

**FACTORS INFLUENCING THE SUCCESS RATE FOR FINANCIAL
MANAGEMENT STUDENTS
AT A SELECTED TECHNICAL VOCATIONAL EDUCATION AND
TRAINING COLLEGE IN MPUMALANGA**

by

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DECLARATION

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

I further declare that I have submitted the dissertation to originality checking software and that it falls within the accepted requirements of originality.

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

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DEDICATION

I dedicate this study to the following people for the role they have played in my life and through the journey of my studies:

My beloved father, Mohale Refus Machethe, may His soul continue rest in peace and my mother, Patironi Florah Ngoveni, for taking care of me through my childhood till date.

My beloved husband, Giyani Victor Mathevula, for understanding and cheering me on during the long night of my studies.

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ABSTRACT

The success rate for students enrolled in Financial Management as a subject at Technical Vocational Education and Training (TVET) colleges has been a source of concern among numerous stakeholders in Mpumalanga province, with ramifications for the rest of South Africa. Students at TVET colleges come from a variety of secondary schools with poor financial management backgrounds, which contributes to the year's overall poor performance. The study's goal was to explore factors that influence the success rate of Financial Management students at a TVET college. The study used a qualitative research approach and an exploratory case study to understand the factors influencing the success rate. Purposive sampling, used to identify the participants in the area of Business Studies Department and Student Support Services, selected 14 participants from three campuses located in three separate townships. Data were gathered from semi-structured interviews conducted with the college's Head of Department (HOD), Education Specialist (ES), lecturers, and student liaison officer to examine their perspectives on the issue of the pass rate. Data were analysed thematically, with information grouped into themes and sub-themes that developed from all participants' responses.

The study's findings revealed that inadequate enrolment procedures, a lack of career advice and poor student support services to aid students through placement tests and course selection are the causes of poor financial management student success rates in finance courses. According to the findings, qualified career guidance assisting at TVET colleges regarding programme's subject matter curriculum should provide proper guidance to new students as they enrol in their new programme at the college. This will reduce the high number of poor pass rates, dropout rates, throughput rates, and waste of government funds and resources. Lecturers should have sufficient skills to teach the subject, including pedagogic expertise and industry experience, in order to adequately support students and provide additional knowledge that can be applied in the workplace.

Key concepts: Teacher knowledge, lecturer perception, lecturer development, student pass rate

ACRONYMS AND ABBREVIATIONS

DBE	Department of Basic Education
DHET	Department of Higher Education and Training
DoE	Department of Education
ES	Educational Specialist
FEA	Finance, Economic and Accounting
FET	Further Education and Training
FETC	Further Education and Training Colleges Act
GET	General Education and Training
HEI	Higher Education Institution
HESA	Higher Education Statistics Agency
HoD	Head of Department
NATED	National Accredited Technical Education Diploma
NCV	National Certificate Vocational
NQF	National Qualification Framework
NSC	National Senior Certificate
NSFAS	National Student Financial Aid Scheme
PoA	Portfolio of Assessment
PoE	Portfolio of Evidence
RPL	Recognition of Prior Learning
SASSETA	Safety and Security Sector Education and Training Authority
TVET	Technical and Vocational Education and Training
UMALUSI	Council for Quality Assurance in General and Further Education and Training
UNESCO	United Nations Educational, Scientific and Cultural Organization

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CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

According to the Department of Higher Education and Training (DHET), South Africa has 50 registered and accredited Public Technical and Vocational Education and Training (TVET) colleges that have been operating on more than 265 registered campuses in both rural and urban areas of the country, delivering qualifications and part-qualifications across nine provinces. However, the number of students who have written and completed qualifications in TVET colleges has been reported as very low (DHET, 2016). Large numbers of student are being registered at the beginning of the year for their respective programmes in Level 2 but the completion rate at Level 4 is very poor. The TVET sector has been very important in South Africa since its primary purpose was to support the government's goal of skilling its youth in acquiring practical and theoretical understanding of occupations at various industries (Safety and Security Sector Education and Training Authority (SASSETA), 2014).

The former Minister of Education, Grace Naledi Pandor, authorised and established 11 National Certificate Vocation (NCV) programmes as a key component in the development of vocational education in 2006, with the first intake of students occurring in 2007 (DHET, 2006:242). According to Department of Higher Education and Training (DHET, 2006:243), the aim of the NCV was to help the state to achieve its goal of ensuring that post-secondary education is more accessible through vocational programmes.

TVET colleges have many programmes offered under the Business Studies Department. Finance, Economic and Accounting (FEA) is one of the programmes offered under the Business Studies Department for the National Certificate Vocational (NCV). This programme is the one that offers the subject of Financial Management and enrolls large number of students at the beginning of the year in Level 2, however, it was anticipated that only 30% of students enrolled in that programme for three years would graduate within five years or more, and that 62% would not (HESA, 2014). The reason for poor completion rate, according to Beckstead (2017), could be student dropout. According to Beckstead (2017) identified a number of factors that appear to

play a role in student dropout rates and college achievement. For example, one of the causes of dropout is the difficulty of managing formal education as a student, full-time work while attending full-time classes simultaneously, as well family duties. According to Breier (2010) student dropout has been defined in situation when a student who had registered for a study program leaves the college during the first academic year, however, situation where student leaves the college for study break is not considered to be dropout. Concerning student dropout rates and poor performance, study by Viljoen (2020) concluded that many South Africa student in Technical Vocational Education and Training (TVET) are first generation student coming from low- income families with little or no formal education (Bitzer , 2009). This problem of low- income to the families apparently contribute to the role of student dropout at the college due to the reasons that student end up attending class and doing part – time job at the same time. According to the case study in student dropout of Ghadeer, Abu-Oda, Alaa and Halees (2015: 15) concluded that most student dropout caused by student knowledge gap before they registered with their respective program at the college. Knowledge gap is the lack of significant knowledge of the educational main processes such as advising planning, registration, evaluation and marking that need to happen prior registration for the student at the college. Due to the facts that many learning institutions do not have access to the necessary information to advice students. Therefore, they are not able to give suitable recommendation for them.

The success rate for students enrolled for the subject of Financial Management at TVET colleges has been regarded as a major issue in Mpumalanga Province, with implications for colleges in the rest of South Africa. Financial Management is one of the major subjects offered in the FEA programme, which includes three other subjects which are Accounting, Economics, Office Data Processing and three fundamental subjects which include English, Mathematical Literacy and Life Orientation. However, students at TVET colleges come from a variety of secondary schools with a weak Financial Management foundation, which contributes to overall poor performance

The primary goal of an educator/lecturer is to ensure that students achieve their full potential and that high academic standards are reached; however, Fan (2001), stressed that in order to increase students' academic progress, parents and educators must work together to aid and support teaching and learning by instilling discipline and a work ethic, which will assist in reducing the number of students who fail to achieve.

Luckadoo (2013) and Neufield, (2011), assert that family support appears to be important in assisting students in succeeding in their studies. According to Van der Bijl (2018), lecturers' support, demeanour, interaction in and outside the classroom, teaching style, lesson delivery and assistance in understanding the task can all influence the success rate. Van der Bijl (2018) states that students are favourably influenced by the lecturers' attitude, communication style and lesson presentation as they progress through the programme. To support students with teaching and learning in the classroom, qualified lecturers must have pedagogical understanding of the subject as well as industrial experience.

Manyau (2015:65) stressed that "the provision of training programmes to facilitate new information with TVET lecturers is also important. Curriculum instruction, technical skills training, career development, and mentorship appear to be irregular at best". However, Manyau (2015:70) reports that "most lecturers have not attended training in recent years since they do not receive financial support from the government, despite the fact that they play an important role during the class presentation and have an impact on the student's success rate", which could be a cause for concern.

1.2 BACKGROUND TO THE STUDY

South Africa's Department of Higher Education and Training (DHET) aims to expand public TVET colleges to make them the institution of choice, as reported in the White Paper for Post-School Education and Training (DHET, 2013). The National Certificate Vocational (NCV) at Technical and Vocational Education and Training (TVET) and the National Accredited Technical Education Diploma (NATED) certifications are being offered by DHET institutes. These NCV credentials has been aligned with the National Qualification Framework (NQF) Level 4 certificate, which is similar to a Grade 12 certificate and allows students to enrol in a Higher Education Institution (HEIs) (University) after passing all subjects from Levels 2 to 4.

To enrol for these programmes at a TVET college, students should have successfully completed Grade 9 (DHET, 2013). In general, TVET colleges offer two qualifications, the NCV and the NATED (Report 191), that students can pursue, full-time or part-time. The NCV was introduced in January 2007 and is available at NQF Levels 2, 3 and 4, which are comparable to Grades 10, 11, and 12, which means that this programme enables students from Grades 9 to 12 to register (DHET, 2016). The NCV, which takes

three years to complete, was created to provide both theoretical and practical vocational education (Engelbrecht, Spencer & van der Bijl, 2017:328).

As part of the National Accredited Technical Education programme (NATED) offers a certificate in business studies from N4 to N6. This is a semester-long course that runs from January to June and July to December. Students enrolled in the NATED programme have the option of completing their selected courses in a year and a half by attending full-time classes and spending an additional six months conducting practical work outside the classroom in order to acquire their National Diploma.

Perold, Cloete and Papier (2012:63) have described the NCV programme as inefficient in terms of retention and throughput rates, as well as high dropout rates. The difficulty of student retention and programme completion has had a detrimental impact on the institutions' reputation, as well as the individual student's own economic and employment prospects. The goal and design of the NCV programme is aimed at offering students the opportunity to acquire and develop knowledge by attending classes every day, skills by engaging in practical work during school vacations, and values and attitudes in becoming lifelong **students** by continuing their studies at a university of their choice and pursuing self-employment opportunities.

In 2015, 1 557 female and 579 male students enrolled at 50 public South African TVET colleges to study Finance, Economic and Accounting. Financial Management and Accounting was their major subject, however the pass rate at the end of that year was extremely poor (DHET, 2016). According to statistics from the DHET, out of 2 136 students who enrolled for technical and vocational education and training in 2016, only 640 managed to pass all subjects at the conclusion of the year (DHET, 2016). As a result, it appears that there is an extremely low pass rate in the FEA programme, which necessitates a re-evaluation by the Department of Higher Education Training at TVET College in terms of the steps utilised in enrolling students in Level 2.

According to Van der Westhuizen (2018), the NQF Level 4 examination (NCV), is comparable to the National Senior Certificate (NSC) examination in that it offers an exit qualification from the mainstream education system and thus it is considered to be at the same level as matric. Van der Westhuizen (2018) also emphasises the importance of the NCV as a qualification that requires more attention when it comes to enrolment for entry students. In addition, as the NCV certificate is a highly significant

qualification for students to achieve, it means that TVET college should appoint lecturers who are well qualified and experienced to successfully cope with the NCV programme to offer the country's impoverished student to attain a qualification. According to Owalabi and Adebayo (2012) study examined the effect of teacher's qualification on the performance of the student, the results revealed that students taught by teachers with higher qualifications performed better than those taught by teacher with lower qualification. According to Fateen and Mine(2021, 16) indicate that several studies have revealed that qualification and experience is one of the critical factors that energize student performance.

Lecturers are critical in delivering high-quality TVET college programmes that produce graduates with the necessary skills; however, Keevy and Sethusha (2018) report that there is a scarcity of well-educated, skilled and professional teaching staff with industrial experience in the field. Furthermore, they acknowledge the need to boost economic and social development by strengthening the capacity of TVET colleges and upgrading lecturer knowledge, skills and industry currency (Keevy & Sethusha, 2018).

1.3 THEORETICAL FRAMEWORK

A theoretical framework is a specific collection of thoughts and theories that relate to the phenomenon that the researcher chooses to investigate (Du Plooy-Cilliers, Davis & Bezuidenhout, 2014). The theoretical framework is a framed snapshot of a particular topic which the researcher selects and describes in terms of specific and related theories. This means that the theoretical framework serves as guide on which to build and support the study and also provide the structure to define how the researcher will philosophically, epistemologically, methodologically and analytically approach the research as a whole. Grant and Osanloo (2014) define a theoretical framework as a structure that guides the research by relying on a formal theory constructed by using an established, coherent explanation of certain phenomena. It consists of selected theories that guide the researcher's thinking with regards to how the researcher understands and plans to research the topic as well as the concepts and definitions from the theory that are relevant to the study. A study without theory cannot generate knowledge towards solving challenges, however, a study with theory means that the findings can be viewed through the lens of the constructivist learning theory.

According to McLeod (2019), constructivism is an approach to learning that holds that people actively construct or make their own knowledge and that reality is determined by the experience of the learner. Constructivism believes in personal construction of meaning by the learner through experience, which is influenced by the interaction of prior knowledge and new events. Therefore, to improve pass rate at TVET colleges, students need to have some background and foundation of the subject. In addition, students constantly need to try and develop their own individual thinking of the real world from their perceptions of that world and their active participation. Constructivism states that learners construct meaning only through active engagement with the world.

Constructivism is divided into three broad categories, according to McLeod (2019), namely: cognitive constructivism and social constructivism. Cognitive constructivism states that knowledge is something that is actively constructed by learners based on their existing cognitive structure. Therefore, teaching and learning methods that lecturers apply in the classroom assist students in assimilating new information to existing knowledge. Social constructivism states that learning is a collaborative process and knowledge develops from the individual's interactions with their culture and society. Constructivism theory aim to identify how to implement learning process especially as used for learning purpose in the classroom and how knowledge is constructed. In the social constructivist classroom, the lecturer's role is to help students build their knowledge and control the fact of having an educational reality of students during the learning process. Constructivist lecturer lets the student's response drive a lesson, change instructional strategies, change content of the lesson and encourage peer interaction in the classroom. This help the student to give more on what they know not focusing on the work presented by the lecturer.

The function of the theoretical framework, according to Du Plooy-Cilliers *et al.* (2014), is to outline the theoretical scope of the studies and to provide guiding principles and a specific perspective through which the researcher examines the topic. In addition, the framework assists the researcher in identifying the relevant key variables or aspects to include in the investigation of the topic and then to guide the researcher on how to collect, analyse and interpret the data, pointing to the most critical research questions that need to be answered in order to improve an understanding of a particular phenomenon.

1.4 PROBLEM STATEMENT

The success rate of Financial Management students at TVET colleges has been identified as the most pressing challenge. According to Ali (2013), academic achievement is a measure of the degree of success in performing specific tasks in a subject or area of study by students after a learning experience. It is the outcome of education that indicates how well a student is doing academically. Meaning the pass rate for Financial Management student at TVET college need to improve, however, the improvement will be based on the lecturer and student commitment in the classroom during the process of teaching and learning. Academic achievement is a major issue to lecturers, students, parents and guardians as well as other stakeholders in the college. A high academic achievement for any class of students is an indication of teaching/learning effectiveness while poor academic on the other hand is an indication that teaching/learning process is everything but ineffective. Ali (2013) add that teaching and learning depend to a large extent on the teacher's knowledge of the course content and ability to adequately or effectively deliver the instruction to the students. The DHET's Green Paper for Post-School Education and Training (DHET, 2012:20) stated that "there is a higher expectation of public TVET sectors as central South Africa's skills development system", but in the same document, admitted that "most of our colleges are weak institutions". The DHET refer this weakness to inadequate subject expertise of TVET lecturers. Furthermore, the Green Paper also mentions poor management capacity of the TVET college and poor understanding by TVET lecturers of the workplace environment and its requirements (DHET, 2012:22).

TVET staff, according to Mokone (2011), have a wide range of types and levels of qualifications in terms of subject expertise and vocational pedagogy, ranging from those with formal teaching qualifications but no teaching experience to those with formal teaching qualifications but no industrial experience. Taylor (2011: 47) notes that until recently, there was no training base for TVET college lecturers in South Africa, and no new qualification structure for lecturing personnel, which means that present teaching staff were from fairly traditional backgrounds and possess a variety of talents. Lecturers with industry experience have practical workshop training abilities but lack theoretical classroom teaching knowledge, whereas lecturers with teaching backgrounds have theoretical classroom teaching knowledge but lack practical

workshop training expertise (Mokone, 2011:28.). According to Pretorius news24 (2018) support the issue of poor lecturer qualification by indicating that “ there have been some attempts for current lecturer in the industry to upgrade qualification but still a significant number of lectures are not qualified and may lack skills to support students. According to Makgato (2021) attest that the school of education and vocational colleges are still experiencing poor teacher levels of content knowledge and pedagogy, and lecturer with no occupational skills competent which compromise the quality of education and skills development.

According to the TVET College Times (2019:37), there are three key challenges in public TVET colleges in South Africa. Poor teachers, out-of-date machinery that is no longer in use in industry and low placement of their students in the firms while they are being trained (Gafieldien, 2016). Dr Blade Nzimande reported in News 24 (2017) that protesting TVET college students' complaints about the incompetent lecturers, college mismanagement and insufficient financing from the National Students Financial Aid Scheme (NSFAS). This suggests that the way in which lecturers are trained prior to being appointed, should be taken into consideration as these factors have an impact on student achievement.

In 2017, the Department of Basic Education (DBE) revealed that of 435 000 teachers across the country, 5 139 teachers were either unqualified or under-qualified. This scenario with unqualified lecturers seems to be mirrored in TVET colleges where poor-quality education provided at the great majority of TVET colleges results in poor performance (TVET College Times, 2019:40). Harmse (2017) suggests that in addition to unqualified lecturers, college mismanagement, insufficient funding for students from the National Student Financial Aid Scheme (NSFAS), and late payment of an allowance for accommodation and transportation, could contribute to student achievement. Meaning poor pass rate of financial management TVET student is incapable of providing student with the skills they required. It lead to an individual who cannot advance their education or obtained lasting employment (Wilkison, 2015).

This study then investigates factors that influence the success rate of Financial Management students at three campuses of a selected TVET college in the Gert Sibande district, Mpumalanga

1.5 THE RESEARCH QUESTIONS AND AIMS AND OBJECTIVES

The main research question of this proposal is: *What factors influence the success rate of Financial Management students at three campuses of a selected TVET college in the Gert Sibande district, Mpumalanga, South Africa?*

Based on the research question stated above, the following are the sub-questions in line with the main questions:

1. What are the experiences of lecturers in teaching financial management subjects?
2. What are the teaching strategies employed by lecturers to enhance the success rate of the financial management subjects in the TVET curriculum?
3. How can lecturers be developed to empower them with strategies to teach financial management subjects?

The aim of the study is to explore the factors that influence the success rate and ways of improving Financial Management student performance at TVET Colleges.

The objectives are to:

- To investigate the experiences of lecturers teaching financial management subjects
- To determine the teaching strategies employed by lecturers to enhance the success rate of the financial management subjects in the TVET curriculum
- To establish how lecturers can be developed to empower them with strategies to teach financial management subject.

