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**Experiences of students facing financial difficulties to access Higher  
Education in the case of the University of KwaZulu-Natal.**

**By**

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A THESIS SUBMITTED IN FULFILMENT OF THE REQUIREMENTS FOR THE  
MASTERS OF POPULATION STUDIES

SCHOOL OF BUILT ENVIRONMENT AND DEVELOPMENT STUDIES  
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.....

## **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 explored experiences of students facing financial difficulties to access Higher Education in the case of the University of KwaZulu-Natal. 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. Economic, ecosystems and social justice framework provided the theoretical underpinning for the study. Economic theory helped the researcher to find out students' experiences and how they cope. Ecosystems theory helped the researcher to look and understand interaction between individuals and society as a whole because financial difficulties to access Higher education is a social issue that affect individuals, families and societies. Social justice focuses on policy, national and institutional efforts in eliminating the identified financial problems faced by disadvantaged students at tertiary institutions.

The tool that was used to collect data were semi-structured interviews which were orally questioning participants to express their views and beliefs of the impacts of financial difficulties in accessing higher education. This enabled the researcher to use an interpretivist paradigm which is qualitative in approach. Qualitative approach provided a descriptive and detailed data about the researched phenomenon. In-depth interviews were done with 15 participants at the University of KwaZulu-Natal (Howard, Westville and PMB campus). 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 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.

## **Declaration**

The Registrar Academic  
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I, Nokukhanya Sharon Shange (Student number 214514694), declare that the thesis titled: **Experiences of students facing financial difficulties to access Higher Education in the case of the University of KwaZulu-Natal** is my original, and unaided work.

1. This thesis has not been submitted for any degree or examination at any other university.
2. The interviews and other information included have been acknowledged.
3. This thesis does not contain other persons' writing, unless specifically acknowledged as being sourced from other researchers. Where other written sources have been quoted, then:
  - i. Their words have been re-written but the general information attributed to them has been referenced
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4. This thesis does not contain text, graphs or tables copied and pasted from the Internet, unless specifically acknowledged, and the source being detailed in the thesis and in the References section.

Sign

Date

.....

.....

## **Dedication**

I dedicate this thesis to every young person around the world who has struggled to pay for higher  
education

And

My parents – Ms A.L Shange and my late mother Ms T.G Shange

## Acknowledgements

*“Be on your guard; stand firm in the faith; be courageous; be strong. (1 Corinthians 16:13)”*

I am forever indebted to my mother and supervisor Professor Oliver Mtapuri for all his valuable contributions of knowledge, inspiration, guidance, patience with continuous encouragement and support in ensuring the completion of this research. On the same note, I acknowledge with immense gratitude the following individuals for their constant nurture:

- Mummy (Alice Shange) for her endless prayers throughout my academic journey, her sacrifices, perseverance, unwavering support and unconditional love.
- My brother Andile Shange for his support and his words that keep me going “Life is full of happiness and tears; be strong and have faith”.
- My friend Zethu Gumede for her loyal friendship duties all performed with love.
- My sweetest sister for her encouragement Nompilo Shange.
- The participants of this study for all their contributions.

Lastly, I would like to acknowledge where I draw my strength from, my late mother:

Thandeka Grace Shange, All I am I owe to my mother. I attribute my success in life to the moral, intellectual and physical education I received from her. All that I am or ever hope to be, I owe to my angel mother.

## Preface

The study described in this Master's dissertation was carried out in the School of Built Environment and Development Studies at the University of KwaZulu-Natal, Howard College, Durban, from February 2018 to November 2018, under the supervision of Professor Oliver Mtapuri.

This dissertation represents original work by the author and has not otherwise been submitted in form for any degree or diploma to any tertiary institution. Where use has been made of the work of others it is duly acknowledged in the text and included in the reference list.

.....

Nokukhanya N. Shange

.....

Professor Oliver Mtapuri

## **Abbreviations**

<b>ADO</b> .....	Academic Development Officer
<b>CHET</b> .....	Council of Higher Education and Training
<b>DHET</b> .....	The Department of Higher Education and Training
<b>DRC</b> .....	Democratic Republic of Congo
<b>HC</b> .....	Howard College
<b>HE</b> .....	Higher Education
<b>HEIs</b> .....	Higher Education Institutions
<b>HESA</b> .....	Higher Education South Africa
<b>HEQF</b> .....	Higher Education Qualifications Framework
<b>HQF</b> .....	Higher Qualification Framework
<b>NDP</b> .....	National Development Plan
<b>NPHE</b> .....	National Plan for Higher Education
<b>NSFAS</b> .....	National Student Funding Aid Scheme
<b>REC</b> .....	Regional Economic Community
<b>SA</b> .....	South Africa
<b>SAC</b> .....	South African Constitution
<b>SADC</b> .....	Southern African Development Community
<b>UKZN</b> .....	University of KwaZulu-Natal
<b>SDG</b> .....	Sustainable Development Goals
<b>SRC</b> .....	Student Representative Council

