on the mandatory field whether they need financial assistance. Students who are SASSA beneficiaries should automatically qualify and need not apply but would need to indicate their SASSA numbers.

There must be an integrated system that links SARS, the Department of Labour, the DSD and the Department of Home Affairs. This would assist in identifying and funding eligible students

who qualify for NSFAS funding. SARS could assist by identifying parents who fall within the specified threshold. DSD could assist to identify students who are social grant beneficiaries including child support grants, disability grants, old age grants and foster parent grants. The beneficiaries of these social grants should be prioritised and granted bursaries promptly. DHA could confirm parents' information and the Department of Labour should confirm the employment details of parents. Students who are eligible would be identified by their identity numbers and linked to their parents and guardians.

All students who fall within the R0–R350,000 tax bracket and SASSA grant recipients should be pre-qualified for funding. This cohort should not provide supporting documents as the information is already available within various government departments and the DHET should source the required information from such departments. To this end, parents' information should be assessed to determine the EFC where necessary.

- **Selection Phase:** DHET should run a programme and pre-select students who qualify for funding. These students should be flagged by using an identifier for the HEIs to identify qualifying students.

6.8.2 The Role of Institutions

The role of HEIs will be responsible for fund distribution to students based on NSFAS guidelines. The role of institutions is divided into two phases, namely:

- **Allocation Phase:** HEIs should confirm the admission registration and award of a bursary to students as per NSFAS guidelines. The lists of students who qualify for NSFAS should be forwarded to NSFAS for final confirmation. Loan agreement forms and schedule of particulars should be created by the system once the student accepts the offer. Once approved, the institutions should finalise registrations, pay out allowances promptly to students and invoice NSFAS for payment.
- **Claim Phase:** The institutions should claim from NSFAS once students have registered, signed the Loan Agreement Form / Schedule of Particulars and have received their allowances.

Allowances for assistive devices for students with disabilities must be processed by student funding after confirmation from disability division. This function must be removed from NSFAS completely. The division dealing with students with disabilities at HEIs should collaborate with the DSD to confirm disability of students and their required assistive devices. In this way, there

would be no need for doctors to confirm their disability as they are already disability grant holders.

The Sbux system must be discontinued and institutions should utilise their approved service providers to disburse allowances to students. This will shorten the waiting period of disbursing allowances to students.

6.8.3 The Role of NATIONAL STUDENT FINANCIAL AID SCHEME

In this proposed model, NSFAS should only deal with fund management and administration. The role of NSFAS should be to manage funding from government and make certain that institutions receive only the budget allocated to them. It should ensure that funding allocated to institutions is used according to the funding categories stipulated in the NSFAS guidelines and pay institutions within the stipulated period as some institutions are dependent on NSFAS funding for their operational expenses. Over and above this, NSFAS should process upfront payments to all institutions to enable institutions to pay out allowances to students. Institutions that do not adhere to the NSFAS guidelines must be placed under administration until they are competent to administer NSFAS funds.

6.9 CONTRIBUTIONS OF THE STUDY

This study presented detailed information and analysis on the operations of NSFAS and the factors experienced by NSFAS-funded students at HEIs, which lead to drop out. There is a dearth of research on the dropout of NSFAS-funded students, and thus this study has made a contribution to this topic. It is evident from the research findings that the NSFAS model should be reviewed and modified in such a way that it would improve student retention and increase the throughput rate of students from impoverished backgrounds. In order to realise this, there is a need for a collaborative effort from DHET, NSFAS and HEIs.

6.10 LIMITATIONS OF THE STUDY

The extent of dropouts of NSFAS-funded students at HEIs is difficult to ascertain because of the unreliability of information from both the institutions and NSFAS. The following are the limitations inherent in the study:

- Data for students who dropped were not obtained from NSFAS as planned. Instead, HEIs provided the data and institutions restricted the amount of data provided because of compliance with the POPI Act.