1.6 RESEARCH METHODOLOGY

According to Du Plooy-Cilliers *et al.* (2014), research methodology refers to how a researcher gathers and analyses data. This section briefly describes the methods that were employed as well as the reasons for choosing these methods.

1.6.1 Research Design

According to De Vos, Strydom, Fouché and Delport (2014:143), a research design is a strategy that outlines how the researcher conducts the project. The response to a

research question is intimately related to the study design. The goal of research design is to achieve a high level of internal validity (Bless, Higson-Smith & Sithole, 2015: 130). The sub-sections that follow briefly lays out the research design, but this is done in greater depth in Chapter 4.

1.6.1.1 Research paradigm

The interpretivist research paradigm was used this study which to investigated factors that influence the success rate of Financial Management students at three campuses at a selected TVET college in the Gert Sibande district, Mpumalanga. The interpretivist research paradigm allows the researcher to view the world through the eyes of the participant (Du Plooy-Cilliers *et al.*, 2014: 28) and aims at eliciting participants' viewpoints and developing an in-depth understanding of what is significant and relevant to the phenomenon under study.

The ontological perspective of interpretivism, according to Du Plooy-Cilliers *et al.* (2014), is that reality is socially produced and is dependent on people's interpretations of their own experiences and interactions with others. Interpretivists also claim that one's internal vision of reality varies depending on circumstances, culture, and experiences, and that no two people perceive reality in the same manner.

According to Creswell (2009), the social world would not exist without human knowledge. The objects that humans encounter always limit their understanding and knowledge. The things we are exposed to, our own unique experiences, and the meaning we have given to them all limit our knowledge and comprehension. Creswell goes on to say that human life can only be understood from the inside out, and that it cannot be seen from the outside. As a result, the interpretivist is interested in people's subjective experiences as well as how they interact or relate to one another.

1.6.1.2 Research approach

The researcher used a qualitative approach to the study. Qualitative research is concerned with the underlying features of subjective experience as well as the meanings connected to phenomena, according to Du Plooy-Cilliers *et al.* (2014). By applying qualitative data gathering approaches, the researcher attempted to achieve

richness and depth of data gathered from complex and multi-faceted phenomena in a particular social milieu.

According to Creswell (2008), qualitative research is a tool for examining and comprehending the meaning that individuals or groups ascribe to a social or human context. De Vos *et al.* (2011) state that the qualitative researcher is more concerned with understanding than with explanation, with naturalistic observation rather than controlled measurement, and with the subjective exploration of reality from the insider's perspective rather than the outsider's perspective prevalent in quantitative paradigms. According to ontology and epistemology, a qualitative researcher's understanding of reality is based on how the researcher believes the research question can be answered most effectively (Schurink *et al.*, 2011:308-309)

According to Denzin and Lincoln (2005), qualitative research allows researchers to develop a better grasp of the perspectives of participants in their surroundings. This means that the researcher could interview a variety of participants namely: lecturers, education specialists (ES), and Heads of Departments (HoDs) from three campuses of a selected TVET college in the Gert Sibande district, Mpumalanga, allowing them to express their feelings, ideas, and experiences about the student performance in the Financial Management programme.

1.6.1.3 Research strategy

A case study which involves an exploration of a single or multiple case over a period of time through detailed, in-depth data collection involving multiple sources of information (Creswell, 2007:73) was used in this investigation. The researcher chose an exploratory case study design to figure out why Financial Management students at three campuses of a selected TVET college in the Gert Sibande district, Mpumalanga have such a low success rate. Exploratory research, according to Bless *et al.* (2015; 60) is needed where limited knowledge or information exists about a particular subject and the purpose of the research is to gain a broad understanding of a situation, phenomenon or community.

1.6.2 Research Methods

Research methods, according to Du Plooy-Cilliers *et al.* (2014), refer to how the researcher would collect data and then analyse that data. In this section, a brief outline

of the selection of participants and the sample procedures were used as well as the reasons for doing so.

1.6.2.1 Selection of participants

In qualitative research, the selection of participants is known as sampling (De Vos *et al.*, 2002:240, Sarantakos 2000:154). According to Patton (2002:244), there are no sample size rules in qualitative research. The sample size is determined by what we want to learn from the reader, the objective of gathering information, what will be valuable from the information gathered, what will be credible, and what can be accomplished with the time and resources available.

Sarantakos (2000:156) describe sampling in qualitative research as being relatively limited, based on saturation, not representative, the size statistically determined and involving low cost and less time consuming.

The researcher selected three campuses of the Gert Sibande TVET College located in three different townships in Mpumalanga. The researcher used purposive sampling to select all lecturers teaching the subject because of their experience in offering the subject, including Heads of Department (HoDs) because of their experience in monitoring and evaluating the lecturers in the classroom and Educational Specialists (ESs) from the Business Studies Department.

1.6.3 Data Collection

A qualitative approach requires a variety of methods to gather information. In this study, interviews and document analysis were used to collect data, each of which are discussed below.

1.6.3.1 Semi-structured interviews

An in-depth interview, according to Du Plooy-Cilliers *et al.* (2014), is a qualitative data gathering strategy that allows you to ask participants questions to discover more about their perspectives, opinions and beliefs about a certain issue. According to Creswell (2014), a qualitative interview occurs when a researcher asks one or more questions and then allows participants to respond while recording the responses for valid proof that the interviews took place.

In this study, the researcher used semi-structured interviews to collect data from the participants as it gave participants much more flexibility in participating (De Vos *et al.*, 2014:351). Semi-structured interviews were decided upon as it would assist in gaining a detailed picture of a participant's beliefs about and perceptions of a topic. The researcher scheduled interviews in consultation with the campus manager of the college to avoid disrupting normal teaching and learning. The interviews were scheduled with lecturers at three different campuses of the selected TVET College; however, the researcher used telephonic interviews with two lecturers who are located a distance away from the researcher's workplace. The interview sessions were conducted during break time and during the afternoon depending on the availability of the participants. Prior to the interviews, the participants were informed of the purpose of the study, the procedure that would be followed and the interview questions. The researcher audio-recorded the interviews after gaining permission from the participants prior to the commencement of the interviews.

The researcher interviewed lecturers who taught the subject of Financial Management, in collaboration with the Department's ESs and HODs, to find a way ahead in supporting and enhancing the success rate of their students at the college. As a result, participants were encouraged to voice their feelings regarding the issue that results in the performance being below average.

1.6.3.2 Document analysis

According to Ritchie and Lewis (2003:35 cited by De Vos *et al.*, 2014:377), document analysis involves the study of existing documents, either to understand their substantive content or to illuminate deeper meanings which may be revealed by their style and coverage. The researcher analysed relevant documents because this study of data collection is relatively low cost and is thus more affordable. One of the basic advantages of document analysis is the fact that researcher does not need to make personal contact with the respondents.

Document analysis saves time and is cost-effective and in addition, it allows the researcher to get more detailed information which may be forgotten by participants during the interview session (Creswell, 2012). For this study, documents included the Placement Test Question Paper, Campus Pass Rate Statistics, lecturers and student's

files, classroom attendance of lecturers and students and class visit monitoring documents.

1.6.4 Data Analysis

According to Creswell (2009:184), data analysis is gathering open-ended data based on generic questions and producing an analysis from the information provided by participants. Data analysis, according to De Vos *et al.* (2011:397), is the process of providing order, structure and meaning to a large amount of data. The procedure usually entails lowering the volume of raw data, screening out irrelevant material, detecting noteworthy patterns, and creating a framework for presenting the data (De Vos *et al.*, 2011:379).

The researcher employed thematic analysis, which focuses on searching for themes or patterns that occurs across the data (De Vos *et al.*, 2011:397) to analyse the content by exploring and identifying unique themes and sub-themes which refer to the participants' views and shared experiences regarding the success rate of Financial Management student at three TVET campuses in the Gert Sibande district of Mpumalanga. The themes were aligned with the research questions and reported in Chapter 4 which led to conclusions and recommendations reported in Chapter 5.

1.7 TRUSTWORTHINESS OF THE STUDY

In qualitative research, the overarching phrase for validity and reliability is 'trustworthiness'. (Du Plooy-Cilliers *et al.*, 2014). Determining whether the research measured what it was designed to measure, as well as whether the instruments used mirrored the reality of the construct being tested, is what reliability is all about (Du Plooy-Cilliers *et al.* (2014). Validity is one of qualitative research's strengths, and it is centred on establishing whether the findings from the researcher, participants or the study's reader are correct (Creswell & Miller, 2000). Trustworthiness is separated into credibility, transferability, dependability and confirmability, each of which are discussed below.

1.7.1 Credibility

The precision with which the researcher has evaluated the data presented by the participants is referred to as credibility (Du Plooy-Cilliers *et al.*, 2014:258). Credibility

is related to the concept of internal validity in that it aims to persuade the reader that the findings accurately reflect the reality under investigation (Bless *et al.*, 2015:236). According to McMillan and Schumacher (2010:3), credibility is defined as the degree to which the results resemble reality and are deemed accurate, trustworthy and reasonable.

To assure the study's authenticity, participants were sampled based on their experience, attributes and exposure to the topic of Financial Management students' success rates. To ensure credibility, the researcher sent transcripts compiled from the interviews to all participant to verify if all their response where correctly captured. The transcripts were shared with all the participants to confirm their accuracy.

1.7.2 Dependability

The quality of the process of integration that occurs between the data gathering methods, data analysis and the theory derived from the data is referred to as dependability (Du Plooy-Cilliers *et al.*, 2014:259). Taking this into consideration, the researcher recorded the process involved in data collection, analysis and interpretation. Dependability necessitates that the researcher meticulously describes and executes a well-thought-out research approach (Bless *et al.*, 2015:237). De Vos *et al.* (2014:420) emphasises that when it comes to dependability, the researcher should follow a logical, well-documented and audited research process. In addition, the researcher needs to account for changing conditions in the phenomenon under investigation, as well as modifications in the design resulting from a better understanding of the situation. The researcher used two methods of collecting data which were interviews and document analysis, which enhanced the dependability of the study.

1.7.3 Transferability

Lincoln and Guba (1999, cited by De Vos *et al.*, 2014: 420), proposed transferability as an alternative to external validity or generalisability in which the burden of demonstrating the applicability of one set of findings to another context falls more on the investigator who would make the transfer than with the original investigator. According to Bless *et al.* (2015: 237), transferability necessitates extensive descriptions of the context in which the data were obtained, as well as detailed

descriptions of the researcher as a person and her interaction with the participants. Given (2008) states that transferability is the degree to which the context of a study has been defined to ensure internal validity so that another researcher can determine whether the study can be replicated and used in a different context. The researcher ensured transferability by explaining and documenting all processes leading to the research report to provide the reader with sufficient information to decide if the study is transferable.

1.7.4 Confirmability

According to Bless *et al.* (2015:237), confirmability is the ability of another researcher or observer to acquire identical results by following a similar research method in a similar situation. The term 'confirmability' refers to how strongly the data obtained backs up the researcher's findings and interpretations. It shows how well the conclusions are drawn from the data. It is necessary for the researcher to have thoroughly described the study procedure in order for others to scrutinise the research design (du Plooy-Cilliers *et al.*, 2014:259). The researcher tried not to be biased refraining from allowing personal feeling and views to influence the study. In addition, the researcher requested data verification from participants.

1.8 ETHICAL CONSIDERATIONS

Ethics, according to McMillan and Schumacher (2010:117), is concerned with moral ideas about what is right or wrong. They also stressed that research ethics is concerned with what is morally appropriate and inappropriate while working with volunteers. Du Plooy-Cilliers (2014) states that ethical thought provides us with standards for what is acceptable and inappropriate behaviour. Methods, techniques, or viewpoints that instruct us on how to act and understand complicated situations and topics are also referred to as ethics (Resnik, 2011).

According to Strydom (2011:114), ethics is a choice that influences human behaviour by adhering to a code of principle, rules of conduct, the researcher's obligation, and the standards of conduct of a certain profession. Strydom (2011) states that ethics is a set of moral principles proposed by an individual or group, widely accepted, and that provide rules and behavioural expectations about the most appropriate conduct toward

experimental subjects and respondents, employers, sponsors, other researchers, assistants and students.

This study took into account the following ethical issues:

1.8.1 Permission

Permission, often known as consent or authorisation, is the act of formally permitting someone to do something (Cambridge English Dictionary, 2021). Because the study was conducted at a selected TVET college with employees, permission was requested from the office of the principal (CEO) of the TVET college through the campus manager's permission. The researcher sent a formal letter through email to the campus manager's office to ask permission to interview the sampled participants and analyse specific college documents. The permission was requested from the University of South Africa through ethics committee to conduct the research at the selected TVET College in Mpumalanga.

1.8.2 Informed Consent

Informed consent, according to Du Plooy-Cilliers et al. (2014:265), is that participants should be aware that they are taking part in a scientific project. They should be fully informed and give their consent in writing. They should be aware of what will be expected of them during the course of their participation, as well as whether and how their identities will be protected and how the results will be used. In addition to securing the ethical committee's authorisation, Mouton (2004:244) recommends informing participants about what would happen during the study prior to obtaining their signed consent. According to Patton (2002:407) explains that participants should be informed that the information is significant and why it is relevant before the interview or before the opening of the discussion. This means that the interviewer's willingness to explain the aim of the interview should be evident. To avoid wasting participants' time due to inadequate organisation, all participants were consulted through email about the study and its purpose. The researcher sent consent form to all the participant to sign and with a request to return the copy to the researcher. The participants were told that in order to grant consent, they needed to be legally and physiologically competent.

1.8.3 Avoiding Harm

According to Babbie and Mouton (2001), exposing facts that might disgrace the individuals and jeopardise their home lives, friendships and careers could cause harm. According to Du Plooy-Cilliers *et al.* (2014), harm can include elements that are more difficult to avoid, such as forcing individuals to recollect emotionally painful memories or asking questions in a group environment that may embarrass one participant in front of others.

The researcher avoided anything in this study that could embarrass the participants or cause physical or emotional harm or distress. The researcher had an ethical commitment to protect participants from any type of physical discomfort that may have arisen as a result of the research endeavour within all reasonable bounds (Creswell 2003:64).

1.8.4 Confidentiality

Confidentiality, according to De Vos *et al.* (2014:119), is a continuation of privacy, which refers to agreements between people that prevent others having access to private information. According to Mouton (2004:243), informants have the right to remain anonymous. This right should be respected both when it has been explicitly given and when there is no clear understanding to the contrary. According to Mouton (2004) explains that the condition of anonymity in data collecting includes cameras, tape recordings, and data obtained during face-to-face interviews or participant observation. To protect the participants, the researcher used pseudonyms in place of the names of all the participants involved in the study. As a result, the researcher ensured that the information provided in the study was kept private and not shared. Data were also stored on a CD disk and will be kept at the UNISA library for a number of years for future reference of other scholars

1.9 LIMITATIONS AND DELIMITATIONS OF THE STUDY

Limitations are defined by Du Plooy-Cilliers *et al.* (2014) as constraints or limits in the research project that are beyond the researcher's control, such as time, money resources, and information availability. According to Du Plooy-Cilliers *et al.* (2014), delimitation can be applied to any component of the research scope, any area of the

research study where the researcher will investigate, or any obstacles faced during the research design fulfilment.

In addition, Du Plooy-Cilliers *et al.* (2014) argue that, because delimitations are the consequence of a researcher's decision, they must be documented and reported, and the researcher must provide reasons or arguments for these inclusion and exclusion decisions on all levels. This choice aids the researcher in focusing and managing a research project, as well as demonstrating the validity and reliability of the outcome and subsequent discoveries. The study is limited to one TVET college at Mpumalanga Province focusing in three different Campuses of this TVET college. Due to the COVID-19 pandemic close contact was forbidden and as a result, the researcher kept a reasonable social distance during the collection of data when conducting face-to-face interviews; however, for participants who were located some distance away, the telephone as a media of communication to avoid travelling as travelling was restricted due to pandemic.

1.9 CHAPTER OUTLINE

Chapter 1: The first chapter provided an overview of the research. This section gave an overview of the research endeavour. The background, justification, and problem statement of the study were presented in this chapter.

Chapter 2: In this chapter, the researcher addresses a literature analysis of the elements that influence student success rates in a TVET college's Financial Management programme, as well as measures that could be employed to mitigate and sustain the problem.

Chapter 3: The research technique and research strategy are described in the third chapter. This chapter outlines how the data were collected analysed.

Chapter 4: The data analysis and findings of the study, as well as the conclusions, are presented in Chapter 4.

Chapter 5: The interpretation of the literature findings is presented in Chapter 5. These findings lead to a conclusion and a set of guidelines for developing recommendations

that could help improve the pass rate of TVET students in the Financial Management subject.

1.10 CHAPTER SUMMARY

The study's overall context was presented in the first chapter. The theoretical framework of the study, the problem statement, and the research goal and target were then presented. The poor pass rate for Financial Management students at a selected TVET college in the Gert Sibande district of Mpumalanga prompted this study to look into the elements that influence the students' success rate in Financial Management subject, which is one of the subjects provided by the college in the FEA programme. The research methodology used in this study as well as how data collection and analysis were carried out, were also discussed in this chapter. Trustworthiness and ethical considerations were also discussed with the final sections being the outline of the study's chapters.

The next chapter reviews the relevant literature in greater depth in develop a theoretical foundation for student achievement in TVET colleges.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

The purpose of this chapter is to review the literature relevant for the study and develop a theoretical framework in an attempt to answer the research question: *What factors influence the success rate of Financial Management students at three campuses of a selected TVET college in the Gert Sibande district, Mpumalanga, South Africa?*

The literature study begins with a discussion of the system put in place by Technical Vocational Education and Training (TVET) colleges to support their structures, which is thought to have a substantial impact on how well students perform academically (Speckman & Mandew, 2014).

2.2 THE NATIONAL QUALIFICATION FRAMEWORK FOR TECHNICAL AND VOCATIONAL EDUCATION AND TRAINING

The national qualification system is organised as a curve for student learning accomplishment, according to the Green Paper (DHET, 2012:71), with certain qualifications associated with topic curricula and others consisting of unit standards. The Higher Education Qualification Framework's implementation date was originally **set from** 1 January 2009, when it was implemented for all new programmes.

The purpose of the National Qualification Framework (NQF), according to the Green Paper is to:

- Create an integrated national framework for learning achievements,
- Facilitate access to, and mobility and progression within education, training and career paths,
- Enhance the quality of education and training, and
- Accelerate the redress of past unfair discrimination in education, training and employment opportunities (DHET, 2012:70).

The DHET's highest priority, according to the White Paper (DHET, 2013), is to strengthen and expand public colleges so that they become institutions of choice for a large proportion of school leavers. Key objectives in strengthening colleges include

improving access, throughput rate, management capacity, student support services, and student housing, as well as developing management information systems and increasing colleges' responsiveness to local labour markets.

