UNIVERSITY OF KWAZULU-NATAL

THE EFFECTS OF TERTIARY STUDENTS' FINANCIAL PROBLEMS ON ACADEMIC
PERFORMANCE: THE CASE OF MOTHEO TECHNICAL VOCATIONAL EDUCATION
AND TRAINING IN BLOEMFONTEIN

BY

KHABANE GRACE MOFOKA
214580449

A DISSERTATION SUBMITTED TO THE FACULTY OF HUMANITIES IN PARTIAL
FULFILMENT OF THE DEGREE OF MASTERS OF SOCIAL SCIENCE (PUBLIC POLICY)
AT THE UNIVERSITY OF KWAZULU- NATAL, HOWARD COLLEGE CAMPUS

SUPERVISOR: PROFESSOR SABINE MARSCHALL
CO-SUPERVISOR: PROFESSOR WOLE OLATOKUN

JANUARY 2016

DECLARATION

I declare that this research report is my own independent work and that the sources I have used have all been duly acknowledged. It is being submitted for the degree of Master of Social Science (Public Policy) in the Faculty of Humanities, Development and Social Sciences, University of KwaZulu-Natal, Durban, South Africa. None of the present work has been submitted previously for any degree or examination in any other University.

_____

Khabane Grace Mofoka

UKZN Howard College

ACKNOWLEDGEMENTS
I thank the Lord God Almighty for providing me with strength, courage and wisdom during this study it would not have been a success if it were not for GOD.

I owe a huge debt of gratitude to:

- My supervisor, Professor Sabine Marschall. The Completion of this dissertation would not have been possible without her support.
- My Co-supervisor, Professor Wole Olatokun for the assistance that made every effort worth it.
- Motheo College Management and all the respondents who made a great contribution to this study also deserve my deepest gratitude.
- My parents Mr. Ernest and Mrs. 'Malineo Mofoka, for all their hard work of raising their children "*ts'abong le leratong la Molimo*". Without their love, prayers and invaluable support, I would not be where I am today.
- My husband's love and support, a big thank for believing in me and advising me to study Public Policy.
- My 3 sisters Lineo, Reatile and Reitumetse thank you for your love and support guys. Not forgetting my cousins Lerato and Palesa for all their valuable life lessons.
- Lastly but certainly not least I wish to express my heartfelt thanks and appreciation to my long-lost friend, who dedicated her time to proofread and edit this research project; Ms Sophia Thabane.

Table of Contents

List of Tables

List of Figures

ABBREVIATIONS AND ACRONYMS

ADP: Academic Development Programmes

ANC: African National Congress

CHE: Council on Higher Education

DoE: Department of Education

ECP: Extended Curriculum Programmes (ECP)

HEI: Higher Education Institution

HESA: Higher Eudcation South Africa

MoE: Ministry of Education

NATED: National Accredited Technical Education Diploma

NCHE: National Commission on Higher Education

NPHE: National Plan for Higher Education

NGF: National Qualifications Framework

NSFAS: National Student Financial Aid Scheme

NUSAS: National Union of South African Students

RSA: Republic of South Africa

SANSCO: South African National Students Congress

SAPSE: South African Post-Secondary Education

SAQA: South African Qualification Authority

SASCSO: South African Students' Congress

SRC: Student Representative Council

SI: Supplemental Instruction

STP: Supplementary Tutorial Programmes

TVET: Technical Vocational Education and Training

UCT: University of Cape Town

Abstract

Students from disadvantaged backgrounds experience difficulties when making a transition from their backgrounds into a challenging and diverse multi-cultural education institutions environment. Due to their disadvantaged backgrounds these students are faced with enormous financial challenges that have adverse impacts on their academic performance. They therefore need solid support structures to help them make adjustments to meet the demands of higher education. This study investigated financial problems faced by students at Motheo Technical Vocational Education and Training and aims to come up with support interventions to enhance academic performance in order to positively contribute to the overall student experience and throughput rates. Using a qualitative approach in collecting data, the study tried to find out the experiences of students and effects of financial problems on academic performance. Social capital theory and social justice framework provided the theoretical underpinning for the study. Social capital theory helped the researcher to find out students' experiences and how they cope. Social justice focuses on policy, national and institutional efforts in eliminating the identified financial problems faced by disadvantaged students at tertiary institutions.

Semi-structured interviews were conducted with a sample of 10 students and the head of the department of business studies. A further sample of 36 purposively selected students was drawn for a questionnaire survey to triangulate findings from the personal interviews. Results of the study show that due to financial problems, the students encounter problems such as inability to cope with the high standards of studying as well as difficulty in paying fees and accessing basic needs. Data gathered from the interviews and surveys insinuates that financial problems have adverse effects on students' academic performance, but contrary to the study's assumptions, and review of secondary data, no correlation could be found between financial need and poor academic performance or outright failure. In conclusion, it is recommended that, more policy research is

needed to come-up with alternative policy solutions and to make adjustments to existing measures intended to cater for the needs of students from disadvantaged backgrounds.

Chapter 1
Background and rationale for the study

1.1 Introduction

This chapter presents a background on which the research is set, stating its motivation, rationale as well as objectives. Secondly, the value of public policy research in general and research on funding constrains in tertiary education institutions specifically is demonstrated followed by a summary of the research methodology and design which also explains the location of the research. Finally, the structure of the report is outlined.

1.2 Background of the research

The end of apartheid in 1994 brought changes in South Africa, not only because it was the beginning of democracy, but also because it carried prospects of a paradigm shift from systematic socioeconomic marginalisation of Black by White citizens. Despite this and efforts to transform the country and expand access to opportunities and services, South Africa still faces tremendous socioeconomic challenges which exacerbate a legacy of poverty and inequality. One area where this is noticeable is the field of higher education. Efforts were made for education to be accessible to previously disadvantaged population groups however a lot of students are still faced with enormous problems of having to keep up with the high cost of studying at tertiary institutions. The recent *"#fees must fall"* campaign is evidence that due to high poverty and income inequalities, most South Africans in tertiary institutions still cannot afford study fees. An eNCA news report described the *"#fees must fall"* campaign as a student led protest movement in response to an increase in fees at South African universities. The students also urged universities to move away from outsourcing support services such as cleaning and security but to instead directly engage the relevant personnel (eNCA, 2015).

Apart from the recent (and ongoing)*"#fees must fall"* campaign which called for free tertiary education as a policy alternative, there are statements in South Africa's Constitution and in the ANC Freedom Charter (1955) which are interpretable as promising access of higher education to those deemed eligible. To quote the Charter:

> The doors of learning and of culture shall be opened and education shall be free, compulsory, universal and equal for all children and higher education and technical training shall be opened to all by means of state allowances and scholarships awarded on the basis of merit. (The Freedom Charter, 1955, p. 18).

The Freedom Charter essentially embraced and expressed the idea of education as a 'public good' and promoted the vision of a public education system, including higher education, as a key 'instrument' for contributing towards the development of the nation's human potential and South Africa's national development goals. The Bill of Rights added legal force to this ideal by stipulating that, "Everyone has the right (a) to a basic education, including adult basic education; and (b) to further education, which the state, through reasonable measures, must make progressively available and accessible" (Parliament of the Republic of South Africa, 1996, Section 29). Education in this context refers to all post-basic education including higher or university education (Parliament of the Republic of South Africa, 1996). Regardless, the on-going ubiquitous *"#fees must fall"* protests suggest that this vision is yet to be realised. A perceived policy and reality incongruity as described hence prompted this research.

A further impetus for this research was the researcher's professional background. Being a practicing professional Social Worker, the researcher is passionate about making changes in people's lives or communities, one of the reasons she pursued postgraduate study in the field of public policy - to apply Social Work skills to propose and change policies in order to achieve the goal of social and economic justice. Admittedly, the researcher espouses the principle that Social Workers in public policy should constantly seek to align national policies, laws and budgets with societal concerns and considers encumbered access to education a major concern.

Thirdly, the researcher is from a foreign country (Lesotho) where funding of students at higher education is fully government sponsored without means test. She was therefore inspired to conduct this study by concern about presumed financial challenges faced by tertiary level students in RSA,

where government financial support is neither all-inclusive nor universal. It is therefore acknowledged that the researcher's professional background and her interaction with students experiencing financial and other problems introduced potential bias and preconceptions in the design of this study and interpretations of results. This was, however, mitigated through self-reflexivity and constant critical awareness.

1.3 Statement of the problem

Students' funding problems are partly caused by the fact that South African tertiary institutions created opportunities for more students to pursue their studies by increasing enrolment resulting in a gap between available funding for indigent students and students themselves (Petersen et al., 2009). For those students who secure funding, the challenge is that it usually covers part of overall tertiary learning expenses, leaving out so-called indirect costs of studying such as subsistence and photocopying as students do not or get inadequate stipends while some bursaries are paid out late (Jama et al., 2008). In certain cases students fail to secure the aid at all on account to late applications or because they are deemed as not qualifying by NSFAS' narrow definition. As will be detailed in the next chapter, some studies find that students' financial difficulties are so severe that they do not have accommodation, food and other learning material and there is an assumption that this affects their health, causes them stress and affects their self-esteem and their motivation to study.

It has been observed that to cope, some students share accommodation, commute from home and skip meals while some are forced to reduce the number of modules they study in order to reduce the amount of tuition fee. Callender (2008) adds that students are also compelled to seek employment which impacts their academic performance negatively as they spend too much time seeking employment and when they do find jobs, they skip classes or spend too many hours at work and do not have time to do their school work.

Despite these findings, there has been surprisingly little research into the real life experiences of students with financial incapacity or of the relationship between these factors and academic performance. Instead, emphasis of most studies has been on students' psychological state rather than their reports of actual psycho-social effects of financial problems and academic performance. Additionally, the existing body of knowledge on the issue of students' financial difficulties at

tertiary institutions has for the most part focused on prior schooling, gender, commitment, personality characteristics and social class with limited attention on the nexus of student's financial problems and academic performance. Nevertheless, the prevalence of financial problems among vocational education and training institutions students is reportedly high.

To address this undesirable state of affairs, the government of South Africa has taken steps to introduce government funded aid schemes. However, due to high poverty and underperformance of the economy, allocated funds cannot attempt to cover all the needy students, leading to increased demand for tertiary students' financial aid in South Africa. As a result, for several years now, students have been protesting over the inadequate funding each year (The New Age, 2015; Parliamentary Monitoring Group, 2015). The Parliamentary Monitoring Group (2015) further indicated that applications to NSFAS, the largest student funding scheme in South Africa, have grown exponentially and exceed available funds expounding that since its inception, NSFAS has assisted two million students. The report further states that NSFAS funding had increased from R441 million in 1999 to R8.7 billion in 2013 reaching a total of R8.9 billion in the 2014/2015 plan period. The total budget for NSFAS for the 2014/15 financial year was R8.9 billion with administration (R151 million) accounting to just one percent of the total budget.

However, the increase is still insufficient to cover students' needs. The government is making efforts to improve access and participation rates in higher education and improvement of throughput rates is the top strategic priority. It is stated on the Green Paper for higher education (2012) that the government plans to raise university enrolments to 1 500 000 (a projected participation rate of 23%) as opposed to the 2011 enrolments of 899 120 (a 16% participation rate). In addition, the government aims for 4 000 000 enrolments (approximately a 60% participation rate) in colleges or other post-school institutions such as the proposed community education and training centres by 2030. The government is keen to improve throughput rates because staying in the system for a long time means a further drain on scarce resources. Even though the government has taken steps to introduce NSFAS and other students' funding schemes, the gap between students funded tells that there is still a need for more funds. It can be argued that despite the efforts that are put in place by the government, students from disadvantaged backgrounds are still faced with an enormous burden of lack of funds which has a negative impact on their academic performance.

Tertiary institutions have also played their part to facilitate ease of learning in higher education by establishing a range of student support models in order to produce graduates of quality and eliminate students' problems. All models are meant to open the avenue of higher education to a broader, more diverse student population, by giving them psychological, practical, and funding support that will enhance their chances of succeeding in their studies (Adams, 2006, p. 15). In spite of government and tertiary institutions' combined initiatives, inequalities and inefficiencies inherited from the past still plague the education system. It is in this regard that the study assessed problems faced by students with the aim to come up with support interventions to enhance academic performance in order to positively contribute to the overall student experience and throughput rates.

1.4 Objectives of the research

Specific objectives of this research were therefore to:

1. Investigate effects of tertiary students' financial problems on academic performance;
2. Generate an understanding of affected students' experiences and coping strategies; and
3. To analyse national and institutional efforts to mitigate effects of such financial problems on students.

1.5 Significance of research to Public Policy formulation

Public policy is an ambiguous and unclear concept that is not easy to define. Many scholars have attempted to define public policy from different angles. Nonetheless, the term public policy generally refers to the actions of government and the intentions that determine those actions (Cochran et al., 2009, p.1). It has been defined variously as "a choice that government makes in response to a political issue or a public problem" (Geurts, 2014, p. 6); or "the broad framework of ideas and values within which decisions are taken and actions, or inaction, are pursued by government in relation to some issue or problem" (Brooks, 1989, p. 16). There has never been consensus to the definition of public policy however all definitions of public policy have one thing in common that is, public policy is deliberate government action towards a certain desired goal (Guerts, 2014; Carr et al., 2009; Brooks,1989; Cochran et al., 2009; Anderson, 2003). From these definitions, it can be concluded that public policies represent government's focused and

documented effort in discharging its mandate of improving citizen's lives in collaboration with relevant stakeholders.

As illustrated above, such actions should ideally be informed by empirical knowledge garnered through policy research. Research must be carried out in such a way that is relevant to the policy-making process needs and responds to social problems, to the needs of individuals, organizations, and policy makers. For example, a new participatory "research to action" model is emerging in the social sciences whose defining principles are problem and process relevance. The approach is premised on the understanding that community members have capacity to identify and resolve their problems (Frankish et al., 1997; Green et al., 1995). To contribute to the development of sound policies therefore, multi-sectoral collaboration combined with community participation is vital. This inclusive approach has the benefit of harmonising the needs of people in communities, their inherent knowledge with government priorities.

Empirically tested knowledge provides a basis on which policy can be formulated, monitored, evaluated and revised. In this way, policy research evidence facilitates incisive, coherent, and appropriate policies which are both responsive to users' expressed needs and cost effective. In this pursuit, research evidence serves a dual purpose: First, it provides a basis on which to make decisions on what policy action to take; and, second, it acts as a monitoring and evaluation tool to determine policy impact as well as process and outcome effectiveness. From this perspective, public policy should form an important step in project cycles particularly in the case of large government projects. On the strength of public policy research therefore, sound decisions pertaining to whether or not to continue with policy implementation can be reached. Thus, the ultimate aim of the present study is to make a small contribution to research that will inform public policy with specific focus on access to education. Thus, the ultimate aim of the present study is to make a small contribution to research that will inform public policy with specific focus on access to education.

1.6 Value of the present research to Public Policy in South Africa
Expanding and equalizing student access to education is a key public policy goal in South Africa and a variety of policies and efforts have been put into place towards this end. To contribute to this, this research endeavours to play a role in the policy-making process and ultimately help inform future policy decisions for improving access to education for the poor and thereby

positively contribute to students' academic performance. One way in which chances can be increased for impacting higher education policies is by being conversant with factors underlying them which can be achieved through systematic research to clearly define issues of concern and chart appropriate policy trajectories.

Despite numerous measures to enhance access to and participation in higher education by all South Africans, tertiary education remains largely out of reach for majority of young citizens as highlighted by the recent students' protests against fees increments that raised more calls for free higher education. This study's results are hence aimed at providing evidence about the magnitude of disadvantaged student's financial problems at tertiary institutions.

1.7 The research approach in summary

As part of the background, the research approach is briefly outlined in this chapter whereas the methodologies applied are delineated in chapter four. The research is based on a qualitative research design which adds a new perspective to the current predominance of quantitative scholarship in the field. The study was however limited as the findings were generalized over a small sample of one tertiary institution. To gather enough evidence for coming up with alternative policy solutions for assisting disadvantaged students at tertiary institutions, qualitative research needs to be extended over many tertiary institutions. The qualitative data derived from interviews were supplemented by the quantitatively evaluated results of a small questionnaire survey, both of which yielded information about students' experiences in some detail. Using mixed research methods is known for increasing reliability of study results. The study contributes to research in public policy and it is hoped that the findings will be used as evidence for alternative policy actions at national and institutional levels to devise more efficient interventions to assist students with financial problems and thereby increase student performance and throughput.

The study investigated the complex realities of students' financial problems in relation to their academic performance at the case study site of Motheo Vocational Education and Training College (TVET) in Bloemfontein (henceforth Motheo). Motheo is one of the eight public vocational education training colleges in the country with a full-time equivalent enrolment in access of 5000 and a headcount of about 14000 (Department of Education, 2007). According to the department, "the College operates from three delivery sites, namely the Bloemfontein Campus, situated on the

edge of the Bloemfontein CBD, Hillside View Campus situated on the outskirts of the township of Mangaung in Bloemfontein and Thaba Nchu Campus in Thaba Nchu" (Department of Education, 2007). TVET colleges offer a variety of courses to matric and non-matric holders. This study focused on tertiary students and therefore the selected respondents were enrolled on the National Accredited Technical Education Diploma (Nated) programmes. Nated is aimed at post matric students. Nated programmes are aimed at encouraging self-employment and at developing students in the practical component of the work environment. The programmes consist of 18 months theoretical studies at colleges and 18 months relevant practical application in work places. These programmes are offered in both Engineering and Business Studies. The college was chosen based on convenience of accessibility, prior knowledge and experience with the students there, and the researcher's language ability which is Sesotho.

1.8 Structure of the report

This study consists of seven chapters outlined below:

Chapter One: Background to the Research

This chapter gives the introduction to the study and outlines the statement of the problem. This is followed by the provision of the rationale for the study and reasons for choosing the topic of study. In addition to this, the chapter gives a brief discussion on the key research question that this research intends answer.

Chapter Two: Literature Review

This chapter explores the literature around factors which affect students with financial problems at tertiary institutions. It shows how the South African and international literature on higher education has drawn a link between students' financial problems and academic progress, outlining the lived experiences of students at tertiary institutions environment and the factors that affects students' academic performance. It sets out to answer three of the main research questions relating to the factors that affect the academic performance of students with financial problems, the experiences of students with financial problems and the coping strategies developed by students.

Chapter Three: This chapter sets out to answer the fourth main research questions relating to the national and institutional measures in place to address the negative impact of financial need on students' academic performance. The first section discusses and explores NSFAS that most

students get funding from. The second section discusses the available tertiary institutions students' support programmes that can be used to improve and enhance academic performance and contribute to throughput rates. The third section of this chapter outlines the recent policy developments aimed at improving access of education to the disadvantaged.

Chapter Four: Theoretical Framework and Research Methodology

This chapter establishes the principle theories upon which the study is going to be grounded. Those are the Social Justice Framework and Social Capital Theory. This chapter begins by offering an overview of the two theories and contextualizes them to the study. The chapter also discusses the methodology employed for the undertaking of this study. The research process or design and procedures are accounted for as well. Following this the chapter offers an explanation of how the data was gathered and how surveys and interviews were arranged and conducted.

Chapter Five: This chapter is the presentation of the findings of the study emanating from both the surveys and interviews.

Chapter Six: Analysis of Findings

This chapter presents the research findings and compares and contrasts them with the theory and existing literature related to the topic and provides a summary of the research report.

Chapter Seven: Conclusions and Recommendations

This is the concluding chapter. It is the synthesis of summation of the whole study where the current state of financial literacy is highlighted and the future possible trends are projected. Lastly, in this chapter the researcher will also offer recommendations, limitations of the study and implications for policies and further research.

Chapter 2
Literature Review

2.1 Introduction

This chapter explores literature around factors which affect students with financial problems at tertiary institutions, showing how the South African and international literature on higher education has drawn a link between students' financial problems and academic progress. To this end, it cites previous research on relationship between lived experiences of students at tertiary institutions and their academic performance. It sets out to answer three of the main research questions relating to factors that affect the academic performance of students with financial problems, the experiences of students with financial problems and the coping strategies developed by students. The subsequent chapter sets to answer the fourth main question of the study by presenting the national and institutional measures in place to address the negative impact of financial need on students' academic performance.

2.2 Historical background on inequality in South Africa

Inequalities in higher education participation are a part of the larger historical picture of South Africa one that is marked by the expropriation, dispossession and segregation by white minority against the black majority. Black South Africans were dispossessed of most of their land, faced restricted opportunities for employment or self-employment, were limited to low-quality public education and health care, and were physically confined to impoverished parts of the countryside or cities. Glaring gaps left by the apartheid system still riddle South Africa's education system. The roots of these persistent inequalities began with the British colonisation of South Africa in the early nineteenth century. By the start of the twentieth century South Africa and most of the neighbouring countries had been brought under British imperial control. The expropriation, dispossession, segregation, discrimination and exclusion by white people shaped black people's unequal access to resources, their potential for asset accumulation, and the returns from their assets. Inequalities were again shaped by the discovery of minerals as there was a growing demand for cheap labour and black males were forced to work in the mines. Black males were offered a short term migrant labour contracts which did not provide them with job security and this provided

a foundation for racial discrimination in the labour market and in the workforce (Gelb, 2004, p. 18).

Blacks were also prohibited from owning land. According to Gelb (2004, p. 19) The Natives Land Act of 1913 restricted land ownership for Africans to certain specified areas mostly in the north and east, initially about 8% of the country's land area but extended to about 13% in the 1936 Native Trust and Land Act blacks were forced to live in the rural areas and in land reserved for white farmers. Blacks lived as tenants and labourers on the farms. They were also deprived of the opportunity to own businesses in specific cities and towns and being not allowed to establish companies or partnerships or own more than one business premises even in black areas. Black business owners were restricted to certain markets, they were only allowed to engage in 25 activities, mainly retail supply of food and fuel was allowed before the restrictions were partially relaxed in 1976. This resulted in only a few blacks in South African firms and in manufacturing. Access to labour skills was also racially defined. "White workers were incorporated into economic growth along similar lines as industrialised country workers after 1945, moving into skilled and supervisory positions with steadily rising real wages supporting suburbanisation and mass consumption of consumer durables produced in the domestic economy" (Gelb, 2004, p. 20). This perpetuated employment, income and education inequalities that still prevail.

2.3 Historical background on inequalities in education in South Africa

In keeping with policies of segregation and prejudice, educational institutions during apartheid were categorised according to race. There were separate institutions for blacks (Africans, Coloureds, Indian students) and White students. Colonial and apartheid state policies ensured that higher education was essentially restricted to certain sections of the White dominant class (Badat, 2015, p. 124). Higher education for Blacks was not a priority for the state, the education system was characterised by an unequal allocation of financial resources among the department of education and institutions of higher learning. An introduction of Bantu education caused an increase in numbers of African students by 91% but the amount of financial means available increased by only 36%, (Maarman et al., 2006, p. 289). The estimated expenditure according to race for the financial year 1966-1967 was: Bantu 27,156,500, Coloured 32,383,350, Whites 168,000,000 (Maarman at al., 2006, p. 298). This shows how past polices discriminated against other races by making it hard for them to access education. By not gaining access to education,

blacks were compelled to engage in cheap labour. The legacy of apartheid and these past imbalances is what caused the prevailing employment and income inequalities to the present day. Poverty, unemployment and underemployment conditions that black South Africans still live in make it difficult for them to cope with their children's high costs of studies at tertiary institutions. Black tertiary educations students are faced with severe difficulties making them unable to satisfy some of their needs. Since 1994, South Africa's new democratic government committed itself to transform all facets of higher education and the Bantu education system was replaced by a single national system and efforts were made for education to be accessible to the previously denied and previously disadvantaged (OECD, 2008).

Furthermore, the government introduced several funding mechanisms such as NSFAS, the Department of Social Development and the FunzaLushaka Teacher Education Bursary Scheme to mention a few and these are facilitated through the Green and White Papers on higher education. Despite these efforts many tertiary education students are still faced with massive financial burdens of studying.

2.4 Factors affecting academic performance of students with financial problems

2.4.1 How poverty and inequality issues contribute to students' financial problems
Typically, populations at institutions are a reflection of the larger socioeconomic demography. Excessive poverty and inequality in South Africa coupled with improved access to higher education institutions as mentioned therefore, means there is a growing number of students at tertiary institutions experiencing financial problems (Lacour and Tissington, 2011). Poverty indicates the extent to which an individual does without resources. At tertiary institutions, poverty can take various forms including lack of financial, emotional, mental, spiritual, and physical resources as well as support systems, relationships, role models, and knowledge of hidden rules (Lacour and Tissington, 2011, p. 522). Such problems, combined or in isolation, can become the focus during tertiary level, diverting attention from studies and undermining psychosocial wellbeing necessary for learning.

2.4.2 Effects of student's low socio-economic status and food insecurity on academic performance

It has been defined by Considine and Zappalà (2002, p. 92) that socio-economic status is a person's overall social position to which attainment in both the social and economic domain contributes. It is determined by an individual's achievement in education, employment and occupational status, and income and health. Hughes et al. (2011, p. 28) submits that "there is a general consensus that access to an education provides a springboard to a rewarding and prosperous life by improving human and social capital". A state of being poor, however, seems to counteract this possibility. While qualifying students from disadvantaged backgrounds may be granted entry into tertiary education institutions, thereby giving them the opportunity to emancipate themselves along with their families from the quagmire of poverty, their complex lack of resources and learning tools often impede academic performance, disabling them from exiting the poverty trap as expected.

A study by Jama et al. (2008) undertaken with the purpose of presenting a theoretical model describing the circles of progression of a university student in a South African context found that theories seem to fail to fully capture this complex web of realities of students from low socio-economic backgrounds. It further established that low socio-economic backgrounds and lack of finance puts students at a disadvantage as they often cannot even provide for basic needs (Jama et al., 2008). This impedes their full social and academic integration into the university sub-culture. By implication, many students from poor backgrounds come from families of uneducated people who cannot relate to the dynamics of learning at tertiary level. Compromised living conditions in terms of actual living space notwithstanding, Clift (2003, cited in Jama et al., 2008. p. 1001) contends that such families might not always appreciate the value of dedicated time and space for learning and related activities. Such incognisance, which can be interpreted as lack of support, is demoralising to poor students who are already faced with a myriad of psychological barriers to learning.

Further, a study by Breier (2010) conducted at the University of Western Cape on 'financial considerations' to 'poverty' entitled "Towards a reconceptualization of the role of finances in higher education student drop out" confirms that due to low socio-economic status, students' academic performance is negatively affected. The study showed that while the role of financial

constraints on higher education student's dropout is being recognized increasingly, the dominant international literature fails to reflect the extent of socio-economic deprivation among students in countries where many people live below the poverty datum line (Breier, 2010, p. 657). Taking into account social, economic and political aspects which determine students' propensity to either continue or withdraw from learning institutions, the study looked into student retention and graduate destination at seven Higher Education institutions in South Africa, with special focus on the University of the Western Cape which caters for a large proportion of impoverished students. Findings of the study revealed that many students dropped out of university midway due to limitations posed by financial incapacity. Many of the factors were found to disfavour poor students relative to their wealthier or better-off counterparts leading to a conclusion that opening study opportunities alone in a bid to reduce the incidence of poverty, without availing funding and other support structures is futile (Breier, 2010).

Similarly, eNews (2015) reported that around 50 to 60 percent of students at higher learning institutions drop out during their first year. The report stated further that among students who make it through the first year of study, just under half of them graduate. The reasons for students' drop out vary but the most salient one is lack of finances. The students' pathways study conducted by Letseka and Breier (2008) indicates that a shocking 40% of South Africa students drop out of university in their first year. The study found out that only 15% of students complete their studies in the allotted time. Furthermore Letseka and Breier (2008) indicate that among students who dropped out 70% come from low socio-economic backgrounds.

Even if students from low socio-economic backgrounds gain access to tertiary institutions, they are highly likely to drop out than those who come from high socio-economic background. This is because poorer students rarely have information about the real costs of studying at tertiary. In South Africa, students who did not get NSFAS or other bursaries opt for student loans and most drop out to seek employment in order to pay off the loans. Students' low socio-economic status affects their likelihood of dropping out (Powdthavee and Vignoles, 2009).