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# INTRODUCTION AND BACKGROUND

## 1.1 INTRODUCTION

Education and skills development remain pivotal tools to economic development and poverty alleviation in South Africa. Notably, student drop-outs constitute one of the niggling problems in South Africa. The problem affects both basic and higher education institutions alike. This study focused on the higher education sector. It foregrounds the history of drop-outs at South African Higher Education institutions and the policies put in place as means to avert this endemic problem. According to CHE (2013) the reliable records of completion rates do not go back to the last century and concerns about attrition date back at least as far as the late 1960s. As a consequence, a number of South African universities introduced units or “bureaux” for university teaching in the 1970s (Nupen, 1973). The colonial and apartheid rule in South Africa which spanned 350 years had a devastating impact on the intellectual, economic and social fabric of the society (Makgoba and Mubangizi, 2010).

Black South Africans were highly oppressed by the apartheid regime. It is worth noting that this oppression was enforced amongst other things through education. According to Chisholm (2004) the schools were fragmented and this was the most effective tool to allocate resources unequally. This fragmentation happened in all levels of schooling (primary and high schools) and tertiary institutions (Universities and Technikons).

The policies in the sector of education were enacted to further perpetuate colonialism and oppression. This was achieved through the founding of colonial universities such as the University of Zululand which to all intents and purposes was a designated institution for Blacks, African students in particular, whilst the University of Natal and the University of Cape Town were reserved for Whites and the University of Durban Westville was designated for Indians. The implementation of Bantu Education policy further perpetuated this culture of racial discrimination in the education sector. As a result, the numbers of Black students in higher education were very low. Fiske and Ladd (2004:233-234) as quoted in Letseka (2009) corroborate the views expressed above in their argument “that as a result of apartheid policies and legislation, repetition and drop-out rates among black students are high and matriculation pass rates low” (Letseka et al, 2009;7).

CHE (2013) asserts that participation of Black students in higher education began to grow in the 1980s. In 1994, access to higher education became widely open, under the theme of 'balancing the imbalances of the past' and this goal was achieved with some success (CHE, 2010). Thus the proportion of black students rose to 40% of the total student body in 1999, to 61% in 2004 and to 72 % in 2005 (Valentine, Hirschy et al. 2011). Despite the increasing number of students accessing higher education, the throughput and retention rate decreased consistently. It can be deduced that the high increase of student dropouts might be caused by the poor quality of students entering higher education or institutions of higher learning whose unpreparedness was caused by the imbalances of the past.

The main aim of the research was to better understand the experiences of students with financial difficulties to access Higher Education at the University of KwaZulu-Natal. In this chapter, I introduce the study by providing the context and rationale for the study, problem statement, and aim of the study, research objectives, research questions, underlying assumptions, theoretical framework and the value of the study.

## **1.2 BACKGROUND**

Access to higher education was widely opened since the inception of the democratic government in 1994 under the theme of 'balancing the imbalances of the past' and this goal was achieved with some success (CHE, 2007:9). The Center for Higher Education (CHE) argue that the proportion of black students rose to 40% of the total student body in 1999, to 61% in 2004 and to 72 % in 2005 (Valentine, Hirschy et al. 2011). Ironically, as the number of students accessing higher education increased the throughput and retention rate decreased. It is in light of this that Letseka (2009) argues that there is a large number of students are dropping out in higher education before finishing their under-graduate degrees.

It can be inferred from the above observation that the high increase of student's dropouts might be caused by the poor quality of students entering institutions of higher education or their unpreparedness caused by the urgent need to redress the imbalances of the past. As one mentioned above its 20 years after the country attained its democracy therefore access to higher education has been created for everyone but the challenge of this period is the throughput which is caused among other things by the psychological under preparedness of the learners mostly from under sourced schools and impoverished families.

In line with this, the DoE (2005) as cited in Letseka et al (2009: 09) released a report which noted that of the 120 000 students that enrolled in South Africa's higher education sector (Universities and Technikon) in 2000, 36 000 (or 30%) dropped out during their first year of study. A further 24 000 (or 20%) dropped out during their second and third years of study. The remaining 60 000 (or 50%, less than half graduated within the three years duration for a generic Bachelor's degree. Furthermore, the Department of Education (DoE) expressed concerns that this high dropout rate resulted in the annual loss of an estimated R4.5 billion in subsidies and bursaries to higher education institutions (Letseka, 2009).