2.2.1 Student Access, Admission and Enrolment

Access, admission and enrolment are critical steps in any Higher Education and Training programme (DHET, 2013). As the government intends TVET colleges to become the cornerstone of the country's skills development system, according to the White Paper (DHET, 2013:12), a substantial effort will be made to enhance admission and enrolments. Furthermore, in order to enhance enrolment, admittance will no longer be based exclusively on student qualifications, but rather on recognition of prior learning (RPL), which will be used more broadly, particularly for young adults seeking to enrol in college programmes.

The goal of this process is to assist each college and campus in ensuring that the registration process is consistent and acceptable, and that students are appropriately supported. According to the Further Education and Training Colleges Act (FETC), No.16 of 2006 (Republic of South Africa, 2006), each college must have an admissions policy that is determined by the college council after consultation with the academic board and with the approval of the members of the Executive Council (Gewe, 2010). Good enrolment, according to the White Paper (DHET, 2013), will allow individuals to enrol in programmes for which they have the appropriate background which will help institutions to identify the programmes that need to offer extra learner support.

This study argues that first-year students fail because their enrolment is based on their earlier years' achievement and qualifications and also because they pass their selection test or pre-test without having their pre-knowledge or background of the qualification that they received in high school evaluated.

2.2.2 Minimum Registration Requirement

For aspiring students without a formal education, good entry tests and procedures will allow them to be placed appropriately. Enrolment in TVET colleges has significantly increased in recent years, and this trend is expected to continue in order to meet the country's critical skills shortages. Students' initial impression of college should be that of being welcomed into a well-organised, student-centred environment where

everything is done to help them succeed as members of the college community (Maimane, 2016).

Before the principal and other members of the management team, the Head of Department (HoD), Subject Coordinators, Education Specialists (ES), as well as staff members, can formulate goals and outcomes to guide students and educators/lecturers, they must agree on the school's admission policy (Van Deventer & Kruger, 2014:248). The minimum requirement for South African students to access higher education and training is pegged at Grade 12 for university admission and Level 4 for admission to TVET colleges, with the minimum requirement for TVET colleges being Grade 9, which forms an exit level from high school.

Institutions and fields of study may develop their own additional minimum admission requirements policies (Garson, 2018). These admission minimum requirements may include, among other things, enrolling students who have met a specific level of academic achievement and lowering the failure rate for prospective students. In order to register for a FEA programme, students must be in possession of a Grade 12 certificate with Accounting as a subject or a Grade 9 report with an Economic Management Sciences topic that includes a basic Accounting subject.

Although the DHET states that all students should be admitted to TVET colleges on a first-come, first-served basis, (DHET, 2016) experience has shown that TVET colleges do indeed use selection criteria and processes to enrol the best candidates in order to produce better results and reduce student retention and dropout at the end of the year. Colleges, on the other hand, lose sight of the rationale for their very existence and the role that they need to play in the education system.

Pre-entry assistance, career guidance and placement are designed to assist each college and campus in ensuring that the career guidance provided is of high and consistent quality (DoE, 2009). In order to prevent adding to their debt and to prevent the increase in the rate of failure, it is critical that students enrol in the appropriate programmes and courses (Cummings, 2014). However, due to the fact that schools seek to cover the exact number of departments of higher education required from each TVET institution, students are forced to enrol in the programme that is accessible without checking their prior-knowledge about that programme.

According to Tinto (2012), expectation has a significant impact on registration and performance. The researcher discovered that students enrol in courses they do not wish to do because college enrolment is managed according to a strategic plan that specifies the target number of students per programme required by the Department, and these figures are not supposed to be exceeded or fall below the target number.

Students are encouraged to enrol in existing programmes even if they do not match the programme's requirements, which results in poor performance and registration because students enrol in whatever programme is offered but then realise it is not what their chosen one. Students may register for the FEA programme, but allocation is based on availability, even if they do not satisfy the programmes requirements. This turns out to be a time-consuming and futile effort, since it adds to the causes for the collage's poor performance and contributes to a variety of issues in the classroom.

Students go through various stages during the enrolment procedure before they are accepted for their selected course. Students must first take a placement test, according to the Placement Test Policy, to assess their prior knowledge from high school, then apply for a National Student Financial Aid Scheme (NSFAS) bursary to help them pay their tuition expenses, and then choose a programme depending on their qualifications. In some cases, a student may complete all stages only to be find that the programme is fully-subscribed or that they do not qualify; this is infuriating, and it is often the reason why students end up enrolling in a programme for which they are not equipped because they are concerned about the time they have wasted and their expectations of further education and training

2.2.3 Student Quality

In terms of supervising and establishing discipline, the college environment is different as they are not as rigid as schools, where students are monitored by a teacher (Buthelezi, 2018). Students are not penalised for being late or for absenteeism, or arriving late for classes in TVET colleges. However, students tend to do as they like and attend lessons on their own schedules, which are some of the reasons why TVET students perform poorly in the classroom. College students used to be more mature and responsible, and they loved teaching and studying (Mokone, 2011); nowadays, with the introduction of new curriculum, TVET lecturers have to deal with adolescents (Mokone, 2011: 57). and find these students undisciplined and unmotivated. This

indicates that the quality of students who enrol at college has a greater impact on the course's success rate.

2.2.4 Student Performance

According to the Cambridge International Dictionary of English (1995), a person's 'performance' is defined by how well he or she performs a task or activity. Kotze (2006) emphasises the importance of knowing how to produce results and being clear on what makes a difference and what does not, with behaviour, or how one acts, driving performance.

Lecturers are primarily concerned with ensuring that students achieve their full potential and that high academic standards are reached, which means the academic achievement of students is an important indicator of effective education. Management normally has particular procedures and strategies in place to guarantee that academic requirements are reached, as required by the Department, and parents have certain expectations about their children's performance as well (Jeynes, 2005, Smolkowski *et al.*, 2017, Thomson, 2002).

Kraak and Kedibone (2016) suggest that focusing more on student performance and success with the goal of increasing pass rates and improving employability, allows more students to complete their qualifications in a reasonable amount of time and it equips them to confidently work in the labour market. From student enrolment planning and administration to classroom teaching and learning, from curriculum management to academic assistance to workplace-based experience, Mokone (2011) advocates that all efforts be directed toward informing and supporting improvement in students' performance. However, to increase students' academic achievement, parents and educators must work together to aid and support the teaching and learning process by ensuring that students are disciplined and behave appropriately (Mokone 2011).

Students' poor performance in NCV programmes poses a threat to growth, making it difficult for universities to accept new students into their programmes and establishing an unfavourable picture of the NCV (Gewe, 2016:33). According to Gewe (2016:44), a performance culture is defined as "the commitment and enthusiasm to perform as well as the drive to achieve". Students' ability to perform will be determined not only by their competency and technical talents, but also by their motivation and desire to

perform. Students must be motivated and their desire to learn must be strong in order to achieve good results. Student motivation, according to Saeed and Zyngier (2012), is the degree to which a student puts forth effort and concentrates on learning in order to obtain successful outcomes.

According to Department of Higher Education and Training (DHET, 2011:1), students are more likely to achieve academic success in an environment that supports them in terms of programme selection. The college should provide relevant and appropriate advice or guidance to first-year students in order to help them make good subject choices and thus avoid difficulties that they may encounter during the presentation of lectures. In some cases, students may require someone to coach them and support them in their programme so that they become effective students of that particular college. These aspects will improve student performance and assist in reducing student drop-out and poor college results at the end of the academic year.

Abba (2013) references Hendrikz (1986), who defines motivation as the process through which teachers encourage students to focus on the task at hand and pay attention to it in order to achieve the learning goal they have established. Motivation is the process that originates, guides and maintains goal-oriented action, according to Kendra (2020 cited by Morin, 2020) in theories of behavioural psychology. The biological, emotional, social and cognitive variables that trigger behaviour are all part of motivation. There are two sorts of motivation, namely extrinsic motivation that originates outside of the person and intrinsic motivation that originates from within a person (Morin, 2020). However, motivation represents something unique about each individual and allows one to achieve desired objectives such as better performance, enhanced well-being, personal growth and a sense of purpose.

2.2.5 Quality of Certificate Obtained

The major goal of TVET colleges, according to the White Paper (DHET, 2013:11), is to train young school leavers, providing them with the skills, information and attitude required for employment in the labour market. The Further Education and Training College Act (Act 16 of 2006) states that education providers must register with the Department of Higher Education and Training (DHET) if they propose to offer National Qualifications with a NQF level of 2, 3, or 4. In addition, the Council for Quality Assurance in General and Further Education and Training, known as Umalusi, accredit

private and public education and training providers, as well as private assessment for qualification on the General and Further Education and Training Qualification (GET and FET) framework. The implementation of a new curriculum that is relevant to the requirements of the economy is regarded as a vital component in propelling the colleges forward. For example, the FEA was created with the goal of better positioning young people for employment by educating them for entry into the workforce (Gewe, 2016:32).

Some subjects include work-based paths, where employers are the principal training providers, with up to 80% of on-the-job training and 20% release for school-based training (Rodden & Sung, 2006). As such, the Green Paper (DHET, 2012) emphasised the need for developing and maintaining tight working relationships with employers in their fields of study. Employers must also provide work placements to students who have completed the school-based course. The United Nations Educational, Scientific and Cultural Organization (UNESCO-UNEVOC) (UNESCO, 2010 citing (Wheelahan & Moodie, 2010:15), thus states that TVET colleges must develop students who are work-ready, which means they must have:

- The knowledge and skills they need for work,
- Adequate language, literacy and numeracy skills, and foundations skills,
- Green skills needed for a sustainable economy and society,
- Technological skills,
- Employability skills and
- The knowledge and skills they need for further learning.

To maintain the high quality of the TVET certificate, lecturers must devote more time in the classroom to equipping students with knowledge that is relevant to the workplace particularly as students are educated and trained for a specific set of jobs, employment opportunities or entrepreneurial opportunities. Students learn technical skills, specialise in practical courses and receive on-the-job training and are thus examined on both theory and practical with the help of lectures in the classroom and the companies that provide practical training. The qualification will help students find work as employees prefer individuals who have already been exposed to the tasks they will be performing in the workplace or it may assist the student begin their own entrepreneurship endeavours.

2.2.6 Student Employability

The term 'employability' refers to a set of abilities, knowledge, understanding and personal characteristics that a person must possess in order to select and secure professions and then to function effectively in today's environment. Employability refers to an individual's ability to obtain initial employment, maintain employment, move between roles within the same organisation, obtain new employment if necessary, and secure suitable and sufficiently fulfilling work is defined as their ability to gain initial employment, maintain employment, move between roles within the same organisation, obtain new employment if required and secure suitable and sufficiently fulfilling work (McGrath, 2010:6).

According to the White Paper on Post-Secondary Education and Training (DHET, 2013), one of the goals of the post-secondary system is to prepare workers for the labour market or to enable individuals to earn sustainable livelihoods through self-employment; everyone should be able to support themselves and contribute to the economy. Employability, in a broader sense, is the ability to move independently within the labour market in order to realise one's potential through long-term work. Papier, Needham, Prinsloo, and McBride (2016 quoted McQuaid & Lindsay, 2010) who mentioned the following employment skills and attributes that students require:

- Basic social skills: honesty and integrity, reliability, willingness to work, positive attitude to work, self-discipline, responsibility.
- Personal competence: proactivity, self-motivation, confidence.
- Basic transferable skills: prose and document literacy, writing numeracy, verbal presentation.
- Key transferable skills: reasoning, problem solving, basic information and communication skills, emotional and aesthetic customer service skills.

However, employability involves more than just acquiring a job or developing the skills or experience needed to help a student get a job or advance in their current employment. According to Moumen (2021) employability is the capability of an individual to integrate the job market, by means of integrations meaning people must be more integrate into society and create more value for the economy. This means that TVET colleges should provide training for people who will be unable to get formal employment in existing businesses in the near future. To make ends meet, they will

have to create jobs in other ways, such as being entrepreneurial and starting a small business.

In the context of insufficient jobs in the formal sector and training for entrepreneurship, Badroodien and Kraak (2016) claim that high-quality and relevant education and training would develop skills and attitudes required for employability. The re-arrangement of labour market entry by higher levels of technology and shifts from manufacturing to service industries, according to Kraak (2008) and Wolf (2011), has resulted in a decrease in apprenticeships, which have traditionally been a highly effective route into stable employment for young people in many countries. Currently, admittance into existing apprenticeships is progressively requiring higher general academic qualifications, which are more typically available to middle-class adolescents than to students from lower socio-economic backgrounds (Kupfer, 2009).

2.3 THE ROLE OF THE TVET LECTURER

The role of the TVET lecturer is ensuring student success and good achievement levels is vital. Since its commencement in 2007, the NCV programme has recorded low levels of programme completion and a high failure rate, as well as low retention and throughput rates that is a 'reality shock' for lecturers when they begin teaching at TVET colleges (Papier, 2009:39). Despite the fact that South Africa has many excellent universities and TVET institutes in the post-school system, the White Paper reports that vast sectors of the post-school system provide education that is less than satisfactory (DHET, 2013).

Good teachers, according to Conway and Clark (2003), are dedicated to their students. They must cope with a wide range of student skills and obstacles, including different languages. In addition, many lecturers, particularly those new to the profession, are challenged with maintaining classroom discipline, motivating students, accommodating differences among students, evaluating students' work, dealing with parents, and getting along with other teachers (Conway & Clark, 2003; Melnick & Meister, 2008).

Papier (2009) identified the following factors that influence students' poor performance: a lack of social integration into or adaptation to the college environment, failure to make new friends, students' performance workload based on the number of

subjects and the duration of classes, lecturers' ability to facilitate students' learning, and unprepared lecturers, all of which need to be taken into account when providing quality education programmes.

The competent lecturer takes into account creating a positive school climate, their competence in their subject both with content and pedagogy, theories supporting teaching, the use of resources and parental involvement, each of which are discussed in the sub-sequent sections.

2.3.1 A Positive School Climate

The term 'school climate' refers to how students and teachers perceive the climate or atmosphere in a classroom. The motivation and achievement of educators and students, as well as the culture of teaching and learning are all influenced by school climate. The school climate, according to Van Deventer and Kruger (2014: 14), is defined as the quality and frequency of interactions amongst all stakeholders participating in the school. This means that school climate is evident in every part of the building - it can be apparent in the nature of the work and the people who do it, as well as in the architecture of the buildings and the surrounding environment, as well as in history and culture.

A positive school climate is one in which students are assisted along a number of developmental pathways. Van Deventer and Kruger (2014:15) indicate that the effects of the positive school climate on the teaching and learning situation and the achievements of students are the reduction of absenteeism and drop-out because students want to be at school, the promotion of students' motivation and their will to learn and increasing willingness on the part of the educator to take risks, to step outside the boundaries, and to make the classroom more exciting and challenging for student.

2.3.2 Lecturer Competence

Technical and Vocational Education and Training, which include TVET qualifications, programmes, delivery, and the system as a whole, is determined by the quality of TVET lecturers (Baffour-Awuah & Thompson, 2012). TVET college lecturers need a combination of qualifications and experience that provides them with workplace-related competency, teaching or pedagogic competency, which are regarded as

necessary for learning to be properly facilitated (Van der Bijl & Oosthuizen, 2019:205). Lecturer quality therefore has an impact on the quality of education and training; hence it is critical that lecturers are qualified, experienced and well-prepared (Bangalu, 2015).

According to the Green Paper, lecturers in technical disciplines are mostly hired from industry, and many of them have job experience and knowledge but no pedagogical training (DHET, 2012:24). Wedekind (2016:22) reports that a large number of lecturers need to pursue appropriate studies in order to improve their qualifications. An argument was made that a significant portion of academic faculty in South Africa's TVET college system lack professional teaching certificates that meets the national minimum standard (Van der Bijl, 2015:60).

The White Paper (DHET, 2013) stated that arrangements should be established for college employees to receive regular workplace exposure in order to stay current with industry changes. This is particularly important as some of the younger employees have modern perspectives and perceive their elder co-workers who have years of experience and believe that they are wiser, as having outdated notions and being resistant to change and new innovative ideas. In addition, lecturers who have transitioned from the school sector to TVET colleges tend to lack occupational qualifications or experience, and hence may not understand how to prepare students for the workplace. Furthermore, lecturers who come from schools may lack knowledge of how businesses operate and the need of having open lines of communication.

According to the National Business Initiative Report from 2004 (Powell & Hall, 2004), lecturing staff with less than a Diploma qualification is considered unqualified, but lecturers with a diploma are qualified. However, the National Policy Framework for Teacher Education and Development in South Africa (NPFTED) (DoE, 2007) defines competent staff as those having a bachelor's degree or higher diploma. Staff experience in industry and teaching experience in the institution are both key factors in determining lecturers' qualification for the position. According to the national profile, 74% of lecturers in 2010 had three or more years of industry experience with 58% having three or more years of college teaching experience.

This relates to lecturers being subject experts, have current knowledge and experience of their subject's application in relevant businesses, and have teaching skills (Van der Bijl & Taylor, 2018). According to van der Bijl and Taylor (2018), a

significant distinguishing element between school teachers and TVET college lecturers is the necessity for industry knowledge and expertise, which determines the form of the training they require in order to teach effectively in a college setting. The extent to which a teacher engages in professional activities that help students to get the most out of the school system is referred to as teaching effectiveness (Alao, 2015). One of the keys to improving student educational results, according to researchers, is teacher effectiveness, as successful teachers have a major impact on students' ability to learn (Alao, 2015; Rivkin *et al.*, 2007). According to Shulman and Shulman (2004:260-261), a person who is willing and competent to teach, comprehends what needs to be taught and how to teach it, engages in proper performance and places emphasis on learning from experience through introspection (Shulman & Schulman, 2004). A teacher must be prepared to teach a specific type of student, understand their styles of learning, and comprehend the learning process in disciplinary and interdisciplinary terms, as well as a classroom in which a variety of activities take place, supported by the various theories of teaching.

2.3.3 Theories supporting Teaching

Colleges need lecturers who are well-equipped with information, skills and abilities, and a positive attitude to assist in teaching their students. Bloom's taxonomy governs the choosing of particular teaching approaches throughout teaching and learning and includes the following:

2.3.4.1 Behaviourism

A student is assumed to be largely passive in behaviourism and will be shaped by positive or negative reinforcement. As a result, learning is characterised as a shift in behaviour. Human beings are fully moulded by their external environment, according to behaviourists and change in behaviour is dependent on whether there is a reward or a punishment. If lecturers provide positive reinforcement or prizes whenever students accomplish a desired behaviour, behaviourists believe that they will learn to perform the behaviour on their own.

Although behaviourists value both students and environmental elements, they place the highest emphasis on environmental conditions. To identify when to begin training and which reinforcements are most successful for a particular student, behaviour

assessment of the student is conducted (Ertmer & Newby, 2018). As a result, in order to motivate students, the lecturer must apply the theory in daily teaching and learning.