Poverty manifests in several ways to undermine learning at tertiary institutions as further demonstrated by Breier (2010). Elaborating on results of his study, the author indicated that, due

to insufficient NSFAS stipends, many of the students coming from poor families depended on parents or guardians with already heavy financial burdens for financial support to pay their fees and/or augment NSFAS or similar student financial aid. This is mostly necessary to provide for essential living expenses such as food and clothing. Such support from family, while not always forthcoming, is often inadequate, prompting students to seek part-time employment. It is reasonable to conclude therefore that this not only aggravates disadvantaged students' pre-existing stress levels but also has the effect of distracting them from their studies. This financial insecurity and uncertainty can culminate in a decision to withdraw from studies altogether particularly when unexpected events take place. Additionally, financial constrains influence choice of institution (Breier, 2010, p. 664). Poor students are forced to attend institutions closest to their family homes or those that charge less which do not always offer a wide range of programs particularly those that are line with the job market. In this way, poor students' academic qualifications, for those that eventually get them, may not necessarily facilitate entrance into the job market (Breier, 2010).

Although this group of students is widely acknowledged as educationally disadvantaged, problems they encounter at tertiary particularly financial have received less attention from researchers. Research has found that this group of students is likely to perform poorly when faced with high cost of studying at tertiary institutions (Clift, 2003 cited in Jama et al., 2008; Breier, 2010). Despite these findings, concentration is on studies on social class differences and academic achievement rather than focusing on how financial problems shape students from low socio-economic status experiences and academic outcomes. For instance, due to their low socio-economic status, students are prone to food insecurity, often eating inadequate food in term of frequency of meals, quantity and quality. The relationship between students' nutritional status and academic output is well documented. For instance, a study by Van de Berg and Raubenheimer (2010) on food insecurity among university students in developing countries found that out of 1416 respondents at UFS, 24.5% was food insecure and 59.5% were food insecure with hunger. The study found that black African students and those relying on loan/bursary were more likely to be food insecure than those having their tuitions paid by parents or guardians. In is noteworthy that food insecurity affects students in both developed and underdeveloped countries, suggesting that students are generally vulnerable to food insecurity (Chaparro et al., 2009; Nugent, 2011; Rychetnik et al., 2003). In fact it has been established that students in developed countries could be more food insecure than their

counterparts in the developing world. There are several explanations for this trend. Firstly, studying generally encumbers earning capacity even for those who already command some saleable competencies. Thus students are rendered dependent on those in the job market such as relatives (Van de Berg and Raubenheimer, 2010, pp. 10-11). Much of the developed world is characterised by individual compared to community mode of living which prevails in some developing countries. Hence, unlike those in developing countries students in developed countries cannot depend on the goodwill of family and/or extended families to support them while studying. The prevalence of financial problems and its contributions to students' food insecurity (poverty) and how it affects academic performance in under researched. Hughes et al. (2011, p. 28) concur, showing that there is limited evidence on the extent, determinants or consequences of food insecurity among university student populations, despite evidence from multiple studies that food insecurity has negative impacts on academic outcomes across age groups. Food insecurity is not only limiting to physical and mental ability, but it has equally diminishing effects on social and economic development as a result of reduced social activity in tertiary education and increased risk of diet-related morbidity. Poor nutrition has a debilitating effect overall leading to susceptibility to a wide range of malnutrition-related illnesses which in turn have deleterious effect on all aspects of life (Kassier and Veldman, 2012; Hughes et al., 2011; Van de Berg and Raubenheimer, 2010). To corroborate this, a study by Kassier and Veldema (2012) on food security and academic performance of UKZN students found that more than ½ of the student population could be classified as moderately food insecure, with 12.5% of the population classified as food insecure. Those who were classified as food insecure were more likely to repeat courses and/or earn low marks overall. These results confirm a tendency towards weaker academic performance among financially insecure student groups.

2.4.3 Effects of students' employment on academic performance

Possibly on account of the above cited social and economic factors, an increasing trend of working students has been noted (Callender, 2008; Neil, 2002; Walts and Pickery, 2000). Students are forced to take part-time work to have extra money to cater for other study related expenses; some include unexpected expenses such as going to a doctor, having to support family members in cases where a student comes from a disadvantaged family. As students generally have few savings, they do not have extra money to pay for unexpected expenses. To increase their earning capacity, students generally choose to balance studying with working.

Correlation of economic incapacity and academic performance although equally underrepresented in research in the United Kingdom (UK), will be quoted to emphasise the potentially limiting impact of financial constraints on academic potential. Literature from UK is considered relevant to this South African based study on account of comparable socioeconomic disparity within the two countries. A study conducted at the University of London in the UK by Callender (2008) on how working affects studying confirms that more students work and study at the same time than previously. However, this growing phenomenon is apparently overlooked by policy makers and policy researchers alike. Callender (2008, p. 359) points out that although there are numerous studies on the subject, few have explored the impact of part-time employment on students' actual attainment and those that have tried are limited.

Using data derived from 1000 students in six UK universities, Callender (2008, p. 359) mathematically demonstrated the impact of students' paid work on their academic grades throughout university study with sample students' entrance grades factored out as variables since was understood as potentially related to relative performance. The study shows that irrespective of the university students' attendance, part-time work brought down both their final year marks and their degree results with a clear negative correlation between hours worked per student and degree result. Overall, working students were found to perform worse than non-working students. Partly on account of the fore mentioned point that the trend of working students is largely under-researched and partly due to poor performance of economies, it is reasonable to predict that this phenomenon will likely continue to feature in higher education, despite its deleterious effects overall.

The student population in a variety of countries in the world is living in a state of poverty where it is difficult for them to afford basic needs such as food, clothes, recreational activities, transport, shelter and textbooks for their education (Neil, 2002). The financial circumstances of students force them to be employed part-time to supplement their funds to pay for their studies and to be able to meet basic living costs. Walts and Pickery (2000) stress that by being employed, students miss lectures and tutorials due to reduced time for academic study and fatigue. This means they generally perform poorly academically because they do not attend lectures regularly and when

they do, their concentration is compromised due to sleep deprivation, among other factors. Similarly, work reportedly infringes on study time. As a result, assignments of working students can be found to be generally tardy and/or academically sub-standard because concerned students do not dedicate adequate to time to producing said assignments. Attending lectures is linked with high academic achievement. A study conducted by Ali et al. (2009) shows further that attending lectures plays an important role in improving students' academic performance. The authors further state that students who avail themselves in lecture theatres regularly obtain greater symbols in comparison with those who do not attend lectures. Time spent on school determine how students perform (Ali et al., 2009, p. 39).

Students' part-time employment as one of the factors that contribute to poor academic performance of students in financial problems is a growing phenomenon but it has received little attention from researchers, the government and policy makers. Although there are numerous studies on the subject such as Ali, et al., (2009); Barker, (2000); Broadbridge, and Swanson, (2005); Callender, (2008); as well as Walts and Pickery (2000), most of them are cross-sectional, and have therefore not been able to establish causal links between students' employment and tertiary participation in a longitudinal framework. Nonetheless, it is becoming increasingly clear that due to financial constraints on funding and increasing number of students enrolled at tertiary institutions, more students are engaging in employment to fund their studies. According to Barker et al. (2000) students who are most likely to work are those who live at home with their parents and those from less well-off backgrounds. This is of concern because many students from disadvantaged backgrounds are still excluded in accessing education despite funding mechanisms such as NSFAS.

2.4.4 Effects of financial problems on students' health

Compound socioeconomic difficulties may affect students' health and academic performance as has been reiterated. To illustrate the interaction of health and economic constrains specifically, Andrews and Wilding (2004) undertook a study on the relationship between depression and anxiety to life-stress and achievement is the first year of study to empirically test student welfare professionals' observations in the UK that financial and other difficulties at university can increase student levels of stress, anxiety and depression and in turn academic performance. The results were intriguing: Instead of limiting performance, anxiety had the reverse effect of motivating

individuals to use exert themselves more in an effort to compensate for relative disadvantage, thereby enhancing performance (Eysenck and Calvo, 1992 cited in Andrews and Wilding, 2004, p. 519). Expounding the theory, Andrews and Wilding (2004, p. 519) elucidate that "the prevailing culture encourages and rewards high achievement in young people, and one of the correlates of high anxiety is likely to be an ever-present pressure to achieve".

It should be appreciated that tertiary level education often represents a transitional period in students' lives beset by unfamiliar challenges and experiences which are complicated by financial need. Students' success (or lack thereof) should therefore be understood in this context. In cases where students are unable to raise the necessary finances, tertiary level education is further beleaguered by stress of paying fees and day to day studying expenditure. All of which are hitherto unbeknown to them. These dynamics were highlighted by a study by Fosnacht and Dong (2013) conducted in the USA Indiana University on financial stress and its impact on first-year students' college experiences found that students only most rarely cited academic issues as a stressor increasing their level of distress. Instead, the majority of students indicated that financial worries increase their level of distress and affected their academic performance.

Unsurprising therefore, financial stress is commonly experienced among tertiary education students and is associated with adverse academic performance, mental health and physical health. A survey by (Trombitas, 2012) at more than 40 tertiary institutions in the USA focusing specifically on financial stress found that four of the five most common stressors among students related to their personal finances. First-year students more frequently experienced "extreme" or "high stress" related to the cost of education and living than other students (Trombitas, 2012). The author reports that students surveyed said that finances negatively influenced their academic performance and progress. As in other spheres of life, financial stress was found to supersede other factors associated with learning in terms of being stress-inducing (Trombitas, 2012). For example, it is difficult to fathom how students can reasonably apply focus on learning when they are unable to procure food, accommodation and/or study aides. This applies equally to students who are able to procure food sometimes only (moderately food insecure) and those who are extremely food insecure (Chaparro et al., 2009; Kassier and Veldman, 2012).

2.4.5 Students' motivation and academic performance

"Motivation refers to reasons that underlie behaviour that is characterized by willingness and Volition" (Lai, 2001, p. 3). Van der Aardweg and Van der Aardweg (1993, p. 140) define motivation as the driving force, the impetus of the personality, which is put into effect by an act of the will in accordance with what a learner wants to do. Mellet (2000) expands the concept by adding that motivation has to do with a set of independent or dependent variable relationships that explain the direction, and persistence of an individual's behaviour, holding constant the effects of aptitude, skills, and understanding of the task, and the constrains operating on the environment.

Regardless to a divergent perspective on financial need as documented by (Eysenck and Calvo, 1992 cited in Andrews and Wilding, 2004) quoted above, studies show that many students in South Africa can only afford to take meals once a day and this affects their performance as they often do not have the energy to concentrate (Breier, 2010; Kassier and Veldman, 2012; Letseka and Breier, 2008; Van de Ber and Raubenheimer, 2010). Lack of appropriate accommodation is another factor which de-motivates students to study. Again the debilitating impact of malnutrition has been explicated. It has been observed that some students are forced to share accommodation with their counterparts because they cannot afford accommodation and in some cases more than three students may share a tiny room. Kanwai (2010, p. 43) in his studies found that facilities in the institution such as hostel accommodation, lecture rooms, and textbooks are not in proper condition. The sharing of accommodation is not conducive for the students. Nnamani et al (2014) points out that if the student is not psychologically balanced due to sharing accomodation, this may lead to lack of motivation and low academic performance.

2.4.6 Effects of self-esteem on academic performance

Self-esteem, according to Huli and Aminbhavi (2014, p. 56) is a term in psychology to reflect a person's overall evaluation or appraisal of his/her own worth. Self-esteem involves one's beliefs in worthiness, competence and emotions such as pride, shame, despair, triumph. The self-concept is what people think about themselves. Self-esteem could be positive or negative evaluation of the self and it is how people feel about it. Self-concept can be described as totally perception which people hold about themselves Baumeister (1997).

Self-esteem is one of the crucial factors for a person's success or failure. It seems to be part of one self because a person's self-esteem can be seen in his/her behaviour. While an individual takes up a task lot of times it not only reflects the talent but also the confidence and self-esteem. High self-esteem amounts to wellbeing and one's academic success. One of the factors that contribute to high self-esteem is minimal stress. It helps the students to work hard. And also the support and encouragement from the family will enhance the self-esteem and performance of the students. On the other hand if the stress levels are high and if the students are not able to cope with the stress they end up having low self-esteem. Huli and Aminbhavi (2014, p. 57) show that the family background which involves financial problems, social problems will have immense influence on the students' academic success and wellbeing

A study conducted by (Crocker et al., 2003) in Michigan USA, show that students with financial problems are likely to have very low self-esteem and self-doubt and they often perform poorly because they do not believe in themselves. Their low self-esteem can be triggered by factors such as not having decent clothing and they might be shy to attend lectures or engage in study groups with other students because they do not want to be seen with the same clothes. Literature point out that the poor economic conditions affecting most native communities damage self-esteem and can result in depression, drug use and violence, all of which contribute to poor academic performance, (Nnamani et al., 2014, p. 87). While some studies correlate self-esteem with poor academic performance (Baumeister, 1998; Crocker et al., 2003; Smelser, 1989), they fail to put emphasis on the fact that low self-esteem is a cause, rather than merely a symptom, of most academic or social problems. Students' financial problems contribute to low self-esteem hence their academic performance is affected.

Little qualitative research on the effects of financial problems on tertiary education students has been published. Among the exceptions are Mpofu (2013) who researches on the contours of disadvantaged and academic progress: analysis of students from disadvantaged schools at the University of KwaZulu-Natal; McCoy (2009) focusing on the costs of participation in higher education; McGhie (2012) who conducted qualitative research on factors impacting on first-year students' academic progress at a South African university and Redmond (2011) on a qualitative investigation into the reasons why students exit from the first year of their programme and UCD.

The emphasis on research has for the most part been on quantitative analysis (Andrews and Wilding, 2004; Fosnacht and Dong 2013; Jama et al., 2008; Trombitas 2012; Van de Berg and Raubenheimer, 2010; Wangenge-Ouma, 2012).

2.5 Conclusion

In line with the call for greater access to education for all, as stipulated in the White Paper on Higher Education (1997), greater access needs to be understood in the broadest terms to include greater access to both academic and social support structures (De Jager et al., 1996). As this chapter has illustrated, disadvantaged students at tertiary institutions are faced with challenges that often have adverse effects on their academic performance. Findings from several studies shown on this chapter confirm that tertiary students with financial problems encounter many problems, some more severe than others. For instance, they do not have accommodation, food and learning material. There is evidence that such problems affects their health, causes them stress and affects their self-esteem and their motivation to study and these impacts on their academic performance (Andrews and Wilding, 2004; Callender, 2008; Crocker and Luhtanen, 2003; Kanwai, 2010; Van de Berg and Raubenheimer, 2010). It has also been observed that to cope some students share accommodation, commute from home and skip meals and some are forced to reduce the number of modules they study in order to reduce the amount of tuition fee. Callender (2008) adds that students are also compelled to seek employment and it impacts on their academic performance as they spend too much time seeking employment and when they do find jobs, they skip classes or spend too many hours at work and do not have time to do their school work. It has also been shown that students faced with financial problems usually lack motivation to study and do well in their tasks because they are always hungry and lack concentration and often lack money to buy required study material or run day to day expenses at school (Andrews and Wilding, 2004; Breier, 2010; Callender, 2008; Huli and Aminbhavi, 2014).

The main conclusions that can be drawn from this chapter are that due to financial problems, students do not afford basic needs and study material and some are even compelled to seek part-time employment to meet their basic needs. Moreover, students' financial problems contribute to low self-esteem, lack of motivation to study, affects their health and ultimately their academic performance. This is relevant for the present study, because they highlight the problems students encounter at tertiary for example inability to cope with required standards of studying as well as

the problem of paying their fees and procurement of basic needs. The literature however, does not discuss other various factors that hinder students' academic performance as they are complex. The following chapter will discuss the national and institutional measures in place to address the negative impact of financial need on students' academic performance. The government, education institutions and various stakeholders need to respond to students' and find alternative ways to assist the disadvantaged students to reach their full potential and create a better future for South Africa. The government has policies, laws, reconstruction structures and students funding schemes aimed at improving access to higher education and improve retention of students and contribute to the overall throughput rates. Higher education institutions in South Africa are also increasingly rendering students support services to students from previously disadvantaged backgrounds. However due to the students' protests over inadequate funding at various tertiary institutions each year and the recent "#fees must fall" campaign, it is evident that, more policy research is needed to assist the government and educational institutions to come up with more intervention strategies to assist disadvantaged students.

Chapter 3

Policy developments: National and Institutional efforts

3.1 Introduction

The previous chapter expounded some the detrimental effects of financial problems on students' academic performance. Sometimes, support systems and funding schemes are in place, but it can be assumed that due to lack of information, students often do not gain access to existing students funding aid and some students do not make use of the professional students' services available to them. It is therefore critical that South African government policies, laws and structures as well as higher education institutions provide the necessary support structures to assist students with the development of their both academic and life skills

This chapter sets out to answer the fourth main research question relating to the national and institutional measures in place to address the negative impact of financial need on students' academic performance. The first section discusses and explores NSFAS that most students get funding from. The second section discusses the available tertiary institutions students' support programmes that can be used to improve and enhance academic performance and contribute to throughput rates. The third section of this chapter outlines the recent policy developments aimed at improving access of education to the disadvantaged.

3.2 Funding of higher education in South Africa (NSFAS)

NSFAS is reportedly the main funding/aid structure for needy tertiary institution students in RSA supporting more students than other funding mechanisms in the country (Parliamentary Monitoring Group report, 2015). According to the educational fund, the number of students in receipt of its assistance in the form of bursaries and loans have increased from 191 040 in 2009 to 937 455 in 2011. To expand on these figures, NSFAS indicated that in 2013 it assisted over 300% the number of students assisted in 2009 or 2 400 000 students compared to 650 000 tertiary education institution students in 2011, a sum incorporating students from both FET and mainstream universities, most of whom were deemed unable to raise the funds without assistance (Parliamentary Monitoring Group report, 2015). Inflation notwithstanding, respective fund amounts increased in keeping with the number of fund recipients from R441 m in 1999 to R8.7 billion in 2013. Thus, NSFAS assisted two million students with a total budget of R9 billion in 2014 representing an exponential growth in student numbers and costs concerned (Parliamentary

Monitoring Group report, 2015). Regardless, the parliamentary monitoring group stressed that more funding is still required to be able to meet the demand of students applying for funding, citing two factors for this: Underperformance of the economy – specifically failure to create jobs – as the main one coupled with increased opportunities for tertiary institution education in the country overall (Parliamentary Monitoring Group report, 2015).

According to NSFAS the funding shortfall amounts to an estimated R3 billion (NSFAS Strategic and Annual Performance Plan report, 2013). While, increased enrolment at tertiary education institutions as pointed out above should be acknowledged as the main reason behind the deficit, this is reportedly compounded by NSFAS' narrow means test which, despite establishing students' inability to raise fees, still requires all qualifying students to raise some upfront amount without first determining their capability in that regard (Breier, 2010). Many students even middle class families, find it difficult to afford education. There is no doubt that some students would genuinely fail to raise the upfront amount, a reality NSFAS conveniently overlooks (Breier, 2010). A second major concern is the amount of the NSFAS loan/bursary itself, which covers part not the full amount required for education at the level in question, again prejudicing students from most poor backgrounds (Breier, 2010; Jama, et al., 2008). Jama et al. (2008) note further that some qualifying students are excluded from the aid altogether due to late application, causing them to forego tertiary education or to continue with the education in a state of relative disadvantage when compared to their peers. Furthermore, there appears to be disconnection between NSFAS and the population it serves. For instance, a reason advanced for and by NSFAS structures for failure to stay abreast with the increased growth in demand is that annual applications for funding are lodged through financial aid offices at tertiary institutions not directly with NSFAS. As a result, the student funding body has no direct interaction with students, engaging only with them after their training to facilitate payment of the loan component of the funding (Parliamentary Monitoring Group report, 2015).

Despite this combination of challenges, some success in terms of increased enrolment in tertiary education institutions is noteworthy. Partly due to funding related interventions, including the National Student Financial Aid Scheme (NSFAS) introduced in 1996, there has been a marked increase in enrolments in South Africa's higher education institutions by hitherto underrepresented

population groups. A summary of the changes in student enrolment totals in South Africa's public higher education system from the eve of democracy (1993) to the recent past (2011) is captured on the table below.

Table 1: Higher education students' participation rates by race in 1993 and 2011

Participation rate by race in 1993	African 9%	Coloured 13%	Indian 40%	White 70%
Participation rate by race in 2011	African 44%	Coloured 14%	Indian 47%	White 57%

Source: HESA presentation to the Portfolio Committee on Higher Education and Training (5 March 2014 pp.1-2).

The above table is telling in many respects. First, it illustrates the relative (known to be systematic as demonstrated in the previous chapter) exclusion of black South Africans in higher education in 1993 and, as can be deduced from the literature on pre 1994 systems, prior to that. This demographic engineering of tertiary institution enrolment has, however, changed significantly since 1994 as depicted. Additionally, with respect to the late 1980s, HESA (2014) reports that in 1986, White students represented 57% of all tertiary institution students with black students(Africans, Coloureds and Indians) making up less than half of that or 27% of students at the same level. The trend had shifted somewhat in 2011 with African students reaching total enrolments of 44%, Coloured 14%, Indians 47% and White students remaining at 57% (HESA, 2014, p. 2). Despite the considerable increase, HESA (2014) decries the fact these statistics confirm that participation by population groups is still disproportionate to its relative size with specific reference to the Black population. It can be concluded that poverty remains the main obstacle to access to tertiary education for black students. This point relates to the continuing socioeconomic marginalisation of Black people despite democratic dispensations which seeks to uplift the population in totality.

3.3 Institution student support programs

3.3.1 Introduction

Imperfections notwithstanding, the government of South Africa improved access to education for the disadvantaged students leading to a large number of students from different backgrounds entering higher education. Some come from low socio-economic status while some enter higher

education unprepared. This has put pressure on tertiary institutions who are expected to be accountable for improving students' retention and graduate rates (Strydom and Mentz, 2010). As students from low economic status enter tertiary institutions, they are likely to experience many life changes. Some of the factors that have been found to affect their wellbeing include feelings of anxiety, depression; decreased self-esteem and increased expenditure. Students support programmes have been identified as essential prevention strategies intended to increase social support and coping skills of students. To counter some of the challenges discussed above, universities established support programs such as mentorships; tutoring; and financial support (Gewer, 2010). In conjunction with learner orientation and peer support programs these initiatives not only facilitate student integration into universities and colleges but also enhance their coping capacity and problem management skills. According to Gewer (2010), however, the services are largely underutilized and under-researched. Possible factors which account for non-use of said services include: ignorance, stigma associated with use of psychiatric/psychosocial/welfare services overall. The table below illustrates the extent of non-use of students support service offered by TVET colleges relative to availability as found by Gewer (2010, p. 20).

Table 2: Availability and usage of student support programmes at Technical Vocational Education and Training Colleges in South Africa

SUPPORT PROGRAMME	AVAILABILITY	USED
Counsellor	42%	16%
Financial aid	26%	19%
Language support	14%	8%
Job placement	14%	6%
Study facility/library	34%	37%

Taken from Gewer (2010, p. 20).

Gewer (2010) goes on to submit that success of student support services should be considered from a broad perspective. Firstly, he proposes promulgation of a clear-cut standard of performance for tertiary institution support services referring to the prevailing Department of Education framework for learner support of 2007, whose limitation is failure to account for unique institutional capacity

to deliver. According to the author, learner support programs should be based on verified needs of students together with ability of institutions to meet such needs (Gewer, 2010, p. 20).

It is not clear whether Motheo meets the conditions spelled out by Gewer (2010). Introduced in 2004, learner support programs at Motheo seek to groom students for life beyond tertiary institution, specifically adulthood and career demands (National Department of Education (NDE), 2007). In addition to finances for qualifying students and induction into the tertiary institution sub-culture, the services assists students with special needs, provides study skills, language and computer assistance, learnership placement, and career counselling (NDE, 2007, p. 74). The department claims further that Motheo offers assistance to students from disparate socioeconomic backgrounds at an emotional and academic level (NDE, 2007, p. 74). Like many other tertiary institutions, Motheo is also said to run a small health centre for students' convenience (NDE, 2007).

3.3.2 Academic support programmes

3.3.2.1 Supplementary Tutorial Programmes (STP)

As the name suggests, STP complemented the main instruction at tertiary institutions through provision of tutorials and workshops on a weekly basis or as required. Running side by side with related lectures, STP attendance was student initiated and tailored to meet students' specific needs (Warren, 1998). The programs were analogous to financial aid described above in that they were targeted at students from under-privileged backgrounds with an added strength of providing for students' specific needs in a personalised approach compared to lectures. Thus the assistance programs equipped students with study and writing skills appropriate for the level of education in question and simplified taught material at a pace with which students' were comfortable and per their unique requests to facilitators. However, the increasing number of students requiring them, many of whom lacked requisite qualification to enter tertiary education, overburdened the services and led to their discontinuation (Warren, 1998).

According to reports by academic development personnel, STP appeared to focus more on the non-academic dimension of learning at the expense of academic content. They did not address the problem of poor attendance of lectures and preparation thereof (Warren, 1998). Of particular concern about the STP model was that students still tended to skip lectures when assignments were

due and/or just before tests, they were reportedly weak on cognitive and linguistic training and could have posed additional burden to students even though they carried no weight in terms of marks towards overall degrees (Warren, 1998).

Despite the reported shortcomings of STP, experience from most universities in South Africa suggested that they can be effective when modified slightly. To this end, most universities are understood to have extended their curriculum from three to four years to dedicate some time for STP and recorded impressive results (Warren, 1998).The case of Motheo could be more or less consistent to this. At this institution, students attend tutorials voluntarily in a style similar to peer support. Due to some weaknesses in institution provided tutorials, students reportedly took the initiative of forming study groups whereby they offer tutorial sessions to each other. Perhaps, because of the student initiative involved, students at Motheo appeared to prefer their self-initiated tutorials and were said to participate in them more regularly but without interfering with formal lectures.

3.3.2.2 Supplemental Instruction (SI)

Apart from supplemental tutorials, supplemental instruction (SI) makes up another form of academic support programmes. This category of support focuses specifically on course material relative to social aspects of learning (Blanc et al., 1983). They are coached on critical analysis of material as required for the level of training (Blanc et al., 1983). In contrast to financial assistance and supplemental tutorials above, the SI program, is open to all students and targets coursers rather than individuals with high failure rate and/or potential. But in the same fashion as tutorials at Motheo, SI offer a platform on which to break down course content through simplifying (and perhaps contextualising) it and commence at the same time with lectures themselves. The programs' potential is further enhanced by their peer-facilitated approach and by targeting courses not students, removing the embarrassment associated with attending above described supplemental tutorials (Martin et al., 1977 cited in Arendale, 1997).

Due to the prompt commencement, students are said to benefit from SI to the effect that they have been found to be ready for their first gradable tasks which typically takes place at around the sixth week of lectures (Arendale, 1997). Motheo offers a version of supplementary instruction in the form of an internship programme although these, of course, are not offered by peers. The program

is linked to courses identified as "risk courses" such as engineering on an annual basis for all students registered on selected courses. As an added benefit and to enhance their success rate, students are offered stipends to cover transport and other incidental expenses of learning outside college.

3.3.2.3 Extended Curriculum Programmes (ECP)

ECPs were introduced in response to unsatisfactory performance at tertiary institutions with additional funding to institutions to enhance their success rate. ECP provide for an additional year at tertiary institutions which acts as a bridge between pre tertiary and tertiary level training, significantly reducing the study load throughout learning (De Klerk et al., 2005). According to the Department of Education (2006, p. 2) extended curricula programmes are first undergraduate degree or diploma incorporate a substantial foundational provision that is additional to the coursework prescribed for the regular programme. The foundational provision must be:

> (a) equivalent to one or two semesters of full-time study,
>
> (b) designed to articulate effectively with the regular elements of the programme, and
>
> (c) formally planned, scheduled and regulated as an integral part of the programme. (Department of Education, 2006, p. 2).

It should be noted, however that, this program varies from traditional bridging which helps students who do not meet entry requirements of tertiary and carry no weight in terms of grades for overall degree. The defining benefit of ECP is that they facilitate entrance of students from poor educational backgrounds to tertiary education institutions (Harris and Moll, 2015). Motheo as a Technical Vocational Education and Training college offers some form an Extended Curriculum Programmes. Technical Vocational Education and Training colleges serves a role of upgrading grade 9 and grade 10 qualifications as well as other tertiary diploma certificates which can serve as an equivalent for students to gain entry to the universities.

3.3.3 Emotional Support Programmes

Compound difficulties described above can cause emotional strain on students, negatively affecting their academic performance. ESPs are two-dimensional emotional level interventions with one aspect involving higher-level students assisting lower students with course material and another taking the form of assistance to improve overall academic experience and encouraging personal growth (Falchikov, 2001; Kram, 1985). The program entails older (in terms of years in

academic training) students imparting tips, experience and wisdom to improve overall learning experience to younger ones. As alluded to, they are peer help emotional support programmes and peer mentoring emotional support programmes, both of which are explicated below.