- Some students could not be reached as they might have changed their contact details, or their contact details were no longer under the custodianship of the institutions.
- UnivC ethics committee did not grant permission to interview current students as they did not see a need to participate in the study as they were still in the system and had not dropped out. Only the SM official and the students who dropped out were interviewed at that institution.
- Some students who dropped out could not finish the interviews because they were too emotional as a result of suffering they had endured with NSFAS while some just hung up and were not willing to participate.

A lot came out of the FAPSA Conference with delegates of more than 250 members from South Africa. It would be interesting to get the views of the delegates on NSFAS experiences from the official point of view to get an holistic understanding of the plight of funded students and NSFAS but judging from the contributions made by members at the conference, it was evident that all institutions are facing similar challenges.

6.11 RECOMMENDATIONS FOR FURTHER STUDY

As the study focused on the qualitative research methodology, it would be wise for future studies to use a quantitative or mixed research methodology to investigate the extent of the dropout of NSFAS-funded students, as this was not possible in a purely qualitative approach. It was apparent from the study that non-residential students were mostly affected as opposed to residential students. Further research is recommended to investigate the extent of this anomaly. The study further highlighted the plight faced by students with disabilities as they are not accommodated in terms of facilities. Further research is recommended to also investigate challenges faced by these students.

The study was conducted at only three HEIs in Northern Gauteng. It would be interesting to get a better understanding of other institutions nationwide. Although this could be a mammoth task, it would be worth trying to get an overview of the extent of the problem.

6.12 CONCLUDING REMARKS

The study focused on the dropout rate of the NSFAS-funded students using three HEIs in Northern Gauteng as research sites. An analysis of relevant policy documents and empirical data revealed that the NSFAS funding model is flawed and should be reviewed so that it can address its primary mandate of addressing the financial needs of deserving students effectively. This cannot be done by the government alone, but it requires the cooperation and collaboration of

NSFAS, HEIs and student leadership, who should come up with a revised comprehensive funding model and its implementation.

The study is an attempt to address the challenge of limited literature on NSFAS-funded students, and it is assumed that its findings will serve as a basis for further studies on the subject. This is crucial because lack of information may lead to poor planning and policy review on the side of NSFAS and government. The study highlighted the plight that the NSFAS-funded students endure at the institutions of higher learning. From the findings, it is evident that the majority of students drop out as a result of NSFAS inefficiency in managing their bursaries. Even though NSFAS was established to fund students from low-income families, it is disturbing that such students are not provided with the financial support they need, yet they do not have anyone at home to pay for their fees, and in some cases NSFAS delays to disburse their funds.

It is envisaged that the study could provoke some discussions around policy review on reducing dropout rates in HEIs, particularly in distance learning institutions. ODL institutions contribute immensely to student dropout because of the distance mode of teaching, late distribution of study material and non-payment of allowances such accommodation and transport. The study also highlighted some gaps in the management of the NSFAS scheme and proposed a model that could address systemic weaknesses in the system. If the proposed model could be implemented, it could address the challenges of late allocations of funding, late disbursement of allowances, insufficient funding and enhance communication between NSFAS, the HEIs and students.