2.3.4.2 Cognitivism

Cognitivists are interested in mental processes such as thinking and problem-solving. Students must actively participate in order to learn since new knowledge is built on existing knowledge. Changes in behaviour are noted, but merely as a proxy for what is going on in the student's head (Ertmer & Newby, 2018).

2.3.4.3 Constructivism

Learning, according to constructivists, is an active, contextualised process of producing rather than gaining knowledge. Every student brings past experiences and cultural influences on a current situation, and each interprets and constructs the knowledge process differently (Ertmer & Newby, 2018). Both student and environment elements are important to constructivists since knowledge is created by the precise interaction between the two variables. Situational behaviour, according to constructivists, determines behaviour (Jonassen, 1991a). Constructivism, according to Bednar, Cunningham, Duffy & Perry (1991), is a theory that connects learning with the creation of meaning from experience.

In teaching and learning, lecturers may use one or a combination of theories of teaching to ensure an effective outcome.

2.3.5 Subject Knowledge Base/ Curriculum

Finance education's main goal is to prepare students to gain finance knowledge that they may use in their daily lives (UNESCO, 2010). However, for some TVET students, the situation is reversed, and they graduate without being able to implement what they have learned at college. This means that finance instruction should include not only a collection of data but also a way for student to think about the world outside the classroom. As a result, teaching the subject of financial management should focus on developing analytical, critical thinking, and problem-solving skills, as well as an individual's creativity (Yang & Heh, 2007).

The college principal and management team are responsible for developing the educational programme, which includes both curricular and extra-curricular activities,

and is referred to as the college's broad curriculum. Van Deventer and Kruger (2014) cites the following five concepts for managing curriculum and instruction:

- Content teaching should promote values and skills,
- Knowledge should be presented in an integrated way,
- Teaching and learning should focus on outcomes,
- The learner is at the centre and,
- Assessment is part of the learning process.

According to Coetzee, Van Niekerk, Wydeman & Mokoena (2015:88), the nature of the subject taught will influence the lecturers' teaching approach and style. Some courses are more difficult for students to grasp than others, and the majority of them have specific requirements and qualities that influence how they are taught. According to Rauner, Heinemann, Hauschildt and Piening (2012), curriculum should be developed from the professional work duties that the apprentice would need, should be developmental in nature, and should serve as the foundation for both the enterprise and the college's vocational learning processes.

Effective teaching, according to Aloisi, Higgsand, and Major (2014), is defined as the act of improving student achievement through the use of outcomes that matter to their future success, such as good lesson delivery, student capacity to explain the taught lesson and ability to apply. To ensure that teaching and learning is successful and trustworthy, it must be compared to student development as measured by assignments, tests, internal examinations, and final examinations.

2.3.6 Resources

The Department of Higher Education and Training stated that increased education resources are unquestionably crucial in the creation of a favourable teaching and learning environment and help to boost educational output or student performance (DHET 2011). The use of resources may provide the lecturer with more valuable and strong direction than any personal efforts made without the materials. It is like attempting to build a home without power tools when it comes to teaching.

The quality of the physical environment, as well as the availability of resources and equipment, are key factors in developing a sound learning and teaching culture at college, according to Van Deventer and Kruger (2014:7). A favourable environment in

which successful teaching and learning can take place is created by adequate and appropriate facilities and equipment (Chisholm & Vally, 1996).

Teaching and learning materials or resources are more vital because they can considerably boost achievement by assisting students with their studies. Van Deventer and Kruger (2014:8) emphasised that the growing demand for successful teaching and learning necessitates the acquisition, usage, and maintenance of the best equipment and stock available in each classroom. The quality of material resources used to provide curriculum is a critical component of providing high-quality primary education. This is reflected in the relevance and design of the curriculum and learning materials available for ensuring the acquisition and development of knowledge and skills (Van Deventer & Kruger, 2014:11).

2.3.7 Parental Involvement

TVET College student need parental involvement for support to further their studies. A parent, according to Van Wyk and Lemmer (2009:9) is a person who has legal or quasi-legal custody of student and might be the biological, adoptive, or foster parent who is the primary caretaker. According to the Department of Education (DoE), a parent is also seen as someone who is responsible for their child's education (DoE, 1996). The extent to which a teacher engages in professional activities that help students to get the most out of the school system is referred to as teaching effectiveness (Alao, 2015). Participation is defined by Larocgue, Kleiman and Darling (2011) as parents or caregivers who invest in their student's education.

Even at TVET level, Duma (2014) suggests that parents have the right to play an active role in their student's education. Parents can help deal with troubled students by alleviating stressful situations. Parent participation must be entrenched at home, in an environment that supports care and learning, in order to be most effective, as this has been shown to be the most positively associated with children's achievement (Goodall & Montgomery, 2014).

Tlale (2006) affirms that parents with a higher educational status are more likely to have a good influence and viewpoint on their children's educational attainment, and are more likely to provide a positive learning environment and participate actively in both home and school-based activities. Improved academic performance, lower

dropout rates, lower delinquency, and a more positive attitude toward college are all advantages of parent participation (Squelch & Lemmer, 1994:93).

2.4 FACTORS INFLUENCING THE TEACHING AND LEARNING PROCESS

2.4.1 Leadership Role

Due to its link with greater student attainment and the ability to turn around a low-performing institution, leadership is one of the techniques that has been lauded for bringing about improvement in student performance (Bush, 2013; Harris 2012; Spillane, 2012). By involving additional stakeholders, such as educational specialists (ES) and Heads of Department (HoDs), Bryk *et al.* (2010) the leadership of the lecturer as playing a critical role as the engine of change for improvement in the school climate and student learning.

Leadership can be perceived from both a long-term and a short-term viewpoint, (Van Niekerk, 2015:65). Short-term leadership, according to Niekerk (2015), refers to the measures that lecturers take to effectively address specific events, and long-term leadership refers to the acts that educators take to guide the class toward the vision set for the class. The attributes that the lecturer demonstrates as a leader will be determined by elements such as their view of their students, whether his or her personality, the level of his or her expertise and experience, and the expectations and trust with which students are addressed.

Lecturers should endeavour to comprehend their students' various conventions, codes and beliefs in order to establish a framework for the development of moral worth. One way is to raise awareness of issues that affect different cultures. Students present with a wide range of disciplines, values, religions and social upbringing (Gestwicki, 2010) and lecturers must ensure that they are aware of the various cultures, faiths, traditions and values represented in their classroom.

Effective lecturers use their knowledge, abilities and behaviour in the classroom to create a positive learning environment. They build learning settings that maximise chances for students and keep them well-managed and motivated to learn (Van Deventer & Kruger 2001:18). "Educators' attitudes and behaviours will considerably influence how students view schools' interest and their level of connection with the school" (Laracque *et al.*, 2011:118).

Klar (2012) correctly observes that teaching involves a strong grasp of motivational strategies, leadership and conflict resolution abilities, human psychology, and the ability to think on one's feet in addition to knowledge and a desire to educate.

2.4.2 Teaching Workload

Workload is the amount of work allotted to or the quantity of work that an individual must complete in a certain time period (Free Dictionary, 2015). Workload allocation analyses the many activities that academic staff members engage in and assigns a time allowance to each. This helps lecturers, their departments, and their institutions to get a clear picture of who is doing what and how much time they devote to it. It includes all academic staff members, all activities, and all work-related hours (Perks, 2015).

When lecturers' roles and responsibilities are mentioned, as they are in many job descriptions, only quantity is anticipated (Farrant, 2005). The topic of teaching load describes the complement of lecturing staff, the amount to which lecturing staff are over- or under extended, and the extent to which lecturing staff can provide individual attention to students (Cosser *et al.*, 2010). The majority of a lecturer's time is spent on teaching, lesson preparation, grading, and other administrative tasks.

There is little doubt that workload affects regular teaching and learning performance, but there is less agreement on how workload affects teaching and learning performance specifically. Workload levels may surpass the lecturer's ability or willingness to invest more skill, resources or to extend more effort in the classroom if the task demand becomes too high. Workload excesses, on the other hand, are linked to low performance in general.

2.4.3 Lecturer Training

Academic staff development is critical not just for lecturers' knowledge and comprehension of their fields of expertise, but also for the impact it has on student academic success. Lecturers learn not only what to teach but also how to teach the subject when they attend academic training (Cosser *et al.*, 2011, p. 28). When lecturers are developed or trained, benefits such as staff qualification, staff promotion,

enhanced assessment and moderation practice and improved student outcomes are realised.

Robertson (2018) article in *Equity in Education* suggests that lecturer training should focus on how to assess students' needs and manage diverse classrooms. The more lecturers who attend training and develop themselves, the more they will be able to make effective class presentations, which will help to reduce the college's low pass rate. It is thus the responsibility of the college management team to organise continuous training courses for each employee in order to help them grow and develop professionally.

As one of the reasons for students' poor performance, TVET colleges face serious obstacles in teaching the disciplines assigned in the curriculum (Gafieldien 2016). Shulman and Shulman (2004:267) emphasise that effective teaching and learning requires proper input, such as staff training, managed curriculum, resources and related materials, amongst other things.

Taylor (2011) explains that, based on the TVET curriculum, there is no relevant and appropriate teaching and learning training for TVET lecturers. This makes it difficult for the lecturer to go from using information learned during their three-year preparation for the profession to applying that information in their teaching and keeping up with changes and current trends. Students that have well-informed teachers perform significantly better than their peers (Taylor, 2011). As a result, it is critical that the school management/leadership team pay close attention to staff professional development. It is critical that colleges acknowledge the value of well-structured teacher development programmes that run concurrently with classroom instruction which assists the lecturer in providing a more productive and successful teaching and working environment. It is critical for lecturers to understand how students learn and to be aware of new technology tools that can be used to improve the classroom experience. Collaboration, innovation and reflection are all skills that lecturers must develop.

The Department of Higher Education and Training's Green Paper for Post-School Education and Training (DoE, 2012:20) states that there are high expectations of the public TVET sector as a central component of South Africa's skills development system, but also admitted that most colleges are ineffective institutions, with

weaknesses such as insufficient subject expertise among TVET lecturers. “The country needs more venues for individuals to learn, more assistance for students, and better-quality education training if the post-school system is to serve the country successfully” (DHET, 2013:7). Makone (2011) states that there is a shortage of pedagogical expertise in vocational education. However, it appears that the sector's problem extends beyond subject understanding and managerial capabilities, as lecturers are not being sent to training to assist them in presenting more effective teaching and learning experiences to the students.

Van Deventer and Kruger (2014) suggest the development of long-term and short-term goals for lecturers to improve student performance should include the improvement of academic achievement for lecturers and the attendance of specific courses at teaching centres in order to improve teaching skills.

2.4.4 Increased Numbers of Students

The dissolution of the learning environment and the death of the learning culture has resulted from the increase in the number of students (DoE, 1996:18). Because it is difficult to regulate and monitor the pupils in packed classrooms, the lecturer's impact on teaching and learning is reduced. Individual attention to students is impossible to provide in a packed classroom, which has a negative impact on students' poor performance.

2.5 THEORETICAL FRAMEWORK

The theory underpinning this study is constructivist research theory as constructivism is an epistemology, a learning or meaning-making theory that offer an explanation of the nature of knowledge and how human beings learn (Mogashoa, 2014). According to Hein Van de Van and Lunenberg (2007:1 cited by Mogashoa, 2014), constructivism refers to the idea that students construct knowledge for themselves, individually and socially. It is maintained that individuals create or construct their own new understanding or knowledge through the interaction of what they already know and believe and the ideas, events and activities with which they come into contact. This means that to improve the pass rate at TVET colleges, lecturers need to provide students with knowledge and each learner should actively participate in the learning

process as everyone construct his or her own knowledge but with the assistance obtained from individual lectures in the classroom.

2.6 CHAPTER SUMMARY

This chapter reviewed the literature relevant to this research. The chapter began with a discussion of the National Qualification Framework for Technical and Vocational Education and Training taking into account Student Access, Admission and Enrolment, the Minimum Registration Requirement, the quality of student enrolled in the programme as well as their performance. The section ended with a discussion on the qualification and the employability of the student. The next section investigated the role of the TVET lecturer in creating a positive school climate. However, this is dependent on a number of factors such as competence, subject knowledge and pedagogy as well as the ability to apply theories supporting teaching. Resources and parental involvement were also discussed. Finally, factors which influence the teaching and learning process were presented. These include the leadership role, teaching workload and the increased number of students enrolled at TVET colleges.

The study's methodology is described in the next chapter.

CHAPTER 3

RESEARCH METHODOLOGY AND DESIGN

3.1 INTRODUCTION

The purpose of this study was to investigate the elements that determine the success rate of Financial Management students at three campuses of a TVET college. The research intended to answer the following key research question: *What factors influence the success rate of Financial Management students at TVET College in Mpumalanga, South Africa?*

The purpose of this empirical research was to assist the researcher to find appropriate answers to the research questions. The research sub-question that guided this study are as follows:

1. What are the experiences of lecturers in teaching financial management subjects?
2. What are the teaching strategies employed by lecturers to enhance the success rate of the financial management subjects in the TVET curriculum?
3. How can lecturers be developed to empower them with strategies to teach financial management subjects?

This chapter presents the research methodology and design used in this study which includes the rationale for empirical research, the research design, approach and style as well as population and sampling, data collection and data analysis, trustworthiness, and ethical considerations.

3.2 RATIONALE FOR EMPIRICAL RESEARCH

There are two categories of research questions, as Babbie and Mouton (2001) identified, namely empirical and non-empirical. In this qualitative research approach, empirical research is applicable since it observed what can be measured and the type of question asked is exploratory. It helps to answer the research question about factors that influence the pass rate of TVET students. This empirical study gathered data through the HoDs, ESs, lecturers and the student support liaison officer on the factors that influence the success rate of the student pass rate in the Financial Management subject.

3.3 RESEARCH DESIGN

According to Kumar (2014), a research design is a procedural plan that is adopted by the researcher to answer questions validly, objectively, accurately and economically. The research design is a complete plan for the entire research project. It is an outline of what researcher will do, from formulating the questions or hypothesis to collecting the information and completing the final analysis (Davis, 2015).

Maree (2010:70) defines a study design as a plan or strategy that specifies the selection of participants, the data collection procedures to be employed, and the data analysis from the underlying philosophical assumptions. Mouton (2011:56) defines a research plan as "a blueprint or plan for how one plans to do research". Research design, according to Creswell (2014), is a sort of inquiry that provides particular guidance for procedures within qualitative, quantitative and mixed methods approaches. The researcher's choice of research design is influenced by the nature of the problem being researched, as well as assumptions and data gathering methods. In order to provide an answer to the main research issue, this must provide findings that are more accurate, trustworthy, reliable, valid, and reasonable (Creswell, 2014).

3.3.1 Research Paradigm

Because the study's goal was to determine factors that influence the success rate of Financial Management students at three campuses of a TVET college in Mpumalanga, it was underpinned by the interpretive paradigm, as described by Du Plooy-Cilliers *et al.* (2014), who believe reality is socially constructed and dependent on the meanings that people ascribe to their own experiences and interactions with others. Because the goal of interpretivist research is to gain a deep understanding of the people being studied, the researcher must spend many hours in direct contact with the people being studied in order to appreciate how they live their lives and to understand what is meaningful and relevant to them.

An interpretive paradigm, which does not begin with a theory, is usually the source of a theory's creation or inductive progression (Creswell, 2003). Lincoln and Guba (1985) states that the interpretivist paradigm emphasises the importance of understanding how people characterise events in which they are part and the meaning they derive from their experience

Therefore, the researcher conducted interviews with HODs to get a clear understanding on the monitoring and evaluation strategies they follow when they conduct class visits with the lectures. Interviews were conducted with the ESs to develop a clear explanation on how the ES allocate the subject to the right qualified candidate and lecturers on how they conduct their lessons in the classroom.

3.3.2 The Qualitative Research Approach

According to Bless *et al.* (2015) there are three types of research approach namely: quantitative, qualitative and mixed methods approach. This study followed a qualitative research approach, which, according to De Vos *et al.* (2014:308), is concerned with understanding rather than explanation, with naturalistic observation rather than controlled measurement, and with the subjective exploration of reality from the perspective of an insider rather than the outsider which is predominant in quantitative design. Qualitative research is described as a study in which data is collected in the form of words from a small sample (Creswell & Clark, 2011).

According to Du Plooy-Cilliers *et al.* (2014), qualitative research deals with the underlying qualities of subjective experience and the meanings associated with phenomena. By using qualitative data collection methods, the researcher obtains a richness and depth of data, gathered from complex and multi-faceted phenomena in a specific social context (Du Plooy-Cilliers *et al.*, 2014).

Creswell (2014) defines qualitative research as an approach to exploring and understanding the meaning individuals or groups ascribe to social or human problems. It involves collecting data in participant's setting, with data analysis inductively building from participants to the general thesis, and the researcher interpreting the meaning of data (Creswell 2014). According to Babbie and Mouton (2001), qualitative research distinguishes itself from quantitative research in that it is conducted in the natural setting of social actors, focuses on process rather than outcome and its primary aim is in-depth description and understanding of action event.

This study utilised an explanatory research design because of the various methods that were used to collect data due the researcher wanting to understand why financial management students at a TVET college in Mpumalanga have such a low success rate. The goal of explanatory research, according to Du Plooy-Cilliers (2006:50), is to

determine how and why there is a relationship between various occurrences, the reasons why certain things occur, and the direction of a cause-and-effect relationship.

According to Bless *et al.* (2015) qualitative research uses a variety of methods of collecting data, such as recorded interviews, focus group discussions, written responses to open-ended questions, letters, stories or other notes of a diligent observer of social phenomena. Therefore, the study used semi-structured interviews and document analysis.

3.3.3 Research Strategy

According to De Vos *et al.* (2014:143), the research design focuses on the end product and all the steps in the process to achieve the outcome anticipated. De Vos *et al.* (2014) define research design as a plan outlining how observations are made and how the researcher will carry out the research project. In this study, a case study research type was used. According to Du Plooy-Cilliers *et al.* (2014:178), a case study is a thick and detailed description of a social phenomenon that exists within a real-world context. The case study recounts a real-life situation by rigorously describing the scenario in which the phenomenon occurs and attempts to understand a phenomenon within specific circumstances (Gomm, Hammersley & Foster, 2000: 22). Babbie and Mouton (2001:270) stressed that a case study research design allows a deep exploration within a natural context and hence provides a full and thorough understanding of the particular and lived experience of the participant.

3.4 RESEARCH METHODS

Bless *et al.* (2015) indicate that there are many ways to classify a research study by focusing on the research methodology based on the study. Research methods guide the way in which the researcher collects and analyses data (Bless *et al.* 2015). This section of research methods describes how participants were selected, data collected, and data analysed.