3.3.3.1 Peer Help Emotional Support Programme

Like ECP, peer help emotional support programmes seek to ease transition from secondary to tertiary education level through the medium of informal relationships between students (Bion, 2013). To this end, peer mentors are specifically trained and assigned small groups of students to mentor and/or motivate. As this type of assistance is based on personal interaction mentors with exemplary attributes are purposively selected, bringing in an extra dimension of modelling. The mentors receive lay counselling skills which include, listening and questioning, communication barriers in addition to genuineness and empathy (Ntakana, 2011). This model has been found beneficial to recent entrants to tertiary education institutions particularly with limiting backgrounds who often lack role models to look up to as mentioned by Jama et al. (2008) quoted above. Regardless, many of these students do not use the available professional services to help them cope with their problems. Instead, it has been observed that students resort to forming friendships to cope with their problems.

Considering the cost involved, which could be used fruitfully elsewhere, again bring into focus the point raised by Gewer (2010) that services should be based on students' verifiable need, it is advisable for institutions to review this apparently essential service to understand students reticence in utilising them. Motheo like other institutions has an operational psychologist office but it cannot meet the increasing needs of students. Peer Help Emotional Support Programme is therefore essential in augmenting professional counselling services offered with an added benefit of reaching students who are embarrassed to seek professional help with ease. Additionally, Peer Help Emotional Support Programmes are useful in that they can circumvent crises rather wait for these to take place as is the case with professional counselling generally (De Jager, 1996).

3.3.3.2 Peer mentoring emotional support programme

Peer mentoring emotional support is similar to Peer Help Emotional Programmes in that, mentors are handpicked from the larger student body to offer personal relationships to others (Kram and Isabela 1985 cited in Grant-Vallore and Ensher, 2000). Their primary function their group of

responsibility to manage stress, which is known to be a common feature of tertiary education with varying degrees across students. Students are supported to refocus their perspective if damaging from a psychological point of view and to set goals for success – despite absence of role models on whom to pin them as is often the case and despite unfavourable socioeconomic circumstances (Jama et al., 2008). Like mentors under Peer Help Emotional Support Programmes they are trained accordingly. A defining characteristic of peer mentoring emotional support programmes is that they should be an aspect of personal one-on-one interaction with mentees (Bonin, 2013; Grant-Vallore and Ensher, 2000).

The program can be preceded by a meticulous matching process between mentors and mentees before entrance to institutions (Bonin, 2013). In this manner, the groups are able to meet and interact via social media before the challenges which characterise the first few weeks of tertiary institution begin (Bonin, 2013). This relationship is further reinforced through planned one-on-one meetings for the mentor and mentee. Motheo, however seems to face a challenge of effectiveness and utilization of student support programmes especially peer support programmes, again calling for re-evaluation thereof (Gewer, 2010). Bonin (2013) cites discordant mentor/mentee learning schedules and the possibility of mismatching despite attempts in that regard adding that that could be rectified through improve mentors' training.

3.3.4 Financial support programmes

Anecdotal evidence shows that students receiving financial support are highly likely to continue with their studies than students who do not receive financial support. A study by Cantona and Blomb (2004, pp. 29-30) investigating correlation of students' loans and academic performance in Mexican private universities corroborated this untested notion showing that financial aid support to students improves students retention rates and enhance probability of degree attainment.

Another study, also quoted by Cantona and Blomb (2004), the Mexican household survey of 2000, found that students with financial support have a 24 percent higher chance of enrolment into tertiary programmes compared to their counterparts without assistance. Quoting the Mexican private institution survey, Cantona and Blomb (2004), indicated that there was no relationship

between financial support and career choice. This is a different case form South Africa and the results of the current study will be presented in chapter 4. It has been observed that students in South Africa are compelled to opt for affordable tertiary institutions and careers as was detailed in the previous chapter.

3.4 Policy developments

In order to transform and reconstruct education, the department of Education in post-1994 passed a series of research-based policies and laws to inform the best way to chart an education system which addresses past injustice, is responsive to emerging needs and is aligned with the job market. As mentioned, during the apartheid era education was an instrument perpetuating racial, ethnic and class divisions in society. This section discusses the South African Students' Congress (SASCO) Policy Proposal on Free Higher education together with the recent policy developments aimed at ensuring that there will be a fair and just access to education for all, namely the October 2012 report of the working group on fee free university education for the poor in South Africa and the 2014 Draft Social Inclusion Policy Framework of the Department of Higher Education and Training.

3.4.1 Students' Congress (SASCO) call for Free Higher education

According to SASCO, free higher education means higher education in the form of "... non-repayment of student loans" (Odhav, 2009, p. 43). The overarching principle of SASCO's standpoint is that free higher education should be fully controlled and funded by the state just as it was in the apartheid period, ensuring access to higher education by White students or as it is in countries such as Brazil (SASCO, n.d: 2-3). This means that according to SASCO, higher education should be heavily subsidised like it was the case during apartheid in order to ensure that Black students, who are known to be considerably needier than apartheid-era Whites, access it like their counterparts in countries such as Brazil for instance.

SASCO on its 16th National congress discussion document of 2010 advocated for a higher Education Planning Commission/National Education Monitoring and Evaluation Committee with the view that there must be a single coordinated education system to oversee planning of all facets of higher education in South Africa. It made an additional profound, apparently research informed proposals to enhance free education for the poor:

1. It must be introduced through phasing out the 60% loan component of NSFAS funding on condition that students meet certain stipulated level of academic performance, specifically that they pass all their degree courses in the specified time frame instead of the prevailing partial funding totalling 80% of tuition and accommodation and providing minimal subsistence (SASCO, 2010). Currently, NSFAS funding is divided into a loan and grant compound at a ratio of 60:40, loan:grant.

2. They further recommended that service-linked or work-back scholarships such as which exists for teachers and medical doctors to be rolled out over all programs.

3. Thirdly SASCO (2010) proposed that matriculates who were products of all schools gazetted as no-fee schools must be automatically exempted from paying tuition fees and other auxiliary costs of learning.

4. Lastly, SASCO (2010) proposed that under the umbrella of the higher education planning commission there should be a fund that will seek to progressively introduce free education with the use of could be collected from an "education-specific tax base, State-owned mines, the private sector, increasing fees and taking from the rich to subsidise the poor" (SASCO, 2010, p. 5-6). The second proposition was in agreement with the National Development report of the working group on fee free university education for the poor in South Africa (2012) which called for 100 percent funding for students eligible for NSFAS funding. Lastly, rejecting the phenomenon of education as a market related commodity, SASCO (2010) maintained that students who manage to enrol in private education institutions are from affluent backgrounds while their poorer counterparts have to resort to outrageous bank loans.

In advocating for accessible higher education for all, on its right to learn campaign launch of 2015, SASCO condemned students' debts. The student body decried students' longstanding inability to afford the cost of higher education coupled with paradoxical failure to access NSFAS due to insufficient funding while some do not qualify according to NSFAS' stringent threshold. SASCO also calls on their structures in colleges to watch against what they referred to as "the corrupt act" by TVET colleges to demand registration fees from NSFAS students (SASCO Right to Learn Campaign Guidelines, 2015, p. 2). The guidelines continue to claim that "SASCO has emerged from its National General Council as a much more united force for free quality education and it is

committed to engage more in campaigns aimed at accelerating the implementation of free education".

Arguments against free higher education charging that it may potentially cause a further entrenchment of inequalities in South Africa have also emerged. Given that South Africa is one of the most unequal societies with a Gini Coefficient of 0.59, Badat (2015p.2) contents that "introducing free higher education for all without increasing public funding, would create a fertile environment in which the wealthy would send their children to private institutions or to overseas universities". According to this line of thought, higher education would become even more of a generator of class and other divisions and inequalities. Hence it is suggested that free education should be accessed by those in need Badat (2015, p. 2). Badat (2015) concludes by asserting that without such policy modifications, it is hard to see how free higher education can be provided, or supported, by those who may cherish such an ideal.

Release of the Working Group Report on fee free university education for the poor in South Africa in October 2012 suggests the government has a plan for free higher education in the long term. For now, however, government is trying to craft means to cover the about R3-billion shortfall after the announcement of no fee increase in October 2015. The Minister of Education, Mr. Blade Nzimande has said the state has a plan for free education, but not the money (Nicolson, 2016). Reports claim the model for free education was presented to the Treasury but rejected as too expensive and the Treasury instead opted to continue increasing the NSFAS budget, which has consistently received more funding but cannot meet demand (Nicolson, 2016).

3.4.2 The working group report on fee free university education for the poor in South Africa in October 2012

In an attempt to investigate ways of providing free higher education for those who cannot afford it, in other words, for the poor, the government through the Working Group on Fee Free University Education for the Poor in South Africa prepared a report as a framework for assessing the feasibility of free education. The Working Group on Fee Free University Education for the Poor in South Africa (2012) declared upfront that education for all university students, both rich and poor, is already supported by the state through annual budgetary allocations by National Treasury to higher education institutions. This report thus aims to identify what, in part, might be done in

order to "realise government's policy goal of ensuring that a lack of financial means is not a barrier to accessing higher education" (Department of Higher Education and Training, 2010, p. 137).

Definition of the poor at the South African context is broad but for the sake of this report, the 'poor' were defined as those students from households earning less than the lowest SARS tax bracket (R54 200 per annum, in 2010 prices) and who are thus legally exempt from paying income tax. These types of students were identified to be the poorest of the poor. The purpose of this initial definition was to set parameters within which costs could be estimated with reasonable soundness and overall standards for the policy established. This initial definition, however, did not preclude other categories of the poor to be (or not to be) included subject to revision over time. In terms of these working definitions, the Working Group focused its attention on the cost feasibility of providing free full-cost-of-study undergraduate university education for students from households which are legally exempt from paying income tax. To identify who qualifies for free tertiary education, the working group also took into consideration … the "missing middle", where some families do not earn high enough to be considered for loans by financial institutions but are not classified poor, thus cannot access services directed at those classified as poor (The Working Group on Fee Free University Education for the Poor in South Africa, 2012, p. 60).

In addition to calling for complete fee coverage (including other incidentals of tertiary school learning), stipulating a minimum income bracket of 542 000 – 271 000 (in 2000), while providing for a possibility for widening the criteria for qualifying students, the following recommendations were made by the working group on fee free university education for the poor in South Africa: The working group proposed revision of the current means test and agitated for contribution of able students to their fees. Second, it called for contribution of the private sector in tertiary education funding and last, submitted that all funds generated by government and its stakeholders for the purpose of tertiary education should be coordinated by NSFAS using (largely) its current operational model. (The working group on fee free university education for the poor in South Africa in October 2012, p. XII-XIV).

3.4.3 Draft Social Inclusion Policy Framework of the Department of Higher Education and Training, 2014

The new Social Inclusion Policy Framework for Post School Education seeks to eliminate discrimination of all forms in education. This policy framework recognises certain categories of individuals and groups such as people with disabilities, women, Black and people afflicted by HIV and equally life threatening (and sometimes debilitating) conditions, affirming them as equal players in higher education (Department of Higher Education and Training, 2014). I also seeks to optimise full potential of any student including with verifiable special needs, worker and academic in all public post-school education and training institutions (Department of Higher Education and Training, 2014).

The purpose of the Social Inclusion Policy Framework document is to assist public colleges, public adult education and training centres as well as public universities in developing and managing their own social inclusion policies. As an oversight agency, The Department of Higher Education and Training will use the policy framework as a monitoring instrument to ensure that transformation priorities are adhered to by all institutions under within its oversight mandate. The draft policy is applicable to the Department of Higher Education and Training, public Technical and Vocational Education and Training Colleges, public universities and universities of technology, Sector Education and Training Authorities and the Adult Education and Training Centres. The Department of Higher Education and Training on its 2014/15 annual report (04 November 2015) mentioned that the Social Inclusion Policy Framework has been finalised and approved by the Minister and therefore will be soon adopted.

Saloojee (1951) holds that social inclusion entails valuing and maximising fruitful participation of all citizens in matters that concern them. A guide for taking stock of achievements and charting a continuing trajectory, Social Inclusion Policy is hence premised on the principle that all citizens should be able to participate in their development as valued, respected and contributing members of society. Arguably, one of the most profitable strategies to achieving this goal is through opening avenues for all education especially tertiary institution education and eventually employment. South Africa's Development plan is one of the policies anchored in the concept of social inclusion (Cardo, 2014. p. 9).

The National Development Plan (NDP) according to Cardo (2014) emphasises a "capabilities" approach to development, and active citizenship and participation in the economic, civic and social norms that integrate society, all integral components of social inclusion. By capabilities, the plan recognises that individuals are gifted disparately (and sometimes disproportionately) but their combined competencies can be brought together towards a prosperous end for all. The NDP's overriding goal is to eliminate poverty and reduce inequality through aggressive efforts economic growth and development by all relevant stakeholders. To do this the NDP posits that growth and prosperity is the best way to fight poverty and unemployment therefore individuals and communities should be involved in their own development – given requisite skills. It also requires that the state should extend opportunities to all through sound education and other essential services, thereby creating the right conditions for investment and job creation that stimulates sustained development. The NDP goal is moving people from passive to active citizenry and developing people's own capacity to pursue lives they value and aspire for.By targeting undesirable relics of South Africa's past, The Social Inclusion Policy Framework seeks to close socioeconomic divisions which characterise the present. The Social Inclusion Policy ensures that all public colleges, Adult Education and Training Centre as well as other public higher education and training institutions operating in South Africa work towards building an inclusive South Africa by rejecting racism and all forms of discrimination through appropriate policies and programmes.

The Business day live (2014) quotes the Minister of education, Mr. Blade Mzimande, who described the objective of the Social Inclusion Policy Framework as to ensure that educational institutions recognise and promote integration, human rights, and human dignity. The Minister further described sexism and racism in some institutions of higher learning as rife, necessitating a Social Inclusion Policy on which higher education institutions will base their social inclusion and equity policies. It is apparently the Minister's understanding that, the said policy will help remove some of the barriers to creating an equal South Africa. As the online article writes:

> Mr Blade Nzimande said institutions should focus on nurturing students to prepare them for a positive role in a democratic society. He called on institutions to introduce concrete progressive changes in the administration of student hostels. His department would work closely with institutions to ensure gender-based violence and all forms of discrimination were eradicated in public educational institutions (Business Day Live, 2014).

Apart from the above, the Social Inclusion Policy puts much emphasis on the fact that students from disadvantaged rural backgrounds should receive targeted funding from the National Skills Fund (NSF) (The Draft Social Inclusion Policy of the Department of Higher Education and Training, 2014, p. 14). Reiterating a point made herein, the Minister reportedly cautioned that earners from disadvantaged backgrounds are highly likely to drop out from school or only manage to get a low matric pass adding that the National Student Fund skills has been established with these students in mind. The fund serves the purpose of raising the low education rates which remains a challenge by providing the resources to fund skill acquisition initiatives in the post-school education and training sector.

Above all, the draft Social Inclusion Policy of the Department of Higher Education and Training (2014) stipulates that the Department of Higher Education and Training must ensure that quality higher education and training is available across South Africa with specific emphasis on rural and peri-urban areas, which are otherwise underdeveloped and neglected. Currently, there are marked discrepancies between the quality of education provided in rural and urban areas and people in rural areas still find it hard to access higher education as some good quality education colleges are situated in urban areas. Education in rural areas, according to the policy, should include provision of decent student accommodation in public TVET colleges. "The public colleges and universities must also ensure that no student is hungry on campus grounds. Universities and colleges must develop innovative ways of addressing hunger among students" (the Draft Social Inclusion Policy of the Department of Higher Education And Training, 2014, p. 18). To refer to literature review chapter 2, tertiary students experiencing poverty and increasing financial stress increases the likelihood of food insecurity whose deleterious effects have already been highlighted (Hughes et al., 2011; Kassier and Veldman, 2012; Van de Berg and Raubenheimer, 2010).

Students require campus residence accommodations to allow them unencumbered access to classes, programs, and coursework. Not having accommodation is a barrier to full participation and learning as time and (largely unavailable) funds are lost in travel students with students forced to travel within certain times, which may well hinge on studying time, on securing consideration. The Social Inclusion Policy therefore advocated that Technical Vocational Education and Training

(TVET) Colleges in particular must prioritise building student residences in order to optimise student experiences and effort as this is crucial for transition into work. Students must leave colleges with well-developed social skills in order to be productive members of a democratic society (The draft Social Inclusion Policy of the Department of Higher Education and Training, 2014, pp. 13-14). To address these geographical inequalities in the country and contribute to broader economic and social development plans at local and regional levels the social inclusion policy proposes that: The Department of Higher Education and Training must develop residential TVET colleges in key regional economic development zones of the country to provide quality vocational education and training as well as eliminate inequalities between rural and urban centres of learning (The draft Social Inclusion Policy of the Department of Higher Education and Training, 2014, p. 15).

There have been concerns that NSFAS funding is not received by mostly deserving students coupled with reports of fraudulence in terms of acquiring the funding. A constant monitoring and evaluation of the application of NSFAS must be done by the Department in order to ensure that all deserving students receive financial support to study at public colleges and universities. Students especially from disadvantaged or rural schools usually do not have adequate information or orientation when making career choices and they end up studying what they did not aspire for. On this note, one of the aspects that the Draft Social Inclusion Policy of the Department of Higher Education and Training aims to achieve is that students, particularly those from rural and disadvantaged schools must be assisted with the choice of careers and be guided properly due to information and infrastructural challenges in the rural areas, (The Draft Social Inclusion Policy of the Department of Higher Education and Training, 2014, p. 18). This should be the responsibility of all institutions. The draft policy stresses that it should not be assumed that when these students get admitted at institutions of higher learning and colleges, they have already made good career choices because they may not have been exposed to career guidance at secondary school level.

The stated factors that the Social Inclusion Policy Framework seeks to achieve resonate with the present study intended intervention strategies aimed at assisting students with financial problems. It has be observed by the researcher and confirmed by Motheo college students fund administrator that students at Motheo College do not have access to funding for their studies. Due to lack of

funding and limited space students do not get accommodation at campus residences. Students are therefore forced to rent poor quality rooms at the township. Due to lack of money for transport, students walk long distance to school. Students who come from the remote rural parts of the Free-State have also been observed to have come to study in Bloemfontein because there are no TVET colleges nearby their homes and it is costly for them to study far away from home.

Statements proposed by the draft Social Inclusion Policy of the Department of Higher Education and Training (2014) resonates with the researchers propositions that will be presented on the recommendations chapter. For examples the draft policy stipulates that:

> The Department of Higher Education and Training will collaborate with the Departments of Basic Education, Social Development and relevant Department of Higher Education and Training entities in developing nodes of support utilising already existing community and government resources to support staff and students in post school institutions to ensure maximum results of disability mainstreaming efforts. This could also to link students with financial problems with resources (Draft Social Inclusion Policy 2014, p. 20).

The collaborative efforts between the Departments of Social Development and Education are crucial as it seems some students and their families need guidance on acquiring social services. Students especially those who come from rural villages find it impossible to get information and forms in time to register with NSFAS and for their families to enlist for social grants. Collaborative efforts with Department of Social Development will also help in cases where students are forced to share the NSFAS money with family members. This is an imperative policy alternative and it is recommended that if such students are identified their parents should be provided with an extended support from the Department of Social Development. It becomes imperative to ensure that policies and regulations are put in place to ensure equal participation in higher education so that children from lower social classes are not deliberately disadvantaged and the poverty cycle perpetuated (Ndileleni et al., 2013, p. 175).

3.5 Conclusion

This chapter outlined the available national and institutional measures in place to eliminate the effects of financial problems on students' academic performance. This study is significant because it assessed problems faced by students and aimed to come up support interventions to enhance

academic performance in order to positively contribute to the overall student experience and throughput rates. Even though the government has introduced various students' funding schemes especially the largest one which is NSFAS, the funds cannot attempt to cover all students. The chapter showed how tertiary institutions have introduced a variety of student support programmes to improve students' academic performance and increase throughput rate. However there is a concern that the services are underutilized because of lack of information about the programmes and stigmatization and discrimination against some of the support programmes. The chapter outlined various support programmes targeted mostly to disadvantaged students. The government through the Department of Education in post-1994 passed a series of White Papers, legislation, developed policies and commissioned reports that aimed to transform education. The government is also still at work developing new policies and making effort to improve access to education. For instance, the government launched the working group on fee free university education for the poor and it is hoped that the group's recommendations will lead to formulation of free education policies and legislation. There is need for more interventions strategies to be put into place to assist disadvantaged students at tertiary institutions. The mechanisms must be devised to avoid the underutilization of students'' support programmes. The next chapter is on the theoretical framework underpinning study and the methodology.

Chapter 4

Theoretical framework and research methodology

4.1 Introduction

This chapter will present the research approach, covering both the theoretical framework and methodology for the study. The first part of the chapter shows the principal theories upon which the research project is constructed which are the social justice framework and social capital theory. The concept of social justice is used to show how students can be linked with resources by focusing on policy, researchers and institutional efforts in order to eliminate the identified financial problems faced by disadvantaged students in higher education. Secondly, Social Capital Theory

will be explained as it helps us understand the context in which poor academic progress takes place and assist us in analysing students' lived experiences. The second part of this chapter will explain the methodology for this research. Finally, the chapter will outline the research process or design and procedures as well as offer an explanation of how the data was gathered and how surveys and interviews were arranged and conducted.

4.2 Social Justice Framework

4.2.1 Introduction

In the 19th century the debate around social justice in western countries focused narrowly on economic capital, but recently the discourse has evolved to cover multiple levels of existence. For instance in and around the 1960s the phrase took a political tone in America to incorporate fairness in distribution of services, opportunities, and resources. In this time, arguments against oppressive systems including those based on race, patriarchy, hetero-normativity, and class were fused together under the umbrella of political movement for "social justice" (Chipkin and Meny-Gibert, 2013). In a similar manner, South Africans resisting apartheid in the 1960s called for social justice, which came to broadly denote a combination of non-discrimination on the basis of race, a defining characteristic of apartheid, and also to promotion of rights for women, workers and other vulnerable people. Social justice in this regard was thus tantamount to economic justice, public participation and social cohesion with emphasis on the latter bearing in mind the systematic manner in which cohesion was prevented to make it easy to manage the otherwise statistically larger population relative to apartheid engineers in the past (Chipkin and Meny-Gibert, 2013). Today in South Africa, social justice implies fulfilment of socio-economic rights, government accountability as well as ease of access to socioeconomic goods and services (Chipkin and Meny-Gibert, 2013). Van Soest (1995) summarises the discourse to show that social justice refers to all efforts which ensure a fulfilling life and active citizenship of societies.

Social justice is premised on the notion of equal enjoyment of economic, political and social rights and opportunities coupled with alignment with necessary resources for socioeconomic advancement (Chipkin and Meny-Gibert, 2013). On account of South Africa's history as summarised in chapter one, access to education for all citizens is an important aspect of social justice. Education policy should therefore focus on producing a conducive environment in which

all students have the same chance of success. The South African higher education policy therefore sought to promote access to tertiary institution education as well as equitable distribution of tools to support learning at this level (Strydom, 2011). Nonetheless, it would seem the policy objectives are yet to be realised by many South Africans. The following section will provide a brief overview of different concepts of social justice, which is relevant for the present study on the impacts of financial problems on academic performance, because social justice advocates for the creation of meaningful opportunities for students to succeed.

4.2.2 Western concept of social justice in 20th century: Fair distribution

As Utilitarian, John Stuart Mill argued, the distribution of societal goods should be for the 'greatest net balance of satisfaction all (Kassem, 2014, p. 124). Mill regarded utilitarianism the as moral obligation with "happiness" as the standard. Thus, Utilitarianism advocates the highest achievable level of goods/happiness for majority of the population. Albeit theoretically appealing, in reality the school of thought led to disquiet as "happiness" for the privileged was often maintained at the expense of the underprivileged majority (Kassem, 2014).

John Rawls (1971 in National Pro Bon, 2011) raised a similar point, criticizing utilitarianism for justifying exclusive access of goods for the benefit of privileged classes under the pretext of "greater good". Instead Rawls' (1971) distributive justice provided that "all social values... are to be distributed equally unless an unequal distribution of any or all of these values is to everyone's advantage" (National Pro Bon, 2011, p. 6). Furthermore, Rawls (1971 in Baldry, 2010) set out to establish rules or laws which would simultaneously bring about fairness and be upheld by society at its own accord. This perspective understands social justice to be a methodological process applied to society as a whole rather than individuals Rawls (1971 in Baldry, 2010).

Rawls (1999, p. 53) promulgated the following sum of principles as underpinning a just society:
(a) Greatest equal liberty: which means that each person has equal right to the most complete system of basic liberties uniform to all citizens. Among this basic liberty are the right to participate in democratic process; freedom of speech, freedom of association, freedom of person, the right to hold property and freedom from arbitrary arrest and seizure.
(b) Social and economic inequalities are to be arranged in such a manner that they:
　　　　(i) Benefit everyone equally.

(ii) Afford everyone fair chances for career or professional advancement.

Rawls (1971) gave particular attention to those at the lowest ranks of metaphoric social ladders, giving rise to a dimension of redress and arguing that those whose rightful assets were taken from them directly or indirectly should receive compensation. For the purpose of this study, Taylor's (2009) thesis of social justice will also be used to complement Rawls social justice. This is because Rawls speaks of justice only in terms of fairness in the context of a situation of equality as negotiated by individuals who are in the same position; an ideal society rather than an unjust society like South Africa (Mpofu, 2013, p. 12).

South Africa is described as an unequal society as proven by its Gini Coefficient score of 0.59, one of the highest in the world (Mpofu, 2013; Leibbrandt, et al., 2010). In opposition to Rawls' theory of justice, Robert Nozick (1974) has formulated the idea of social justice as entitlement (National Pro Bon, 2011). He regards any distribution of resources as just, as long as it came about in accordance with three principles:

1. Justice in acquisition: how you first acquire property rights over something that has not been previously owned.
2. Justice in transfer: how you acquire property rights over something that has been transferred (e.g. by gift or exchange) to you by someone else;
3. Rectification of injustice: how to restore something to its rightful owner, in case of injustice in either acquisition or transfer (Nozick, 1974 cited in Lacewing, 2008**,** p. 3).

According to Nozick (1974), individuals have a right to own property and to determine what to do with what is theirs with governments' role mainly that of oversight aimed at steadfastly protecting individual property rights. Nozick (1974) regards redistribution of resources as unjust, reasoning that it is not anyone's responsibility, least of all governments, to hoist those who are unfortunate by birth, out of their misfortune. Nozick (1974) supports this thinking by asserting that it should be individuals' prerogative to decide to help others from their well-earned and well- deserved, largely by birth right, material resources and privileges (National Pro Bon, 2011). Arguing for capital ownership without government interference, Nozick (1974) states that goods and resources are either created by individuals or pre-owned (as birth rights) not 'manna from heaven' that can be taken by the State and redistributed. Nozick (1974) does not accept Rawls' (1971) assumption

that there are greater benefits to be gained through social cooperation. Nozick (1974 in National Pro Bon, 2011) thus advocated for theoretical capitalism without government regulation (Lacewing, 2008; National Pro Bon, 2011).

Miller's (1999) approach to social justice rests on the flawed school of thought that the market can absorb and provide for everyone proportionate with each one's contribution to the market (National Pro Bon, 2011). In this manner, Miller's (1999) theory treats individuals as responsible for their own actions who are accordingly rewarded (or punished) in congruity to their actions and efforts. In sum, Miller (1999) posits that the more people work, the more they will be remunerated and the reverse. This view of "social justice" is founded on and advocates unequal distribution determined by comparative input into the market.

Sen's (2008) comparative approach to social justice aims to make society less unjust, rather than aiming to make society perfectly just, which is how Sen (2008) interprets Rawl's (1971) theory (National Pro Bon, 2011). Sen's (2008) comparative approach seeks to identify what works best to foster a state of social justice according to standards defined by society considering society's lived experiences and expressed needs instead of justness of societal institutions (Sen, 2008). Sen (2008) therefore assesses effectiveness of actions and institutions according to which are more effective at reducing injustice as articulated by society not creating a perfect society. Sen's (2008) approach is consistent with the concept of social inclusion and impresses upon governments the value of developing individual capabilities to enhance their economic participation.

4.2.3 Reception of social justice in South Africa

Colonialism and apartheid historically contributed to systematic social injustice in RSA. Rawls (1971) and Sen (2008) conceptualisation underpinned notions of social justice during the anti-apartheid struggles in South Africa. In relation to education, the authors' ideas about what constitutes fair distribution raise informative points on how to reduce inequalities that exist in the education system partly prompting the country to come up with progressive initiatives to promote social justice in this sector. Due to its past legacy, concerns about social justice in South Africa have been a priority since 1994 with the period immediately preceding independence characterised by re-emergence of social justice philosophies in government's attempt to build a devastated nation (Tjabane and Pillay, 2012, p. 13). The formation of several policy documents such as The National

Plan on Higher Education (NPHE), The National Commission on Higher Education (NCHE) Report of 1996, The Higher Education Bill and Higher Education Act 101 of 1997, a series of white and green papers passed and many other documents focus on transforming and reconstruction higher education and attempt to democratize the education system.