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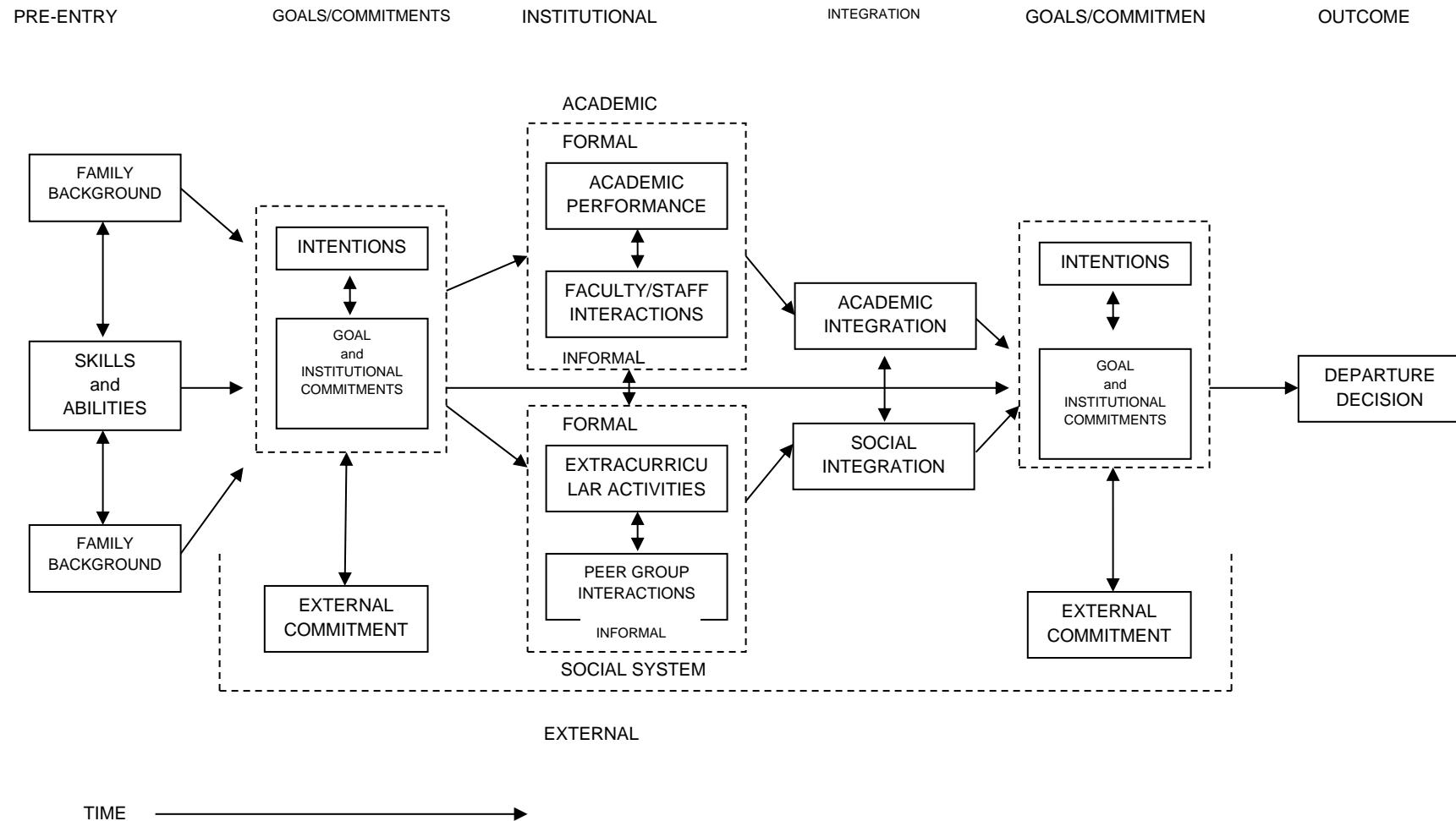
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ANNEXURES

ANNEXURE A: TINTO'S LONGITUDINAL MODEL OF INSTITUTIONAL DEPARTURE



ANNEXURE B: REQUEST FOR INFORMATION: NATIONAL STUDENT FINANCIAL AID SCHEME

25 March 2017

Chief Executive Officer

National Student Financial Aid Scheme

Private Bag x1

Plumstead

7801

Dear Sir/Madam

Re REQUEST FOR INFORMATION

My name is Nonhlanhla Mabuza and I am doing research with Prof M Lekhetho, a Professor in the Department of Educational Leadership and Management towards a DEd, at the University of South Africa. The title of my study is **Dropout causes of students funded by the national student financial aid scheme in South African universities**. This study focuses on the National Student Financial Aid Scheme beneficiaries who have dropped out of the HEIs. It attempts to investigate the nature, causes and effects of drop out of National Student Financial Aid Scheme funded students and how the findings could influence the policy review on the National Student Financial Aid Scheme to increase the retention of students at the HEIs and thus increasing the throughput rate.