3.4.1 Sampling of Participants

The research study was based in three campuses of a selected TVET college located in the Gert Sibande district, Mpumalanga that offer Financial Management as a subject.

Vaus and Sarantakos (2000:240 cited by De Vos *et al.*, 2014:390), emphasise that sampling is also used in qualitative research, however it is less structured and less rigidly applied than in quantitative research. A sample is a fraction of a whole or subset of a larger set that is chosen for participation in a research study by the researcher (Brink, van der Walt & van Rensburg, 2012:131). De Vos *et al.* (2014:224) argue that sampling provides more accurate information than studying the entire population because time, money and effort can be focused on producing better-quality research, better instruments, more in-depth information, and better-trained interviewers and observers.

Probability and non-probability sampling are the two most common ways of sampling (Cohen, Manion & Morrison, 2011). A probability sample is used for generalisation since it aims to be representative of the larger population; however, in non-probability sampling, the odds of picking a certain individual are unknown because the researcher does not know the population size or the population member (De Vos *et al.*, 2014: 391). Unrau, Gabor and Grinnell (2007:280, referenced by De Vos *et al.*, 2014), add that in the non-probability paradigm, each unit in a sampling frame does not have an equal chance of being chosen for a given study.

Non-probability sampling was used in this investigation. Purposive sampling selects a case because it exemplifies a trait or process that is relevant to the research question (De Vos *et al.*, 2014:392). This type of sampling is referred to as typical case sampling in qualitative research, where typical instances are sought and selected for the study (Marlow, 2005:144). According to Creswell (2007:125), this type of sampling is employed in qualitative research, and participants and settings are chosen to help inform and comprehend the study's research problem.

Purposive sampling, according to Du Plooy-Cilliers *et al.* (2014:142) is when the researcher chooses the element that they want to include in the sample based on a set of characteristics. The researcher considers the population and the study question to identify which population features are essential to the researcher.

The researcher purposefully chose three campuses of a TVET College situated in the Gert Sibande district that provides Financial Management as a subject for the research sample. Purposive sampling is defined by Brink *et al.* (2012) as a technique that is based on the researcher's judgement about the participants. It can also be defined as

an object that is typical or indicative of the research phenomenon, or as someone who is knowledgeable about the topic at hand.

A total of 14 participants took part in the study. Eight Lecturers, two Education Specialists (ES), two Heads of Department (HoD), and two Student Liaison Officers from Student Support were chosen to participate in the study. HODs and ES were selected as they are in charge of the Department of Finance as a whole in terms of assigning courses to specific lecturers based on their qualifications. The lecturers are the individuals who have been assigned to teach the topic by management based on their credentials provided to the college. The researchers chose the above participants based on their knowledge of the elements that influence the college's pass rate.

3.4.2 Data Collection

Data collection includes gathering information using surveys, interviews, and focus group discussions that will be examined and interpreted (Bless *et al.*, 2015). Measurements gathered as a result of scientific observations are referred to as data. The researcher in this study used semi-structured interviews guided by an interview schedule and document analysis to collect data.

3.4.2.1 Semi-structured interviews

In qualitative research, the most common method of gathering data or information is through interviews which are one-on-one meetings with participants who are asked to answer questions about the research problem. Researchers get information by speaking directly with someone or a group who is known or expected to have the knowledge they seek. The amount and quality of information exchanged is determined by the interviewer's ability to comprehend and manage the connection (Delpont, Fouché & Schurick, 2014: 342). An interview, according to Maree (2010:87), is a two-way dialogue in which the interviewer asks questions in order to collect data and learn about the participants' ideas, beliefs, perspectives, opinions and actions.

A scheduled structured interview is the most structured approach of gathering information directly from respondents. This strategy is based on a set of questions with predetermined language and presentation order, as well as more or less precise instructions on how to respond to each topic (Bless *et al.*, 2015:194). A qualitative interview, according to Creswell (2014), occurs when a researcher asks one or more

participants generic, open-ended questions in order to ensure that each participant expresses their perspective based on the questionnaire. Open-ended questions differ from survey questions in that they allow respondents to react in open text format, allowing them to respond with all of their knowledge, feelings and understanding. It implied that the answer to this topic is not limited to a single point of view (Worly, 2015:11).

To collect data from the participants, the researcher employed interview methods, focusing on the time allotted to each interviewee and the questions the researcher had compiled for the study. According to Strydom and Delport (2014:351), semi-structured interviews are utilised to get a detailed picture of participants' attitudes, perceptions, and accounts of a study. Semi-structured interviews allow the researcher to investigate new paths of inquiry that are directly related to the research subject.

The study used face-to-face semi-structured interviews to ensure that interviewees were free to express their thoughts and opinions about the low success rate among Financial Management students. Interviewees were chosen based on their experience, interest and competence in the subject. Face-to-face interviews were conducted with six lecturers who were closer to the researcher, but two interviews were conducted telephonically with participants who were located some distance away from the researcher. To avoid disrupting the flow of teaching and learning throughout the school day, the interviews were held after school. Some 30-45 minutes were allocated per interview, and the procedure for both management and professors took four weeks to complete. Prior to the interviews, the researcher sent all participants proof of ethics, an approval letter from the principal, a consent form to be signed by the participants, and an interview schedule with questions to be asked by the researcher to be prepared before the interviews. The documents were sent to each participant's email address.

During data collection, the research took into consideration rules and regulations put in place during the COVID-19 pandemic, as required by the Department of Health and Safety.

3.4.2.2 Document analysis

Document analysis, according to Ritchie and Lewis (2003:35), entails the examination of existing documents in order to either comprehend their content or to reveal deeper meanings. Because document analysis is relatively inexpensive, the researcher felt it was an appropriate tool to discover further information. The fact that the researcher does not need to have personal contact with the respondents is one of the primary benefits of document analysis research.

Document analysis saves time and money since it allows the researcher to obtain more detailed information that may have been overlooked by participants during the interview (Creswell, 2012). The Placement Exam Question paper, Campus Pass Rate Statistics, lecturer and student files, lecturer and student classroom attendance, and class visit monitoring papers are among the documents analysed for this study. Despite the fact that some documents were difficult to obtain due to institutional confidentiality, the researcher had access to them because they were documents that he or she used on a regular basis.

3.4.3 Data Analysis

Data analysis is the process of providing order, structure, and meaning to a large amount of data (De Vos *et al.*, 2011:397). Qualitative data analysis can also be applied to more structured data, such as that produced through structured interviews, focus groups, and questionnaires with open-ended questions (Bless *et al.*, 2015:347). According to Patton (2002), data analysis approaches allow the researcher to organise and analyse large amounts of data.

The researcher used a tape recorder to record the participant's interviews in order to analyse the information gathered. The data acquired through interviews was transcribed and presented in written form. The participants' views and experiences on the poor success rate of the Financial Management students at a TVET College in Mpumalanga were explored and identified by using thematic analysis. According to Zhang and Wildemuth (2009:319), qualitative content analysis focuses on unique themes that demonstrate the phenomenon's spectrum of meanings rather than the statistical significance of the presence of certain texts.

The researcher used thematic analysis which begin with the coding of qualitative data in order to uncover themes or patterns for subsequent analysis in this study (Saunders, Lewis & Thornhill, 2016).

3.5 TRUSTWORTHINESS OF THE STUDY

In qualitative research, the overarching phrase for validity and reliability is 'trustworthiness,' which is comprise of credibility, transferability, dependability, and confirmability (Du Plooy-Cilliers *et al.*, 2014).

3.5.1 Credibility

Credibility refers to the accuracy with which the researcher assessed the data supplied by the participants (du Plooy-Cilliers *et al.*, 2014:258). In the same way that internal validity attempts to persuade that the findings accurately represent the reality under study, credibility aims to persuade that the findings accurately reflect the reality under examination (Bless *et al.*, 2015:236). Credibility is defined by McMillan and Schumacher (2010: 03) as the degree to which the results match reality and are judged accurate, trustworthy, and reasonable. Participants were chosen based on their experience, qualities and exposure to the topic of inadequate success rates for their subject of Financial Management to ensure the study's validity. To guarantee credibility, the researcher emailed all participants a transcript of the interview to confirm that all of their responses were appropriately recorded.

3.5.2 Dependability

The quality of the process of integration that occurs between the data gathering methods, data analysis and the findings emerging from the data is referred to as dependability (du Plooy-Cilliers *et al.*, 2014:259). Dependability necessitates that the researcher meticulously describes and executes a well-thought-out research approach (Bless *et al.*, 2015: 237). De Vos *et al.* (2014:420) emphasise that when it comes to dependability, the researcher looks for a logical, well-documented and audited research process. The researcher tries to account for changing conditions in the phenomenon under investigation, as well as modifications in the design resulting from a better understanding of the situation. The researcher used two methods of collecting data which were interviews and document analysis to enhance the dependability of the study.

3.5.3 Transferability

Transferability is an alternative to external validity or generalisability proposed by Lincoln and Guba (1999, cited by De Vos *et al.*, 2014:420), in which the burden of demonstrating the applicability of one set of findings to another context falls more on the investigator who would make the transfer than on the original investigator. According to Bless *et al.* (2015:237), transferability necessitates extensive descriptions of the context in which the data were obtained, as well as detailed descriptions of the researcher as a person and her interaction with the participants. According to Given (2008), transferability is the degree to which the context of a study has been defined to ensure internal validity so that another researcher can determine the amount to which the study can be replicated and used in a different context. The researcher intended to ensure transferability by explaining and documenting all processes leading to the research report to provide the reader with sufficient information to decide if the study is transferable

3.5.4 Confirmability

According to Bless *et al.* (2015:237), confirmability necessitates the ability of another researcher or observer to acquire identical results by following a similar research method in a similar situation. The term 'confirmability' refers to how strongly the data obtained backs up the researcher's findings and interpretations. It shows how well the conclusions are drawn from the data. It is necessary for the researcher to have thoroughly described the study procedure in order for others to scrutinise the research design (du Plooy-Cilliers *et al.*, 2014: 259). The researcher tried not to be biased and refrained from allowing personal feelings and views to influence the study.

3.6 ETHICAL CONSIDERATIONS.

Strydom (2011:114) defines ethics as a preference that influences human behaviour by adhering to a code of principles, rules of conduct, the researcher's obligation and the standards of conduct of a certain profession. Strydom (2011) emphasises that ethics is a set of moral principles proposed by an individual or group, widely accepted, and that provides rules and behavioural expectations about the most appropriate behaviour toward research subjects and respondents, employers, sponsors, other

researchers, assistants and students. This study took into account the following ethical issues:

3.6.1 Permission

Permission, often known as consent or authorisation, is the act of formally permitting someone to do something (Cambridge English Dictionary, 2021). Because the study was conducted at a TVET college with employees, permission was requested from the office of the principal (CEO) of the TVET college through the campus manager. The email letter has been sent to the office of the principal requesting permission to conduct interviews with the staff member. An application permission was also sent to the University of South Africa (UNISA) ethics committee through the researcher's supervisor for Ethical Clearance (see Appendix A: 2021.06.09.61933449/3321/AM). In addition, permission to conduct the research was requested from and granted by the Department (Appendices B and C)

3.6.2 Informed consent

Informed consent, according to Du Plooy-Cilliers (2014:265), is that participants should be aware that they are taking part in a scientific project. They should be informed and given their consent in writing. They should be aware of what will be expected of them during the course of their participation, as well as whether and how their identities will be protected and how the results will be used. In addition to securing the ethical committee's authorisation, Mouton (2004:244) recommends informing participants about what would happen and obtaining their signed consent.

According to Patton (2002:407), participants should be informed that the information is significant and why it is relevant before the interview or before the opening of the discussion, and in addition, the interviewer's willingness to explain the aim of the interview should be evident. To avoid wasting participants' time due to poor organisation, all participants were consulted about the study and its purpose. The participants were told that in order to grant consent, they needed to be legally and physiologically competent.

3.6.3 Avoiding harm

According to Babbie and Mouton (2001), exposing facts that might disgrace the individuals and jeopardise their home lives, friendships, and careers could cause harm. According to Du Plooy-Cilliers *et al.* (2014), harm can include elements that are more difficult to avoid, such as forcing individuals to recollect emotionally painful memories or asking questions in a group environment that may embarrass one participant in front of others.

The researcher avoided anything in this study that could have embarrassed the participants or caused physical or emotional harm or distress. The researcher had an ethical commitment to protect participants from any type of physical discomfort that may have arisen as a result of the research endeavour within all reasonable bounds (Creswell, 2003:64).

3.6.4 Confidentiality

Confidentiality, according to De Vos *et al.* (2014:119), is a continuation of privacy, which refers to agreements between people that prevent others gaining access to private information. According to Mouton (2004:243), informants have the right to remain anonymous. This right should be respected both when it has been explicitly given and when there is no clear understanding to the contrary. According to Mouton (2004), the condition of anonymity in data collecting includes cameras, tape recordings and data obtained in face-to-face interviews or through participant observation. As a result, the researcher ensured that the information provided during the study was kept private and not shared.

3.8 CHAPTER SUMMARY

The research methodology was discussed in this section taking into account the research paradigm, the research approach, design and type. In addition, sampling and data collection and analysis were also presented. There was also a discussion about trustworthiness and ethical considerations.

The following chapter presents the research findings.

CHAPTER 4

DATA ANALYSIS AND ENTREPRENTATION

4.1 INTRODUCTION

In the previous chapter, the focused discussion was on the research methodology followed to guide the study. In this chapter, the findings from the analysed data collected from three campuses of a selected TVET college in the Gert Sibande district, Mpumalanga is presented and interpreted

As indicated in Chapter 1, this study aimed to explore factors that influence the success rate and ways of improving performance in the subject of Financial Management at TVET Colleges. The general research question that guided this study is: *What factors influence the success rate of Financial Management students at three campuses of a selected TVET college in the Gert Sibande district, Mpumalanga, South Africa?*

4.2 BIOGRAPHICAL INFORMATION

Biographical information, which includes study names, gender, subject and levels and experience of teaching and learning, was collected from the participants and is presented in Table 4.1.

Table 4.1: Biographical Information of participants

Participant	Study Name	Gender	Qualification	Subjects & Level	Experience of teaching
HOD 1	HODBUS1	Female	Masters		20+
HOD 2	HODBUS2	Male	Honours		12 Year
ES 1	ESBUS1	Female	B. Com. Honours, Masters	FM level 2	8 Years
ES 2	ESBUS2	Female	B. Com. PGCE	FM level 3	12 years
Lecturer 1	LEC1	Female	Honours	FM Level 3	20+ years
Lecturer 2	LEC2	Female	Honours	FM level 4	17 years

Participant	Study Name	Gender	Qualification	Subjects & Level	Experience of teaching
Lecturer 3	LEC3	Female	B. Com Economics	FM level 2 &3	8 Years
Lecturer 4	LEC4	Female	N6	FM Level 3	11 years
Lecturer 5	LEC5	Male	BEd, N6 FM Course	FM Level 2	5 Years
Lecturer 6	LEC6	Male	B. Com. PGCE	FM Level 4	5 Years
Lecturer 7	LEC 7	Female	Degree	FM Level 4	17 years
Lecturer 8	LEC 8	Female	Degree	FM Level 2, 3	20 years
Student Liaison Officer career guidance	SLOCG1	Male	N6		7 Years
Student Liaison Officer academic support	SLOAS 2	Female	Honours		9 years

To promote anonymity and confidentiality, the researcher used the following codes to describe the participants of the study: The Head of Department as HODBUS1, HODBUS2, Education Specialist as ESBUS1, ESBUS2, the lecturers as LEC1 up to 8, Student Liaison Officer Academic Support as SLOAS1, SLOAS2 and Student Liaison Officer Career Guidance as SLOCG1, SLOCG2. The researcher used this arrangement to categorise the information provided by the identified participants. As previously stated, data were collected using semi-structured interviews, both face-to-face and telephonic as well as document analysis.

4.3 THEMES AND SUB-THEMES

Table 4.2: Themes and sub-themes emerging from the analysis

THEME	SUB-THEMES
4.3.1. Theme 1: Enrolment of new students at the TVET college	1.1 Recruitment strategies used by the college
	1.2 The Placement Test Question Paper
	1.3 Enrolling students in the Finance course
4.3.2. Theme 2: Challenges faced by lecturers in the classroom	2.1. Students without an Accounting background
	2.2 Students choosing Finance course as a second option
	2.3 NSFAS funds affecting teaching and learning
	2.3 Full-time students working a part-time job
4.3.3. Theme 3: Teaching strategies employed by the lecturer in the classroom	3.1 Peer educators assisting students
	3.2 Lecturers offering extra lessons
	3.3 Preparing students for assessment
4.3.4. Theme 4: Subject allocation	4.1 Senior management checking lecturer qualifications for subject allocation
4.3.5. Theme 5: Development of lecturers	5.1 Necessary training for on-going professional development
4.3.6. Theme 6: Monitoring and evaluation of lecturers	6.1 The importance of monitoring and evaluation of lecturers in the classroom conducted by senior management

4.3.1 Theme 1: Enrolment of new students at the TVET College

Findings emerging from analysis of data collected during interviews with participants from three different campus of the selected TVET college revealed strategies that were used by the enrolment committee during the process of enrolment of new students coming from a variety of schools located in different rural and township communities.

Sub-theme 1.1: Recruitment strategies used by the college for enrolling new students

The student support liaison officer for career guidance and job placement and student support liaison officer for academic support explained the procedure they follow with recruitment at the school and how they give clarity to the high school students regarding their questions about different programme offered at the college.

SLOCG 1 indicates what they do during the recruitment by saying:

During our visit at schools, as student support career guidance we request to see Grade 9 and Grade 12 [students] as our minimum requirement for the NCV programme targets them. We explain the importance of choosing the right course, for example: we tell the students that if they want to pursue finance course at NCV, background for Accounting is important, they need to have Economic and Management Sciences (EMS) which is the combination for Economics, Business and Accounting. [SLOCG 1]

SLOCG 2 supported what SLOCG 1 said but added that they share important information with students as student come from different rural area and townships by saying that:

We do explain to the student different careers that the college offer, we indicate to them that college will assist with theoretical and practical part where they go out for work exposure doing work-based experience (WBE) which is programme offered at TVET colleges and some of the universities are not offering that particular programme. We do some arrangement with different company for job placement with the help of SETA for stepped as some companies are not willing to assist our student with their funds, but they agree to accommodate them to do practical. We also indicate to them admission and enrolment policy, however, with the fact that we don't have enough information on what is happening during the enrolment process as the lecturing staff are responsible with enrolment and they have enough idea on what is happening in the classroom as well, student end up enrolling for whatever course that is left if their first choice is full.