The National Plan for Higher Education contends that higher education should play a consolidating democracy and social justice function, while contributing to socio-economic development (NPHE, 2001, pp. 6-5). South Africa's Constitution is widely regarded as the most progressive constitution in the world, with an impressive Bill of Rights. Human rights are given clear prominence in the Constitution, where they constitute the entire second chapter in addition to being alluded to in the preamble. It is reasonable to deduce that the Constitution is a result of social justice principles on which the country's democracy is founded.

Human rights form the foundation on which the Constitution was created. It aims to create a society based on democratic values, social justice and fundamental human rights. According to the Constitution, every South African has basic rights, including human dignity, equality, freedom of expression and association, political and property rights, housing, healthcare, education, access to information and access to courts. Social justice encourages systemic change for a better and more equal society, through on-going public participation and engagement between business, government and civil society. The founding principles of the South African Constitution, particularly the advancement of the culture of human rights and democracy (The South African Constitution, 1996, p. 3), are contained in the National Plan for Higher Education. The view of social justice is shown in the South Africa policy documents. The common theme in all the legal frameworks and policy documents is the emphasis on open participation in the economic and social spheres, of previously disadvantaged people.

4.3.4 Application of social justice in this study

This study uses Rawls (1971) and Sen (2008) ideas about what constitute fair distribution of resources and opportunities. The social justice framework is employed in this study on the recommendations chapter to focus on efforts that should be made in order to eliminate the financial problems faced by disadvantaged students at tertiary institutions particularly at Motheo college as well as promote fair distribution of resources to students. The achievement of expanded higher

education access for South Africa's poor is an important policy option on the strength of social justice analytic framework. South Africa's high levels of inequality, which are linked to the imbalance between the demand and supply of skills, require that concerted efforts be made to address effects of the lack of shortage of study related expenses such as food, clothing, photocopying, printing and transport on student's academic performance.

The essential tenet of fair equality of opportunity is to leverage citizens' abilities and aspirations to enable them to compete effectively for opportunities (Taylor, 2009). South African education policy focuses on providing the right climate for all students regardless of distinguishing characteristic to have fair formal equality of opportunity, namely education. However due to the economic recession and the poverty and inequality gaps that the country faces, students from disadvantaged backgrounds still find it hard to access education on a similar footing with their wealthy counterparts, or at least reasonably close, as suggested by Rawls (1971) and Sen (2008). An engaged and active civil society such as Section27, in line with the relevant sections of the Constitution, and Treatment Action Campaign, which is largely unrelated to this study, can go a long towards achieving this ideal.

As demonstrated by successes of the fore mentioned civil society organisations, social justice projects reduced levels of inequality, improve service delivery and ensure that poor communities are afforded the dignity the South African Constitution envisions. To support this, the researcher uses Taylor's (2009) modified Nagel's (1973) taxonomy consisting of five affirmative-action categories ranging from weakest to strongest. Affirmative actions are class of public policies focused on achieving equality of opportunity, especially in the realms of tertiary education and employment, for certain historically oppressed groups (Taylor, 2009, p. 478). These will be used on the study's recommendations to look at the set of institutions which will inform policies and programme that will help eliminate the identified financial problems faced by students.

> Category 1. Formal Equality of Opportunity: careers open to talents, requiring inter alia the elimination of legal barriers to persons of color, women, and so forth as well as the punishment of private discrimination against them.

Category 2. Aggressive Formal Equality of Opportunity: self-conscious impartiality achieved through sensitivity training, external monitoring and enforcement (e.g., by the Equal Employment Opportunity Commission), outreach efforts, and so forth as a possible supplement to category 1.

Category 3. Compensating Support: special training programs, or financial backing, or day-care centers, or apprenticeships, or tutoring," all designed to compensate for colour- or gender-based disadvantages in preparation, social support, and so forth and by doing so to help recipients compete more effectively for university admission or employment.

Category 4. Soft Quotas: compensatory discrimination in the selection process, such as adding bonus points to the selection indices of persons of colour or women in the college-admissions or hiring processes, but without the use of explicit quotas.

Category 5. Hard Quotas: admission [or hiring] quotas," perhaps "proportional to the representation of a given [historically oppressed] group in the population, (Taylor, 2009, p. 479).

These are useful tool to understand the levelling of disparities in school opportunities and outcomes and in society in general. Equal opportunities require policies that deal with the root cause of such legacies and thereby strive to rectify and ultimately eliminate the social disadvantages of gender, race, and low socio-economic status. We must adopt stronger kinds of affirmative action.

Governments' provision of social justice is measured on a standard of individuals' freedom of thought, action, and lifestyle choices while the approach advocates using individual capacities for their benefit (Sen, 2008). He defines poverty as the deprivation of these basic 'capabilities' (such as being literate, being active in the community acknowledging that social arrangements have to make it possible for individuals to build their capabilities (Sen, 2008). For example, a right to education concerns not simply an individual's access to appropriate educational material i.e. food, clothing and other toiletries, photocopying, printing, other study-related expenses and transport but also the responsibility of government is to provide stable presence of certain institutions and institutional frameworks like NFSAS, the department of education which is mandated to implement education policies. Social justice framework will be used in this study to advocate for fair distribution and equal opportunities to students.

4.3. Social Capital Theory

4.3.1. Defining social capital

The idea of social capital has been existence in people lives for centuries but it has become fashionable only relatively recently. It has evolved into an idea which combats most social ills affecting societies. Social capital was first popularized by Robert Putman, Pierre Bourdieu and James Coleman (Portes, 1998). Recently social capital is popularized by Robert Putnam's publication on 2000. For Putnam (1993a, p. 35; 1993b) social capital refers to 'features of social organizations, such as networks, norms and trust that facilitate action and cooperation for mutual benefit'. "It is regarded as the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance or recognition" (Bourdieu, 1985, p. 248). Social capital functions with two elements in common and these functions consist of some aspect of social structures, and they facilitate certain actions whether by persons or corporate actors within the structure (Coleman, 1988, p. 302)". Bourdieu, Coleman, and Putnam have been described as having created "relatively distinct tributaries" in the literature on social capital (Edwards and Foley, 1999, p. 142). Bourdieu and Coleman emphasize the role of individual and organizational social ties in predicting individual advancement and collective action. In contrast, Putnam has developed the idea of association and civic activities as a basis for social integration and well-being (Edwards et al., 2001). Despite these differences, all three of these scientists argue that social capital inheres in personal connections and interpersonal interactions, together with the shared sets of values that are associated with these contacts and relationships. "The tenet of social capital theory is that social relationships among people can be productive resources that facilitate coordination and cooperation for mutual benefit" (Chiu et al., 2006, p. 1875).

4.3.2 Critiques and usefulness of social capital

Social capital is an essential tool for the development of societies. The central idea of social capital is that social networks have values and it therefore makes a contribution in facilitating academic success to students. When instilled to students, social capital can help raise awareness to students of the available resources around them. The strong bonds that students may have among each other maintain certain character traits such as tolerance, resilience, motivation and eagerness to study and success. Social capital supports success and education in the form of the cultural norms

and values that motivate students to achieve higher goals. It can be argued that networks which lead to social capital within students, their peer groups, and the community positively affect educational achievement and, consequently, students' behaviour and development. This in turn is reflected positively in low dropout rates and higher graduation rates, higher college enrolment, higher achievement on tests and greater participation in school and community organizations, Acar (2011, p. 460).

On his contextualisation of social capital, Tzanakis (2013, p. 2) explains that …social capital means different things to different social scientists, particularly if it is elevated from the individual to the aggregate level to characterize communities, regions or states. Tzanakis is of the view that social capital works best as an individual-level concept, which loses much of its intended heuristic utility if it is automatically elevated to characterize communities, nations or parts of the globe (Tzanakis (2013, p. 6). Social capital in this study is used on students' individual levels based on the premise that partnerships formed by students in school may enhance their academic success. The researcher uses social capital on this study with the aim to implicate policies, institutional student support programmes to take into consideration the promotion of social capital among students and, identify needs for higher social capital, and address these needs accordingly in order to maximize educational success.

As demonstrated earlier, social capital plays a crucial role in overall success in education. In different forms, social capital produces gains and benefits for students in particular and for a society in general. Acar (2011) emphasizes the benefits of social networks, such as information, trust and reciprocity. The collective value of all social networks and the benefits that arise from these networks help people resolve individual and collective problems more easily argues (Putman 2000 cited in Acar, 2011) argues. "The empirical literature includes applications of the concept as a predictor of, among others, school attrition and academic performance, children's intellectual development, sources of employment and occupational attainment, juvenile delinquency and its prevention, and immigrant and ethnic enterprise" (Portes, 1998, p. 9).

Positive consequences of social capital are strongly emphasized even though the phenomenon has its weaknesses and open to criticism. There can arise less desirable consequence among the

strategies that people engage in to form social capital. Not to say that networks, relations and collaborative efforts made are not vital but some come with consequences. The four negative consequences of social capital are summarised as exclusion of outsiders, excess claims on group members, restrictions on individual freedoms, and downward levelling norms (Portes, 1998, p. 15). Social capital has multidimensional aspects and it is difficult to measure therefore this makes it vague, hard to measure, poorly defined and perhaps not even a form of capital at all. Woolcock (1998) observes that a single term such as social capital is inadequate to explain the range of empirical situations demanded of it, that it confuses sources and consequences, justifies contradictory social policies, and understates corresponding negative aspects. Woolcock (1998) however admits that, short of dismissing the term altogether, one possible resolution of these concerns may be that there are different types, levels or dimensions of social capital, different performance outcomes associated with different combinations of these dimensions, and different sets of conditions that support or weaken favourable combinations (Woolcock, 1998, p. 159).

Social capital instils the sense of communion and forming groups among people and normally within groups undesirable behaviours can arise that makes social capital outcomes to be bad. Durlauf (1999) makes an example of how segregation perpetuated racial inequalities in South Africa. By creating enforcement mechanisms that precluded individual whites and blacks from deviating from the behaviour which …segregated social relations (Durlauf, 1999, p. 2). The example of the enforcement of segregation norms shows how social mechanisms which enforce certain types of community behaviour logically lead to correlated behaviours, but do not necessarily lead to socially desirable behaviours. Hence, discussions of social capital that do not specify how socially desirable versus socially undesirable behaviours are selected necessarily beg the question (Durlauf, 1999, p. 2). Despite the debate, social capital is a concept that's attracting interest among politicians and policy makers. One reason for this is the increasing concern over marginalisation in our societies.

Critique of Bourdieu's theory in the context of cultural and social capital
Bourdieu (1974) is of the view that the education system legitimizes class inequalities and that success in this education system depends on possession of cultural capital and of higher class habitus. Bourdieu (1974) states further that cultural capital consists of familiarity with the

dominant culture in a society, and especially the ability to understand and use educated language. According to Bourdieu (1974), cultural capital refers to an accumulation of cultural knowledge, skills and abilities possessed and inherited by privileged groups in society. Bourdieu (1974) adds that cultural capital (i.e., education, language), social capital (i.e., social networks, connections) and economic capital (i.e., money and other material possessions) can be acquired in two ways, from one's family and/or through formal schooling. Bourdieu (1974) claims that lower-class pupils do not in general possess these traits, so the failure of the majority of these pupils is inevitable. This partly explains class inequalities in educational attainment according to this perspective.

Bourdieu's (1974) theory of cultural capital has been criticized for not describing the resources associated with cultural capital. For instance Sullivan, (2002, p.146) shows that Bourdieu (1974) can be criticized for not being precise enough about exactly which of the resources associated with the privileged groups constitute cultural capital, and how these resources are converted into educational credentials. Furthermore, Bourdieu's (1974) cultural capital theory asserts that some communities are culturally wealthy while others are culturally poor. On this aspect, Yosso (2005) criticises Bourdieu (1974) by arguing that his (Bourdieu's) interpretation views White, middle class culture as the standard, and therefore all other forms and expressions of 'culture' are judged in comparison to this 'norm'. In other words, Bourdieu (1974) fails to recognise that cultural capital is not just inherited or possessed by the middle class, but rather it refers to an accumulation of specific forms of knowledge, skills and abilities that are valued by privileged groups in society (Yosso, 2005). Yosso (2005) critiques this assumption that knowledge held by upper and middle classes is valuable to a hierarchical society and represent the only social and cultural capital required for social mobility. Bourdieu (1974) thus assumes that disadvantaged students come to the classroom with knowledge and cultural deficiencies.

Yosso's (2005) critical race theory on the other hand supports the view that students from marginalized backgrounds do indeed have some cultural and social capital which can assist them to succeed in education. In this regard, disadvantaged students are thought to possess under-utilized assets which they bring with them from their homes and communities into schools. Yosso further notes the potential of community cultural wealth to transform the process of schooling. Yosso (2005, p.79) maintains that various forms of capital nurtured through cultural wealth include

among others social capital, aspirational, navigational, social, linguistic, familial and resistant capital. These forms of capital draw on the "knowledges" disadvantaged students bring with them from their homes and communities into the classroom. This critical race theory approach to education according to Yosso (2005, p.76) therefore "involves a commitment to develop schools that acknowledge the multiple strengths of Communities of Colour in order to serve a larger purpose of struggle toward social and racial justice".

Table 3: Some examples of the Creation and Benefits of Social Capital within Higher Education

Sphere	Creation of social capital	Benefits of social capital
Academic	Mentorship programmes. Lecturers and tutors consultation. Study groups. Discount in prices of learning material/books.	Aware of the norms, values and practices of academia. Networks provide opportunities to discuss learning with peers and teaching staff and so enhance/deepen learning. Increased confidence and better Relationships enable students to seek assistance with difficulties and so improve subject knowledge.
Economic	Workshops and information about funding and employment opportunities. Employment provides opportunities to meet people and extend networks. Employment within the Institution develops institutional knowledge. Part-time employment develops insight into labour market (e.g. post-graduation).	Learn about bursaries etc. which are available, and how to apply. Live with others and share the cost of Accommodation. Organise lower cost social activities. Find out about employment Opportunities. Travel to work or school with friends and reduce Costs. Promotes food security.
Social	Joining organised activities. Informal social activities/spaces. Shared accommodation.	Friendship and support. Feeling of "belonging". Boost self-esteem. Instill learning motivation.

		Provide source of accessible information.
Students' services	Volunteering and supporting others – e.g. mentoring, outreach work etc Students counselling	Know what support is available. Confidence to access support. Promotes good health.
Democratic	Participation in decision making on an institutional or national level Participation on students' unions	Promotes ownership. Provides an opportunity to make suggestions and have a say on matters that concerns them. Influence decision making by sharing their experiences on problems encountered. Learn about government's available efforts of redressing issues of poverty and inequalities.

Source: Thomas, (2002, pp6-12). Building social capital to improve student success BERA

4.3.3 Application of social capital in this study

Social capital is used in this study to tap into the perceptions of students themselves about their environment and how they cope and promote interventions so that the students can be resilient enough to improve their academic performance. Social capital theories emphasise all the spheres served to suggest some efficient efforts that could impact on students' academic progress at the micro-, mezzo- and macro- levels. Furthermore, it helped the researcher to understand the complex relationships between resources based on social networks and educational achievement. The variables appearing in this study are divided into five spheres of social capital benefits namely: Social capital in the academic sphere; social capital in the economic sphere; social capital in the social sphere; social capital in the support sphere; and social capital in the democratic sphere as outlined by Thomas (2002). The rationale for dividing variables this way is to give the analysis structure and how each of the variables under analysis forms part of the conceptual framework. The findings of this study are interpreted within these five spheres.

Social capital mainly appears when illuminating the findings while social justice is mainly used on the recommendations chapter. The two theories helped the researcher to find out the context in

which students' financial problems affect academic progress, the lived experiences of students, the national and institutional efforts in order to eliminate the identified financial problems faced by students in higher education and how students' cope and their response to new opportunities and how they make choices to assist themselves. Social justice ensures a sense of fairness and shared benefit by individuals and communities, and social capital produces the reproduction of relationships of reciprocity informed by mutual trust.

4.3 Research approach and methodology

4.3.1 The Research design

The study used both qualitative and quantitative methods of inquiry. Mixed methods research has certain advantages notably providing rigour to the research and guidance to others about what researchers intend to do or have done… (Bryman, 2006, p. 98). Mixed methods are helpful to researchers and writers in clarifying the nature of their intentions or of their accomplishments. Although

There are a number of ways of conducting mixed methods research, namely, triangulation; complementarity, development; initiation; and expansion (Bryman, 2006). This study used qualitative and quantitative data sources for the purposes of triangulation, complementarity, and expansion rather than compatibility. Triangulation as used in the context of this study refers to convergence or corroboration concerning the same phenomenon. Its purpose is to improve the studies validity. In this study, triangulation is illustrated by using quantitative questionnaire and qualitative interview to assess disadvantaged students' experiences and their academic performance. Complementarity in the context of this study refers to elaboration, enhancement, illustration and clarification of the results from one method with the results from another (Greene et al.., 1989, p. 259 cited in Bryman, 2006). Its purpose is to improve the study's validity. The expansion purpose was employed simply to explore the magnitude of students' academic problems and inadequate capability to deal with students' financial problems. Expansion seeks to extend the breadth and range of enquiry by using different methods for different inquiry components' (Greene et al.., 1989, p. 259 cited in Bryman, 2006).

A descriptive strategy of inquiry was used as part of the research design for this study. Babbie (2014) explains that a descriptive design allows the researcher the opportunity to examine why the observed pattern exist and what they imply. The researcher had the opportunity to look with intense accuracy the financial problems of students and then describe how their academic performance is affected. As mentioned earlier, the research was done at the study site of Motheo Vocational Education Training and Education in Bloemfontein, chosen based on convenience of accessibility; prior knowledge and experience with the students there; and the researcher's language ability. The research results were biased because they were generalized over a small sample size and one type of a tertiary institution which is the vocational education training whereas there are other kinds of institutions in Bloemfontein such as the Central University of Technology and the University of the Free State. However the study site was worth being chosen because financial problems among Vocational Education and Training institutions students is high; however they are one of the under researched tertiary institutions.

Carrying out a case study research method came with its advantages and challenges. The researcher was able to make observations and collected data in a natural setting and this provided the researcher with the rich descriptions of students' experiences. Case study research method provides a holistic and in-depth explanation of the social and behavioural problems in question. "Through case study methods, a researcher is able to go beyond the quantitative statistical results and understand the behavioural conditions through the actor's perspective" (Zainal, 2007, p. 1). The researcher included both qualitative and qualitative data and this helps explain both the process and outcome of a phenomenon through complete observation, reconstruction and analysis of the cases under investigation (Tellis, 1997 cited in Zainal, 2007, p. 1). Carrying out a case study research came with a few challenges to the researcher in the sense that the researcher was not able to generalize the study results to a broader level. However the case study research overcomes this challenge by using more systematic procedures. This means that the use of both qualitative and quantitative data collection and data analysis procedures made the results to be generalized to other situations through analytic generalization.

In accordance with research ethics as prescribed by the University of KwaZulu Natal, who also granted ethical clearance for the study, participant recruitment was by requesting the Head of the

Department of Business Studies to assist with locating students who fall within the category of financial need. The researcher made initial contact with the potential participants and explained the purpose and the procedure of the research and also determined their willingness to participate in the research. The researcher also provided the potential participants with the questions to be asked and informed them that they will be required to show the researcher their academic record. Furthermore, she asked for their permission to tape-record the interviews. The participants were informed about who will have access to the tape recordings and the transcripts of the interviews. If the potential participants voluntarily agreed to participate in the research, a follow up appointment was made for the interviews to be conducted at the venue and time that was most convenient to them.

4.3.2 Data Collection

Data collection was in a form of self-administered surveys and semi-structured interviews. Key informants to generate qualitative data were categorized along the groups students from the Department of Business and the Head of the Department of Business Studies at Motheo Technical Vocational Training and Education. Academic performance was measured by using qualitative probes to tap into students' experiences in conjunction with an examination of academic records. As mentioned above the researcher held a meeting with the potential participants beforehand and they were asked to come with their academic record. Ten participants turned up and eight came with their academic record and only four agreed to show it to the researcher. Even after they were assured of anonymity and confidentially, some were still reluctant and therefore only four agreed to show the researcher their academic record.

4.3.3 Sample and sampling technique

Semi-structured interviews were conducted with a sample of 10 students. In addition, the Head of the Department of Business Studies was interviewed for factual information. The sampling technique chosen for this study was purposive sampling procedure. Qualitative researchers purposely or intentionally seek out participants for inclusion in the sample because of their knowledge of and ability to describe the phenomenon or part of the phenomenon under study (Donalek and Soldwisch, 2004:356). The purposive sampling technique assisted the researcher to procure a sample of students who fit the criteria for students experiencing financial problems. The

HOD was chosen on the basis that he was quite familiar with students' financial aid issues within the department.

With the assistance of the HOD a purposeful random sample of 10 students was selected. Although the sample was small, it complements the survey data in that the semi-structured interviews sometimes provided more in-depth perspective, responses that allowed probing issues at length and in detail. Based on the results of the in-depth qualitative interviews, a survey questionnaire was drawn up, structured around major themes. A further sample of 40 purposively selected students was drawn for this quantitative component of the research to probe selected themes, test their validity among a larger group of respondents and triangulate findings from the qualitative research. Out of the 40 distributed self-administered questionnaires, 36 turned fully filled and 4 were partially filled, tempered with and they were therefore destroyed. Participants were asked to tick a variety of variables identified as potential factors which could have a negative impact on students' academic performance. With the assistance of lecturers, self-administered questionnaires were purposively distributed to students during break from the exams revision classes. In terms of the semi-structured interviews as mentioned earlier, the researcher held a meeting with the potential participants to agree on the venue and it was suggested that the interviews should be conducted at one of the campus car parking space as it was remote from the lecture rooms, with minimal noise and there was enough comfortable sitting space with a shade from the sun. Interviews were conducted in both Sesotho and English but Sesotho was the main language used. The interviews lasted 20-30 minutes. The semi-structured interviews participants comprised five males and five females and they were all African. The two male participants studied Human Resource Management and others studied Business Management, Marketing Management and Marketing. Two females studied Marketing, one studied Business Management while two studied Marketing Management.

4.3.4 Data analysis

Interviews data was analysed using thematic analysis. Thematic analysis is a method for identifying, analysing, and reporting patterns (themes) within data (Braun and Clarke 2006). Thematic analysis was employed using five steps processes as suggested by Terre Blance and Kelly, 2002). All interviews responses were written verbatim and some paraphrased.

Step 1: Familiarisation and immersion: In this first step, the data obtained from the interviews was read over and over so as to immerse oneself in the texts (Terre Blanche & Kelly, 2002).

Step 2: Theme induction: In this step, the content was thought about in terms of processes and functions. It was important to find an optimal level of complexity within the main themes of the content. Themes and subthemes were extracted from the interviews. The themes were worked with before deciding on a specific system such as the coding system. During these processes the focus of the research was not lost (Terre Blanche & Kelly, 2002).

Step 3: Coding: Coding incorporates marking sections of the data to make themes. The themes were highlighted with coloured ink on the transcripts. The coded themes that emerged from the data were compared and contrasted with the current theory of coping and defences as well as with themselves to shed light on the way mothers cope.

Step 4: Elaboration: This step included exploring the themes more closely. The purpose was to find nuances of meaning that were not captured in the original coding system. As Terre Blance and Kelly, 2002) suggest it is important to experiment with the different ways of structuring the data until a good account of the content of the data is understood.

Step 5: Interpretation and checking: This contains a written account of the phenomenon that was studied. It was important to go through the interpretation looking for any contradictions or areas that were over emphasized. This was done by checking the interpretation for any contradictions. It was important to include a reflection on how the researcher's personal involvement could have influenced the researcher's way of collecting or analyzing the data (Terre Blanche & Kelly, 2002). Survey questions data was analysed by using cross tabulation techniques, charts and percentages to compare and explain different characteristics of the respondents.

4.4 Limitations of the research

Qualitative research methodology is known for lacking in generalizability of findings. While this is a problem, but many authors argue that it is not the purpose of qualitative research to generalise (Merraim, 2009; Denzin and Lincoln, 2005) and that the purpose of qualitative research should be to research a specific issue in-depth. The authors however also highlight its lack of generalizable

prediction. Their argument is based on the assumption that the purpose of research is to end up with generalizations. This is an argument often postulated by positivists. According to Blanche et al. (2006), generalizability relates to the extent to which the interpretive account can be applied to other contexts than the one being researched. Blanche et al. (2006), further argue that, because of the contextual nature of the qualitative research methodology, there are usually strong limits on generalizability of findings. The issue of generalizability appears to be the emphasis within quantitative research methodologies. However, in qualitative research, transferability is emphasized. Transferability refers to the ability of the account to provide answers to other contexts, and it helps in the understanding of the context of the meanings (Blanche et. al., 2006; Willis, 2007). Nevertheless, the argument about lack of generalizability is countered by the position that, whilst qualitative methodology reduces generalizability in that it concentrates on smaller units and individual cases, the wealth of information produced can be of relevance to other cases and theory (Patton 1990). Nonetheless, despite this argument, the methodology suffers from the fact that principles drawn from one case can be applied to other cases with considerable risk of error (Thomas, 2003).

The Role of the Researcher

Other limitations relate to the role of the researcher because in qualitative research, the researcher has the primary responsibility to choose the problem of study, sampling procedures and the choice of what to interpret. In most instances collecting and analysing data are often the primary responsibility of the researcher. Guba and Lincoln (1981) acknowledge the problem of relying on the inquirer as the instrument. For them these problems include background, qualifications and experience of using data collection instruments. Such variations may have a negative effect on the research findings and may lead to failure to control the problem of researcher bias.

4.5 Ethical Considerations

To ensure that the researcher conformed to ethical requirements, students were informed about the objectives of the study, and their agreement and permission to participate in the research study was requested. This was done by issuing them with a consent form and were also informed verbally, prior the beginning of the interview, as part of the ethical conduct, as the "researcher has a moral and professional obligation to be ethical, even when research subjects are unaware of, or

unconcerned about, ethics" (Neuman, 2003, p. 90). No student was forced or induced in any manner to participate in the project against their will. Each student was informed of their right to refuse to participate or withdraw from participation at any time before or during the interview. The researcher ensured that the participants were not harmed either physically or psychologically as the result of their participation in the research project. Confidentiality was guaranteed, which means that information given by the students during the study could be traced back to them only by persons involved in this research project, such as my supervisor. Participants were not remunerated for their participation. The students were fully briefed about the research and why they were required to show the researcher their academic records with assurance of anonymity and confidentiality.

In dealing with the study, there was an assumption that the participants would not be willing to share some sensitive information with the researcher. The interviewing process was emotionally troubling and it caused some respondents distress. To try and overcome these limitations, the researcher employed some of these interview techniques:

1. Established a rapport with the participants. The researcher made a conscious effort initially to establish trust and tried at all times to ask questions that were only related to the study.
2. The respondents were issued with consent forms and were notified that their participation was voluntarily hence they could request to end an interview.
3. Some of the questions raised emotions and caused some distress to students but because the researcher is a practicing Social Worker, she used some of her counselling and Social Work skills to comfort the respondents.

4.6 Trustworthiness and credibility of findings

To ensure credibility and trustworthiness, data production and collection were based on more than one method. The survey questions and semi-structured techniques were employed for data production and collection. Recording interview data was done by taking writing down the answers, and notes were taken so as to be able to review the answers. Additional questions were asked at the end of the interview to cross-check the information obtained in the course of the interview with the interviewees. This was done by reviewing the notes taken immediately after the interview

process. Interviewees were given time to go through the notes taken during the interview process to make sure that what is written is exactly what they said and what is in their minds. They were also given the opportunity to make corrections where necessary.

4.7 Conclusion

This chapter has presented the social justice framework to show how it ensures a sense of fairness and shared benefit by individuals and communities. Reception of social justice in western countries and South Africa were outlined and the present study uses Rawls (1971) and Sen (2008) ideas of about what constitutes a fair distribution as they raise crucial points on how to eliminate inequalities that exist in the education system. It has been explained how the government of South Africa has taken progressive initiatives to promote social justice and this is shown on the country's constitution, which is widely regarded as the most progressive constitution in the world, with a Bill of Rights second to none. The social justice framework is mainly used on the recommendations chapters and the social capital theory is used to illuminate the study's findings.