It can be argued that the statistics presented above might be an indication that students are still grappling with familiarizing themselves with the new environment and the culture of the university. Contrary to the foregoing argument, it might be that the institution's support programs are perceived not to be effective in ensuring that all students, first years and undergraduate students in particular, are well equipped with the necessary skills to cope in the university environment. It can also be argued that resources such as financial aid, bursaries etcetera. are perceived to be wasted if students are not progressing academically because they are said to be occupying the space which is supposed to be occupied by new incoming (or prospective) students who also rely on the same financial resources to further their studies.

Hayward and Ncayiyana (2014) note that while most academic institutions, even in prosperous industrialised nations, face financial problems, such challenges are more keenly felt in Africa than elsewhere. Expansion and massification have placed unprecedented strain on the national fiscus and its ability to meet multiple demands such as health care, housing and social welfare. Moreover, using their own income, without assistance, the majority of South African households are unable to support a dependent at university in terms of study and related accommodation and living costs (CHE, 2016). The current wave of student protests over fees in South Africa (# Fees Must Fall), and the emergent debates around higher education funding (ButlerAdam, 2015), point to the consequences of increasing costs of higher education in the contexts of declining employment opportunities.

Many students from low socio economic status families seek higher education as a mechanism to disrupt blockages to intergenerational mobility and progression (Blanden and Macmillan, 2014). Propelled by common discourses around education as a solution to poverty and underpinned by

Section 29 of the South African Constitution (Republic of South Africa (RSA), 1996) which affirms the right to basic and further education, South Africans have come to expect that education can and must be provided to all. Notwithstanding the nuanced conceptions of access, success, and throughout in higher education, expectations of education being provided are resonant with Morrow's (1994) notion of a culture of entitlement which he claims often accompany political-educational protest movements and mind-sets. Yet, the quest for education and consequent liberation from poverty can generate unintended consequences for academic success and throughput, as this article will demonstrate. Mindful of the challenges of affordability and its impact on students with insufficient financial resources, the question of how they can be financially supported to achieve academic success and economic independence has been a concern for government and non-government entities for some time (Gladieux and Swail, 1998).

In light of the aforementioned, this study sought to investigate the factors that influence the students to dropout. It must be noted though that many studies have been focusing on students from disadvantaged backgrounds who are both performing poorly in their studies and who are financially needy. On the contrary, this study focused on Experiences of students facing financial difficulties to access Higher Education in the case of the University of KwaZulu-Natal.

### **1.3 CONTENT AND RATIONAL**

Berg and Hoenack (1987: 280) note that the “economic, social and political features of higher education in South Africa depend heavily upon the enrolments and access of students to these institutions”. Historically, the majority of the South African population were excluded from higher education. The major causes for this inequality to access were the socio-political circumstances in South Africa. The laws of apartheid ensured white political freedom and the national oppression of all non-whites. The tool of education was used to ensure this oppression and exclusion. Policies on admission, finance, and language of instruction and minimum requirements for accessing higher education were used by the apartheid government to exclude blacks from gaining access to higher education. Most of those who did access higher education, studied through part-time correspondence studies with UNISA or institutions like Vista University (Bunting, 1994).



Equity is therefore the pre-eminent transformation demand in both the Nepi and White Paper that deals with educational policies (Cloete et al., 2002). To redress this, enrolments at higher education institutions need to „reflect the social composition of the broader society“ so that this resource can be made available to historically disadvantaged learners (Cloete in Cloete et al., 2002). According to the Human Rights Commission (2004), the preliminary enrolment at universities and technikons in 2004 showed that black students made up about 55% of the student population at universities and 72% at technikons. This shows a dramatic increase in higher education access for black students, but the overall participation rates have decreased as the enrolment of white learners have lessened and socio-economically disadvantaged learners are still experiencing difficulty in gaining access. This means that although the composition of the student body at higher education has changed, access is still for a small elite (Cloete et al., 2002). This is of grave concern, as the failure of policy to redress inequalities is being highlighted and the equity objectives in the post 1994 period are not being met. Instead, changes have resulted in a more elite public higher education system, and the gap between those with and those without higher education has not decreased (Cloete et al., 2002).

Poole (2004) explains how the role of universities is essential in the maintenance and development of social and economic wellbeing. With this in mind the global building of the higher education sector in the 1980's and 1990's was driven by the belief that the university was a primary tool of modern nation building. Marginson (2002) highlights how UNESCO also recognises the importance of education in personal and social development. In its report *Learning: The Treasure Within*, UNESCO identifies education as one of the primary means for the “development of understanding and more harmonious interaction which facilitates the reduction of poverty, exclusion, ignorance, oppression and war” (1996: 03). In keeping with global changes in higher education, the democratically elected government of 1994 was left with the arduous task of not only overcoming the inequalities of the past by creating integration in education, but also developing policies and curricula that would support equal access to education and economic and social development in the country.