Sub-theme 1.2: The placement test question paper

A further finding emerging from the analysis of the interviews with the student support services academic support is the way the Placement Test Question Paper was

designed. The placement test paper gives the students the opportunity to indicate their performance in Mathematics or Mathematical Literacy and English. The paper does not include the basics of the subject of Financial Management, which means that there is no indication if student has a foundation of background for Finance. During the interviews, the student support liaison officer for academic support explained the use of placement test in assisting the students choose their careers:

For those students who are undecided, we give them interest test to assist them in choosing the right course - this happens during our school visit not in the college. Therefore, students who are interested, we give them placement test where they must write two assessment which are English and Mathematic or mathematics literacy and they must pass with 40% Mathematics and 50% English, that's what we do at student support to assist with the enrolment but the rest is in the enrolment committee from lecturing staff. [SLOCG 1]

Sub-theme 1.3: Enrolling students in the Finance course

Findings emerging from the analysis of data collected from lecturers confirmed that students often enrol for courses in which they have little or no interest. Students often choose the FEA programme because usually the Office Administration, Transport and Marketing programme is their first choice but it is fully subscribed, whereas the FEA programme is not. Some lecturing staff indicated that:

Student don't want to do finance course, they don't have interest with numbers, they enrol Finance course because the Finance course is the course that is left after all other courses are full. In the classroom they don't participate, their minds are not there only their bodies are in the classroom, the moment they receive NSFAS funds they dropout, in fact we know that even if we can enrol two groups for Level 2, we will end up having one group in Level 4 because our students are not interested in finance course at all. [LEC1]

LEC8 supported LEC1 on the issue of enrolment of students in the FEA programme by saying that:

I don't think we enrol the best student in the first place, student attitude is the problem. For the Finance group we take the overflow from other departments just to fill up our group - and to add on, the moment students receive funds from NSFAS they don't attend classes.

One HoD stressed that enrolment of students in programmes in which they have little or no interest has a most major effect on their studies and future at the college. He commented saying that:

Admission requirement criteria at the college is the problem as we don't have control at campus level because as written in the college prospectus and done by the academic board in the central office, it gives students the platform to enrol in any course without background because the government says "the purpose of TVET is to prepare students to become functional workers in a skilled trade" ... as a college we need to teach the student from the scratch without checking the subjects they have from their report during the enrolment process.[HODBUS 2]

ESBUS 2 also supported the challenge of students enrolling in the department when they have little or no interest by saying that:

Indeed, we have problem of pass rate at campus level because students are not motivated enough before they come to the college and is not only happening in Finance, Economic and Accounting programme even other courses is the same, in Level 2 we can enrol two groups but in Level 3 we will still have two groups with a less number of student then in Level 4 we will end up having one with less number as well.

4.3.2 Theme 2: Challenges faced by lecturers in the classroom

To enhance student pass rate, proper information about courses and career guidance needs to be given during enrolment of new student in the FEA Programme. Students who are confused, some without knowledge about the course and subjects must be given proper screening based on their interest.

Sub-theme 2.1: Students without an Accounting background

The findings indicated that most participants were challenged in the daily teaching and learning process in the classroom as students who enrolled for the FEA Programme had little or no background which then had an effect on their performance in the subject and resulted in a poor pass rate.

The experience that we have as a lecturer is that we teach the students who don't have accounting background, FEA Programme is the second option for them when they enrol, as lecturers during the registration time, we are forced to

enrol the student without accounting background because the college is chasing the target of number expected by the Department during enrolment. The numbers in the enrolment are key because if they want us to enrol three groups, we have to take everyone who is available without checking the interest, and those that we take are the rejects from other courses like Office Administration, Management and Transport when the courses is full because most of the students come from the school in large number with purpose of enrolling those courses not Finance. [LEC3]

Other participants shared and supported LEC3 by giving their views concerning the students enrolling in college programmes with little information about the courses. The participants indicate that:

The problem starts at high school when they enrol for Grade 9, there is a programme called Economic Management Sciences (EMS), as one of the teachers with high school experience, I have experienced that most of the teachers offering the subject don't have a background of Accounting, When they teach, they don't explain the part of finance to students, from that level that's where they will hate numbers. Because EMS is the combination of Business, Economics and Accounting. The student will pass the theory part then when they enrol for Grade 10, teachers will choose for them to do finance based on the results they receive from EMS subject. [LEC5]

Enrolment for Level 2 at the beginning of the year is a major cause of poor success rate, our student they don't want to see numbers - they enrol finance because it is the course the is left after all these business studies courses are full. During the lesson their minds in class are not in the classroom just the body only, as a lecturer you can't motivate them because they are not interested in what they are doing. For my past years of experience, I know that even if we can have three groups in class, I know we will end up having one at Level 4 because they are not interested. [LEC1]

Sub-theme 2.2: Students choosing the finance course as a second option

The findings reveal that in all interviews, participants raised concern about students choosing the FEA programme as a second option as it makes teaching and learning difficult in the classroom. It seems that students do not participate during the lesson

presentation and show little interest in the lessons. This means that little learning occurs, which is made worse by students' poor discipline resulting in student dropout.

The reasons for dropout of student in the college is the lack of discipline - students do as they please, they leave the school premises anytime they want, they have access to leave the campus before the end of the lesson for the day because they have access as the college gate is not locked during the day. [LEC3]

Another reasons of student dropout that we experience at college and also affect the teaching and learning together with the pass rate is the student who end up choosing the wrong choice of the programme, student doesn't want to do Finance but end up enrolling in the FEA programme. [LEC3]

Sub-theme 2.3: NSFAS funds affecting teaching and learning

The National Student Financial Aid Scheme is a bursary funded by the Department of Higher Education and Training for those who do not have financial means to fund their studies and do not have access to bank funding or other bursaries. Students apply for this bursary at the institution with the help of Student Support Services in the office of NSFAS. The purpose is to assist students with funds to enrol in programmes. During the year, students receive money which is transferred into their banking account for transport, food, accommodation and tuition. Some participants shared their concern regarding NSFAS fundings received by students during the year. Their views indicate that:

Since the NSFAS has power to pay funds into the student account, they allocate funds to all students being registered in the college without checking the attendance register send by the college. For those students that have enrolled in the FEA programme without interest of the programme, the moment they receive funds they all dropout without deregistering themselves from the college system - this happens most in Level 2 that's why we end up having low throughput rate at college in Level 2. [ESBUS 2]

LEC 3 supported ESBUS 2 on the issue of NSFAS funding received by the students in the middle of the year that it affects teaching and learning at the college by saying that:

The students that we have don't attend classes - most of them stay outside more specially during the time NSFAS give them funds, our college is situated in town 2 kilometres from Shoprite Liquor shop. The moment students receive money they go buy liquor and sit at the park. There is a park that student have given it a name at campus C that's where they gather during the day and drink beer. [LEC3].

Sub-theme 2.4: Full-time students working a part-time job

One campus in this research is situated in Evander where different companies such as Sasol, Eskom and Harmony Gold Mine are situated. Students apply for part-time jobs while attending classes full time knowing that the college is not consistent in applying the attendance policy. Even with this inconsistency, the college allows every student to write their examinations even if they were not in attendance in class every day. During interviews with lecturers, some showed concern about students working and being able to attend classes at the same time. LEC1 shared concern about the issues of student working during school hours by saying:

There is a time where Sasol have shutdown (shutdown is the process where Sasol clean all the equipment and they need more employee to assist them). students apply for different posts at Sasol and work, shutdown takes almost one to two months meaning student will not be in class for that period of two months when they come back, they are behind with the syllabus but they are not concerned about that because what they needed is money. To add on, there is also the initiation school, some students go to initiation for at least one month. When they come back, they are behind - these are some of the things that influence the student pass rate. [LEC1]

4.3.3 Theme 3: Teaching strategies employed by lecturers in the classroom

Each lecturer has a range of different teaching skills that they employ in the classroom. Using a variety of teaching methods helps students understand the process of learning. When lecturers use different strategies of teaching, it helps students to work on their areas of weakness and to perform at the level at which they are capable. Different strategies promote flexible thinking and teach students the importance of approaching different tasks. In this section, the findings revealed the use of peer educators, offering extra lessons and preparing students for assessment.

Sub-theme 3.1: Peer educators assisting students

Peer educators, as part of student support services, assist students or discuss issues that they find difficult. They share knowledge, experience and information without the present of the lecturer. During interviews with the participants, some indicated the importance of using peer educator teaching methods reason being some students do not have confidence to approach lecturers in the classroom. Peer educators' role is the teaching or sharing with other students who share similar social backgrounds. Their views concerning peer tutoring in the college indicate that:

Responsibly subject lecturing staff need to identify students who are struggling and then send them to student support to be assisted by a peer educator. The peer educators have their own timetable that they use after lessons or during free periods without disrupting the process of teaching and learning. The reason I'm supporting the peer educator teaching and learning strategy is because some students are not confidence enough to approach their lecturer during the lesson due to peer pressure and being scared of their lecturer. [HODBUS 1]

Sub-theme 3.2: Lecturers offering extra lessons

To improve performance in any area a subject, students need to attend extra lessons that can boost their confidence and increase their performance in learning activities. Extra lessons help student to increase their knowledge of the content and develop their application of knowledge. Some participants during the interviews shared their views concerning giving extra lesson to those students who perform below average. They indicated the challenges that arise during the process of arranging extra lessons. Some lecturers also indicated that they need assistance from college management and parents as there is difficulty of arranging extra lessons. When the researcher asked to elaborate, different lecturers explained:

As a lecturer we do ask students to attend extra classes, but the challenge that we experience is transport that students are using to come to school during the week. Our students depend on buses as a mode of transport and it is not easy for them to pitch at school for extra lessons. Even if we can arrange with them on weekend they don't attend because taxis are much more expensive compared to buses. [LEC 1]

LEC 3 shared similar experience with LEC 1 saying that:

On weekends as well we do ask student to come for extra classes but the problem is the same of transport because our campus Evander enrolls students from different townships - they rely on bus transport because it is cheaper compares to public taxi transport. Even if lecturers try to assist in the afternoon, time is limited with them due to buses arriving at the college at 13:30 to pick them up at 14:00.

LEC 4 supports LEC 1 and 3 regarding the issue of offering extra classes to support students at the one campus who are performing below by saying that:

Transport to school is a major issue, I can personally arrange with my students to attend extra classes but you find that out of 20 students only five will come to school. The reasons they will tell you is that they did not have transport to come to school as the college relies on the bus transport.

HODBUS 1 disagrees with the issue of transport that students cite as the reason for not attending extra classes. HODBUS 1 believes that students must tell their parents about the specific days they will attend extra classes because it is not something that is arranged every day.

The bus issue at the Evander campus is the student's choice. Students must not depend on the busses to attend extra classes; they must involve their parent to assist them with transport money and they can also use NSFAS funds to pay for the taxis to come to school for extra lesson [HOSBUS 1].

The FEA programme offers Financial Management as a subject in three different campuses. However, each campus has its own challenge depending on the environment and location. The findings revealed that two campuses have different opinions compare to the one campus where the research is based:

In our Campus Ermelo, we do offer extra classes on Saturday, our students do attend but not Level 2. Senior students, meaning Levels 3 and 4, attend extra classes better than the way they attend normal classes, but the problem is Level 2 - they don't attend extra classes and through my experience that's where we experience a poor pass rate, dropout and throughput rate in the campus, however, at Levels 3 and 4 we don't experience any challenges. [LEC 8].

LEC 6 from one of the campuses offering Financial Management also supported LEC8 on the issue of extra classes saying that:

Our students are very disciplined, they do attend extra classes regardless of the Covid-19 pandemic. When I personally call them to come to the college on Saturdays, they do come that's why I finish my syllabus before June, we have also created WhatsApp group as form of communication if they don't understand they can ask questions on WhatsApp then we engage the question as a group. Sometimes during my extra classes, I use their own language as medium of instruction because you may find that there are two or three students that struggle with understanding, that's why I end up using their language so that they understand.

4.3.3 Sub-theme 3.3: Preparing students for assessment

One important teaching strategy is preparing the student for the final examination or assessment. Using the final examination question paper as a resource in the teaching and learning process helps the lecturer prepare the students for the examination. The question paper consists of several different types of questions to evaluate students' conceptual and theoretical understanding and it is thus important for lecturers to take the opportunity to prepare their students for assessment so that they are exam ready.

When I teach my student I teach them like University students, I teach them to analyse the question paper; for example, I use question paper most of the time to teach, showing them that our assessors are not changing the paper, what they change in Financial Management paper is names and amount but the format of the question paper is the same, that's the reasons why I'm producing 100% in my campus especially the levels that I'm teaching. [LEC 6]

Participants indicated that they use specific strategies to produce good results. LEC 6 indicated the strategies employed in daily teaching and learning, by saying that:

During practical time students they don't attend classes, they lose focus because practical time is when student go out to different places to apply what they have done in class but do it practically. That's when student do ISAT assessment. So, I make sure that by that time I'm done with the syllabus knowing very well that they will not come back to classes after ISAT, that's the reason why I'm using question paper most of the time. [LEC6]

4.3.4 Theme 4: Subject allocation

The effective teaching and learning process is critically important for all students to succeed, especially those who are struggling in the classroom. Ensuring good subject allocation to the lecturing staff creates best teaching and learning for students in the classroom. When lecturers are allocated their specialisation subjects, it ensures that they are well qualified and experienced and are able to ensure that lessons are more interesting through the use of a variety of teaching approaches and styles. To teach students effectively, lecturers need to understand subject matter so that they can help students to map their own ideas and re-direct their thinking to create powerful learning.

The Green Paper for Post-Schooling Education and Training (DHET, 2012) stated that college lecturers in technical fields have, through the years, been recruited from industry. They usually possess technical qualifications as well as workplace experience and knowledge, but little pedagogical training. Many lecturers are also college graduates who have completed their N6 courses or graduates with a National Diploma from universities of technology but tend not to have knowledge of teaching and learning. In some cases, lecturers may have limited subject content knowledge and little if any workplace experience. This means that senior management (HoD and ES) responsible for allocating the different subjects to the lecturing staff should ensure that this is done effectively. The teaching and learning process is vital for student success and correct allocation will ensure that students are satisfied.

Sub-theme 4.1: Checking lecturer qualifications for subject allocation

The findings of the analysis of the interview data revealed that taking the qualifications of the lecturer into consideration for subject allocation can influence the pass rate of the college. The HoDs shared their views saying that:

During subject allocation done by HoD with the help of Education specialist, we check the major subject from lecturer qualification so that we can place him/her to the right department and allocate the subjects that are relevant to the qualification of the lecturer. [ESBUS 2]

ESBUS 1 supported ESBUS 2 on the issue of allocating subjects to the person with the appropriate qualification by saying that:

Before we allocate the subject to the lecturer, we call for a section department meeting to all our lecturing staff allow them to express their feeling based on what they want to teach but based on their qualification. The reason being as a lecturer to produce good result and deliver lessons that can produce good result, he/she must have qualification for that subject, those are the factor that we consider.

HODBUS 1 stressed the important of checking the qualification when allocating subjects to lecturing staff. In some cases, campuses do not follow this procedure and it does have consequences:

The pass rate here at Evander campus for Financial Management is not looking good due to the strategies that we are using as a campus to allocate subjects for the past four years. We have noticed that what we are doing ... it frustrates the student in the classroom because of wrong subject allocation and it frustrates the lectures as well. Workload is done by the ES (supervisor) checking the qualification of the lecturer then submitted to the HoD for verification but we have challenge because some lecturers end up teaching something that are not qualified to teach that is why with the help of new campus manager that we have received this year, we are going to change the strategies that we are using hoping it will assist the college to improve the pass rate in the Finance department.

The HoD concluded by saying:

We're going to do a qualification audit with the campus manager by checking the workload sent to us by the ES (supervisor).

4.3.5 Theme 5: Development of lecturers

TVET lecturers now teach a range of qualifications that include higher education qualifications and certificate levels in TVET colleges, which implies needing to be versatile and having adequate pedagogical skills to deal with different types of students. TVET institutions need to support lecturers in the development of the knowledge and skills that will help them become expert teachers as well as industry expects (Bhattarai, 2020). Teaching and learning needs to be taken very seriously and a great deal of effort needs to go into improving its quality and supporting lecturers at all levels of the post-school system, which includes lecturer development, according to the Green Paper (DHET, 2012). The White Paper for Post-School Education and

Training (2013) supports the Green Paper by saying that the success of a college is dependent on the quality of the education offered and consequently the success of its students. The college need a well-educated, capable and professional teaching staff.

Sub-theme 5.1: Necessary training for on-going professional development

TVET lecturers need to ensure that they stay abreast with advances in knowledge and skills and take into account technological advancement in pedagogy with ICT-based education as well as conventional ways of teaching. Whichever teaching mode is adopted, a teacher needs to be skilful to motivate students, have the ability to engage in two-way communications, use a variety of methods and media in their teaching, have good presentation and questioning skills.

The findings emerging from the interview data indicated concern about the training lecturers receive noting that some aspects are not necessary. It seems that many lecturers feel that certain training programmes will not assist them in the classroom but they could assist them with personal growth. This means that training needs to be targeted to ensure that lecturers continue with their professional development to ensure that there is effective teaching and learning which will assist students in improving and achieving better results:

The college does send us on training; for example, the Assessor and Moderator course but personally is not enough as this would not assist me in the classroom to improve the pass rate of the college. As a lecturer I would need the college to assist more in training for technology. What I need in the classroom is a projector, printer, computer and WIFI because I don't want to move from my station to make copy, or print some documents, I would like to go for Pastel course to develop myself so that I can assist student in the classroom. [LEC6]

HODBUS 1 support LEC6 regarding the issue of training by saying that:

I have personally noticed that training is done on the side engineering where lecturers are being sent to training that assist them in the classrooms and their workshops but not on the business side, to add on that business lecturers are send for moderator and assessor course which is irrelevant for them to assist the student in the classroom.

4.3.6 Theme 6: Monitoring and evaluation of lecturers

The main purpose of supervision and monitoring in the classroom is to assess the lecturers' performance by comparing this to the pre-defined teaching standards which could lead to improvements in the teaching and learning process. By conducting monitoring and evaluation, senior management are able to identify strengths and weaknesses in the delivery of the lesson, to identify opportunities for lecturer improvement and to prioritise the actions required to achieve these. Monitoring also ensures that the learning outcomes in each session are met and students acquire competencies as per national competency standards (Bhattarai, 2020).

Sub-theme 6.1: The importance of monitoring and evaluation of lecturers in the classroom by senior management

The importance of monitoring is to check if lecturers are doing what they said they would do in terms of planning, learning and teaching. The monitoring and evaluation system enhances the performance of both the lecturers and students. By using the monitoring tool, senior management are able to identify the areas where the lecturer and student are failing. Therefore, it is important that teachers align their teaching skills accordingly to improve student performance (Miller, 2020).