Social capital produces the reproduction of relationships of reciprocity informed by mutual trust. Social capital was used to tap into the perceptions of students themselves about their environment and how they cope and promote interventions so that the students can be resilient enough to improve their academic performance. The study used a mixed research method by using self-administered questionnaires and semi-structured interviews to collect data. Mixed research methods in this study were used for the purposes of triangulation, complementarity, and expansion rather than compatibility. The two methods proved to be effective in increasing the validity of the study's results. However the study results were limited as they were generalized over a very small population on one tertiary institution. Using the mixed research method increased the generalizability of the results. The next chapter will present the finding from the self-administered surveys and semi-structured interviews.

Chapter 5

Research findings

5.1 Introduction

This chapter presents the findings of the research. The aim of this research was to describe the students' experiences regarding their financial problems and how their academic performance was affected, the challenges and successes experienced, the coping mechanisms adopted by the students to survive and their recommendations. In the first section quantitative data derived from the questionnaire survey will be presented in percentages and charts to compare and contrast the different characteristics of the respondent. In the qualitative section, findings will be presented according to themes and will be combined and presented into relevant categories. In coding the qualitative data, the researcher organized the data based on the responses of the students. The researcher first began by reviewing the responses through reading over each student's responses repeatedly. This step was followed by making a list of all responses, by grouping them according to identifiable themes and patterns which were emerging (Babbie, 2014).

5.2 Survey data presentation

The data to be presented in this section represents the surveys conducted on the students experiencing financial problems. Thirty six self-administered survey questionnaires were distributed to students. Some of the survey questions contained tick boxers only while some contained both tick boxes and spaces for responses. Only two questions had a space of six and four lines respectively and none of the respondents used the narrative responses. Spaces incorporated with the tick boxes catered for questions that required the respondents to specify the chosen option. From the data collected, the results are as follows:

Regarding the gender of participants, the percentage of male (36%) participants is slightly smaller than the female (63%) participants. The study results did not find gender-based differences in the population's likeliness to be affected by financial problems. Therefore the predominance of female respondents did not bias the results of the study.

Table 4: Surveyed student's programme of study

Financial management	10
Marketing management	17
Human Resource management	4
Business management	3
Management assistance	2
Total	36

Motheo offers more than 20 study programmes. The results were limited to six study programmes because data collection was done during examination time, students from other programmes did not have classes to attend and they were impossible to locate. The 36 purposively selected students were identified because there were to attend revision classes at the same time that the researcher was in Bloemfontein to commence data collection.

Table 5: Number of students who failed or repeated module

Failed	Number	Percentage
Yes	3	~8.33%
No	33	~91.6%
Total	36	100%

Contrary to expectations at the outset of this research, an examination of the participating students' academic records revealed that the vast majority (ca.92%) had not failed any modules. The purposively selected participants surveyed represented tertiary levels N5 and N6. The survey questionnaire confirmed this response: out of the 36 surveyed students, 33 indicated to not have failed any module, while three students reported to have failed a module. To verify this, the 3 students were asked to explain and they showed that they failed class tests but have never failed or repeated a module.

Figure 1: Current academic performance of students

Current academic performance

2=5.5% 3=8.3%

12=33%

15=41.67%

- Excellent
- Good
- Average
- Struggling
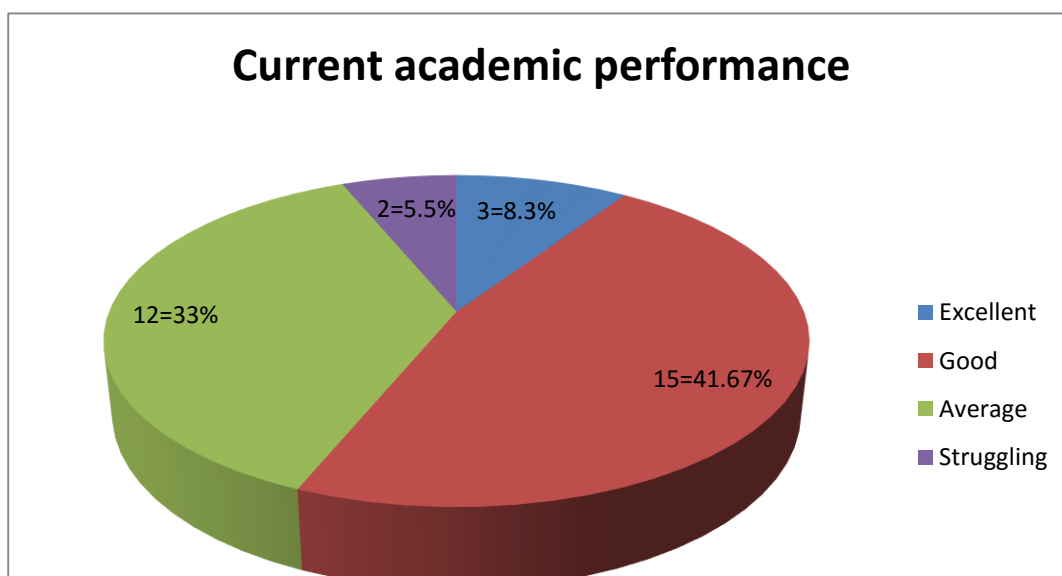
The survey questions asked to describe their current academic performance. Half of all respondents felt that their performance was good, irrespective of their financial situation and an additional 8.3% even excelled. An additional one third of respondents performed average. No students actually failed modules and a very small minority (2 students) responded that they struggle to perform well. Contrary to expectations at the outset of this research, the questionnaire survey showed that financial problems have a very low high impact on students' perception of their academic performance.

Question 10 asked whether the respondents received NSFAS or other loans or bursaries. Out of the thirty six respondents, twelve indicated that they are either on NSFAS or some other kind of financial aid scheme.

Questions 11 on the survey questionnaire asked students whether they were earning money regularly and out of the 36 surveyed students, 33 indicated to not earning money regularly and 3 indicated that they are employed part-time or engage in piece jobs to cater for their study needs.

Figure 2: Respondents' family source of income
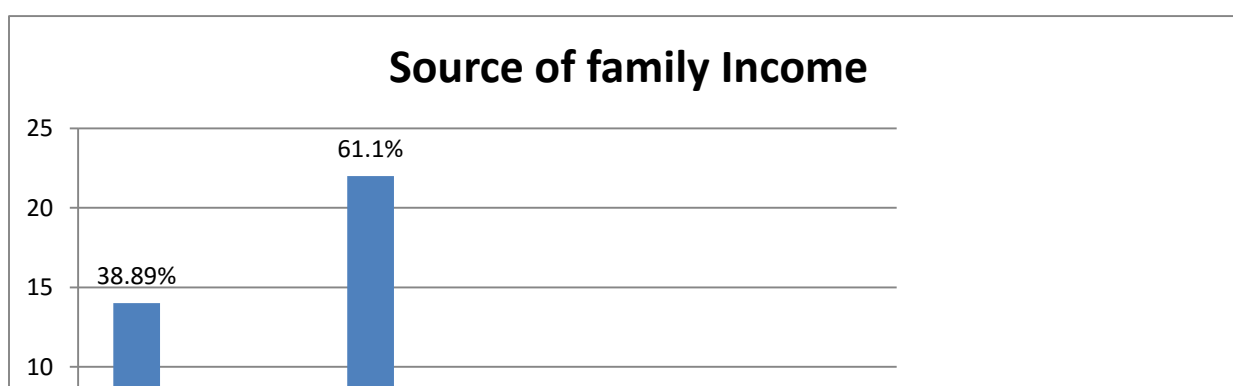
The survey questionnaire asked students to indicate their source of income. The study found that the majority of students at Motheo come from low socio-economic backgrounds. Students who indicated that their family source of income comes from their grandparent's old age pension comprised 61.1% and an additional 8.5 % of students mentioned that their families are under some form of government social grant. 38.89% of students indicated that their families' source of income comes from salaries and 13.8% of students' families depend on self-employment.

Table 6: Family's contribution towards payment of fees

MONEY CONTRIBUTED TOWARDS FEES ANNUALLY BY FAMILY	NUMBER OF STUDENTS	PERCENTAGE OF STUDENTS
Less than R1000	5	~13.89%

Between R1000-R4000	11	~30.56%
Between R5000-R20000	14	~38.89%
No contribution	6	~16.66%
Total	36	~100%

Motheo fees vary according to study programmes. The purposively selected participants study programmes that fall under business studies are their annual fees range from R7 000 to R12 000.

13.89% of students indicated that their families manage to contribute only less that R1000 annually towards their study fees. 30.5% showed that their families contribute R1000-R4000 annually; 38.88% of students' families contribute R5000-R20000 and 16.66% of students' families are unable to contribute anything towards theirs study fees.

Ten students indicated that they contribute towards the family's their income (question 15). These are the same students who either work part-time or who are on NSFAS funding. These students'' home conditions force them to share some of their funds with family members. Twenty six out of the thirty six students are not contributing towards family income.

Figure 3: Experiences of students with financial problems
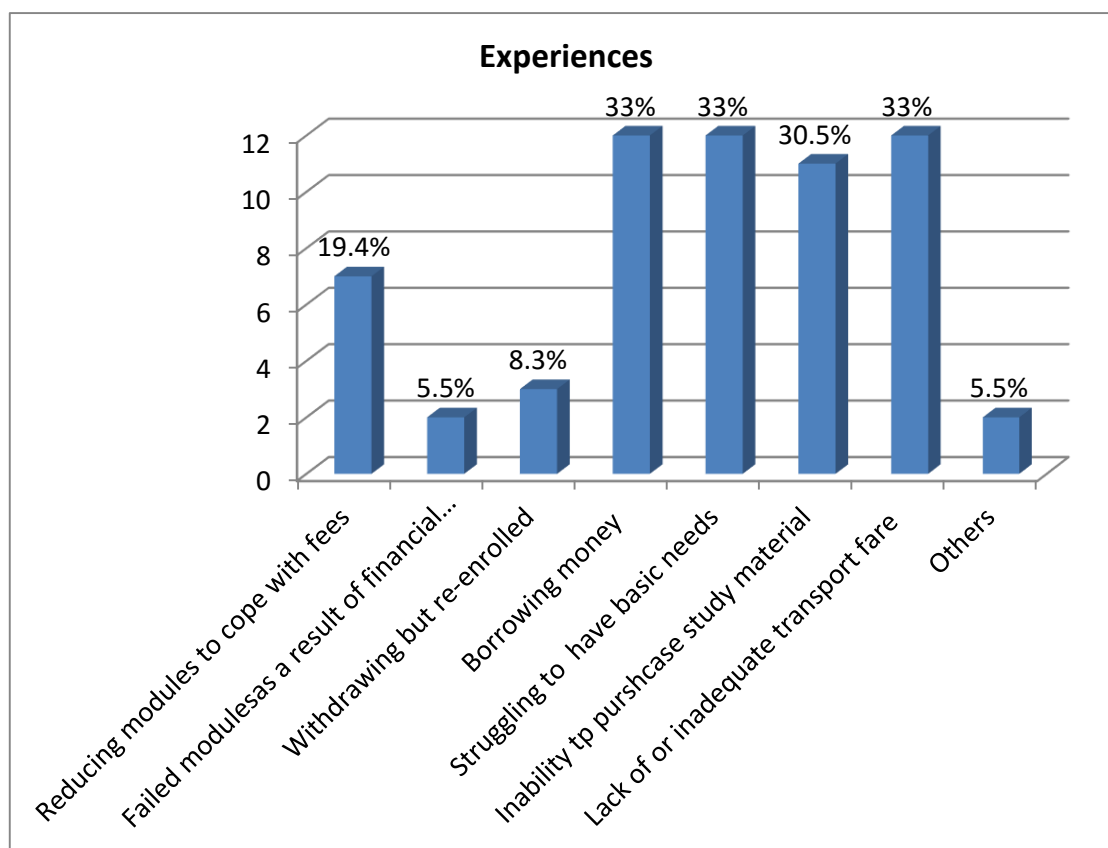
A question 16 on the survey questionnaire was designed to elicit responses about students' experiences and developed coping strategies. The survey allowed students to tick multiple options. 30.5% of the students indicated that they cannot afford to buy study material. Students who borrow money to pay fees and other expenses constituted 33% and those who struggle to have basic needs constituted 33%. Those who cannot afford accommodation, commute from home and do not have transport to go to school comprise 33%. Students who reduced module to cope with fees comprised 19.4% and 5.5% repeated/failed because of financial stress. Others who constituted 5.5% are employed to pay fees. Students withdrew from school (but came back) as a result of financial stress constituted 8.3%.

Figure 4 : Health issues caused by financial problems
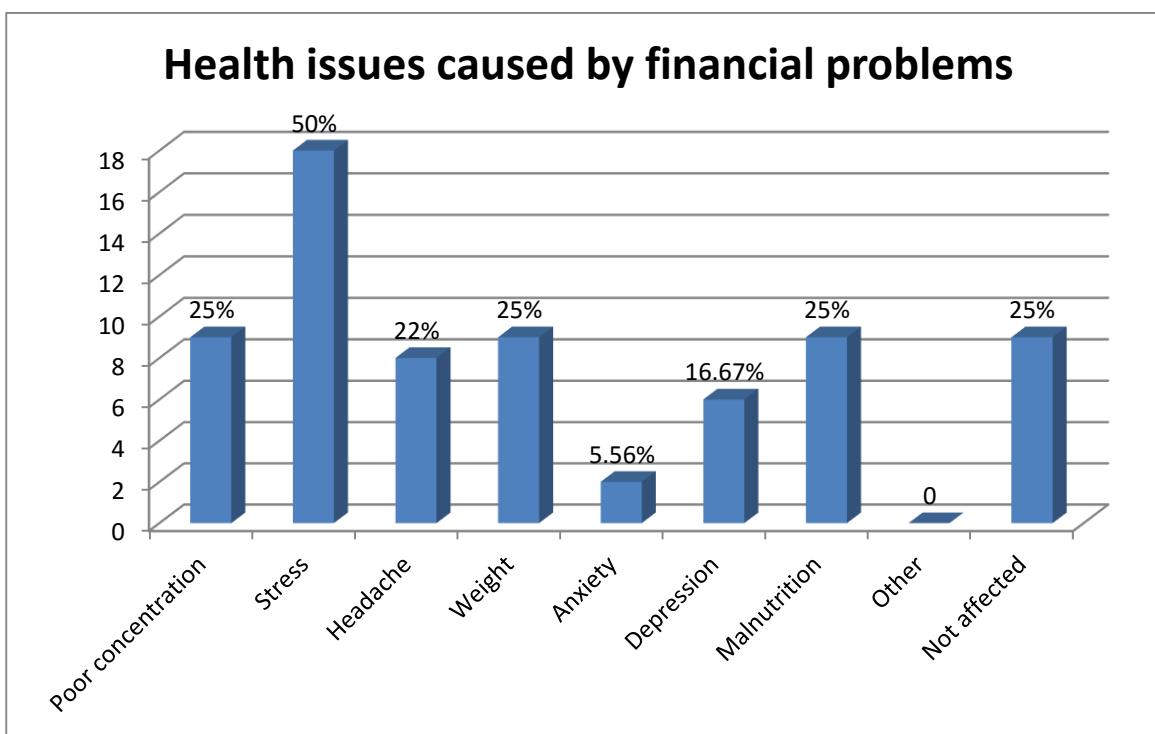
Students were asked whether they believe that financial problems cause stress and affect their health and well-being. Half of all responses indicated that they suffer from stress (50%). 25% of students indicated that they lacked concentration and another 25% said they lost weight due to malnutrition, although, of course, other factors may have contributed to their weight loss. Students who indicated to suffer from headaches comprised 22%, while 16.67% were depressed and 5.56% reportedly suffered from anxiety. However, 25% of students showed that their health is not affected by financial problems. Referring back to figure 3, it is evident that some students among these 25% respondents would fall into the category of students from extremely poor socio-economic backgrounds with families dependent on social grants.

Figure 5 : Student's self-esteem feelings
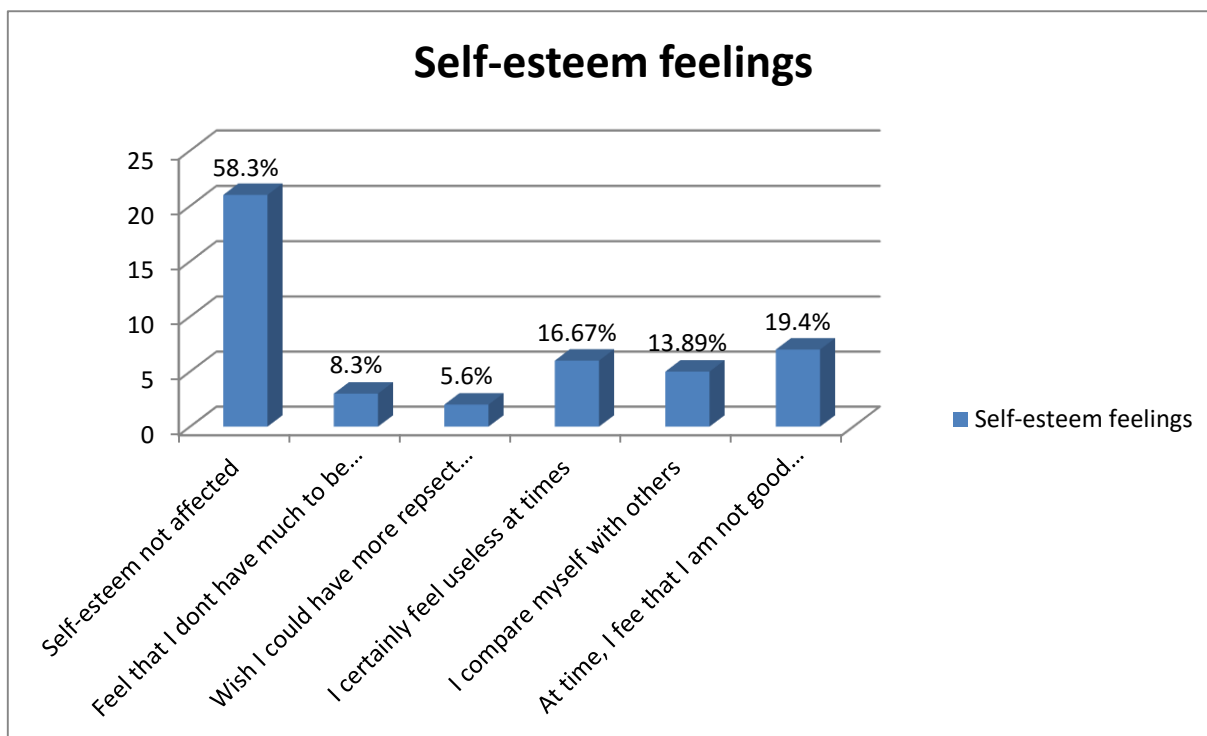
Questions 18 of the survey questionnaire aimed to ascertain how financial problems affect student's self-esteem. Students were asked to select as many as possible the statements that best describe how they feel if they believed that their self esteem is affected by financial problems therefore the question allowed students to tick multiple options. More than half of the respondents (58.3%) indicated that their self-esteem is not negatively affected by financial problems. Students who feel that their self-esteem is negatively affected comprise 41%, while 8.3% said they do not have much to be proud of 5.6% wished that they could have more self-respect;16.67% reported to feel useless, 13.89% said that they negatively compare themselves with others and19.4% indicated that they do not feel good about themselves.

When students were asked to indicate the impact of financial problems on their motivation to study, the majority, 63.89% responded that the problems do not affect their motivation, while 36.1% said their motivation is negatively affected.

Figure 6: Coping strategies developed by students
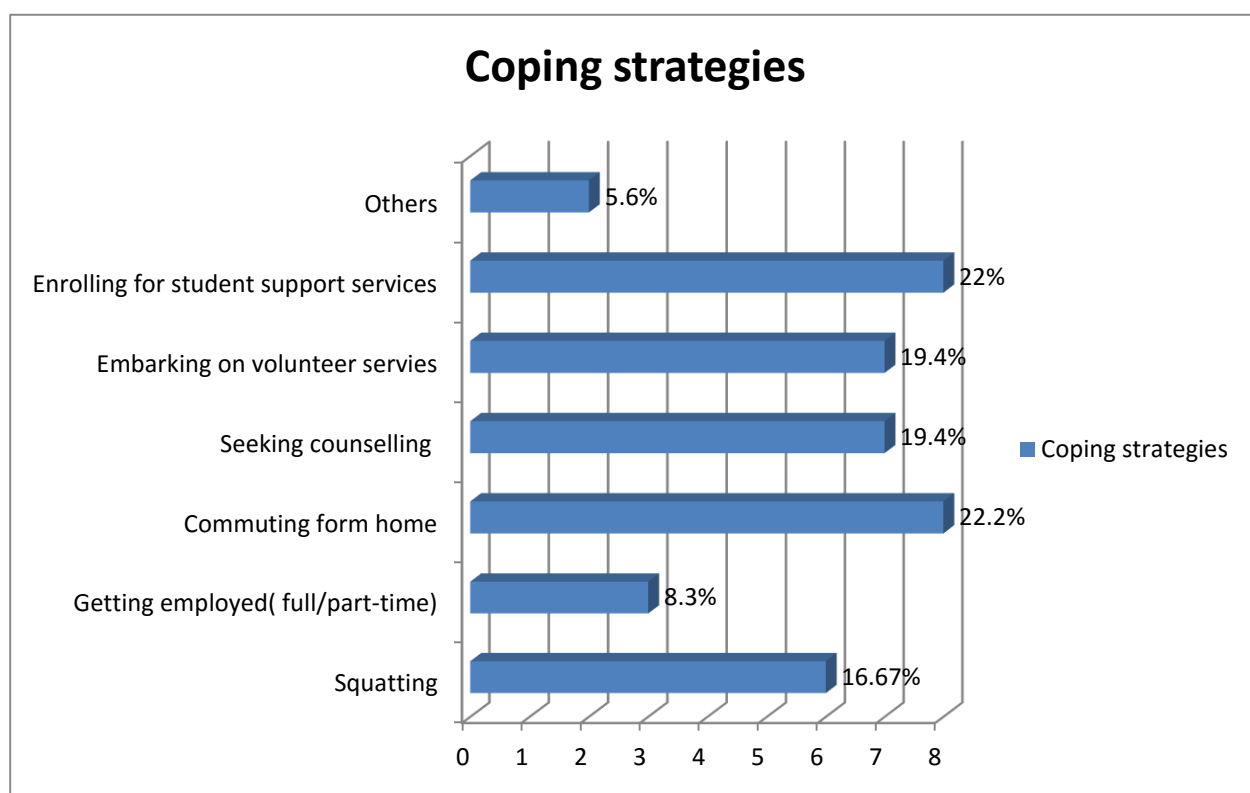
Students were asked to state from the responses a multiple of those that describe the strategies they have developed to cope with their financial problems. The multiple responses were possible for this question.

Twenty-two-point-two percent of students indicated that they commute from home in order to avoid accommodation costs and 16.6% share accommodation to further reduce expenditure. In response to how students cope with stress caused by financial problems, 22.2% indicated to enrol for student support programmes and 19.3% embarked on volunteer services, such as church fund

raisers and student representative activities. Thirty-three percent of participants indicated that they exercise and do self-motivational activities to cope with stress. Of course, not all stress experienced by students is due to financial problems, but the set-up of the questionnaire asked students specifically to focus on stress caused by financial pressure.

Figure 7: Indication of students support programmes at school
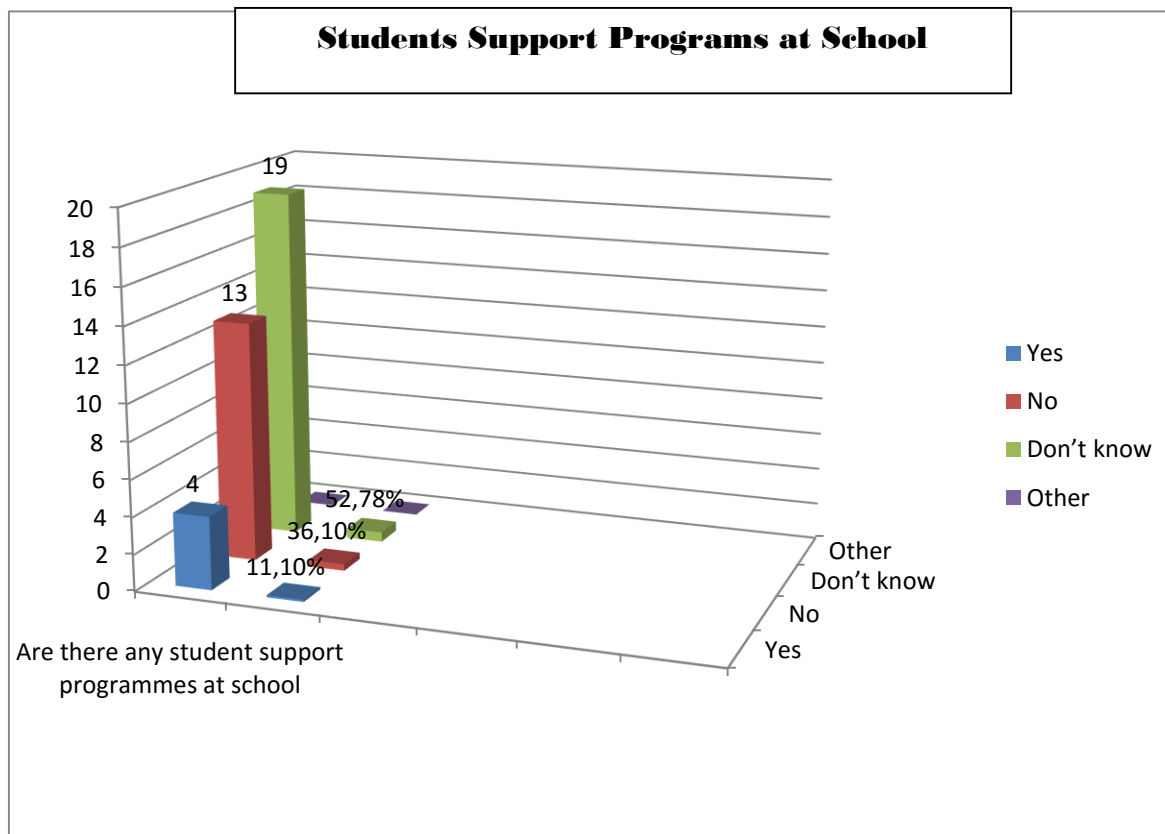
As can be expected, Motheo as an institution servicing students from disadvantaged backgrounds is well aware of the needs of students. Several support programmes have been established, as explained in chapter 3. However, not all students are aware of these programmes. Almost 53% showed that they do not know of any student support programmes and 36.1% claimed that there are no students support programmes at campus while only 11.1% were aware of indicated that they are student support programmes.

Figure 8 Students' satisfaction about available students support programmes
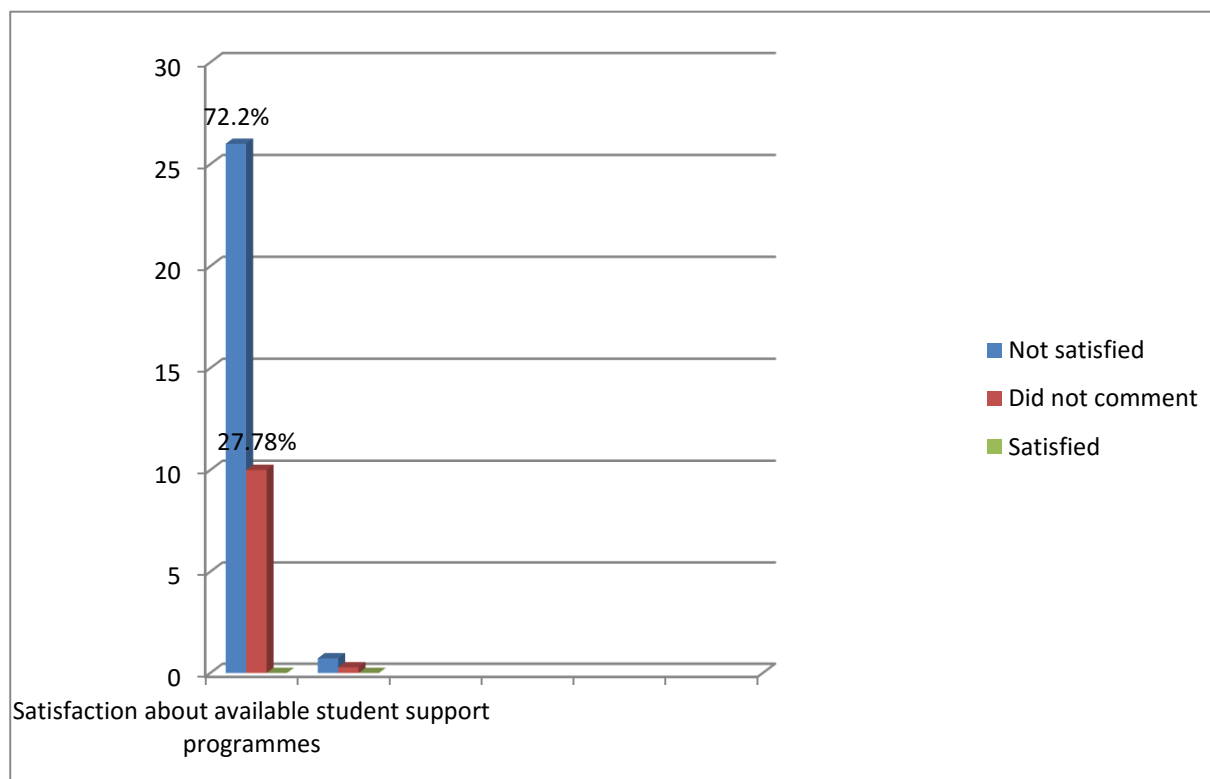
As the previous question illustrated, the vast majority of students, almost 90% is not aware of any support progammes at Motheo. Of those 11% who are aware, 72.2% indicate they are dissatisfied with the usefulness of these programmes and 27.78% did not comment. While none of the students were satisfied.