A request is made for information on students who have dropped out from the HEIs in Northern Gauteng. This list should include the following:

- Name
- Surname
- Telephone numbers
- Region

Students will be purposely selected from the list provided and will be invited to participate in the study. No students will be coerced to participate, and No form of compensation that would include reimbursement, gifts or services will be provided to the participants. No students who are in any way unable to fully participate in the study as a result of physical or mental disability will be selected. Student's personal information will not be requested as part of the information; pseudonyms will be utilised for reference purposes to protect the identity of participants. The information will solely be used for the purpose of the study and will not be shared or made public. A summary of the findings will be made available to NSFAS.

The participants may choose to withdraw at any of the study and will not be exposed to any form of danger or violence. Proceedings will be recorded by a Dictaphone and the records and notes will be kept in a locked cabinet and will be stored for five years and will be erased.

You are more than welcome to contact me should you require any clarity on the matter.

Yours faithfully

Nonhlanhla Mabuza (Ms)

0835061521

nkosin@unisa.ac.za

ANNEXURE C: LETTER TO THE REGISTRAR

28 June 2017

Request for permission to conduct a study

The Registrar
University 1
Pretoria
0001

Dear Sir/Madam

Re REQUEST FOR PERMISSION TO CONDUCT A STUDY

My name is Nonhlanhla Mabuza and I am a doctoral student in the College of Education specialising in Education Management at UNISA. I am doing research under the supervision of Prof M Lekhetho from the Department of Educational Leadership and Management. My study focuses on the National Student Financial Aid Scheme beneficiaries who have dropped out of the HEIs. This study will assist in ascertaining the root causes, effects, and experiences of these students which could inform policy reform.

We are inviting you to participate in a study entitled **Dropout causes of students funded by the national student financial aid scheme in South African universities**.

Your University has been selected because the study focuses on HEIs in the Northern Gauteng region where the NSFAS is administered to students.

The study will entail interviewing 10 current students who are NSFAS beneficiaries and the Dean of Students in the Student Affairs Department.

The benefits of the study are to determine aspects other than funding that could negatively impact student progress in Higher Education and thereby dropping out.

There is no anticipated risk for participants if they agree to be involved in the research.

The participation is voluntary, and the participants have a right to withdraw from the study at any time without suffering any retribution. Individual requests to the participants to participate in the study will be sent to them after the permission is granted by you.

Pseudonyms will be utilised for reference purposes to protect the identity of participants. The information will solely be used for the purpose of the study and the participants will not be exposed to any form of danger, violence or physical abuse.

The proceedings will be recorded by a Dictaphone if permission has been granted by the participants. If the participants do not agree to the audio recording, the researcher will take notes.

The records and notes will be kept in a locked cabinet and will be stored safely for five years and will thereafter be erased. Only the researcher, the supervisor, and the examiner will have access to the study.

A copy of the summary of findings will be available on request by yourself. An approval to conduct the study has been obtained from the UNISA ethics committee. There will be no financial or any other rewards for participating.

Information will solely be used for the purpose of the study and will not be shared or made public.

You are more than welcome to contact me should you require any clarity on the matter.

Kind regards

Nonhlanhla Mabuza (Ms)

0835061521; nkosin@unisa.ac.za

ANNEXURE D: REQUEST FOR A SAMPLE- DISCONTINUED STUDENTS

From: Mabuza, Nonhlanhla (Student Funding)