Findings from data gathered during interviews with two HoDs and two ES where monitoring and evaluation was conducted at the campuses with lecturing staff members revealed that:

When I conduct monitoring and evaluation with lecturing staff normally during class visit, I check three things - administration part of teaching and learning, meaning the files (referring to portfolio of evidence (POE) and portfolio of assessment (POA)), planning and curriculum documents. I check how the lecturer delivers the content of the subject so that we try to assist if there is a need, and how best they can share their knowledge and assist each other with extra resources. We monitor the student attendance as well because it informs us about the relationship they have with their lecturers in the classroom. [ESBUS 1]

In another interview with ESBUS 2, the participant indicated the main purpose of monitoring and evaluation conducted in the campus saying that:

I normally do monitoring and evaluation with lecturing staff checking the methodology of teaching and learning that lecturer is using, how they interact with the students in the classroom, how students respond during the lesson presented by the lecturer.

When we conduct monitoring and evaluation, we use monitoring tools from Department of Higher Education and Training. We go to classes for support and to observe while lecturer is offering lesson, checking the introduction part of the lesson, lecturer conducting lesson and student participating during the lesson. But as HOD we are not doing it for the whole campus because it is big, we check the pass rate for previous year November, then target that lecturer with poor pass rate to support that person. When we realise that the person needs training for support, we arrange with the person to be sent on training. [HODBUS 1]

4.4 SUMMARY OF FINDINGS

This section provides a summary of findings emerging from the interview data and discussed in the themes and sub-themes in the preceding section. The following table, Table 4.3, presents a summary of findings emerging from the interviews.

Table 4.3: Summary of findings

THEME	SUB-THEME	FINDINGS
Strategies used to enrol new students	Recruitment strategies used by the college	Student support services are responsible for the recruitment of new students from high schools. During recruitment drives, they target only learners from Grades 9 to 12.
	Placement test question paper	Student support services academic support administers a placement test question paper written by new students. However, it only covers Mathematics, Mathematical Literacy and English; does not include the basics of the Financial Management subject.
	Enrolling students without an Accounting background	College enrolment committee enrol new students to the FEA programme without prior-knowledge.

THEME	SUB-THEME	FINDINGS
Challenges faced by lecturer in the classroom	Students without an Accounting background	Students enrol for Level 2 without an Accounting background.
	Students choosing Finance course as a second option	Students aim to enrol in other programmes like Marketing, Office Administration, Transport and Management but these are often over-subscribed. This means that places in the FEA programme are taken up as a second option.
	NSFAS funds affecting teaching and learning	NSFAS funds received by student support tuition fees, accommodation, transport and food. However, after receiving funds students disappear without deregistering from the college system. In some cases, students receive funds, disappear from classroom and then return to classes when the money has been spent.
	Full-time students working part-time jobs	Some students find part-time work but need to attend classes at the same time. This could be over an extended period which affects student performance and class attendance.
Teaching strategies employed by lecturers in the classroom	Peer educator assisting students	Peer educators, as part of Student Support services, offer assistance to students who need support.
	Lecturers offering extra lessons	Lecturers offer extra lesson to the students after hour but there are challenges with transport as student rely on buses and taxis.
	Preparing students for assessment	Using the question paper as a method of teaching prepares the student for assessment.
Subject allocation	Checking lecturer qualifications of for subject allocation	Allocating subject to lecturers is with the relevant qualifications and experience is vital to the teaching and learning process.

THEME	SUB-THEME	FINDINGS
Development of lecturers	Necessary training for on-going professional development	Most training is irrelevant and does not assist with the teaching and learning process.
Monitoring and evaluation done of lecturers	Importance of monitoring and evaluation of lecturers in the classroom by the senior management	Monitoring and evaluation of lecturers assists in supporting those lecturers who need help coping with the workload in the classroom.

4.5 DOCUMENT ANALYSIS

The table below indicates the TVET documents analysed by the researcher and the reason for analysis.

Table 4.4: Documents analysis

Documents	Data Analysis
Placement Test Policy	<ul style="list-style-type: none"> • Is the documents relevant to the course? • Does the document determine the current level of skills and knowledge of appropriate course enrolled?
Campus Pass Rate Statistics	<ul style="list-style-type: none"> • To determine information about the past three years' pass rate • To determine student numbers enrolled in the campus
Lecturer's Portfolio of Assessment (PoA)	<ul style="list-style-type: none"> • To determine evidence of teaching and learning used from variety resources • To determine the evidence of lesson plan, student assessment, lecturer's written description and formal evaluation documents used by ES
Student's Portfolio of Evidence (PoE)	<ul style="list-style-type: none"> • To determine the evidence of student academic work
Teaching and Learning Monitoring and Evaluation Document	<ul style="list-style-type: none"> • To determine the fairness regarding the monitoring of lecturers in the classroom

4.5.1 Placement Test Policy

The TVET college has policy documents in place that outline the process of enrolment that all campuses must adhere to. The policy provides opportunities for young people

to access post-school education and training offering a diverse prospectus for students that want to develop mid-level skills required in the South African economy. The policy indicates the Constitutional Law, which outlines that “in terms of section 29(1) (b) of the constitution of the Republic of South Africa, 1996 Act No, 108 of 1996, everyone has the right to further education with the state through reasonable measures, must make progressively available and accessible”.

The document includes the administration process which indicates that everyone is allowed to register at a TVET college if they meet the legal requirements for admission, the applicant must be a South African citizen or foreign national with a valid study permit. Furthermore, as part of the recruitment and selection process, the college administers a selection and placement test to assist in channelling the student to the most relevant programme. The placement test and procedure are compulsory to prospective students to enable them to be placed in an appropriate programme ensuring that that they have the necessary background to enrol for the programme and also for the college to identify which learner needs additional support.

The placement test question paper written by all the prospective student assesses on Mathematics, Mathematical Literacy and English. The question paper does not determine the pre-knowledge of the appropriate course as only fundamental questions are included.

4.5.2 Campuses Pass Rate Statistics

The pass rate can be used as a quality assurance indicator or performance indicator by an educational institution when evaluating the quality of teaching and learning (Oxford Dictionary, 2021). The Academic Advisor of the college released the college pass rate for the subject of Financial Management Levels 2, 3 and 4 for the past three years, that is 2018, 2019 and 2020.

The statistics document indicates the name of the campus, number of students enrolled, number of students who had written the examination, students that pass, pass rate enrolled percentage and pass rate written percentage. In 2018, the college enrolled 379 students for Financial Management in Level 2. Some 241 students qualified to write the examination with only 232 managing to pass the subject, in Level 3 it was 234 enrolled, 174 written and 143 passed. At Level 4, 144 students enrolled, 129 wrote the examination with 127 students passing.

Checking on the statistics, the college enrolled 757 students; however, 71% of those qualified to write the examination with 92% of those who qualified achieving a pass mark.

In 2019, the college has 758 students enrolled, only 517 manage to write exam and 502 passed the exam. In 2019 the college enrolled 663 in Levels 2, 3 and 4. Some 469 students managed to write the exam, with 412 passing the exam. This means that 70% of student qualified write the examination, which is an increase from 2018 with 62% achieving a pass mark.

In 2020, college enrolment was 634 for Levels 2, 3 and 4, 409 qualified to write the exam and 395 passed the exam. Overall, 65% of enrolled students qualified to write the examination with 88% of those who qualified passing the examination.

However, if the pass mark statistics are calculated with the overall enrolment, performance is low.

4.5.3 Lecturer Portfolio of Assessment (PoA)

The lecturer is tasked with maintaining a portfolio of assessment for every subject per level taught. Where two or more lecturers are responsible for teaching of the same subject, each lecturer must maintain a separate PoA. Failure to maintain a PoA constitutes an act of misconduct and will be dealt with in accordance with the Employment of Educators' Act, 1988 (Act No. 78 of 1988) and the accompanying Assessment Regulations. The PoA must be available on request at all levels of moderation and monitoring (Mpumalanga Public TVET Colleges' Assessment System Policy for NCV and Report 191, 2017).

The portfolio compiled by three lecturers offering Financial Management in Levels 2, 3 and 4 at the three campuses were analysed. The portfolio (PoA) is a hard box file which has a cover page listing the lecturer's name, the programme, the subject, level taught, name of the campus and college. The portfolio contained different policies and guidelines namely: the Provincial Assessment Policy and the Subject Guideline and Assessment Guidelines for NCV. The Portfolio was arranged with clean plastic dividers giving the name division of each section. Included in the portfolio was the work schedule with the names of each lecturer responsible for the task, as well as the moderator for that specific task and their contact details. The college assessment plan indicated the specific dates of assessment and the lecturers responsible, the subject

assessment plan, and evidence that the assessment schedule was provided to students by the lecturer. The portfolio also contained student assessment documents for the year including assessment tasks, the assessment tool, the analysis grid, the pre-moderation tool and pre-assessment meetings minutes for the full year as the research had been conducted in October. Finally, the electronic printout of the record mark sheet showing the evidence of marks was accurately captured and recorded, as well as moderation conducted by ES and HoD during second term.

4.5.4 Student Portfolio of Evidence (PoE)

According to the Mpumalanga Public TVET Colleges' Assessment System Policy for NCV and Report 191 Programme, 2017, there are two options of keeping evidence of student assessment tasks. Option one indicates that every student is responsible for ensuring that all tasks are assessed, checked and authenticated by the lecturer and filed in a PoE. Students are tasked with maintaining and looking after their portfolios. Option two indicates that student records of assessment for a subject must be managed by the lecturer offering that subject.

Nine selected student portfolios were selected from three campuses. It was noted that the college used Option two as described in the policy, to keep students' records of assessment for all enrolled students. The PoE had a cover page that indicated the personal details of student, subject name, year, the name of the lecturer and campus name. Checking through the PoE, the researcher noticed that student scripts had been filed alphabetically which aligned with the student mark sheet that was filled in. All scripts had been marked by the lecturer using a red pen, and moderated by another lecturer using a green pen. The college uses the system of co-workers moderating each other's work. However, only lecturers teaching the same subject are allowed to moderate their content knowledge for that subject. Finally, the scripts were verified by the ES using a black pen. Some script cover pages were not signed by students as the declaration of authenticity and acknowledgement of receiving feedback. Students use pencils for their corrections on the same script, which is the proof that the lecturer has given feedback in the classroom.

Some files contained signed electronic mark sheets with the college logo, student administration system control lists, assessment question papers and marking tools

used by lecturer. However, some files were missing some of these documents mentioned.

4.5.5 Teaching and Learning Monitoring and Evaluation Documents

All processes related to assessment practice and teaching and learning must be monitored and reported on to ensure that it is conducted in accordance with regulations and the applicable policies. Each campus, as well as the college must develop an annual monitoring plan. A delegated team which includes senior lectures/ES, HoD, Deputy Principal, Academic person, DHET and Umalusi designated officials, focuses on monitoring (Mpumalanga Public TVET College Assessment System Policy for NCV and NATED, 2017).

According to the White Paper (DHET, 2013), monitoring should highlight the levels of efficacy that are being achieved, and to identify where any blockage in the system may be emerging. It should enable more detailed and informed understanding of the skills deficit and areas for focused growth linked to the country's need (DHET, 2013).

The PoA portfolios, contained the teaching and monitoring instrument documents that had been attached and completed by the delegated staff members (HoD, ES). The document is divided into sections: Section A is about the file, Section B is the preparation of the lesson, Section C is the lesson presentation, Section D is subject portfolio of evidence, Section E is classroom and subject atmosphere, Section F is professional attitude and the last one, Section G is a general comment or recommendation for lecturer development, if it is needed. Signatures for the lecturer, the observer and the designation are found at the end of the document.

4.6 CHAPTER SUMMARY

This chapter presented the research findings emerging from the analysis of the interviews conducted with participants. Data were analysed and presented in themes and sub-themes. The purpose of this chapter was to present the findings of the research which investigated factors that influence the pass rate of the financial management students at three campuses of a selected TVET College. Documents such the placement test policy, campus pass rate statistics, lecturer's portfolio of assessment, student's portfolio of evidence and teaching and learning monitoring and evaluation documents were obtained and also analysed to support the interview data.

CHAPTER 5

SUMMARY OF FINDINGS, CONCLUSION, LIMITATIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

Chapter 4 presented the findings of the study. In this chapter, a summary of the findings is presented at a different level of interpretation, and conclusions are drawn to indicate the research questions has been answered. Based on the findings, recommendations are offered. Finally, limitations of the study and recommendations for further research are given.

5.2 SUMMARY OF THE STUDY

The aim of the study was to investigate factors that influence the success rate of financial management students at a selected TVET College. This summary of findings is based on the findings emerging from the data analysis and is supported by the literature, discussed in Chapter 2 of the study. Presented below is a brief synopsis of the chapters that made up this study to achieve the main goal of providing an answer to the main research question.

Chapter 1 introduced the study and provided the reader with the aim of the research. Background to the study was outlined and the problem stated. The chapter gave a brief review of the literature to establish a theoretical base. Thereafter the research questions and the aim and objectives of the study were given. The research methodology was briefly introduced giving an idea of the research design, approach and style as well as data collection and analysis. The final two sections briefly looked at validity and reliability as well as ethical considerations.

Chapter 2 reviewed the literature relevant to this research. The chapter began with a discussion of the National Qualification Framework for Technical and Vocational Education and Training taking into account Student Access, Admission and Enrolment, the Minimum Registration Requirement, the quality of student enrolled in the programme as well as their performance. The section ended with a discussion on the qualification and the employability of the student. The next section investigated the role of the TVET lecturer in creating a positive school climate. However, this is

dependent on a number of factors such as competence, subject knowledge and pedagogy as well as the ability to apply theories supporting teaching. Resources and parental involvement were also discussed. Finally, factors which influence the teaching and learning process were presented. These include the leadership role, teaching workload and the increased number of students enrolled at TVET colleges.

Chapter 3 elaborated on the research methodology taking into account the research paradigm, the research approach, design and type. In addition, sampling and data collection and analysis were also presented. The methods of the data collection procedure used in this study were deemed appropriate to answer the research questions and consisted of semi-structured interviews (face-to-face and telephonic interviews) with participants from three campuses of a selected TVET college. Two HoDs, two ESs, eight lecturers, and two student liaison officers from student support were interviewed. The importance of ethical considerations, trustworthiness, transparency, dependability, credibility and validity in limitation were presented.

Chapter 4 presented the research findings emerging from the analysis of the interviews conducted with participants. Data were analysed and presented as themes and sub-themes. The purpose of this chapter was to present the findings of the research which investigated factors that influence the pass rate of the financial management students at three campuses of a selected TVET College. Documents such the Placement Test Policy, Campus Pass Rate Statistics, lecturer's portfolio of assessment, student's portfolio of evidence and teaching and learning monitoring and evaluation documents were obtained and also analysed to support the interview data.

Chapter 5 presents the summary of findings, offers recommendations based on the findings and limitation to the study as well as recommendations for further research.

5.3 SUMMARY OF MAJOR RESEACH FINDINGS

The main research question was: *What factors influence the success rate of Financial Management students at three campuses of a selected TVET college in the Gert Sibande district, Mpumalanga, South Africa?*

To answer the main research question, the following sub-questions were asked:

1. What are the experiences of lecturers in teaching financial management subjects?
2. What are the teaching strategies employed by lecturers to enhance the success rate of the financial management subjects in the TVET curriculum?
3. How can lecturers be developed to empower them with strategies to teach financial management subjects?

5.4 FULFILMENT OF RESEARCH OBJECTIVES

The three research objectives of the study are analysed to indicate whether they were achieved.

5.4.1 Research Objective One

To investigate the experiences of lecturers teaching financial management subjects

The findings revealed that lecturers experienced and identified a number of reasons for poor performance of Financial Management students registered at the TVET college. Even though the students write a Placement Test, many students make the incorrect selection in choosing the Finance course. Lack of interest contributes to poor performance as students are not interested in possible careers in finance. In addition, the Placement Test does not give an indication of the students' background in Accounting, as it focuses on Mathematics, Mathematical Literacy and English.

The FEA programme, which offers the subject of financial management is only chosen as other courses are full, leaving Finance as the second or third option. In addition, it seems that many students do not have a high school background in Accounting with subjects such as EMS which then results in poor performance. Furthermore, findings indicate that some students registered for full-time classes, work at the same time which has a major effect on the progress of those students who miss out on lectures and fall behind with the syllabus. The NSFAS also contributes to the poor performance of some students. It seems that when students receive funds from NSFAS, they disappear for long periods or do not continue with the programme but fail to deregister.

5.4.2 Research Objective Two

To determine the teaching strategies employed by lecturers to enhance the success rate of financial management students in the TVET curriculum.

Financial management lecturers use a variety of different teaching and learning methods in the classroom. Some focus on using the text book as a guide in their lessons in the classroom. The textbook is a teaching tool which presents the subject matter defined by the curriculum. Textbooks provide the basic framework within which much of the classroom activities occur which gives every student the best possible opportunity to learn. However, some lectures use the examination question papers to teach students the content and application of knowledge. Once the syllabus has been completed, the student has the opportunity to use and apply their knowledge through practice with the question paper.

Students who are needing support may work with peer educators who are knowledgeable in specific subjects to discuss areas of weakness to strengthen their performance. In addition, lecturers arrange extra lessons to work through challenging sections of work to ensure that student success rate is enhanced.

5.4.3 Research Objective Three

To establish how lecturers can be developed to empower them with strategies to teach financial management subject.

The findings of the study revealed that the college does not assist lecturers in addressing factors which influence the success rate of Financial Management students. Many lecturers are appointed from industry but do not have the necessary teaching pedagogy. A possible solution is to improve ineffective teaching and learning in the college by ensuring that lecturers acquire and develop relevant knowledge and skills that can assist them in the classroom. According to Van Deventer and Kruger (2014:250), if the quality of teaching and learning and, ultimately, the culture of teaching and learning are to be improved, the development of educators is necessary as part of in-service training. This means that every college is expected to develop its staff members by sending them to different training sessions related to the subject matter. According to Department of Higher Education and Training, (DHET,2013) the

purpose of training is to help every educator to keep growing and learning through on-going professional development. Subject allocation also plays a role in student success, particularly if subjects are allocated to lecturers with little subject content knowledge. Therefore, lecturers should be allocated subjects in which they have knowledge and skill expertise as well as subject pedagogy.

5.6 RECOMMENDATIONS EMERGING FROM THE STUDY

The following recommendation from the study are based on the findings emerging from the analysis of data collected during the research process with interviews and document analysis on factors that influence the success rate of financial management students at a TVET college.

It is recommended that:

- Lecturers should be qualified and experienced with the relevant skills to teach the subject with pedagogic knowledge together with industrial exposure to assist students in acquiring and developing knowledge and skills that are usable in the working environment.
- A common standard for lecturers needs to be developed that will guide lecturer training and development.
- Universities and the Department should focus on professional development that will assist lecturers in developing a well-rounded set of technical, pedagogical and practical skills that they are able to apply in the classroom.
- Lecturers are allocated subjects in which they have qualifications and experience in teaching.
- Management should consider sending lecturers to a range of training workshops that are relevant to the teaching and learning process in order to assist in preparing the students for future employment. This applies to experienced lecturers as well as newly-qualified and appointed ones.
- The Departments should design and implement an educator supply, utilisation and development strategy which will ensure that colleges are adequately equipped with staff equipped with the necessary skills to do justice to the curriculum. The strategy should identify the developmental needs of the current educator workforce as well as how new well-trained educators are going to be brought into the sectors.