Figure 9: Students' recommendations
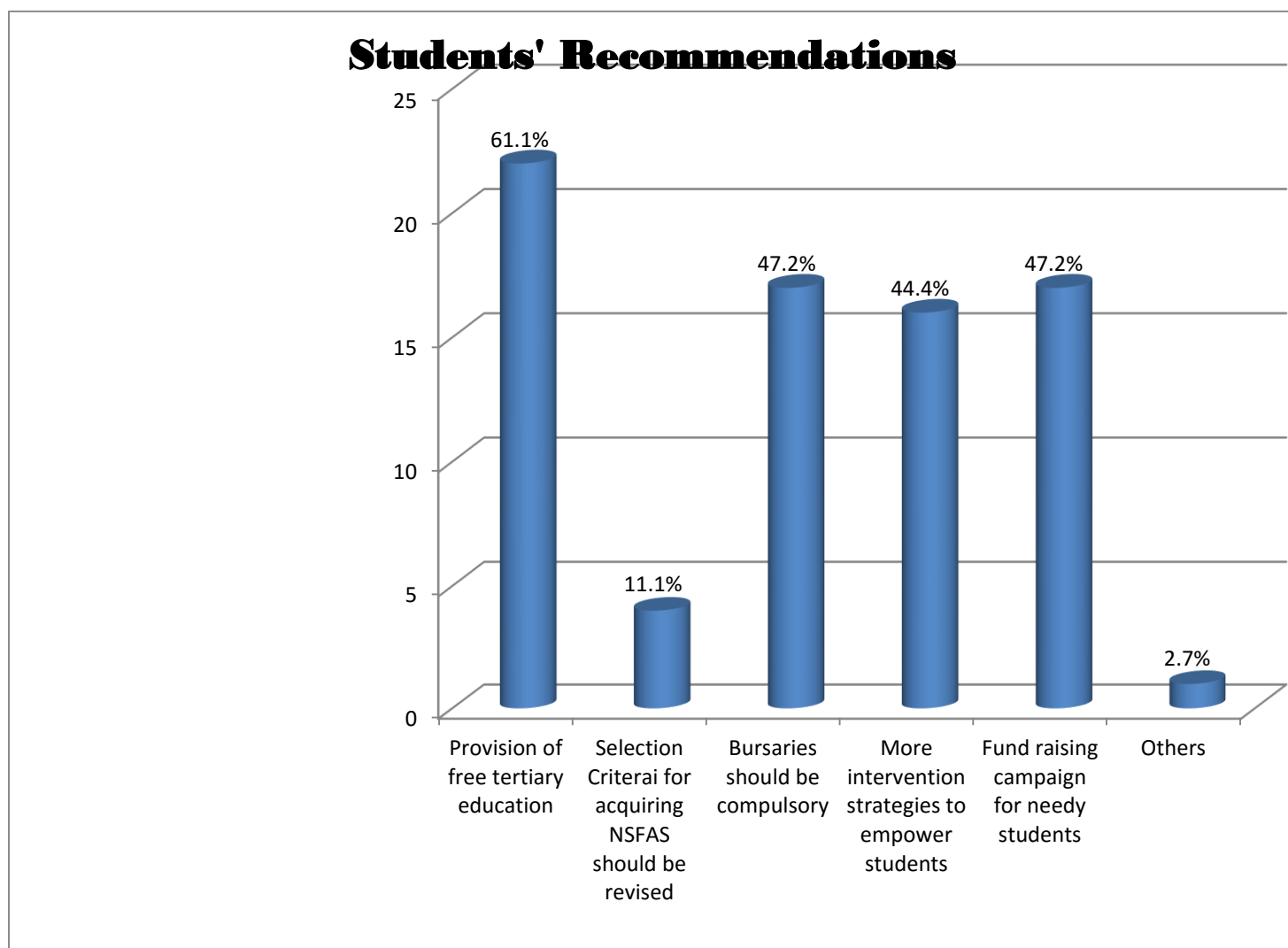
The questionnaire asked students what they would recommend in order to remove disadvantages suffered from financial problems. Multiple response options were possible. It is perhaps surprising to note that only 61% of suggested that tertiary education should be free of charge. Respondents who recommended that more interventions strategies should be put in place to assist students comprised 44.4% and 47.2 recommended that the interventions strategies should include fund raising campaigns for needy students. Those who recommended that NSFAS needs assessment/selection criteria should be revised constituted 11.1%. 2.7% of students fell under the category (others option').

5.2 Qualitative data presentation: Interviews

As mentioned in the previous chapter, although the sample was small, it complements the survey data in that the semi-structured interviews provided for an in-depth perspective, probing issues at length and in detail. The participants for semi-structured interviews comprised 10 students (five males and five females). Their programme of study and academic performance are depicted on the following tables. Out of the ten interviewed students, four produced their academic record.

Academic record was used to look at students' most recent grades so as to find out how they were performing.

Table 7: Interviewed student's programme and level of study

GENDER	Male	Male	Male	Male	Female	Female	Female
NUMBER	1	1	1	2	2	1	2
PROGRAMME OF STUDY	MM	M	BM	HRM	MM	BM	M
LEVEL OF STUDY	N6	N6	N6	N5	N6	N6	N5

MM : Marketing Management
M: Marketing
BM : Business Management
HRM : Human Resource Management

Table 8: Student's academic record

GENDER	PROGRAMME	LEVEL OF STUDY	MODULES	MARKS	SYMBOL
Female	Marketing management	N6	Marketing management	63%	C
			Marketing communication	65%	C
			Marketing research	52%	D

			Sales management	80%	A
Male 1	Marketing management	N6	Computer practice	50%	D
			Entrepreneurial studies	47%	E
			Marketing management	47%	E
			Sales management	52%	D
Male 2	Human resource management	N5	Computer practice	62%	C
			Labour relations	68%	C
			Personal management	64%	C
			Personal training	60%	C
Male 3	Business management	N6	Computer practice	60%	C
			Entrepreneurship studies	50%	D
			Labour relations	66%	C
			Sales management	51%	D

As it was indicated by surveys and interviews, students are not necessarily failing. It can be deduced that students' performance suffers, but in ways different from module failure. As indicated in some of the interviews that some students when faced with financial challenges, they strive to rise above their challenges and work hard to perform good with the hope to get scholarships and find jobs to change their situations Out of the four students who produced their academic record, one is underperforming and he indicated that he is not motivated to study because he is thinking of dropping out of school and starting a business so as to assist his family.

5.2.1 Description of students' socio-economic backgrounds

Students were asked to elaborate on their experiences and challenges they go through as students with inadequate funding. They were first asked to describe their socio-economic backgrounds and family situation and findings confirmed that most students at Motheo seem to come from disadvantaged backgrounds where most of their household's income derives from social grants. In cases where parents work, six interviewees indicated that the family income is less than R1600 a month. Four participants reported that their family income comes from social grants and six participant's parents or caregivers engage in low paying jobs. The responses below are typical examples describing the socio-economic home environment of the students.

(Female): My aunt is a domestic worker. She cannot afford to assist with my fees; she only paid my registration fee. She only affords to give me transport money to school, not food. I eat once a day when I leave home.

(Female) My mother is deceased. I stay with my father, step mother and three siblings. My father is a builder, stepmother not working. My father does not earn much from building and he struggles to make ends meet. I applied for NSFAS but I didn't get it. My father did not have registration money therefore my sister borrowed it. I struggle to pay rent, transport, food and clothing.

(Male) My mother is a single parent, I have two siblings. We depend on aunt's child support grants and grandmother's old age pension. My grandmother took out stokvel money and paid my accommodation in advance and registration fee.

(Male) I stay with my mother, 5 orphaned cousins, 3 siblings and my father passed on. Mother is unemployed and survives on child support grant. Mother tires to give me money but affords to send me 100 per month. I don't have transport and rent money. I walk to school and leave rented house at the township at 6am and arrive at 9am at school. I am always too tired to concentrate in class because I'm tired and hungry.

One participant (Male) reported: My mother is a domestic worker and my father's whereabouts is unknown, I have two siblings.

The responses above illustrate a recurrent theme, namely that most students come from single parent families. It is well known that the absence of one parent has adverse impacts on children's in general and it can be assumed that this negatively impacts on their academic performance as well, notably due to the lack of financial support from the father. The participants' single parents are either divorced, or the absent parent is deceased or was never known to the child. Out of the ten interviewed students, six reported to come from a single parent family. Other students – as illustrated by these sample responses – make no mention of any parent and they seem to rely on other relatives (aunts/uncles) as caregivers. What is also evident is that some students come from big families and have many siblings. Students' parents or care givers are struggling to make ends meet by taking care of the sibling's school needs as well catering for their tertiary schooling needs.

Some Motheo students from poor socio-economic backgrounds are faced with massive challenges and experiences that negatively affect their academic performance. What became apparent is that students do not have money for fees and accommodation, transport money to campus, study material and they struggle to have food and share accommodation to reduce costs. Some of them

are compelled to work part-time to cope. Five participants reported to lack concentration and are de-motivated to study. The majority of interviewees said (seven) …students' challenges emanates from not being able to concentrate on their studies because they are too stressed about the struggles that their parents have to go through by providing them with study related expenses. The following are typical responses which indicate somewhat different results from those obtained in the survey questionnaire:

(Female): My academic performance is affected. I failed first year. I could not concentrate thinking of my home's situation. I cannot concentrate on my studies. I worry about my mother and siblings. I do not have study material and always have to beg my classmates to share.

(Male): Not having food, study material and arriving late at classes due to walking a long distance to school impacts negatively on my studies.

(Male): I get NSFAS but forced to share it with family because my mom earns a little salary. I stay at home to save but the living condition is not conducive. We stay in a 1 room house. I cannot study. I cannot afford transport to school. I walk for hours.

(Male): With my NSFAS money I buy food and pay my sibling's fees.

(Male): My high school teachers contributed and paid my registration fee. Mom couldn't get a loan from the bank because she does not qualify. I was almost expelled from school due to fees and that is when she went out to find money and paid my fees. I stay with friends because I cannot afford accommodation.

Eight participants indicated that they are demotivated to study without funding. They felt that that it is of no use as they were either going to be expelled or their certificates withheld. They indicated that studying without bursaries worsens their family problems because their parents cannot keep up with providing them with basic needs.

(Male): I am demotivated to study because I am planning to drop out and start a business. It worries me to see my mother suffer because of my schooling.

(Female): I applied for NSFAS. My father did not have my registration fee money, my sister therefore borrowed it. I did not get NSFAS; I struggle to pay rent, transport, food and clothing. I lack concentration to study due to stress and worrying about not coming back to school in January because I won't have money to pay for fees and I will be left without certificated.

(Male): I was advised to get good grades in matric in order to get NSFAS but I did not get it and look where it got me. I was forced to study at college because my mother did not afford university registration fee.

(Female): I am demotivated because I had to come to college only because my parents did not afford university. I do not study my dream career. I wanted to be a doctor. So my lack of finances demotivates me further. I am not keen to study what I don't like. I work part-time and I am always tired and I skip classes.

However, other students were less negative …

(Female):I try to stay focused and go to church"…"I pray a lot, volunteer at church and engage in study groups"..."Sharing accommodation is beneficial because I save"…."Commuting from home helps me cope.

The interviews differ to some extent from the responses in the questionnaire survey, as they show more evidence of students being worried about not meeting basic needs, feeling stressed and demotivated, some even indicated that they had failed. Similar to the survey results, some students commuted from home to save or shared accommodation, some have a low self-esteem, some have lost weight due to inadequate food and while some are not satisfied with NSFAS.

5.2.2 Effects of financial problems on students' health

Motheo students' pressure associated with expenses of studying at tertiary institutions impacts negatively on their health and academic performance. Six participants reported that they suffer from stress, headaches, and that they felt depressed and anxious. Two participants reported they have lost weight due to malnutrition. Out of the ten interviewed participants, eight reported that their health is affected by their financial problems. Two students reported that their health is not affected. Excerpts from the interviews below shows this:

(Male) I have lost a lot of weight, stressed and I don't have clothes and I am demotivated.

(Male) I think I am depressed. I am thinking of dropping out if I get a permanent job. I will come back again once my siblings are done with their schooling.

(Female) I perform well but suffer from stress. I have to work extra hard to get good marks and it is straining me.

Some students showed a strong will to pull through and progress academically. They did their level best to avoid being affected by their lack of finances. To improve their health some students showed that they exercised, seek couselling and engaged in church activities.

   (Male) I run to keep fit and relief stress by talking to friend.

   (Male) No I am resilient and accepting.

5.2.3 Effects of financial problems on students' self-esteem

Seven of the students indicated that they have a low self-esteem and self-doubt. Only three participants reported that their self- esteem is not affected by their financial problems because they have learnt to accept challenges. The others often perform poorly because they do not believe in themselves. Students experience feelings of self-esteem because they do not have what they consider to be decent clothing. Three of the students reported that they do not feel good enough about themselves and that they compare themselves with others.

Some typical responses include:

   (Male) I do not feel like that I am good enough to have a god career, I do not have clothes.

   (Female) I used to look down on myself. I compare myself with others and I do not mingle with friends. I don't have decent clothes. I am shy to go to class wearing same clothes.

   (Male) I have 3 pairs of trousers, 1 shirt, vest and 1 jacket………..I do not have study material and I always have to beg classmates to share theirs with me. I need to have my own. I never have money for printing. I do not have food. I have been eating pap and salt……..I sometimes get food from some of the residence guys but they make fun of me by asking me to be their cooking maid because I can't contribute anything. …….I am always under pressure because I study under a lot of stress and anxiety. I could say my academic performance is affected because I do not study with a clear mind. However I have not failed a single module.

   (Male) I have 3 pairs of trousers and they are old, 1 shirt, a vest and jacket. I bought some of these clothes two years ago while in while school. I used to do gardening at neighbours. I fill ashamed of wearing these old clothes. I am embarrassed because being at tertiary requires one to have decent clothes. I cannot even get a girlfriend looking like this. I cannot concentrate on my studies.

(Female) I feel ashamed of wearing these old clothes. I am embarrassed because being at tertiary requires one to have decent clothes.

The responses above indicate a strong relationship between self-esteem and clothing. This will be discussed further in the next chapter.

5.2.4 The relationship between marks and financial problems as well as factors that affect academic performance

The recurrent themes among the participants were that they do not have money to pay fees and accommodation, study material, food, and transport money to campus. Three students reported to be compelled to share accommodation. Most participants reported that they do not have money to pay tuition fees and some only managed to pay registration fee. Eight participants reported that they do not have money for tuition fees and some only managed to pay registration fee. Only three participants reported that they get poor marks because they do not have money to purchase the required study material. Six participants also reported to take only one meal per day and this affects their general performance as they lack energy to study. Due to their financial problems some students are forced to seek employment to supplement their incomes. Two participants reported to holding some kind of piece jobs to survive. Some typical responses include:

(Male) I applied for NSFAS but did not get it. I struggle to pay rent, transport, food and clothing and I am not satisfied about my academic performance.

(Male) I get NSFAS but forced to share it with my family because my mother earns a little money. I stay at home to save but the living condition is not conducive. We stay in a 1 room house. I cannot study and afford transport to school. I walk for hours to school.

In terms of the assumptions that initially guided this research, it is significant to note that most of the responses did not show a positive correlation between financial problems and poor academic performance. Some participants even indicated that their disadvantaged backgrounds and lack of finances motivated them to work hard and they are aiming for a better future.

The participants observed:

(Female) I am determined to rise above my challenges and perform well. It makes me proud to be one of the first generation at home to attend tertiary and I work hard to set a good example.

(Male) I pass my modules well but I'm not satisfied with my performance on other modules.

(Female) Inadequate funding motivates me to perform well. I am thinking of the future.

(Female) I perform well but suffer from stress. I have to work extra hard to get good marks and its straining me.

(Female) I pass but lack concentration due to stress and worrying about not coming back to school in January because I won't have money to pay for fees.

(Male) I pass but I cannot concentrate thinking of my home condition. I used to work at some Indian shop to assist my mom. I dropped out and came back this year.

(Male) I cannot adjust to waking up early and walking to school. I skip a lot of school but I work hard to keep up with my studies so I have therefore never failed.

5.2.5 Coping strategies developed by students.

To cope with financial problems, three students reported sharing accommodation and they are often overcrowded in one room which makes it hard for them to study. Two students indicated that they are forced to take part-time jobs in order to cater for study related expenses and also assist their families which are compared to results obtained in the survey. Two other students indicated that they are looking for part-time jobs. The students also indicated to have developed certain coping strategies to cope with stress and academic workload. Forming study groups, friendships, talking to lecturers and engaging in students' representative council activities are other coping strategies that they adopted to cope with their problems. The participants observed:

(Male) To cope with my studies, I rely on my friends for basic needs. I draw a schedule of activities to do. I also engage in study groups and I am an active SRC member.

(Male) To get food and other basic needs, I had to share accommodation and we are overcrowded. I also engage in a part-time job that does not pay well. It hinders my academic performance. I do not perform the way I would love to.

(Female) I cope by commuting from home, engage in study groups at school and volunteering at church and SRC and I rely on my friends for other needs.

(Male) I cope by sharing accommodation with my friends. They are the pillar of my strength. I have good relations with lecturers, they are my counselors.

(Male) I share my accommodation, participate on SRC, I talk to my lectures and my friends.

5.2.6 Opinion about existing students' funding schemes

All of the participants expressed views that existing funding schemes are not helpful and that it is hard to access funding at Motheo. The students indicated that they do not have adequate information on how to access funding. There is moreover widespread belief that the NSFAS funding scheme is corrupt. Below are excerpts from the responses of the participants:

> (Male) There are no funding schemes at all at this school. NSFAS is received by students from well-of families. If you do not have connections, you won't get it.

> (Male) Funding schemes are corrupt. They are got by non-deserving students from rich families. The system is not right.

> (Female) NSFAS is not transparent. We are not given information. I applied once and got funding and my following year application was declined because my father got a job but he is irresponsible, he left my mother. Efforts should be made to help us get funding…… effort should be made to ensure NSFAS application forms are as simple as possible, and that financial aid staff should assist students to fill them in correctly. Not filling the forms correctly jeopardized my chances for getting funding the next years.

Out of the ten participants, two reported to be on NSFAS funding.

> (Male) I get NSFAS but forced to share it with my family because my mother earns a little salary.

> (Male) I am on NSFAS but I use it to assist my mother. I also work part-time.

5.2.7 What can be done to empower students and what intervention strategies could help students?

The recurrent themes that appeared here are that the participants proposed that their institutions should engage in fund raising activities and that funds should be diverted to assist needy students and lastly there should be NSFAS monitoring of funds.

Students indicated that tertiary institutions should take responsibility of assisting needy students either by raising funds and that there should be a monitoring and evaluation system of NSFAS at institutions. The interventions strategies proposed by students are fund raising campaigns and diversion of institution's funds to assist needy students. The students also raised concerns about inadequate NSFAS funding and they indicated that they needed more information about how to

attain NSFAS. The participant's excerpts of interviews regarding the above mentioned are as follows:

(Male) Motheo does not care about its students. It should be more involved by holding fund raising campaigns and divert its budget to assist needy students and stop making us pay registration fee. Rather they expel us and keep our certificates if we do not pay. How will we find jobs without our certificates?

(Female) NSFAS should fund students automatically and should be expanded. Motheo should hold fund raising campaigns and pay fess instead of expelling us. They should also give us our certificates because we need them to seek employment and the registration fee is expensive, they should stop it.

(Female)The school should announce study support programmes on social media so that we should know about them, subsidies books, hold fund raising activities for us and the registration fee money must be reviewed. Why must we pay it?

(Female) The school must engage in funding programmes to help its own students and they must include the games and the department of sports must contribute.

(Male) The government should identify poor students and help their families because we cannot concentrate on our studies while thinking of problems back at home.

5.2.8 Students' support programmes

In chapter three, it was mentioned that Motheo offers a range of different student support programmes to help students cope with their financial stress and general problems experienced in the course of their academic studies. However, similar to the survey, the results of the interviews revealed that these programmes are under-utilised and many students do not even know about them. Eight of the interviewed participants indicated that they do not know of any student support programs at Motheo while only two participants showed that they heard of student support programmes but have never had access to them. The participants observed:

(Female) I have never heard of any student support programmes except for the SRC. I talk to lectures when in distress.

(Male) We are not satisfied; we do not know any student support programmes.

(Female) I heard of tutors and mentors but I have never had one.

5.2.9 Recommendations and suggestions concerning students' financial difficulties at tertiary institutions.

Data collection was done shortly after the #fees must fall campaign and one would expect that all of the surveyed students will suggest free education to be implemented but in comparison to the survey results not all students suggested free tertiary education. Most of the students' recommendations concentrated on NSFAS and an improvement of existing funding mechanisms. Students indicated that they need more information on how to attain NSFAS and that NSFAS should be reviewed. Some responses were contradictory, simultaneously making reference to NSFAS and demanding free education.

(Female) We want free education and food parcels form Motheo. NSFAS should inform us about applications outcomes. They do not answer calls or give us feedback about whether we got funding or not.

(Male) Free education, investigation of NSFAS. It keeps quiet and does not let us know our applications outcomes.

(Female) Deadline for submitting NSFAS applications should be extended or there should be no deadline. We should be provided with information and it should be disseminated to rural area.

(Female) NSFAS must make follow ups because some students are not committed to study. They come to school only to access funding and misuse it. Parents should be empowered and met halfway to complete NSFAS application.

The other participants emphasised that applying for NSFAS is a tedious unnecessary process that must be revised:

(Male) Getting NSFAS funding should be compulsory to each and every student who got a good matric pass. This selection criteria is unnecessary, we should get the funding automatically. Again information should be disseminated so that we may know the requirements.

Finding from the data presented show that students come from disadvantaged backgrounds where their parents or guardians rely on social grants or are engaged in low paid jobs hence they cannot afford to support them financially. Students struggle to have basic needs such as food, clothing and transport to school and this affects their motivation to study and ultimately their academic performance. Two students form the interviews indicated to have failed and repeated and none of the students form the surveys indicated to have failed and repeated a module even though most students did not report to be failing, they are faced with massive challenges of having to keep up

with the high expenditure life of studying at tertiary. Students' financial problems impacts negatively on their health and some reported to have a very low self-esteem.

5.2.10 Interview with the Head of the department of business studies

As was reported above, the majority of students do not demand free education, but an improvement of the funding allocation model, more information about how to access funding and more transparency and fairness. The Head of the department of business studies at Motheo was interviewed to better understand how the institution allocates its funding to students and the utilization of the available students support programmes.

The Head of Department (HOD) at Business studies department was empathetic to students with financial difficulties and emphasised that the NSFAS fund was limited and that the institution did its best within these limitations. He explained that allocation of financial aid to students is done according to the prescribed means test thus variations are made according to the number of students, their economic profile and according to Motheo's different line items such as accommodation and registration fees.

Regarding challenges, the HOD explained that the money is divided according to family contributions, which is calculated according to income. The means test expects families to contribute some percentage towards students' fees. Some students' families still cannot afford to contribute and this causes students to discontinue with their studies once they are posed with the high costs of studying. NSFAS means test only establishes whether students qualify and it does not determine whether students' families can afford to pay registration money and other expenses

The HOD reported that the majority of students at Motheo come from very low social-economic backgrounds but the institutions cannot afford to fund each one of them. He showed that eighty percent of students apply for NSFAS but only fifty percent manage to get funding. The HOD showed that some of the students are faced with challenges because the bursary they get is not enough to cover the total costs of the tertiary studies and funds are paid out late.

The HOD believed that the academic performance of students with financial problems is surely negatively affected. He explained that some students do not receive any aid at all because of late applications or because they do not qualify for the aid at that time due to the NSFAS means tests

results. He explained that students are faced with major problems of not having accommodation and food and this affects their academic performance.

Regarding the strategies that students adopt to cope, the HOD admitted to not being familiar the coping strategies developed by students but being a former student himself, he related some of his experiences and what he observed from the students. He said the students rely much on friendships and personal support networks. Some receive some sort of counseling from the staff members or lecturers.

When asked about programmes in place at the institutions that provide support to students, their effectiveness and gaps that may exist in them, the HOD indicated that there is a huge problem concerned with the under-utilisation of students support programmes. He believes that students do not know about them. He explained that Motheo is a vocational training institution and its programmes are structured in such a way that they groom and prepare students for work and adulthood. The modules offered at Motheo are vocational and intended to motivate students to venture into entrepreneurship. The college helps students who are from widely different backgrounds by providing for their emotional, financial, social, health and vocational needs. The challenges that the institution is faced with is that of understaffing. There is also lack of information dissemination so the students do not quite know about the programmes. Regarding the possible solutions he could suggest to attenuate the negative effects of financial problems on students' academic performance, the HOD showed that a large number of dependents being supported by the declared household income must be factored into the loan calculation in order to determine whether the family contribution could not be met. The HOD mentioned that a means test must determine whether students can afford to pay the upfront amount which at Motheo's case is the registration fee.

5.3 Conclusion

The data presented in this chapter show that the students who have financial problems experience a number of problems during their studies. Some of the data showed that most students still manage to perform well despite their financial problems. The results from both interviews and surveys showed that students affected by financial problems come from very low socio-economic backgrounds. The results show that due to their financial difficulties, some students suffer from health problems, especially stress and a few students even struggle to have food at school making

them more prone to malnutrition. The other concern raised by students was that of lack of funding from NSFAS. This was also confirmed from the interview with the financial aid administrator by emphasising that the NSFAS fund was limited and that they did their best within these limitations. The interviews overwhelmingly confirm the same differ to some extent from the responses in the as the questionnaire survey, as they show more evidence of students being are worried about not having basic needs met, feeling stressed and demotivated, some even indicated that they had failed. Similar to the survey results, some students commuted from home to save or shared accommodation and formed friendships. The results still however contradicts each other because responses from the interviews didn't depict most of the experiences indicated from the survey, for example reducing modules to cope, failing modules, withdrawing but re-enrolling, and borrowing money. The potential explanations for the differences in the results of the two research devices will be presented in the next chapter.

Contrary to initial research assumptions, both quantitative and qualitative data did not yield much correlation between financial problems and poor academic performance. It can be deduced that being affected by financial problems does not necessarily mean failing, but clearly students are faced with challenges and the need to develop coping strategies. This will be further analysed in the next chapter.

Chapter 6

Discussion of findings and analysis

6.1 Introduction

This section discusses the common themes that were extracted from participants in respect of their views and experiences about how financial problems affect their academic performance and analyses them in relation to the literature and the theoretical framework. The first section will discuss participants' socioeconomic background linking it to secondary data. Subsequently, students funding changes together with their coping strategies are discussed against the backdrop

of both literature and theoretical frameworks. Before discussing the findings, it is important to acknowledge the limitations of this study that posed negative effects on findings. Collecting and analyzing data were the primary responsibility of the researcher and therefore the researcher was judgmental when it came to the selection of the participants among the ones suggested by the HOD. Most students did not consent to recording of their responses and the researcher had to do away with the recording. This was however a blessing in disguise because once the students realized that the audio recorder was ruled out, they became more relaxed and yielded as much information as needed. The responses were recorded by keeping detailed notes and they are kept safe by the researcher. The sample drawn from the interviews was too small therefore the results of the study were limited in terms of generalizability. It was therefore adventitious to have conducted a mixed research methods (collecting both qualitative and quantitative data) as one of its advantages is that it increases the generalizability of the results.