This has proven to be one of the greatest challenges to the government as deep structural flaws, going beyond 1994, constrain South Africa's model of economic development. The economy is not generating sufficient jobs for youth, women, unskilled and black people. As such The

Dinokeng Scenarios (2009) reports that 13 million people in South Africa receive social grants. This indicates that the reduction of poverty is one of the greatest and most daunting challenges in South Africa. Poverty is linked to unemployment and unemployment is closely linked to a lack of skills and education. The poor coordination between the labour and education departments further exacerbates the problem (The Dinokeng Scenarios, 2009).

A decade later The Dinokeng Scenarios (2009) found that in South Africa about 40% of households still live below a poverty line estimated by the Treasury to be about R480 per person per month. The Report also found that there is a close link between poverty, the structural problems of unemployment, and the lack of skills. Unemployment figures measured by the Labour Force Survey (in Government of RSA, 2002) indicated that unemployment in South Africa was at 30.5%. It also showed that of the total 4.8 million officially unemployed people, 4.2 million were black; 2.5 million were women and 3.4 million were under 35 years of age (Socio Economic Report, 2004). This Report further found that unemployment figures continued to rise during the period 2003-2004 and predicted that this trend would continue. The Dinokeng Scenarios then found that unemployment did decline from 31% in 2003 to 23% in 2008, but this unemployment rate is still unacceptably high. Nearly a quarter of the working-age population looking for work is still unsuccessful. The Employment Equity Commission of 2002 further found that of the 6990 reports during this period, which covered 2 605 729 employees, there was a limited improvement in the number of employment activities with respect to race (Nedlac Report, 2005). Representation of blacks in key positions remained low, despite blacks making up the majority of the total workforce. The unemployment rate amongst young, black people in South Africa is highlighted by these statistics.

In an attempt to understand the reasons for the poor economic involvement of young, black people in the South African economy the (SAIRR, 1998) shows evidence that the most important constraint on black advancement is not racial prejudice but the shortage of black people with the necessary skills and experience. The shortage of skills among people of all colours has long impeded economic growth within the country, while the demand for skilled black people has already far outstripped supply.

Although the number of black Matric learners increased over the years, 49% of matriculants in 1994 were black as compared to the 0.18% in 1952, and the enrolment figures of black students

at higher education has increased, only 17% of 2002 matriculants secured the exemptions necessary for higher education admission (Statistics South Africa in Government of RSA, 2002) and only 15% of youths between the ages of 18 and 24 years enrolled in higher education in 2001 (Socio Economic Report, 2004). Projected Matric Senior Certificate Endorsement Certificates for 2010 is only 33.8% of the projected 80.5% candidates that will sit for this exam (Simkins, 2002). This means that although policy has changed the racial composition in education, participation and throughput rates of learners from Matric to university remains low, hence the education sector is still not producing the type of skills the economy needs.

According to the National Research and Development Strategy (of the Republic of South Africa, 2002), South Africa needs well-trained innovative young people to generate jobs and wealth. The priority is therefore to improve the functioning of education and training institutions and the single most important goal facing the education system is the improvement of achievement in predominantly black schools. If this is the priority of black schools, then tertiary institutions would need to understand the reasons for the low enrolments of black children from these schools.

Tertiary institutions would also need to manage this human resource so that the employment and economic needs of the country can be met. The effective management of human resources (i.e. our youth) becomes imperative in order to sustain our economy. As the gap between supply and demand of skilled black people has already been identified by the SAIRR (1998), it becomes clear why this research is important. Today, education represents a way out of deprivation and poverty and is essential to building a participatory democracy and promoting the social inclusion of all South Africans. Access to education and the quality of education has therefore been a site of struggle and contestation for decades in South Africa (NSFAS, 2009).

Equal access in education remains an integral element of the transformation of our society so that economic and social upliftment of all South Africans can be achieved. It was with this in mind that the researcher chose to interview learners from an informal settlement. It is assumed that learners from this background would be most disadvantaged both economically and socially so an accurate measure of the success of transformation in South Africa would be gained from interviewing these learners. According to the Department of Home Affairs, 97% of Gauteng is urbanised because of the mass migration of people from rural and other areas looking for jobs

(Buanews, 2009). This has resulted in Gauteng being the smallest but most populated region in South Africa (Buanews, 2009). The Department of Education (2006) also documented that Gauteng has a public school enrolment rate, of 154% between 1975 and 1994 of black students, and a school attendance rate of 15-year olds at 98.1%. As such Gauteng was deemed as the most appropriate region to conduct this survey.