- TVET colleges should employ qualified career guidance counsellors who understand the TVET college programme subject matter to give proper guidance to enrolling students.

5.7 RECOMMENDATIONS FOR FUTURE RESEARCH

It is recommended that future research could be conducted on factors influencing the success rate of financial management students in firstly, the province of Mpumalanga and then nationally. This study was based in only one TVET College, in Mpumalanga, therefore it is recommended that future studies could include other TVET colleges in different provinces to draw attention to other stakeholders including DHET to start paying attention on the issue of pass rate. It is recommended that future studies could also follow a quantitative approach method of research where statistics could be collected using questionnaires.

5.5 LIMITATIONS OF THE STUDY

Du Plooy-Cilliers *et al.* (2014) defines limitations as constraints or limits in the research study that are out of the researcher's control, such as time, financial resources, access to information. Neuman (2011) stated that a qualitative researcher attempts to capture and describe the inner lives of people and methods allow understanding the why, what and how phenomena.

This was a small study involving three campuses of a selected TVET College in the Gert Sibande district, Mpumalanga, where the main data collection methods used were semi-structured interviews and documents analysis. The research study was conducted with a small sample consisting of eight lecturers, two HoDs, two ESs and two student support liaison officers from the student support office centre. The researcher conducted interviews telephonically due to COVID-19 restrictions and the fact that some lecturers were not located in the same area as the researcher. Accessibility and network problems were another limitation for this research, some participants were not accessible due to network problems caused by load shedding meaning that the researcher needed to constantly reschedule the appointment with the participants.

5.8 A FINAL WORD

The government has declared TVET colleges as institution of choice where students are being equipped with the relevant knowledge and skills to cater the demands of the workplace and take their place in the country's economy. The study revealed that the success pass rate for financial management students is a major challenge that TVET sector currently experienced. All stakeholders from the Department, management, lecturers, student and parents need to focus on improving the pass rate. However, this not being achieved at the colleges which affects students in fulfilling their dreams.

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APPENDICES

Appendix A: Ethical Clearance



UNISA COLLEGE OF EDUCATION ETHICS REVIEW COMMITTEE

Date: 2021/06/09

Ref: **2021/06/09/61933449/33/AM**

Dear Mrs M MATHEVULA

Name: Mrs M MATHEVULA

Student No.:61933449

Decision: Ethics Approval from
2021/06/09 to 2024/06/09

Researcher(s): Name: Mrs M MATHEVULA
E-mail address: 61933449@mylfe.unisa.ac.za
Telephone: 078 495 4148

Supervisor(s): Name: Dr. PK MUDAU
E-mail address: mudaupk@unisa.ac.za
Telephone: 082 953 2090

Title of research:

FACTORS INFLUENCING THE SUCCESS RATE FOR FINANCIAL MANAGEMENT STUDENTS IN GERT SIBANDE TECHNICAL VOCATIONAL EDUCATION AND TRAINING COLLEGE(TVET) IN MPUMALANGA

Qualification: MEd CURRICULUM STUDIES

Thank you for the application for research ethics clearance by the UNISA College of Education Ethics Review Committee for the above mentioned research. Ethics approval is granted for the period 2021/06/09 to 2024/06/09.

*The **low risk** application was reviewed by the Ethics Review Committee on 2021/06/09 in compliance with the UNISA Policy on Research Ethics and the Standard Operating Procedure on Research Ethics Risk Assessment.*

The proposed research may now commence with the provisions that:

1. The researcher will ensure that the research project adheres to the relevant guidelines set out in the Unisa Covid-19 position statement on research ethics attached.
2. The researcher(s) will ensure that the research project adheres to the values and principles expressed in the UNISA Policy on Research Ethics.



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3. Any adverse circumstance arising in the undertaking of the research project that is relevant to the ethicality of the study should be communicated in writing to the UNISA College of Education Ethics Review Committee.
4. The researcher(s) will conduct the study according to the methods and procedures set out in the approved application.
5. Any changes that can affect the study-related risks for the research participants, particularly in terms of assurances made with regards to the protection of participants' privacy and the confidentiality of the data, should be reported to the Committee in writing.
6. The researcher will ensure that the research project adheres to any applicable national legislation, professional codes of conduct, institutional guidelines and scientific standards relevant to the specific field of study. Adherence to the following South African legislation is important, if applicable: Protection of Personal Information Act, no 4 of 2013; Children's act no 38 of 2005 and the National Health Act, no 61 of 2003.
7. Only de-identified research data may be used for secondary research purposes in future on condition that the research objectives are similar to those of the original research. Secondary use of identifiable human research data requires additional ethics clearance.
8. No field work activities may continue after the expiry date **2024/06/09**. Submission of a completed research ethics progress report will constitute an application for renewal of Ethics Research Committee approval.

Note:

The reference number **2021/06/09/61933449/33/AM** should be clearly indicated on all forms of communication with the intended research participants, as well as with the Committee.

Kind regards,



Prof AT Motlhabane
CHAIRPERSON: CEDU RERC
motlhat@unisa.ac.za



Prof PM Sebate
EXECUTIVE DEAN
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Approved - decision template – updated 16 Feb 2017

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Appendix B: DHET Request Letter to Conduct Research



higher education & training
Department
Higher Education and Training
REPUBLIC OF SOUTH AFRICA

**DHET 004: APPENDIX 1:
APPLICATION FORM FOR STUDENTS TO CONDUCT RESEARCH IN
PUBLIC COLLEGES**

1. APPLICANT INFORMATION

1.1.	Title (Dr /Mr /Mrs /Ms)	Mrs	
1.2.	Name and surname	Mumsy Matheula	
1.3.	Postal address	Unit 134 The Gables Evander 2080	
1.4.	Contact details	Tel	017 632 2887
		Cell	078 445 4145
		Fax	N/A
		Email	mumsymatheula@gmail.com
1.5.	Name of institution where enrolled	University of South Africa	
1.6.	Field of study	Education (Med curriculum studies)	
1.7.	Qualification registered for	Please tick relevant option:	
		Doctoral Degree (PhD)	<input type="checkbox"/>
		Master's Degree	<input checked="" type="checkbox"/>
		Other (please specify)	<input type="checkbox"/>

2. DETAILS OF THE STUDY

2.1.	Title of the study	Factors influencing the success rate for financial management student in Serit Sibande Technical vocational education and training (TVET) college in Mpumalanga
2.2.	Purpose of the study	To identify the solution that will help to improve the pass rate for the student in the college.

DHET 004: APPENDIX 1: APPLICATION FORM FOR STUDENTS TO CONDUCT RESEARCH IN PUBLIC COLLEGES

4. SUPPORT NEEDED FROM THE COLLEGE

Please indicate the type of support required from the College (Please tick relevant option/s)		
Type of support		Yes No
4.1	The College will be required to identify participants and provide their contact details to the researcher.	<input checked="" type="checkbox"/> <input type="checkbox"/>
4.2	The College will be required to distribute questionnaires/instruments to participants on behalf of the researcher.	<input type="checkbox"/> <input checked="" type="checkbox"/>
4.3	The College will be required to provide official documents. Please specify the documents required below * Attachment 1: Questionnaire * Attachment 2: Consent form * Student ID	<input type="checkbox"/> <input type="checkbox"/>
4.4	The College will be required to provide data (only if this data is not available from the DHET). Please specify the data fields required, below	<input type="checkbox"/> <input checked="" type="checkbox"/>
4.5	Other, please specify below	<input type="checkbox"/> <input type="checkbox"/>

5. DOCUMENTS TO BE ATTACHED TO THE APPLICATION

The following 2 (two) documents must be attached as a prerequisite for approval to undertake research in the College	
5.1	Ethics Clearance Certificate issued by a University Ethics Committee
5.2	Research proposal approved by a University

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DHET 004: APPENDIX 1: APPLICATION FORM FOR STUDENTS TO CONDUCT RESEARCH IN PUBLIC COLLEGES

6. DECLARATION BY THE APPLICANT

I undertake to use the information that I acquire through my research, in a balanced and a responsible manner. I furthermore take note of, and agree to adhere to the following conditions:

- I will schedule my research activities in consultation with the said College/s and participants in order not to interrupt the programme of the said College/s.
- I agree that involvement by participants in my research study is voluntary, and that participants have a right to decline to participate in my research study.
- I will obtain signed consent forms from participants prior to any engagement with them.
- I will obtain written parental consent of students under 18 years of age, if they are expected to participate in my research.
- I will inform participants about the use of recording devices such as tape-recorders and cameras, and participants will be free to reject them if they wish.
- I will honour the right of participants to privacy, anonymity, confidentiality and respect for human dignity at all times. Participants will not be identifiable in any way from the results of my research, unless written consent is obtained otherwise.
- I will not include the names of the said College/s or research participants in my research report, without the written consent of each of the said individuals and/or College/s.
- I will send the draft research report to research participants before finalisation, in order to validate the accuracy of the information in the report.
- I will not use the resources of the said College/s in which I am conducting research (such as stationery, photocopies, faxes, and telephones), for my research study.
- Should I require data for this study, I will first request data directly from the Department of Higher Education and Training. I will request data from the College/s only if the DHET does not have the required data.
- I will include a disclaimer in any report, publication or presentation arising from my research, that the findings and recommendations of the study do not represent the views of the said College/s or the Department of Higher Education and Training.
- I will provide a summary of my research, report to the Head of the College/s in which I undertook my research, for information purposes.

I declare that all statements made in this application are true and accurate. I accept the conditions associated with the granting of approval to conduct research and undertake to abide by them.

SIGNATURE	
DATE	10/01/2016

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Appendix C: Letter of Approval to Conduct Research

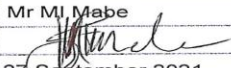
14 No. 39583

GOVERNMENT GAZETTE, 8 JANUARY 2016

DHET 004: APPENDIX 1: APPLICATION FORM FOR STUDENTS TO CONDUCT RESEARCH IN PUBLIC COLLEGES

FOR OFFICIAL USE

DECISION BY HEAD OF COLLEGE

Please tick relevant decision and provide conditions/reasons where applicable		Please tick relevant option below
1	Application approved	<input checked="" type="checkbox"/>
2	Application approved subject to certain conditions. <i>Specify conditions below</i> The research sessions should not interfere with the business of the college. In a case whereby the research is sessions will take place during office hours a prior arrangement should be made with a relevant manager/s and interviewees.	<input type="checkbox"/>
3	Application not approved. <i>Provide reasons for non-approval below</i> N/A	<input type="checkbox"/>
NAME OF COLLEGE		Gert Sibande TVET College
NAME AND SURNAME OF HEAD OF COLLEGE		Mr M. Mabe
SIGNATURE		
DATE		27 September 2021

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Appendix D: Request Permission Letter to Conduct Research



The Principal
Gert Sibande TVET College
P.O Box 3475
Standerton
2430

15 June 2021

Dear Madam

Subject: Request for permission to conduct research at Gert Sibande TVET College

I, Mumsy Mathevula am doing research under supervision of Dr PK Mudau, a Senior Lecturer in the Department of Curriculum and Instructional studies at the University of South Africa. The study is entitled, the analysis of the success rate for Financial Management subject in TVET College. We kindly requesting for permission to use Head of Department (HOD), Education specialist (ES), Lecturers, student support liaison officer.

The aim of the study is to explore the factors that influence the success rate and ways of improving financial management subject performance at TVET Colleges. Your institution has been selected because it is intrusted with the responsibility of providing College policy direction of the higher education sector. The study will entail (2) Two HOD, (2) Two education specialist, (8) Eight lecturers, (1) One student's liaison officer for academic support and development program and (1) One Student's liaison officer for career guidance and job placement.

Document analysis, focus group and one-on-one interview will be conducted with HOD, Education specialist, lecturers and student liaison officer. The benefit of the study is that the finding may be used to improve the assessment in the subject, certificate and pass rate in TVET College. There are no foreseeable risks for taking part in the study. There will be no incentives or any reimbursement for participants in the research. Participants in the study will be given an opportunity to review their responses and key findings of the study will be made available to the principal of Gert Sibande TVET College through a summary of the report on the study after its successful completion. The researcher is doing this as part of the statutory requirements for her master's degree. She does not require promotion nor will use this in integrated quality management system (IQMS).

Yours sincerely

M Mathevula

Researcher

REQUEST PERMISSION LETTER – CAMPUS MANAGER: GERT SIBANDE TVET COLLEGE



The Campus Manager
Gert Sibande TVET College
P.O Box 3475
Standerton
2430

15 June 2021

Dear Sir

I, Mumsy Mathevula am conducting research under the supervision of Dr PK Mudau, a senior lecturer in the Department of Curriculum and instructional studies at the University of South Africa. The study is entitled, the analysis of the success rate for Financial Management subject in TVET College. We kindly requesting for permission to use Head of Department (HOD), Education specialist (ES), Lecturers, student support liaison officer.

The aim of the study is to explore the factors that influence the success rate and ways of improving financial management subject performance at TVET Colleges. Your institution has been selected because it is entrusted with the responsibility of providing College policy direction of the higher education sector. The study will entail (2) Two HOD, (2) Two education specialist, (8) Eight lecturers, (1) One student's liaison officer for academic support and development program and (1) One Student's liaison officer for career guidance and job placement.

Document analysis, focus group and one-on-one interview will be conducted with HOD, Education specialist, lecturers, student liaison officer. The benefit of the study is that the finding may be used to improve the assessment in the subject, certificate and pass rate in TVET College. There are no foreseeable risks for taking part in the study. There will be no incentives or any reimbursement for participants in the research. Participants in the study will be given an opportunity to review their responses and key findings of the study will be made available to the principal of Gert Sibande TVET College through a summary of the report on the study after its successful completion. The researcher is doing this as part of the statutory requirements for her master's degree. She does not require promotion nor will use this in integrated quality management system (IQMS).

Yours sincerely

M Mathevula

Researcher

Appendix E: Consent Form



ANALYSIS OF THE SUCCESS RATE FOR FINANCIAL MANAGEMENT STUDENT IN GERT SIBANDE TVET COLLEGE IN MPUMALANGA

I, (Participant name), confirm that the person asking my consent to take part in this research has told me about the nature, procedure, potential benefit and anticipated inconvenience of participation.

I have read and understand the study as explained in the information sheet. I have had sufficient opportunity to ask questions and am prepared to anticipate in the study.

I understand that my participation is voluntary and that I am free to withdraw any time without penalty (If applicable).

I am aware that the findings of this study will be processed into a research, journal publication and/ or conference proceedings, but that my participation will be kept confidential unless otherwise specified.

I agree with the recording of the interview.

I have received a signed copy of the informed consent agreement.

Participant Name and Surname (Please print).....

Participant signature..... Date.....

Researcher's Name and Surname (Please Print)

Researcher's signatureDate:

Appendix F: Interviews Question for HOD

TITLE: Factors that influence the success rate of Financial Management student at Gert Sibande TVET College

1. What are the challenges faced by the lecturers with regards to teaching and learning of NC (V) programme?
2. How do conduct monitoring and evaluation on teaching and learning?
3. What is the current pass rate for Financial Management subject at the Campus?
4. What do you suggest the campus must do to improve more on the pass rate of Financial Management subject?
5. What role could be played by lecturer to assist student struggling with Financial Management to improve pass rate of the subject?
6. What are the key strategies that can be put in place to improve the completion rates of NC (V) students at TVET Colleges?
7. What are the key strategies that can be put in place to improve the pass rates of Financial Management students at TVET Colleges?

TITLE: Factors that influence the success rate of Financial Management student at Gert Sibande TVET College

1. What is/are the current subjects that you teach in the College?
2. What is your view concerning the National Certificate Vocational curricula of the subject that you currently teach?
3. How do conduct monitoring and evaluation on teaching and learning?
4. What is the current pass rate for Financial Management subject at the Campus?
5. What do you suggest the campus must do to improve more on the pass rate of Financial Management subject?
6. What role could be played by lecturer to assist student struggling with Financial Management to improve pass rate of the subject?
7. What are the key strategies that can be put in place to improve the pass rates of Financial Management students at TVET Colleges?

Appendix H: Interviews Question for Lecturers



TITLE: Factors that influence the success rate of Financial Management student at Gert Sibande TVET College

1. What are challenges you face with regards to teaching and learning of NC (V) programme?
2. What is your view concerning the National Certificate Vocational curricula of the subject that you currently teach?
3. What are the intervention strategies that you are implementing to assist the students who are struggling with the Financial Management curriculum?
4. What are the key strategies that can be put in place to improve the completion rates of NC (V) students at TVET Colleges?
5. What are the key strategies that can be put in place to improve the pass rates of Financial Management students at TVET Colleges?
6. What do you think, the College must do to assist lecturer to improve the current pass rate of Financial Management subject?

Appendix I: Interviews Question for student support officer

TITLE: Factors that influence the success rate of Financial Management student at Gert Sibande TVET College

1. Which course offered Financial Management subject at the College?
2. What background is needed from the student who want to enroll the course offered Financial Management subject?
3. What kind of placement test Financial Management student must write?
4. How student needed to enrol for level 2 Finance course?

Appendix J: Proof of Editing

To whom it may concern

This letter serves to confirm that editing and proofreading was done for:

MUMSY MATHEVULA
Master of Education
Curriculum and Instructional Studies
University Of South Africa

**Factors Influencing the Success Rate for Financial Management Students
at a Selected Technical Vocational Education and Training College In
Mpumalanga**



Cilla Dowse
25 February 2022

Cilla Dowse PhD in Assessment and Quality Assurance in Education and Training: University of Pretoria 2014 Basic Editing and Proofreading: McGillivray Linnegar Associates 2008 Programme on Editing Principles and Practices: University of Pretoria 2009 Editing and Proofreading for Academic Purposes: McGillivray Linnegar Associates 2021 Professional Editors' Guild Associate Member, DOW003	Rosedale Farm P.O. Box 48 Van Reenen Free State cilla.dowse@gmail.com Cell: 084 900 7837
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Appendix K: Turnitin Report

FINAL

ORIGINALITY REPORT

27%

SIMILARITY INDEX

23%

INTERNET SOURCES

3%

PUBLICATIONS

16%

STUDENT PAPERS

PRIMARY SOURCES

1	uir.unisa.ac.za Internet Source	5%
2	hdl.handle.net Internet Source	3%
3	Submitted to Varsity College Student Paper	2%
4	Submitted to University of South Africa Student Paper	1%
	Submitted to Nelson Mandela Metropolitan	1