There were issues that affected the content of the questions asked in the self-administered survey. Self-administered questionnaire are effective for sensitive issues however they are in some ways inflexible because it does not involve direct observations so it typically requires that the questions remain unchanged throughout even if they seem to be not yielding rich data. However, careful wording of the questions reduced the data's unreliability. Implications of the survey on this study were that surveys like any other modes of observation in social scientific research, have special strengths and weaknesses that may pose both positive and negative implications on the study. According to Babbie (2014), a survey is strong in reliability as it presents all subjects with a standardized stimulus and goes a long way toward eliminating unreliability in observations made by the researcher. Even though surveys are very strong in reliability, they are very weak in validity. Babbie (2014), however, argues that surveys are weak on validity as a result of artificiality of their format: survey responses are regarded as approximate indicators of what the researcher had in mind when they framed questions. As a result the data may not reflect the real definition of what is being measured. Threats to validity of the survey were however minimized by using mixed research methods for triangulations purposes. Triangulation is known for improving validity.

6.2 Discussion of results in relation to participants' socio-economic status

The findings presented in the previous chapter indicate that all participating students come from low socio-economic background and for most of them their family income is from social grants. The literature reviewed on this study shows that students from low socio-economic backgrounds are more likely to perform poorly when they feel financial pressure because their family members due to low socio-economic status cannot afford to assist them financially and also family members do not understand how to provide them academic and social support for educational success (Jama et al., 2008). The findings of this research confirmed this to some extent, as approximately half of the participants (combining the survey and the interviews) indicated that they did not get funding hence it is hard for them to study. However, contrary to the literature, student responses and the examination of participants' academic record showed that there was no significant impact on their educational success. Authors like (Bourdieu & Passeron, 1977) interpreted disadvantaged students' academic and social outcomes as significantly lower than the outcomes of the privileged ones because if one is not born into a family whose knowledge is already deemed valuable one could then access the knowledges of the middle and upper class and the potential for social mobility through formal schooling,. The data however revealed Yosso's critical race theory good points that students shared their cultural capital with one another and developed their social capital for survival and success. This goes on to show that the cultural knowledge, skills, abilities and contacts possessed by disadvantaged students often go unrecognized and unacknowledged. During the interviews students revealed that they relied on each other and from study groups and this boosts their academic performance. Students create social capital to cope with their studies. Social capital is an essential tool that plays a contribution to facilitating academic success to students and the social networks that students have value.

6.3 Students' experiences and challenges due to lack of funding.

Although the findings of this research indicated that financial problems do not seem to lead to academic failure, evidence both from the interviews and surveys show that financial stress problems does interfere with academic performance to some extent that of most Motheo students are faced with complex challenges. Some of these challenges confirmed trends identified in the secondary literature, notably students do not have accommodation, transport money to school, food and other learning material. There is an assumption that students financial problems affects their health, causes them stress and affects their self-esteem and their motivation to study and these

impacts on their academic performance (Van de Berg and Raubenheimer, 2010; Callender, 2008; Andrews and Wilding, 2004; Kanwai, 2010; Crocker and Luhtanen, 2003). But other responses do not confirm these trends. For example students experiencing the above mentioned challenges however did not fail. This can be explained by pointing out that students use social capital around them to cope. In terms of the social capital theory the strong bonds that students may have among each other maintain certain character traits such as tolerance, resilience, motivation and eagerness to study and succeed. A theme of social capital was also evident among participants who relied on extended family for upkeep such as those who got assistance from teachers in previous schools. It is plausible, therefore to extrapolate Acar 2011 along with Tzanakis 2013 interpretation of the theory, to conclude that some students benefited from their social capital or existing mutual relations in order to facilitate entrance into tertiary institution.

6.4 Students' funding problems

More significantly, the results of this study indicated that students lack information about funding, struggle with the application process and believe the NSFAS system to be corrupt. Students indicated that they believe that the funding schemes put into place are not helpful because they do not have information on how to access them. They indicated that their applications for NSFAS funding was declined. As it was reviewed on the literature students who manage to get funding are still faced with problems because the amount of funding does not cover all their expenses especially for those students who come from low socio-economic status families because the circumstances of their families force them to share their funds with family members. Students raised concerns that NSFAS funding is not transparent and it is received by non-deserving students. Students indicated that they believe that the funding schemes put into place are not helpful and/or are helpful to some extent. They indicated that their applications for NSFAS funding was declined. Allocation of financial aid to students differ from institutions according to the prescribed means test thus variations are made according to the number of students, their economic profile and according to the institution's different line items such as accommodation and registration fees.

6.5 The relationship between marks and financial problems as well as factors that affect academic performance

The literature review indicated that student's financial problems decrease their exam performance therefore their problems should be understood in the context of growing financial burden but

results of this study showed that out of the ten interviewed students only two indicated that they are failing due to financial stress. On the other hand evidence from both surveys and interviews indicate that some students despite their financial problems still strive to perform good academically. It is plausible therefore to argue that even though students lack financial capital, their social capital acts as motivation to them to succeed. Unlike government grants such as those accessible through NSFAS, social capital is associated with reciprocity. In instances where money cannot be repaid, one means of payment can be maximising benefits of cash or kind assistance received as demonstrated in the present research. Apart from possibly making the most of social capital, financial incapacity was found to act as an incentive for students to perform in order to increase their chances of accessing government financial support.   Sixty three percent of the surveyed and eight of the interviewed students indicated that financial problems do not have an impact on their studies and one student from the interviews explained that he has never failed, rather his challenges made him work hard to get good grades with the hope to gain a scholarship. This point is consistent with Andrews and Wilding (2004) point that worry from finances rather motivates individuals to use compensatory strategies which can often increase performance. This finding points to the need to undertake further research, so that we can understand what makes the same pressures bearable for one student but not for another.

6.6 Effects of financial problems on students' health

In terms of students' health, the results of the study show many students suffer from malnutrition, loss of weight, stress, headaches, anxiety and depression. The literature reviewed on this study shows that financial stress is commonly experienced among tertiary education students and is associated with adverse poor academic performance, mental health and physical health. Most of Motheo students suffer from stress related illnesses due to lack money for basic needs such as food, let alone accommodation, fees and texts books. Findings of the study reveal that students have poor concentration, stress, headache, loss of weight, anxiety, depression, malnutrition and only twelve percent of students reported to not having any health issues. Literature by (Trombitas, 2012) focusing specifically on financial stress confirms that financial problems affects students' health. According to Trombitas (2012), students experience high stress more related to the cost of education and living.

Although students were asked how their financial problems affect their health, many other factors may impact on students' health and experience of stress, especially for first year students who struggle with the transition from the secondary to tertiary level education system, the move to a new place, and the general demands of academic life. There is ample literature on factors that lead to such stress and student responses may have conflated these various factors. In other cases, financial problems increase the significance of other factors. For instance, lack of money may prevent students from seeking medical assistance with headaches that are caused by other factors. In some instances, students who receive funding may adopt bad spending habits and in turn put themselves in situations where they accumulate unnecessary debts which will ultimately affect their health. This gives rise to the need of financial education especially in managing the financial resources. Programmes to educate the tertiary students and to deliver skills in financial management can be done through short courses or workshops, web-page, and newsletters to students. The officers handling student affairs in universities or colleges should be given courses to enhance their advisory skills in financial matters in order to advise the students better. Financial management workshops can be handled by this group of people as a way to educate the students.

6.7 Student's support programmes

Student's support programmes are essential in assisting students to cope with their studies. One of the most significant findings of this research, as presented in the previous chapter, was that Motheo provides an extensive range of services such as counselling, academic skills advice, and welfare support to help students complete their chosen courses but these services are often under-utilized because of student reluctance and a lack of knowledge about them. As a consequence, students may withdraw, fail, and not achieve to their fullest potential, indicating a need for the development of strategies to increase utilization of programmes. There is huge under utilization of students support programmes in most TVET colleges in South Africa (Gewer, 2010). Observations shows that factors such as stigmatization and discrimination against some of the support programmes also cause non utilization which could lead to poor performance.

In terms of Social Capital Theory, the importance of student support services as essential tools for students' social and academic integration was emphasized earlier, but the findings of this study show that it is not just about the availability of student support services, but knowledge of and the

accessibility of these facilities to disadvantaged students. Thus, student services should be on the fore front of the social and academic and intellectual development of students. Information is mostly disseminated on websites, school's notice boards, information brochures and pamphlets. It must be considered that many students, especially at first year, are not sufficiently familiar with information technology, some even being virtually computer illiterate. These students come from disadvantaged backgrounds and they are not familiar with information and communication technology material etc. Information brochures and pamphlets depicting available students support programmes may be published in the wrong language or disseminated in the wrong spots. The results of this study show that poverty and inequality issues remain but that many students have found ways of mitigating against the effects of financial problems to avoid failing.

6.8 Coping strategies developed by students.

A number of survival and coping strategies were advanced by the students based on the nature of the problem. For academic-related difficulties some students formed study groups as coping strategies. Disadvantaged students' main activities at Motheo are confined within forming friendships and seeking counselling from lectures and engaging in SRC activities. Furthermore, making good friends was noted by students as the most single important factor for students' academic success. Student life for disadvantaged students revolves around creating social capital at different spheres. Socializing with friends creates social capital at the academic and social levels. While the sharing of accommodation occurred out of financial necessity and was often perceived negatively in the student responses, it can be surmised that sharing accommodation also creates social capital in the economic and social level that helps students in coping with stress and the demands of their academic life. The fact that students - contrary to expectations – did not fail modules and in fact performed quite well despite their financial difficulties can perhaps partly be explained by that students engage in study groups, forms friendships and share costs of accommodation and other study related expenses thus creating social capital in the academic and economic sphere. Similarly, engaging in SRC activities creates social capital in the democratic sphere and seeking counselling from lectures creates social capital in the support sphere. Thus, these spheres of social capital encapsulate both social and academic integration, which are essential ingredients for student success at tertiary level. Students may not be consciously aware of these benefits of social capital. When instilled to students, social capital can help raise awareness to students of the available resources around them.

It has been shown that friendship at tertiary level plays a multifaceted role. It encapsulates the creation and realization thereof at the social, economic, academic and support spheres. At the social sphere it facilitates social integration within the tertiary system. At the academic sphere, it coordinates academic integration and concomitant intellectual development as it encourages social learning through peer groups and tutorials. At the economic sphere, students share material goods, including accommodation if there is a need.

The findings of this study suggest these resources are available however it is difficult to access them due to lack of information. For example, disadvantaged students due to lack of money and information have difficulties accessing physical resources such as accommodation and financial capital. While financial capital such as NSFAS is available, disadvantaged students do not have access to it and those who have access to it share it with their family members because they come from poor families. Students experience food insecurity and do not have study material and this interferes with their academic progress. Furthermore, social capital on the academic sphere (mentorship programmes, student support programmes) which are vital to assist students on coping with their studies are non-existent.

6.9 Discussion of finding of the results of the Head of department of business studies

As noted in chapter 3, social justice is generally used to refer to a set of institutions which will enable people to lead a fulfilling life and be active contributors to their community (Van Soest, 1995). Students' funding is one of the institutions that the results of the study show that is unable to promote fair and equal distribution of its resources. The results of the interview with the Head of department of business studies show that there is a huge problem with funding of students at Motheo because funds are limited. This also applies to all tertiary institutions in South Africa. The literature on chapter 3 revealed that student funding problems are caused by the fact that South African universities had created opportunities for more students to pursue for higher degree at the university level and the increase in enrolment in university however results in a big gap between the number of students and loans provided (Breier, 2010). The results of the interview also reveal that most Motheo students come from disadvantaged backgrounds hence face financial challenges. Just as the social justice framework employed on this study, more efforts should be made in order

to eliminate the financial problems faced by disadvantaged students at tertiary institutions particularly at Motheo college as well as promote fair distribution of resources to students. Due to the economic downfall, high levels of inequalities which are linked to the imbalance between the demand and supply of skills, disadvantaged students lack money to acquire study related expenses such as food, clothing, photocopying, printing and transport on student's academic performance.

6.10 Conclusion

Increased access to tertiary school education can be described as one of democratic South Africa's biggest and most auspicious achievements. For students from disadvantaged backgrounds, however, this development has been associated with concerns around tuition fees and related expenses. To circumvent these financial obstacles to education, indigent students have been found to engage in income generating and cost sharing arrangements which potentially encumber their studies (Callender, 2008). Others leverage their established social capital to draw financial and social support during their studies.

The study's focus was on analyzing the influence of financial constraints on student's academic performance as well as to generate an understanding of affected students' experiences and coping strategies. Lastly the study focused on the analysis of the national and institutional efforts to mitigate effects of such financial problems on students. To accomplish these, a multi-perspective approach with mainly descriptive strategies was undertaken. Social capital theory and social justice framework helped to lay the groundwork of the study. In sum, social capital theory regards mutually beneficial human relationships as assets which not only appreciate in value through interaction but also accrue further social, economic and psychological returns (Acar, 2011; Coleman, 1988; Edwards et al., 2001). Tzanakis (2013) extends the principle to show that social capital has different meanings to different people. Social justice on the other hand entails fair and equitable distribution of resources and opportunities among members of a society.

The study's findings appear to resonate well with the two theoretical frameworks used: a considerable proportion of students who participated did not have access to necessary resources for their academic success. From the analysis of the interviews and surveys it emerged that, disadvantaged students' financial problems at tertiary institutions are complex. Firstly, financial problems were found to have adverse effects on student's academic performance. Even though

most students do not fail their studies, they were faced with complex challenges which potentially cause them to perform poorly in their academic endeavors. More worrying, the students reported feeling burdened to the extent of contemplating withdrawing from school to seek employment so that they can save money to pay for their studies. On a positive note, usage of Yosso's cultural and social capital theory led to the inference that students from marginalized backgrounds do indeed have some cultural and social capital to assist them in education while social relationships are sometimes leveraged to facilitate access to higher education.

Based on the findings, it is recommended that interventions based on the notion of social justice theory used on this study, especially formal fair equality of opportunity can be applied in order to improve the learning environment of disadvantaged students at universities. Firstly to apply social justice framework, it is noted that efforts are being made by government and its partners to improve tertiary education. Nonetheless, more can still be done as this study has revealed. With specific reference to Motheo, the institution should ideally take a proactive stance in raising funds for its indigent population. On a larger scale, efforts should be made not only to mobilise funds for tertiary school education for those who cannot afford but to disseminate information pertaining to such resources to current and prospective deserving tertiary school students throughout the country as well.

Chapter 7

Conclusions and Recommendations

7.1 Introduction

This chapter will summarize the main findings of this study. Some overall conclusions will be drawn and linked to recommendations, divided into specific practical recommendation for Motheo and wider implications for public policy in the field of higher education. This is followed by a discussion of the limitations of the study, lastly further research is recommended on identified issues of public policy importance.

7.2 Summary of main findings and Conclusions

The quantitative and qualitative data on which this study is based suggests that finances play a very important role for students from families with low socio-economic status. Nonetheless the study results indicated that some students from needy families do succeed in their studies. From all the data gathered from the interviews and surveys it is evident that financial problems have adverse effects on student's perception of their academic performance and possibly also on their actual academic performance, although this was not the core focus of this research. Even though most students do not fail, but they are faced with complex challenges which arguably hampers their full potential by preventing them from performing at their best. Students feel burdened and embarrassed by their financial situation.

While most of the analysis did not yield positive results on the relationship between financial problems and academic performance, the most important thing is that beyond the data analyses themselves, what emerged as salient in this study is the recommendation from social justice framework to view the impact of financial problems on the academic progress of students from disadvantaged backgrounds in context.

7.3 Recommendations

7.3.1 Recommendations to Motheo College

More intervention strategies are needed from the college for example holding fund raising campaigns to assist needy student with fess where possible or free meals. Motheo should also make arrangements to provide students with transport to campus. Students walk for hours to campus.

Students who do not afford to pay off their fess stated that their certificate and results are withheld and this makes it difficult for them to seek jobs. To students who wish to use their results or certificates to seek employment, the college should issue them with formal letters confirming that they have successfully complete their studies.

Motheo should find more effective ways of communication information about support programmes.

7.3.2 General recommendations

For students found to score below average, students support programmes, extended financial support and multi-sectoral approach strategies implemented at institutional and national levels can help close the achievement gap but it was found that students do not sufficiently access these programmes.

To improve students' academic performance and contribute to the overall throughput rate revolves around social capital at different spheres. In the academic sphere, the findings proposes that efforts should be made to improve information about and access to students support programmes. With regard to the support sphere, talking to lectures and forming friendships emerged as important, however this needs to be supplemented to providing stronger academic orientation programmes. In the democratic sphere, it was found that the sampled students feel that structures like the Student Representative Council (SRC) is doing enough meet their needs however students still needs to be encouraged to familiarise themselves with the existing policies, laws and support structures aimed at helping them.

The researcher suggests that students be provided with food. This resonates with the findings of this study that students cannot afford food and some depend on one meal per day. According to Neil (2002) the student population in a variety of countries in the world is living in a state of poverty where it difficult for them to afford basic needs as food, shelter and textbooks for their education. To ameliorate the vulnerability of low socio-economic backgrounds students to food insecurity a voucher system or meal cards should be introduced. These would be tenable at supermarkets of their choice. This would take into account the cost of meals per day (two meals would be sufficient –breakfast and dinner). However, this system has to be monitored as it is prone to abuse (trading in vouchers) by the recipients, or the patron. This proposal is made in view of the finding of this study that students do go hungry and that the little money they have cannot buy them decent meals. This institutional intervention will support category 3 of Taylor's (2009) ideas on social justice which focuses on compensating support: special training programmes, or financial backing as presented on chapter four.

If students from poorer families are more likely to experience unexpected challenges that make them more burdened by their lack of finances, then more support to students must be made

available and also there should be measures to raise awareness of or willingness of students to take up existing support.

According to the social justice framework employed in this study, Sen's (2008) approach to social justice focuses on assuring individual capacities to gain optimal wellbeing in their circumstances. Referring back to chapter four on Sen's concepts about social justice, it is in this wise, the following recommendations are made:

The department of Education, Social Development and Labour should co-ordinate their efforts or policies in order to foster multi sectoral approaches to services, and improve students' transition opportunities.

NSFAS funding should be compulsory and offered automatically to students from no fee high schools.

Financial assistance should be more available to students from poor backgrounds. Evidence presented in this study showed that these students often drop out and experience hardship because of lack of money. Students, who do drop out to work in order to maintain themselves should be allowed to study part-time and should receive as much support as possible.

 NSFAS should be reviewed to address critical needs of students from low socio-economic backgrounds. The literature surveyed in this study revealed that students from low socioeconomic status are likely to perform poorly when they feel financial pressures because their family members cannot afford to offer them support.

More efforts should be geared towards disseminating information to high school students especially those in rural areas and no fee schools. NSFAS should formulate a marketing strategy for high schools especially in rural areas. Teachers are direct links to potential university students; they should be empowered to pass this information on to these learners. Evidence from the study findings show that most students still do not have information about NSFAS and national and institutional policies designed to help them. In order to have an impact on behaviour, students and their families must be aware of the policies designed to help them. Unfortunately, awareness appears to be a major barrier as many students lack accurate information about higher education costs and financial aid.

There is a significant lack of information among prospective tertiary students regarding financial aid programs. Evidence shows that students and their parents greatly overestimate the costs of tertiary education.

There is also a lot of misinformation about financial aid among parents and students. Awareness about aid and college costs appears to be especially limited among low-income students. The study results show that disadvantaged families had the least amount of information about how to pay for tertiary institutions. Interviews with students demonstrate that disadvantaged students have very little understanding and information about actual tertiary institution tuition levels, financial aid opportunities, and how to navigate the admissions process. The findings indicate that students develop certain coping strategies to cope with their financial problems. The researcher suggest that disadvantaged students may want to think about work that brings them into contact with faculty members, volunteering services and their level of involvement in extracurricular activities.

Administrators and student affairs officers can use these findings to recognize the unique challenges that students from disadvantaged families face in attending tertiary institutions, particularly in balancing work, study, and activities. Administrators can encourage students and help them get involved and stay involved with faculty and student groups on campus.

7.3.3 Recommendations relating to tertiary institutions in South Africa

Higher education institutions should organise fund raising campaigns in order to solicit funds to assist students who cannot afford books and study material.

Tertiary institutions should get much higher subsidies for promising students with good marks from poor backgrounds as these students are less financially prepared and need more input from the government.

7.4 Limitations of the research

In conclusion, it is appropriate to again acknowledge the research's unavoidable limitations, the major of which is the small sample size. However, it is submitted that, on account of inherent research limitations, as well as the research's design which is descriptive, it was impractical to conduct a larger study. Moreover, the study was conducted at only one institution, which is not representative of all tertiary institutions. These notwithstanding, the researcher maintains that the findings provide adequate insight into the magnitude of the problem of financial incapacity at

South Africa tertiary institutions although further larger research are indicated as discussed below. Secondly, due to the topic under study, the sample was not random. Rather, purposive sampling technique was used to select participants. Lastly, as highlighted in the first chapter, the researcher's social and professional background resulted in potential bias. Again as stated, the researcher used self-reflexivity to counter this weakness.

7.5 Implication for public policy and further research

More research is needed to find out why and how students succeed despite their financial problems. This suggests that the analysis must recognize the complexity of the factors and strategies that enable some students to overcome difficulties that are overwhelming for others. It has also revealed some important gaps in both the research and policy literature. These gaps point to the need to undertake further research, so that people understand what makes the same pressures bearable for some students but difficult for others.

More research is needed to investigate the formal and informal channels through which students and parents get their information about tertiary costs and financial aid. Researchers must examine the role of teachers, guidance counsellors, books, the internet, peers, and the news media. It is believed that guidance counselling is not equally available to all public high school students.

Misinformation or a lack of information about tertiary could have important implications for tertiary institutions access. The low levels of awareness about aid and the misinformation of many families also has serious implications for the effectiveness of policy.

Policies should advocate for making aid programmes and information simple to understand and eligibility should be limited to the need to only a subset of students due to finite resources. Experts opinions from the from interviews show that some students only enrol for tertiary in order to gain access to financial aid while some forge information in order to qualify for financial aid.

On the one hand, in order to have an impact on behaviour, students and their families must be aware of the policies designed to help them and understand how to access them. On the other hand, given the focus on helping a particular type of student (e.g., financially needy students), collaboration with the department of social development must be made by deploying social workers to assist to improve the mean test in place and to ensure that only students with actual need are eligible to receive financial aid.

Although students with financial lack have been and will be the focus of policymakers, little is known about the impact and outcomes of tertiary for these students, despite calls for such knowledge (Breier et al., 2010; Chaparro et al., 2009; Jama et al., 2008, p. 1001; Neil, 2002; Nugent, 2011; Rychetnik et al. 2003;). The insights provided by this study contribute needed information for policy considerations. Given the findings regarding financial burdens, time spent working, time spent studying, and reported stress caused by finances, policymakers may want to rethink financial aid policies.

This study additionally contributes to research on the detrimental effects of financial problems among students from disadvantaged backgrounds in educational settings and attainment and through the use of social capital theory it provides new understanding of how individuals from economically disadvantaged homes negotiate the opportunity structure and the process of social mobility.

Moreover, research is needed on the effects of student involvement in campus activities. This is one area in which simply viewing students as a whole and not examining socio-economic status may mask important differences. However students with financial problems need to work, affects the amount of time available for extracurricular activities. Although there might be a positive effect for working part-time on campus, some of the students in this study were working a significant number of hours—more than 16 hours per week. Research on how much and where students are working and the effect of that work on their involvement in other campus activities also could be important for student affairs professionals and policymakers alike. Additionally, research could provide more detailed information on educational and career aspirations.

Coming from disadvantaged families affects students' career choice and school choice. Some respondents of this study showed that in order to escape expensive tuition fees, they were forced to come study at a college rather than universities and also chose cheaper courses. Future researchers may find it fruitful to investigate even longer-term outcomes for disadvantaged students to see when and if they are able to attain the degrees to which they aspire.

Finally, continued research on disadvantaged students, the cumulative effects of financial problems on these students' experiences, academic performance and attainments as well as their processes of social mobility.

Although a body of knowledge has been formed on the effects of financial problems on students, more researchers and focus is still needed on the effects of financial problems and tertiary institutions students. This study has shown that students with financial problems differ in significant ways from their peers therefore more attention and political mobilization is needed to assist them. Even though the disadvantaged students take advantage of their educational opportunity, their social mobility does not raise them to the socioeconomic level of their peers. Moreover, the students in this study were from low socio-economic students who attended two-year vocational education institutions, a relatively less privileged group of low socio-economic students in South Africa. The inequities which continue after they took advantage of educational opportunities raises questions regarding gaining employment and bouncing out of poverty. These low socio-economic status college students and their experiences and struggles deserve continued attention, investigation and understanding from researchers, scholars, and policymakers

References

Acar, E. (2011). *Effects of social capital on academic success: A narrative synthesis.* Unpublished full length research paper submitted to Department of Human Development, Marywood University. Marywood.

Adams, J.D. (2006). *Prevailing and preferred learning practices in university student support programmes.* Kwa-Dlangezwa: University of Zululand. Unpublished thesis submitted in fulfilment of Doctor of Education. Empangeni.

Agar, D.L. and Knopfmacher, N. (1995). *A South African application*. Higher Education. 30(1): 115-126.

Ali, N. (2009). *The factors influencing students' performance at university Technology Mara Kedah, Malaysia*. Management Science and Engineering. 3(4): 81-90.

Anderson, J. E. (2003). Public policymaking: An introduction. Boston: Houghton Mifflin Company.

Andrews, A. (2006). *Change and challenge in higher education: scoping implications and directions for student services from global to local.* Background paper prepared for a keynote presentation to the Confederation of Student Services Ireland Conference. Athlone.

Andrews, B. and Wilding, J. (2004). *The relation of depression and anxiety to life-stress and achievement in students*. Royal Holloway University of London. U.K. British Journal of Psychology. 95: 509–521.

Arendale, D. R. (1997). *Understanding the Supplemental Instruction (SI) Model*, http://www.lc.umn.edu/-arendoli/Siovcrview94.pdf. [Accessed 22 November 2015].

Babbie, E. (2014). *The basics of social research.* 6th edition. Chapman University, Australia.

Badat, S. (2011). *Redressing the Colonial Apartheid legacy: Social equity, Redress, and higher education admission in Democratic South Africa*.

Badat, S. (2015). Free Higher Education in South Africa-Why Not? International higher education, 63(SPRING 11), 22-23

Baker, W.E. (1990). *Market networks and corporate behavior.* American Journal of Sociology. 96. 589-625.

Baldry, E. (2010). *'The Revival of Social Justice'* (Speech delivered at the Marg Barry Memorial Lecture, Alexandria Town Hall, 16 September 2010). Sydney.

Barke, M., Braidford, P., Houston, M., Hunt, A., Lincoln, I., Morphet, C., Stone, I. and Walker, A. (2000). *Students in the labour market: nature, extent and implications of term-time employment among.* University of Northumbria undergraduates, Research Report 215, London: Department of Education and Skills.

Baumeister, R. E. 1997. *Identify self-concept and self-esteem: the self-lost and found in R. Hogan and J. A. (Eds).* Handbook of personality psychology. 681-710. San Diego, CA: Academic press.

Berg, B.L. (2007). *Qualitative research methods for the social sciences* (6th edition). Boston: Pearson and Allyn and Bacon.

Blanche, M.T.,Durrheim,K. and Painter, D. (2006) Research in Practice (2nd Ed), Cape Town, UTC Press

Bonin, E. (2013). *Effect of peer mentors on academic performance*. River Academic Journal. 9(2): 1-8.

Bourdieu P. and Wacquant, L. (1992). An invitation to reflexive sociology, Chicago: University of Chicago Press.

Bourdieu, P. (1974). 'The School as a Conservative Force: Scholastic and Cultural Inequalities'. In Eggleston, L, ed, Contemporary Research in the Sociology of Education, pp. 32-46. Methuen, London.

Bourdieu, P. (1984). Distinction: a social critique of the judgement of taste (R. Nice trasl), London: Routledge and Kegan Paul.

Bourdieu, P. (1986). 'The forms of capital' in J.G. Richardson (ed) Handbook of theory and research for the sociology of education, New York: Greenwood Press, pp. 241-258.

Bourdieu, P. (1986). *The forms of capital.* In J. Richardson (Ed.), Handbook of Theory and Research for Sociology of Education (pp. 241-58). New York: Greenwood Press.