An analysis of the available literature indicates that one of the greatest achievements of the post-1994 democratic government has been the increased participation rates of non-white race groups. Equal access, however, remains the challenge, since learners from poor socio-economic backgrounds continue to be underrepresented in tertiary education (Cardak & Givon, 2004). Despite the adoption of cooperative governance between government and higher education institutions to increase consultation, participation and transparency, access to the economically disadvantaged learners remains the concern (Cloete et al., 2002). It was hoped that the changes made in governance would provide an autonomous but accountable higher education system that is accessible to all. This has not been realised. This research intends that by investigating the perceived barriers to higher education among disadvantaged students, a greater understanding and therefore management of this precious resource can be facilitated. Policy failure may be a result of a poor understanding of the barriers that disadvantaged students face when accessing higher education.

Engaging the affected party, namely disadvantaged students, in dialogue that can stimulate the recognition of limitations in policy at both an institutional and national level, is deemed important. This study is therefore relevant in that it will attempt to study the perceptions of the constraints to accessing higher education institutions, by disadvantaged students because it is believed that access and increased participation across all sectors of our community are essential. To fail to recognise this will disenfranchise and alienate whole groups within society, and hinder economic development. The findings of this research therefore has the potential to then assist in future inclusion programs and could enable schools and higher education institutions to break past injustices and empower learners from disadvantaged backgrounds to gain access to higher education and hence, a better standard of living.

#### **1.4 PROBLEM STATEMENT**

My problem is that many students are experiencing financial hardships and face threats of exclusion due to the fact that other students have been excluded by the university because of their inability to pay fees regardless of their academic performance. Higher Education Institutions (HEIs) are being pressured into resolving financial aspects in a holistic approach to suit every student regardless of their race and class status. What has been predominant is the financial hardships and threats of financial exclusion of students at University of KwaZulu-Natal, and it is for this reason protest have spread throughout the country (Koen, Cele, and King, 2006). The HEIs i.e. UKZN's Howard College, Westville and PMB campus, for this research study, is the study area for exploring the contributing factors to the threats of exclusion by the university because of inability to pay fees regardless of academic performance.

Some students, a majority being black Africans, have been declined access to HEIs due to insufficient funds and/or through rejection by the National Student Financial Aid Scheme (NSFAS). Universities throughout the country have competing priorities and the truth is that not all funds can be directed to student's financial needs (Moloi & Motaung, 2014). The *#FeesMustFall* campaign aims to address the disadvantages of student's financial needs, hence calls for free education. According to The South African Constitution (1996), everyone has the right to basic education including adult basic education, and to further education in which the state through reasonable measures, must make progressively available and accessible. However, to get funding, one must apply and there is a possibility of rejection if the basic requirements are not met (Walker & Mkwanazi, 2015). It is for this reason that student funding has become problematic, and the approach in allocation of funds has been deemed flawed because it has been found to be inefficient.

The researcher distinguishes higher education costs exceeding the general household income of the disadvantaged people, even though the South African constitution makes provision of education to be fair. South Africa is facing the challenges of affordability, access to, and the rising demand for higher learning. Correspondingly most countries in Africa, South Africa is obliged to provide social services, that is, education; health; basic provision of services and so forth. If the issue of student funding is not resolved, the country will face more protest actions, more destruction of property and the disruption of careers and creating more desolation.

## **1.5 MAIN AIM OF THE RESEARCH**

The main aim of the research is to understand the experiences of students with financial difficulties to access Higher Education at the University of KwaZulu-Natal.

### **1.5.1 Objectives of the study**

- To explore the effects of financial difficulties and fear of financial exclusion among students at UKZN.
- To explore strategies that students engage in to overcome financial difficulties
- To recommend measures that would assist students in financial difficulties to access Higher Education.

### **1.5.2 Research questions**

- What are effects of financial difficulties and fear of financial exclusion among students at UKZN?
- What are strategies that students engage in to overcome financial difficulties?
- What measures can be recommended to assist students in financial difficulties to access Higher Education

## **1.6 SIGNIFICANCE OF THE STUDY**

South Africa is faced with a challenge of young people who come from disadvantaged areas and low-income families and are faced with the dire need to convert their aspirations and see higher education as a way out of poverty (Walker & Mkwanazi, 2015). To address educational inequalities with regards to access, the government introduced the National Student Financial Aid Scheme (NSFAS) to provide support for the disadvantaged. However, NSFAS has proven to be limited and this is because of the high enrollment intakes in tertiary institutions across the country (DHET 2013).

The study can help students gain strength and finding various ways to deal with hardships and threats of financial exclusion other than resorting finding ways to get money which can yield negative consequences. If then senior students who have been resilient despite of stressful situations can conduct workshops to teach or assist other students who still battle to stand.