Sent: 11 September 2017 01:01 PM

To: 'marie.oosthuizen@up.ac.za' <marie.oosthuizen@up.ac.za>

Subject: Request for assistance

Dear

I am doing my Doctoral studies and my Supervisor is Prof M Lekhetho, a Professor in the Department of Educational Leadership and Management towards a DEd, at the University of South Africa. The Title of my study is: **Dropout causes of students funded by the national student financial aid scheme in South African universities** and UP is one of the universities I'll be investigating. I have attached ethical clearance from both universities that is, the University of South Africa and the University of Pretoria. See attached. The study involves interviews as a form of data collection method. My intention is to interview 10 students and I request data of final year students who are NSFAS-funded. I will then send them invite them to participate in the study and once permission is granted by them interviews will commence. The reason for this is to gather data from students who are in the system about their experiences. The information gathered from these students will be compared to the information of students who have discontinued their studies. It is envisaged that the study will contribute to knowledge of funding higher education with special reference to NSFAS funding and hopefully it will also influence policy reform. Please let me know should you need additional information.

Kind regards

Ms Nonhlanhla Mabuza

Deputy Director: Division Student Funding (DSF)

1st Floor Es'kia Mphahlele Registration Hall B

Sunnyside

: +27 12 441 5854



: +27 12 441 5449

nkosin@unisa.ac.za

ANNEXURE E: REQUEST TO PARTICIPATE IN A STUDY: NSFAS OFFICIAL

29 January 2018

NSFAS Official
The National Student Financial Aid Scheme
Private Bag x1
Plumstead
7801

Dear Sir/Madam

Re REQUEST TO PARTICIPATE IN A STUDY

My name is Nonhlanhla Mabuza and I am doing research with Prof M Lekhetho, a Professor in the Department of Educational Leadership and Management towards a DEd, at the University of South Africa. The title of my study is **Dropout causes of students funded by the national student financial aid scheme in South African universities**. My study focuses on the National Student Financial Aid Scheme beneficiaries who have dropped out of the HEIs. This study will assist in ascertaining the root causes, effects, and experiences of these students which could inform policy reform. I kindly request your participation in the study.

Please note that the participation is voluntary, and you have a right to withdraw from the study at any time and without suffering any retribution. I humbly request you to complete and return the attached form to me (Annexure G) should you wish to participate in the study.

Information will solely be used for the purpose of the study and will not be shared or be made public.

Pseudonyms will be utilised for reference purposes to protect the identity of participants. The information will solely be used for the purpose of the study and you will not be exposed to any form of danger, violence or physical abuse. The proceedings will be recorded by a Dictaphone and the records and notes will be kept in a locked cabinet. Only the researcher, the supervisor, and the examiner will have access to the study. These will be stored safely for 5 years and will thereafter be erased and a copy of the summary of findings will be available on request by yourself. No form of compensation that would include reimbursement, gifts or services will be provided to the participants.

You are more than welcome to contact me should you require any clarity on the matter.

Kind regards

Nonhlanhla Mabuza (Ms)
0835061521
nkosin@unisa.ac.za

ANNEXURE F: REQUEST TO PARTICIPATE IN A STUDY: SENIOR MANAGEMENT STUDENT SUPPORT SERVICES

25 March 2017

Senior Management student support services
University 1
Pretoria
0001

Dear Sir/Madam

Re REQUEST TO PARTICIPATE IN A STUDY

My name is Nonhlanhla Mabuza and I am a doctoral student in the Faculty of Education specialising in Education Management at UNISA. I am doing research with Prof M Lekhetho, a Professor in the Department of Educational Leadership and Management at the University of South Africa. The title of my study is **Dropout causes of students funded by the national student financial aid scheme in South African universities**. This study focuses on the National Student Financial Aid Scheme beneficiaries who have dropped out of the HEIs. This study will assist in ascertaining the root causes, effects and experiences of these students which could inform policy reform.

Please note that the participation is voluntary, and you have a right to withdraw from the study at any time without suffering any retribution. I kindly request you to peruse the participation information sheet and complete and return the attached form to me should you wish to participate in the study.