Bourdieu, P. (1989). 'Social Scape and Symbolic Power', Sociological Theory, 7 (1), 14-25.

Bourdieu, P. & Passeron, J. (1977) Reproduction in education, society and culture (London, Sage).

Bourne-Bowie, K. (2000). *Retention depends on new models of student development.* Black issues in Higher Education, 17(3): 3-6.

Braun, V. and Clarke, V. (2006) Using thematic analysis in psychol- ogy. Qualitative Research in Psychology, 3 (2). pp. 77-101

Breier, M. (2010). *From 'financial considerations' to 'poverty': towards a reconceptualization of the role of finances in higher education student drop out.* Higher Education. 60(6): 657-670.

Broadbridge, A and Swanson, V. (2005). *Earning and Learning; how term-time employment impacts on students adjustment to university life*. Journal of Education and Work. 18(2): 235-249.

Brooks, S. (1989). *Public Policy in Canada: An Introduction.* Toronto, McClelland and Stewart

Bryman, A. (2006). *Integrating quantitative and qualitative research: how is it done?* Qualitative research, 6(1), 97-113.

Callender, C. (2008). *The impact of part-time employment on higher education students' academic attainment and achievement*. Journal of Education Policy. 23(4): 359-377.

Cantona, E. and Blomb, A. (2004). *An impact study of the case of SOFES, Mexico: Can student loans improve accessibility to higher education and student performance?* CPB Netherlands Bureau for Economic Policy Analysis: World Bank.

Cardo, M. (2014). *Social Inclusion and Policymaking in South Africa: A Conceptual Overview.* The Journal of the Helen Suzman Foundation. 73:(2015).

Carr, T. R., Cayer, N. J., Cochran, C. and Mayer, L. C. (2009). *American Public Policy: An Introduction* (9th edition.). Wadsworth, Cengage Learning.

Chaparro, M, Zaghloul, S, Holck, P and Daobbs, J. (2009). *Food insecurity among college students at the University of Hawai' at Manoa.* Public Health Nutrition. DOI: 10.1017/S1368980009990735, 12 (11), 2097-2103.

Chipkin, I. and Meny-Gibert, S. (2013). *Understanding the social justice section in South Africa*. A report to the RAITH Foundation and Atlantic Philanthropies low quality living environment made on the 21 February, 2013.

Chiu, C., Wang, E., and Hsu, M., (2006). *Understanding knowledge sharing in virtual communities: An integration of social capital and social cognitive theories.* [Online] Available at http://www.researchgate.net/publication/222422090 [accessed: 20 July 2015].

Coleman, J. S. (1988). *Social capital in the creation of human capital.* American journal of sociology. S95-S120.

Considine, G., and Zappalà, G. (2002). *The influence of social and economic disadvantage in the academic performance of school students in Australia.* Journal of Sociology. 38(2): 129-148.

Crocker, J., and Lohtanen, R.K. (2003). *Level of self-esteem and contingencies of self-worth; unique effects on academic, social, and financial problems in college students.* Personality and Social Psychology Bulletin, 29(6): 701-712.

Crocker, J., Luhtanen, R. K., Cooper, M. L., and Bouvrette, A. (2003). *Contingencies of self-worth in college students: theory and measurement*. Journal of personality and social psychology, 85(5), 894. [accessed on 23 Nove] 2015 DOI: 10.1037/0022-3514.85.5.894 ·

De Beer, K.J. and Mostert, J.W. (2008). *Learner support in course delivery at the Technikon Free State and Technikon Southern Africa*. Retrieved from http://www.col.org/forum.

De Jager, M. (1996). *Trainer Manual: Peer Help Port Elizabeth*: Port Elizabeth Technikon.

De Jager, M. (2002). *Peer Helper Training:* Trainer's Manual. Department of Student Counselling and Development. Port Elizabeth: Port Elizabeth Technikon.

De Klerk, E., Schoeman, A., van Denventer, I. and van Schalkwyk, S. (2005). *'The Extended Degree Programme at Stellenbosch University (1995-2004):* An Impact Study' Unpublished research paper, University of Stellenbosch, South Africa.

De Villers, A.B. (2014). *How students counseling can address students' emotional wellness and learning in higher education.* Journal of counseling and development in higher education in Southern Africa, 2(1): 4-16.

Denzin, N. and Lincoln,Y.S (ed) (2005) The Sage Handbook of Qualitative Research, (3rd Ed), London, Sage Publications.

Denzin, N.K., & Lincoln, Y.S.(2005). Introduction: The discipline and practice of qualitative research. In N.K. Denzin & Y.S. Lincoln (Eds.), The sage handbook of qualitative research (2nd ed.). Thousand Oaks, CA: Sage.

Department of Education (May 2007). FET Colleges. Institutions of first choice. National certificate vocational. Department of Education South Africa. Rainbow SA. Danida funded publications.

Department of Education. (1997). *Education White Paper 3 – A Programme for Higher Education Transformation.* Government Gazette no.18207, 15 August. Pretoria: Department of Education.

Department of Education. (2006). *Funding for Foundational Provision in Formally Approved Programmes: 2007/8 to 2009/10.* Pretoria: Government of the Republic of South Africa.

Department of Education. 2003. *Funding of Public Higher Education.* Government Notice No. 2002. November 2003. Pretoria.

Department of Higher Education and Training. (1996). National Plan on Higher Education. Pretoria: Government of the Republic of South Africa.

Department of Higher Education and Training. (2014). *Department of Higher Education and Training call for comments on the Draft Social Inclusion Policy Framework for public Post-School Education and Training Institutions* published online on the 21st August, 2014. No. 379283. www.gpwonline.co.za [accessed 02 July 2015]

Department of Higher Education and Training. (2014). *Draft Social Inclusion policy.* Publication No. 37928. Vol 590. Pretoria: Government of the Republic of South Africa.

Dey, I. (2003). *Qualitative data analysis: A user friendly guide for social scientists.* Routledge.

Durlauf, S. N. (1999). *The Case against Social Capital.* Institute for Research on Poverty. University of Wisconsin-Madison, 20 (3), 1-5.

Edwards, B., and Foley, M. (1999). *Is it time to disinvest in social capital?* Journal of Public Policy, 19: 141-173.

Edwards, B., Foley, M., and Diani, M. (2001). *Beyond Tocqueville: Civil Society and the Social Capital Debate in Comparative Perspective.* Hampshire: University Press of New England.

Elo, S. and Kynga S.H. (2008). *The qualitative content analysis process.* Journal of Advanced Nursing 62, 107–115.

eNCA. (2015). *Protests grow over university fee hikes.* eNCA online news edition of the 23rd October 2015. Accessed at www.enca.com .

eNews Channel. (2015). *News broadcast of 19 May 2015 at 13h00 read by Karen van Zyl.*

Falchikov, N. (2001). *Learning together: Peer tutoring in higher education.* New York: RoutledgeFarmer.

Feldman, K. A., Smart, J. C., and Ethington, C. A. (2004). *What do college students have to lose? Exploring outcomes of differences in person-environment fits*. Journal of Higher Education, 75, 528-555.

Fosnacht, K. and Dong, Y. (2013). *Financial stress and its impact on first-year students' college experiences.* Unpublished paper submitted in fulfilment for Post Secondary Research Indiana University (Bloomington) and also presented at the annual meeting of the Association for the Study of Higher Education at St. Louis in November 2013.

Frankish, C.J., George, A., Daniel, M., Doyle-Waters, M. and Walker, M. (1997). *Participatory health promotion research in Canada: A community guidebook*. Ottawa, ON: Health Canada, Health Promotion Development Division.

Gelb, S. (2004). *Inequalities in South Africa, nature, causes and responses.* African development and poverty reduction. The macro-micro linkages forum paper 2004.

Geurts, T. (2014). *Public Policy Making*. The 21st Century Perspective.

Gewer, A (2010). *Improving quality and expanding FET College system to meet the need for an inclusive growth path.* Pretoria: Development Bank of Southern Africa.

Gewer. (2010). *Improving quality and expanding FET College system to meet the need for an inclusive growth path.* Pretoria: Development Bank of Southern Africa.

Grant-Vallone, E.J and Ensher, E.A. (2000). *Effectiveness of peer mentoring on types of mentor support, program satisfaction and graduate students' stress: A dyadic perspective.* Journal of college student development. 41(6): 637-642.

Green, L., George, M., Daniel, M., Frankish, J., Herbert, C., Bowie, W. and O'Neill, M. (1995). *The study of participatory research in health promotion: Review and recommendations for the development of participatory research in health promotion in Canada*. Ottawa: The Royal Society of Canada.

Guba, E.G and Lincoln,Y.S.(1981) Effective Evaluation, San Francisco, Jossey-Bass.

Harris, F. and Moll, C.M. (2015). *The impact of quality management practices on the extended curriculum program at a University of Technology.* International Journal of Innovation, Education and Research. 3(2): 143-152.

Higher Education South Africa (HESA). (2014). *South African Higher Education in the 20th Year of Democracy: Context, Achievements and Key Challenges.* HESA presentation to the Portfolio Committee on Higher Education and Training made on the 5th March, 2014. (2014).

Higher Education South Africa. (HESA). (2014). *Presentation made on the 5th March 2014 to the Portfolio Committee on Higher education and Training in Parliament.* Cape Town.

Hughes, R; Serebraynikova, I; Donaldson, K and Leveritt, M. (2011). *Student food insecurity: The skeleton in the university closet.* Nutrition and Dietetics.68: 27–32 DOI: 10.1111/j.1747-0080.2010.01496.x.

Huli, P. and Aminbhavi, V. A. (2014). *The Impact of Need for Cognition on Life Satisfaction of PG Students.* Journal of Humanities and Social Science. 19(3): 55-62.

Jama, M. P., Mapesela, M. L., and Beylefeld, A. A. (2008). *Theoretical perspectives on factors affecting the academic performance of students.* South African Journal of Higher Education: HELTASA 2007: Special Edition 5(22): 992-1005.

Jones, B., Coetzee, G., Bailey. T. and Wickham, S. (2008). *Factors that facilitate success for disadvantaged higher education students. An investigation into approaches used by REAP, NSFAS and selected higher education institutions.* Rural Education Access Programme.

Kassem, T. (2014). *Social Justice in Egypt, a Fragile Role of the State American.* International Journal of Social Science, 3(6): 124-135.

Kassier, S. and Veldman, F. (2012). *Food Security Status and Academic Performance of Students on Financial Aid:* The Case of University of KwaZulu-Natal.

Kram, K.E. (1985). *Mentoring at work.* Glenview, IL: Scott, Foresman.

Kuh, G. D., Kinzie, J., Buckley, J. A., Bridges, B. K., and Hayek, J. C. (2006). *What matters to student success: A review of the literature.* Commissioned report for the National Symposium on Postsecondary Student

Success: Spearheading a Dialog on Student Success. Washington, DC: National Postsecondary Education Cooperative.

Lacewing, M. (2008). *Rawls and Nozick on justice Routledge.* Taylor and Francis Group. www.alevelphilosophy.co.uk

Lacour, M., and Tissington, L. D. (2011). *The effects of poverty on academic achievement.* Educational Research and Reviews,.6(7): 522-527.

Lai, E. R. (2011). Motivation: A literature review. *International Journal of Management*. 11(1): 324-331.

Leibbrandt, M., Woolard.I, Finne.A and Argent, J. (2010). *"Trends in South African Income Distribution and Poverty since the fall of Apartheid",* OECD Social, Employment and Migration Working Papers, No. 101, OECD Publishing. http://dx.doi.org/10.1787/5kmms0t7p1ms-en

Letseka, M., and Breier, M. (2008). *Student poverty in higher education: the impact of higher education droput on poverty.* Edited by Simeon Maile, 83.

London Sage Publications.

Maarman, R., Steyn, E., and Wolhuter, C. (2006). *'Optimal Demographic Information for Policy Development in the South African Education System'.* South African Journal of Education, 26(2): 295-304.

McCoy, S. Calvert, E Smyth, E and Darmody, M (2006). *Study on the costs of participation in higher education.* The National Office for Equity of Access to Higher Education, Higher Education Authority. Dublin.

McGhie, F. V. (2012). *Factors impacting on first-year students' academic progress at a South African university*. Unpublished thesis submitted in fulfilment of the Doctor of Philosophy in the Department of Curriculum Studies, Faculty of Education at Stellenbosch University. Stellenbosch.

Mellet, S.M. (2000). *Die motivering van wiskundeleerlinge*. Unpublished thesis submitted in fulfilment of Doctor of Philosophy in the Department Of Education at University of South Africa. Pretoria.

Merriam, S.B. (2009). Qualitative research: A guide to design and implementation. San Francisco: JohnWiley and Sons.

Miller, D. (1999). *Principles of Social Justice.* 149-155.

Miller, S. (1991). "*Racism Dying Out on Durban Campus, Says Student Leader",* The Daily News-, 15 October 1991.

Mpofu, B. (2013). *The contours of disadvantaged and academic progress: analysis of students from disadvantaged schools at the University of KwaZulu-Natal.* Unpublished thesis submitted in fulfilment of Doctor of Philosophy in the Department of Education at the University of KwaZulu-Natal. Durban.

National Pro Bon Resource Centre, October. (2011). *What is Social Justice?* Occasional paper #1pp 6 and 8. Faculty of Law at the University of New South Wales: Australia.

National Student Financial Aid Scheme (NSFAS). (2013). National Student Financial Aid Scheme Strategic and Annual Performance Plans 2013, with Deputy Minister of Higher Education in attendance. Presentation for NCOP Education and Recreation on the 29 May 2013. Accessed at www.pmg.org.za.

Ndileleni, P., Mudzielwana and Maphosa, C. (2013). *The Influence of Context in the South African Higher Education System*: A Social Realist Critique University of Venda, South Africa Journal of Sociology and Social Anthropology. 4(3):175-181.

Neil, C. (2002). *Poverty and University students' leisure. A passing relationship?* Paper presented at the International Sociological Association, Brisbare, Australia. No. 101, OECD Publishing. http://dx.doi.org/10.1787/5kmms0t7p1ms-en.

Nicolson, G. (2015). Blade's 2012 report: *Free university education for the poor is feasible and should be pursued.* Dialy Maverick Online Newspaper. South Africa. Retrieved from www.dailymaverick.co.za.

Nnamani, C. N., Dikko, H.G., A and Kinta, L.M. (2014). *Impact of Students' Financial Strength and their Academic Performance: Kaduna Polytechnic Experience.* African Research Review, 8(1): 83-98.

Ntakane, N, K. (2011). *The effectiveness of student support programmes at a tertiary institutions: a case of Walter Sisulu University.* Unpublished thesis submitted in partial fulfilment of Master of Psychology and University of Zulu-land: Empangeni.

Nugent, M.A. (2011). *Journeys to the food bank: exploring the experience of food insecurity among postsecondary students.* University of Lethbridge, Faculty of Health Sciences. https://www.uleth.ca/dspace/bitstream/handle/10133/3228/nugent,%20mary.pdf?sequence=1 [accessed: 20 August 2015].

October 2012. Report of the working group on fee free university education for the poor in South Africa. http://www.dhet.gov.za.

Odhav, K. (2009). *'South African Post-Apartheid Higher Education Policy and Its marginalisation: 1994-2002'.* South African Journal of Education. 6 (1), pp. 33-57.http: [www.puk.ac.za[opencms[export[PUK/html/fakulteite[opvoed/educ/artikels/Gekeurde(Teksvers org 23nov09 ODAV.pdf>. [accessed: 15 August 2015].

Organisation for Economic Co-operation and Development (OECD). (2008). Reviews of National Policies for Education South Africa. OECD Publishing.

Parker, D. (2015). *What does "free education for all" really mean?* University Education in the Department of Higher Education and Training. *www.dhet.gov.za.*

Parliament of the Republic of South Africa. (1996). *Constitution of the Republic of South Africa.* Act no.108, 1996 of the Parliament of South Africa.

Parliamentary Monitoring Group. 25th February. (2015). National Student Financial Aid Scheme and Deputy Minister on NSFAS 2013/14 Annual Report. www.pmg.org.za [accessed 02 March 2015].

Patton, M.Q. (1990) Qualitative Evaluation and Research Methods, London, SAGE publications.

Pearson, A. W., Carr, J. C., and Shaw, J. C. (2008). *Toward a theory of familiness: A social capital perspective.* Entrepreneurship Theory and Practice, 32(6), 949-969.

Peterson, I, Laouw, J and Dumont, K, (2009). *Adjustment to University And Academic Performance Among Disadvantaged Students In South Africa.* Educational Psychology. DOI: 10.1080/01443410802521066, 29(11), 99-115

Phakathi, B. (2014, August 22). *Nzimande punts social inclusion policy after spate of racial incidents.* Business day live newspaper

Portes, A. (1998): "Social Capital: Its origins and applications in modern sociology".Annual Review of Sociology, 24, 1-24. Department of Sociology, Princeton University, Princeton, New Jersey.

Powdthavee, N., and Vignoles, A. (2009). *The socio-economic gap in university drop out.* The BE journal of economic analysis and policy, 9(1).

Rawls, J. (1971). *A Theory of Justice,* Harvard: Harvard University Press.

Rawls, J. (1999). A Theory of Justice, Harvard: Harvard University Press.

Redmond, B. Quin, S, Devitt C, Archbld, J. (2011). *A qualitative investigation into the reasons why students exit from the first year of their programme and UCD.* University College Dublin Belfield. School of applied social science. Dublin.

Rychetnik, L., Webb, K., Story, L., Katz, T. (2003). Food Security Options Paper: A Planning Framework and Menu of Options for Policy and Practice Interventions. Sydney: NSW Centre for Public Health Nutrition, University of Sydney. http://www0.health.nsw.gov.au/pubs/2003/pdf/food_security.pdf [accessed: 19 August 2015]

Sage Publications Ltd.

Saloojee, A. (1951). *Social inclusion, anti-racism and democratic citizenship.* (Working paper series Perspectives on social inclusion) Toronto.

Sanderson, I. (2002). *Evaluation, Policy Learning and Evidence-Based Policy Making*. Journal of Public Administration, 80(1): 1-22.

SASCO. (2008). Education for a Free Society: What does International Experience tell us? SouthAfricanStudents'Congress.http://www.sasco.org.za/docs/congress/16_congress/edu_freesociety.pdf, [accessed: 25 October 2015].

Schiff, M. (1992). *Social capital, labor mobility, and welfare*. Ration. Sociology. 4:157-75

Sen, A. (2008). *The idea of justice*. Journal of Human Development, 9(3): 331.

Smeler, N. (1989). *Self-esteem and social problems: An introduction.* In N.J.S.A.M. Mecca and J. Vasconcellos (Ed.).The social importance of self-esteem (pp. 1-23). Berkeley: University of California Press.

South Africa Student Organisation (SASCO). Institutional and Government Funding in Higher Education: SASCO Perspective at the University of South Africa (UNISA). Inaugural National StudentParliament. 25 June, 2007.http://www.sasco.org.za/pdf/lnstitutional%20and%20Government%20Funding%20of%20higher%20Education.pdf. (Accessed on 11 November-2015).

Strydom, J. F., and Mentz, M. (2010). *Focusing the student experience on success through student engagement*. Council on Higher Education.

Sullivan, A. (2002). Bourdieu and education: how useful is Bourdieu's theory for researchers?. Netherlands Journal of Social Sciences, 38(2), 144-166.

Taylor, R. (2009). *Rawlsian Affirmative Action Ethics*. Journal of Social Justice. 119: 476-506.

Terre Blanche, M. & Kelly, K. (2002). Interpretive methods. In M. Terre Blanche & K.Durrheim. (Eds.). Research in Practice: applied methods for the social sciences (pp.123-146). Cape Town: UCT Press.

The Business day live. (2014). *Nzimande punts social inclusion policy after spate of racial incidents*. Online publication of 22 August 2014. Bussiness Day Live.

The Freedom charter as adopted at the congress of the people. Document presented to the African National Congress Council on 26 June, 1955. Kliptown: African National Congress Publications.

The New Age online. (2015). *NSFAS fund under strain. Online article of* 26th March, 2015 at 7: 31 am.

Thomas, L. (2002). *Building social capital to improve student success BERA Conference*, September 2002, Institute of Access Studies, University of Exeter.

Thomas, R.M. (2003) Blending Qualitative and Quantitative Research in Theses and Dissertations,

Tjabane, M. and Pillay, V. (2012). *Doing justice to social justice in South Africa higher education.* Perspectives in Education. 29(29): 10-18.

Trombitas, K. (2012). *White Paper Inceptia: Financial stress: an everyday reality for college students.* The Journal of Consumer Affairs. 38 (1): 1-9.

Tzanakis, M. (2013). *Social capital in Bourdieu's, Coleman's and Putnam's theory: empirical evidence and emergent measurement issues. Educate~*,*13*(2): 2-23.

Van de Berg, V. and Raubenheimer, J. (2010). Food insecurity among University students in a developing country. Retrieved from www.thejournalist.org.za

Van der Aardweg, E.M. and Van der Aardweg, E.D. (1993). *Dictionary of educational psychology*. Pretoria: E and Enterprises.

Van der Berg, S. (2007). *Apartheid's enduring legacy: Inequalities in education*. Journal of African Economies, 16(5): 849-880.

Van der Berg, S. (2010). *A working paper of the department of economics and the bureau for economic research at the University of Stellenbosch*. Stellenbosch Economic Working Papers: 22/10 October

Van Soest, D. (1995). Peace and social justice, NASW Encyclopedia of Social Work 19th edition, Washington, D.C.: NASW.

Wangenge-Ouma, G. (2012). *Tuition fees and the challenge of making higher education a popular commodity in South Africa.* Higher Education. 64(6): 831-844.

Warren, D. 1998. *Educational intervention in higher education: from "academic support" to "academic development"* South African Journal of Higher Education 12(3): 76–87.

Willis, J.W (2007) Foundations of Qualitative Research: Interpretive and Critical Approaches, London,

Yosso, T. J. (2005). Whose culture has capital? A critical race theory discussion of community cultural wealth. Race ethnicity and education, 8(1), 69-91.

Zainal, Z. (2007). *Case study as a research method.* Faculty of Management and Human Resource Development Universiti Teknologi Malaysia.

Appendix 1

Survey questions

I am a masters public policy student at the department of social sciences at the University of KwaZulu-Natal. I am conducting a research on the effects of financial problems on tertiary student's academic performance. I humbly request you to kindly dedicate some of your time to take part in this study by answering the questions on this questionnaire.

Your opinions will be treated with confidentiality and your, anonymity is also guaranteed.

Gender: Male   : _____

Female: _____

What is your programme of study:_____

What level of study are you registered for:

- 1st Year
- 2nd Year
- 3rd Year
- 4th Year

What is the duration of your programme of study:_____

Have you ever failed or repeated a module? Yes.... No ….

If you have failed courses can you give reasons why (in up to 4 failed courses as below)

- Failed Course give its name………………..
- Subject too Difficult
- Examinations too difficult
- Lacked motivation to study
- Did not find time to study

- Lack of concentration

Looking through your academic record, how would you describe your current academic performance?

- Excellent (above 75%)
- Good (60 – 74 %)
- Average (50 – 60 %)
- Struggling (40 – 49%)
- Failing (Below 40 %)

How do you pay for your studies? (Tick as many as possible)

- National Student Financial Aid Scheme (NSFAS)
- Other loans/bursaries
- Parents
- Siblings
- Relatives
- Self; please explain……………………………………………………………
- Others; please explain……………………………………………………………

If you get NSFAS or any type of bursary, please give the amount

- R: _____
- Are you earning money regularly?
- Yes
- No

If yes, from what source is the regular money?

- Please specify………………………………………………………………………………

Where does your family household income come from? (Tick as many as possible)

- Salary

- Rent

- Pension

- Self-employed

- Child grant

- Foster care grant

- Disability grant

- Old Age grant

- Other (Please specify)_____

How much is the family contribution towards your University expenses, including fees, accommodation and your spending money?

- Please specify amount R:_____

Do you contribute to your family income? If yes state the amount

- R: _____

Do any of the following experiences currently apply to you as a student? Please tick all those that apply.

- Reducing modules to cope with fees

- Repeating modules because you failed as a result of financial stress

- Withdrawing from school due to cost constraints but reenrolled.

- Borrowing money to pay for fees and other expenses

- Struggling to have basic needs such as food, cosmetics, etc.: Please you may specify others:_____

- Inability to purchase the required academic materials (books, course packs, printing etc.)

- Lack of or inadequate transport fare to come to school

- Others, please explain:_____

Do you any of the under listed health issues affect your academic performance a result of inadequate funding? Please tick those that apply you.

- Poor concentration
- Stress
- Headache
- Loss of weight
- Anxiety
- Depression
- Malnutrition
- Others:_____
- Not affected

If you believe that your self-esteem is somehow affecting your academic performance due to inadequate funding please tick the statements that best describes how you feel.

- My self-esteem is not affected
- Feel that I do not have much to be proud of
- I wish I could have more respect for myself
- I certainly feel useless at times
- I compare myself with others
- At times, I think that I am no good at all
- None of the above

How motivated are you to study?

- Not Motivated
- Motivated
- Slightly motivated

- Highly motivated

Please state the coping strategies that you have developed to cope with your current situation of not having access to adequate funds for your academics.

- Squatting
- Getting employed(full or part-time)
- Commuting form home
- Seeking counseling on the best way to cope
- Embarking on volunteer services
- Enrolling for available student support services at school
- Others (Please specify)_____

Do these coping strategies have a negative impact on your academic performance?

- Yes
- No

Are there any student support programmes available at your institution?

- Yes
- No
- I do not Know
- Other:_____

If yes, please list some of these support programmes

_____

_____

_____

_____

_____

_____

If no, skip to question 24

Taking into consideration the support programmes that are offered at your institution please indicate if you are satisfied or not with the programmes.

- Not satisfied
- Satisfied
- Highly satisfied

    If you are not satisfied, please suggest:

How the existing support programmes should be improved upon

What new programmes should be introduced?

_____

_____

_____

_____

Which of the following recommendations can you make regarding assisting students with financial problems? Please tick all those that you would like to recommend.

- Provision of free tertiary education
- Needs assessments as a criteria for acquiring funding should be revised. (You may explain but it is not compulsory)_____
- Bursaries should be made compulsory
- More intervention strategies to empower students
- Fund raising campaigns for needy students
- Others:_____

- Appendix 2 (a)

Semi-Structured Interview Questions (Students')

I am a masters public policy student at the department of social sciences at the University of KwaZulu-Natal. I am conducting a research on the effects of financial problems on tertiary student's academic performance. I humbly request you to kindly dedicate some of your time to take part in this study by answering the questions that I am going to ask you. I am going to ask you open ended questions that will require deep conversations about your experiences, challenges and the recommendations and suggestions you would like to make concerning student's financial problems.

Your opinions will be treated with confidentiality and your, anonymity is also guaranteed.

1. Biographical Information:
   Gender:
2. What is your programme of study?
3. What level of study are you in?
4. Have you ever failed a module?
5. What is the duration of your study?
6. Question about your Experiences, Challenges and Recommendations on how to improve on students' financial problems.
7. Can you describe the socio-economic background and conditions of your family?
8. Can you describe your experiences and the specific challenges that you go through as a student with inadequate funding?
9. Can we please look through your academic record and discuss whether there is correlation between the marks you get and effects of financial problems
10. What are the specific factors that hinder your academic performance?
11. To what extent does your family offer you financial support?
12. Do you support your family in anyway?

13. Do you have any health issues caused by your financial need that negatively affect your academic performance?

14. Do you have any self-esteem issues that you believe have negative impacts of your academic performance?

15. How does your inability to meet your financial needs affect your motivation to study?

16. Are there any other coping strategies that you ever think of employing to cope with your financial challenges and how do you think they will affect your studies?

17. What is your opinion about the existing student's funding schemes in South Africa and the institutional measures in place to assist students?

18. What do you think can be done to empower students with financial problems?

19. What are the student support programmes in place at your institution?

20. Taking into consideration the support programmes that are offered at your institution, are you satisfied or not with the programmes? Why?

21. What other intervention strategies apart from the existing ones do you think will help students cope?

22. What recommendations and suggestions would you make concerning student's financial difficulties at tertiary institutions in South Africa?

Appendix 2 (b)

Semi-Structured Interview Questions (Head of department of business studies)

1. Can you describe the criteria that your institution uses to allocate funding to students?
2. Can we discuss the challenges that the financial office is faced with and challenges that students come across.
3. How is students' academic performance affected by the problem of finances?
4. What are the strategies that students adopt to cope?
5. Can you tell me about the programmes in place at this institutions that provide support to students and discuss their effectiveness and gaps that may exist in them?
6. What are the possible solutions you can suggest to attenuate the negative effects of financial problems on students' academic performance?