The significance of this study was to provide insight and recommendations to higher educational management regarding students' experiences regarding funding. Educational stakeholders are to be informed and this will assist policy and practice design in addressing the current funding model and challenges faced at the University of KwaZulu-Natal (Howard College).

## **1.7 DEFINITION OF TERMS**

In this study, the following terms are used:

*Higher Education:* according to 1 of Act 39/2008 of the higher education Act 101 of 1997 higher education means where all academic learning programs lead to a qualification that meets the requirements of the Higher Education Qualifications Framework (HEQF).

*Student:* is a person registered and studying at a higher education institution.

*Free Education:* means the provision of “free higher education” to the financially needy students from low socio-economic backgrounds.

## **1.8 CHAPTER OUTLINE**

**Chapter 1:** This is the introductory chapter of the dissertation which has outlined the background of the study, the aim and objectives, research questions, rationale of the study, a brief methodology, and the theoretical framework informing the study.

**Chapter 2:** The literature review looks at previous studies relevant on the topic of the study “Experiences of students facing financial difficulties to access Higher Education in the case of the University of KwaZulu-Natal”. Then, poverty is discussed as one of the root causes of financial difficulties. Thereafter this chapter provides the statistics of students who dropout due to financial hardship and financial exclusion. This chapter further discusses various strategies that students engage in to overcome financial hardship and threat of financial exclusion.

**Chapter 3:** The methodological chapter of this study discusses how the researcher collected and analysed data. The chapter further explores the research design that was used, identifies the targeted population and the sample, explains the data collection approaches and the tools that were used to collect data, presents the data analysis method, and the limitations of the study before concluding the chapter.

**Chapter 4:** The researcher has presented and interpreted data from the semi structured interviews interviews held with fifteen level three humanities students at UKZN. Empirical qualitative data was collected and analyses was conducted using thematic analysis. A detailed account of the demographic profile of the participants were presented. Interviews were transcribed, the comments were studied and themes identified.

**Chapter 5:** The chapter discusses the findings from the qualitative research

## **1.9 CONCLUSION**

The study has been structured into five chapters, presenting the introduction and background of the research study as the first chapter which presents the following: research problem statement; aim; objectives; main research questions; significance of study with the summary outlining the structure of this study. This Chapter presented the aim and objectives of the study. It also presented the problem statement and significance of the study. The Chapter also presented the outline of the Chapters in the dissertation.

# **CHAPTER 2: THEORETICAL FRAMEWORK AND LITERATURE REVIEW**

## **2.1 INTRODUCTION**

This chapter will be discussing a literature review on the topic of the study “Experiences of students facing financial difficulties to access Higher Education in the case of the University of



KwaZulu-Natal". According to Boote and Beile (2005) a literature review is an evaluative report of studies found in the literature related to your selected area that should describe, summarize, evaluate and clarify your literature.

Access to higher education was widely opened since the inception of the democratic government in 1994 under the theme of balancing the imbalances of the past and this goal was achieved with some success (CHE, 2007). The Center for Higher Education (CHE) 2010 argue that the proportion of black students rose to 40% of the total student body in 1999, to 61% in 2004 and to 72 % in 2005 (Valentine, Hirschy et al. 2011). Ironically, as the number of students accessing higher education increased the quantity and retention rate decreased. It is in light of this that Letseka (2009) argues that there is a large number of student's dropping out in higher education before finishing their junior degrees.

It can be inferred from the above observation that the high increase of student's dropouts might be caused by the poor quality of students entering institutions of higher education or their unpreparedness caused by the urgent need to redress the imbalances of the past. As one mentioned above its 20 years after the country attained its democracy therefore access to higher education has been created for everyone but the challenge of this period is the throughput which is caused among other things by the psychological under preparedness of the learners mostly from under sourced schools and impoverished families.

In line with this, the DoE (2005) as cited in Letseka et al (2009) released a report which noted that of the 120 000 students that enrolled in South Africa's higher education sector (Universities and Technikon) in 2000, 36 000 (or 30%) dropped out during their first year of study. A further 24 000 (or 20%) dropped out during their second and third years of study. Of the remaining 60 000 (or 50%), less than half graduated within the three years duration for a generic Bachelor's degree. Furthermore, the Department of Education (DoE) expressed concerns that this high drop-out rate resulted in the annual loss of an estimated R4.5 billion in subsidies and bursaries to higher education institutions (Letseka, 2009).