Pseudonyms will be utilised for reference purposes to protect the identity of participants. The information will solely be used for the purpose of the study and you will not be exposed to any form of danger, violence or physical abuse. The proceedings will be recorded by a Dictaphone and the records and notes will be kept in a locked cabinet. Only the researcher, the supervisor, and the examiner will have access to the study. These will be stored safely for five years and will thereafter be erased. A copy of the summary of findings will be available on request by yourself. An approval to conduct the study has been obtained from the UNISA ethics committee of the College of Education. No form of compensation that would include reimbursement, gifts or services will be provided to the participants.

Information will solely be used for the purpose of the study and will not be shared or made public.

You are more than welcome to contact me should you require any clarity on the matter.

Kind regards
Nonhlanhla Mabuza (Ms)
0835061521 nkosin@unisa.ac.za

ANNEXURE G: PARTICIPANT INFORMATION SHEET

25 March 2017

Title: Dropout causes of students funded by the national student financial aid scheme in South African universities.

Dear Prospective Participant

My name is Nonhlanhla Mabuza and I am doing research with Prof M Lekhetho, a Professor in the Department of Educational Leadership and Management towards a DEd, at the University of South Africa. We are inviting you to participate in a study entitled: **Dropout causes of students funded by the national student financial aid scheme in South African universities.**

WHAT IS THE PURPOSE OF THE STUDY?

This study is expected to collect important information that could investigate the nature, causes and effects of drop out of NSFAS-funded students and how the findings could influence the policy review on the National Student Financial Aid Scheme that would enable HEIs to increase the retention rate that eventually increases the throughput rate at the HEIs.

WHY AM I BEING INVITED TO PARTICIPATE?

You were selected because of your expert knowledge in the Student Financial Aid Scheme and its contribution to students. You have the ability to provide technical and accurate information on NSFAS operations and funded students' information.

WHAT IS THE NATURE OF MY PARTICIPATION IN THIS STUDY?

The study involves semi-structured interviews where you will be expected to answer the following questions:

- I. What is the nature and effects of the dropout rate of NSFAS-funded students?
- II. Which root causes lead to the drop-out of NSFAS-funded students?
- III. Are other contributing factors either than finance causing NSFAS-funded students to drop out?
- IV. How do students perceive HEIs?
- V. What are NSFAS-funded student's experiences and expectations of post-school education?

The expected participation in the interviews is approximately one hour.

CAN I WITHDRAW FROM THIS STUDY EVEN AFTER HAVING AGREED TO PARTICIPATE?

Participating in this study is voluntary and you are under no obligation to consent to participation and if you do decide to take part, you will be given this information sheet to keep and be asked to sign a written consent form. You are free to withdraw at any time and without giving a reason and there is no penalty or loss of benefit for non-participation. Your real name will not be used only a pseudonym will be allocated to you and your identity will be kept confidential. There will be no payment due to you or any form of reimbursement by participating in this research. You are requested to read the form carefully before confirming your participation.

ARE THERE ANY NEGATIVE CONSEQUENCES FOR ME IF I PARTICIPATE IN THE RESEARCH PROJECT?

As an adult participant, there is no identifiable risk associated with the study under investigation. The investigation is not controversial, and you are considered not to be vulnerable. You will be required to complete a questionnaire and the questions are regarded as not sensitive. You will not be exposed to danger and there are no known or anticipated risks to the participants. Should there be a case of adverse events taking place the interviews will be discontinued and necessary assistance will be provided.

WILL THE INFORMATION THAT I CONVEY TO THE RESEARCHER AND MY IDENTITY BE KEPT CONFIDENTIAL?

You have the right to insist that your name will not be recorded anywhere and that no one, apart from the researcher who will know about your involvement in this research. A pseudonym will be used to protect your identity and you will be referred to in this way in the data. No one will be able to connect you to the answers you give.

Your answers may be reviewed by people responsible for making sure that research is done properly, including the transcriber, external coder, and members of the Research Ethics Review Committee. Otherwise, records that identify you will be available only to people working on the study, unless you give permission for other people to see the records.

As the topic is of importance in the higher education fraternity, the data may be used for other purposes such as a research report, journal articles and/or conference proceedings and as a participant you will not be identifiable in such a report.