It can be argued that the statistics presented above might be an indication that students are still grappling with familiarizing themselves with the new environment and the culture of the university. Contrary to the foregoing argument, it might be that the institution's support programs are perceived not to be effective in ensuring that all students, first years and

undergraduate students in particular, are well equipped with the necessary skills to cope in the university environment. It can also be argued that resources such as financial aid, bursaries etcetera. are perceived to be wasted if students are not progressing academically because they are said to be occupying the space which is supposed to be occupied by new incoming (or prospective) students who also rely on the same financial resources to further their studies.

## **2.2 THEORETICAL FRAMEWORK**

This study used two theoretical frameworks to understand the experiences of students with financial difficulties to access Higher Education at the University of KwaZulu-Natal. The researcher used the eco-systems framework, social justice theory and economic theory in this study.

### **2.2.1 Ecosystem framework**

I used the eco-systems framework in this study. According to Hartman (1978), the ecosystems framework is a way of seeing case phenomena (the person and the environment) in their interconnected and multi-layered reality, to order and comprehend complexity, and avoid oversimplification and reductionism. Thus, it is a way of placing conceptual boundaries around cases to provide limits and define the parameters of practice with individuals, families, groups, and communities.

The ecosystem framework helped me to examine and understand interactions between individuals and society as a whole because financial difficulties to access higher education are a social issue that affects individuals, families and societies. The ecosystem framework also helped to analyse the possible interventions of financial difficulties at micro, mezzo and macro level. Macro level refers to interventions provided on a large scale that affect entire communities and systems of care. Mezzo level, happens on an intermediate scale, involving neighbourhoods, institutions or other smaller groups. Micro level is the most common practice, and happens directly with an individual client or family.

### **2.2.2 Social justice**

Another theoretical framework for this study was provided by Nancy Fraser's concept of social justice. Fraser (2008) views social justice as requiring social arrangements which make it

possible for all to participate on an equal footing in social life, she calls this participatory parity (compare Bozalek and Leibowitz 2010; Ribeiro Santos n.d.). Nancy Fraser's concept of social justice consists of three dimensions of social justice: Economic (redistribution and maldistribution); Sociocultural/legal (Recognition and misrecognition); and Political (Representation and misrepresentation).

The focus of this study was on economic dimension which includes redistribution and maldistribution. According to Bozalek and Boughey (2012) regarding the economic sphere, the distribution of material resources should enable people to interact as equals. While maldistribution refers to participatory parity being prevented or constrained by economic structures where there is a maldistribution of resources or where there is deprivation, marginalization, exploitation, disparities in wealth, income, labour and leisure time. Fraser (2008, 2009) cited in Bozalek (2014) asserts that economic structures which provide obstacles can prevent people from participating as equals by denying them the resources they need to do so. For Fraser the ability to participate in an equitable way as full partners in interaction with others and full members of society (participatory parity) are the ultimate goal of social justice.

The value of this study lies in the ability to do social justice, to empower students, give them a voice, develop them holistically, and contribute meaningfully to their learning as they find their way to academic success. Some students may fail to participate in Higher Education because of many impediments. The impediments go against the spirit of social justice as postulated by Fraser. That is why this theory is relevant for this study.

### **2.2.3 Economic Theory**

Barr (2010) reiterates the view from the economic theory, the competitiveness of universities as a measure which creates responsive demands from students and employers resulting in robust and effective quality assurance.

According to Barr (2010), public spending faces constraints as there are competing imperatives which need just as much attention, for example, health care, housing and other social amenities. There should be efficient and equitable priorities for education as a whole, thus a need for policy reform which will incorporate the current expanding participation in higher education aligned with quality. Barr (2009) bases the competitiveness of higher education beneficial with the

exception that students from low income households may have disadvantage of performing to their best potential unlike students who come from affluent households. It is in this regard that universities should not treat students in a homogenous manner because the emergence of technology has had different effects globally. The emphasis is that universities are not the same and therefore their funding methods should also be different including allocation of funds. Barr (2009) stresses that graduates should contribute to the cost of their degree because they tend to get satisfying jobs with significant private benefits, although this responsibility should not be upon their shoulder while they are still students.

It is without doubt that loan designs should have income-contingent repayments. An important feature is that well-designed loans should at least have substantial fees to cover students while they are still in the university; this will limit student poverty and widen access to tertiary education by making higher education “free” at the time of use. According to McCowan (2016), higher education has been acknowledged globally as a key driver for development hence the attribution of universities is highlighted in the post-2015 development agenda and the attainment of sustainable development goals (SDGs). It is the United Nations’ (UN) resolution on the SDGs to achieve equal access to an affordable and quality technical, vocational and tertiary education including universities for all by year 2030 (United Nations 2015; McCowan 2016).