HOW WILL THE RESEARCHER(S) PROTECT THE SECURITY OF DATA?

Hard copies of your answers will be stored by the researcher for a period of five years in a locked cupboard/filing cabinet in my office for future research or academic purposes; electronic information will be stored on a password protected computer. Future use of the stored data will be subject to further Research Ethics Review and approval if applicable. All hard copies including field notes and transcripts will be

shredded and electronic copies will be permanently deleted from the hard drive of the computer through the use of a relevant software programme.

WILL I RECEIVE PAYMENT OR ANY INCENTIVES FOR PARTICIPATING IN THIS STUDY?

No form of payment or reimbursement will be made for participation in the study.

HAS THE STUDY RECEIVED ETHICS APPROVAL?

This study has received written approval from the Research Ethics Review Committee of the CEDU ERC, UNISA. A copy of the approval letter can be obtained from me if you so wish.

HOW WILL I BE INFORMED OF THE FINDINGS/RESULTS OF THE RESEARCH?

If you would like to be informed of the final research findings, please contact Nonhlanhla Mabuza on 0835061521 or nkosin@unisa.ac.za. Should you require any further information or want to contact the researcher about any aspect of this study, please contact < Prof M Lekhetho on 012 429 3781 or lekhem@unisa.ac.za.

Should you have concerns about the way in which the research has been conducted, you may contact Prof M Lekhetho on 012 429 3781 or lekhem@unisa.ac.za alternatively; contact the research ethics chairperson of the College of Education Research Ethics Committee Dr. M Claassens on 012 346 0701 or mcdtc@netactive.co.za

Thank you for taking the time to read this information sheet and for participating in this study.

Thank you.

Signature

Nonhlanhla Mabuza

Name

ANNEXURE H: CONSENT FORM

CONSENT TO PARTICIPATE IN THIS STUDY (Return slip)

I, _____ (participant name), confirm that the person asking my consent to take part in this research has told me about the nature, procedure, potential benefits and anticipated inconvenience of participation.

I have read (or had explained to me) and understood the study as explained in the information sheet.

I have had sufficient opportunity to ask questions and am prepared to participate in the study.

I understand that my participation is voluntary and that I am free to withdraw at any time without penalty (if applicable).

I am aware that the findings of this study will be processed into a research report, journal publications and/or conference proceedings, but that my participation will be kept confidential unless otherwise specified.

I agree to the recording of the interviews

I have received a signed copy of the informed consent agreement.

Participant Name & Surname (please print)

Participant Signature Date

Researcher's Name & Surname (please print) _____

ANNEXURE I: PROOF OF EDITING



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2 September 2020

Declaration of professional edit

DROPOUT CAUSES OF STUDENTS FUNDED BY THE NATIONAL STUDENT FINANCIAL AID SCHEME IN SOUTH AFRICAN UNIVERSITIES

by

NONHLANHLA HERIEGLIETIAS MABUZA

I declare that I have edited and proofread this thesis. My involvement was restricted to language usage and spelling, completeness and consistency, referencing style and formatting of headings, captions and Tables of Contents. I did no structural re-writing of the content.

I am qualified to have done such editing, being in possession of a Bachelor's degree with a major in English, having taught English to matriculation, and having a Certificate in Copy Editing from the University of Cape Town. I have edited more than 200 Masters and Doctoral theses, as well as articles, books and reports.

As the copy editor, I am not responsible for detecting, or removing, passages in the document that closely resemble other texts and could thus be viewed as plagiarism. I am not accountable for any changes made to this document by the author or any other party subsequent to the date of this declaration.

Sincerely,

A handwritten signature in black ink.

UNISA: D. Ed. Education Management
University of Cape Town: Certificate in Copy Editing
University of Cape Town: Certificate in Corporate Coaching

Professional
EDITORS
Guild

Jacqui Baumgardt

Full Member

Membership number: BAU001
Membership year: March 2020 to February 2021

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Member: Prolingua