## **2.3 LITERATURE REVIEW**

### **2.3.1 Introduction**

Higher learning is seen as a critical engine which plays a huge role in redefining and repositioning the country, and Africa at large. The aspirations are to share economic growth and social progress, however, challenges in higher education do prevail. The phenomenon is not new in sub-Saharan Africa. According to Pillay (2010), higher education has faced challenges such as high dropout rates and repetitions; inequity in access and the distribution of resources along gender; regional (urban versus rural) and socio-economic lines. This chapter begins with the definitions of the terms financial hardship and financial exclusion. Thereafter the infringement of the right to access higher education will be discussed. Then, poverty is discussed as one of the root causes of financial difficulties. Thereafter this chapter provides the statistics of students who dropout due to financial hardship and financial exclusion. Furthermore, this chapter discusses various strategies students engage in to overcome financial hardship and threat of financial

exclusion. Finally, this chapter discusses the effect caused by financial hardship. The chapter concludes by asserting that there is no doubt that financial difficulties and threat to financial exclusion are widely spread globally and locally.

### **2.3.2 Definitions**

The term “financial hardship” is commonly used; however, there is no clear definition that is provided by the literature. Tennant, Wright and Jackson (2009:10) state that “The term ‘financial hardship’ is used synonymously in the literature with terms such as financial distress, financial constraint, financial fragility or difficulty (for example, Allen Consulting Group 2008; State Services Authority 2008; La Cava and Simon 2005; ABS 2004; and Worthington 2006)”. This means that financial hardship is an on-going difficulty of insufficient means to fulfil the needs of a person that affects a person in various areas such as in his/her mind and body. Saunders (2003) and Saunders (2004) provides insight by stating that financial hardship is related to poverty and observes that the term poverty is rarely used now in government circles - which he associates with the fall in confidence towards poverty statistics.

According to Pocock (2012) financial exclusion is where students leave the university because of an inability to continue to fund their studies. This shows that financial hardship and financial exclusion are linked, for example due to poor background, a student who did not get any loan, sponsor or funding may be excluded from the university because of her inability to continue to pay his/her fees irrespective of his/her academic performance. According to Abahlali (2007) financial exclusions of students are continuing; for instance, in 2007 second semester about 80 students in Howard College and Westville were unable to get through the Registration Appeals process successfully. The number of financially excluded students may be the underlying cause of fear and anxiety among social work students.

### **2.3.3 The legacy of inequality in South Africa**

In order to understand the legacy of inequality in South Africa the policy of apartheid has to be discussed. According to Judge O’Regan (in Jagwanth, 2000) the policy of apartheid legally and systematically discriminated against black people in all aspects of social life. Black people were prevented from becoming owners of property or even residing in areas classified as „white“, which constituted nearly 90% of the land mass of South Africa. Senior jobs and access to schools

and universities were denied to them; civic amenities, including transport systems, public parks, libraries and many shops, were also closed to black people. Instead, separate and inferior facilities were provided. The deep scars that these appalling policies have left are still visible in South Africa fifteen years after democracy.

Sociological theories on education expound that education is a tool used by societies to either oppress or uplift communities. The world over, societies have been plagued by social class inequalities in education. According to Chisholm, “Overlain by an ideology of white superiority and black inferiority, apartheid education divided education privilege and achievement by race,” (2005: 204). The provision of education in South Africa was made according to strict segregation. Individuals were classified into four racial groups with an education department for each group. The inequalities between black and white educations exist therefore as a legacy of apartheid. South African education is consequently not only plagued by social inequalities, but by racial inequalities too.

This could not have been more explicit than when the 1984 constitution was introduced, where higher education institutions were designated for the exclusive use of one of the four race groups: African, coloured, Indian and white. In 1985 a total of 19 higher 12 education institutions had been designated for whites, 2 for coloureds, 2 for Indians and 6 for Africans (Bunting,1994) Legal constraints were placed on these institutions to prevent them from enrolling students from another race group. The National Party government maintained that higher education institutions were legally an entity of the State and they further fragmented the system by drawing rigid distinctions in universities.

Bunting found that South Africa’s higher education system was characterised by “unjustifiable inequalities and often as a consequence by serious inefficiencies” (1994: 224). Policy development to reform higher education in the new South Africa was deemed essential to redress these inequalities and inefficiencies. Before even attempting to examine the policy changes made in post-apartheid South Africa therefore, it is important to identify some of the inequalities and inefficiencies inherited by the current higher education system, in order to gain a more insightful understanding of the critical issues that need to be addressed in the transformation of higher education.

#### **2.3.4 Inequalities in higher education**

According to Bunting (1994) apartheid had generated some key and totally unjustified inequalities in higher education that needs to be understood, the most important of these being access to higher education. Access has been completely skewed, largely because white students were enrolled to the exclusion of black South African students even though at the time white students constituted less than 13% of the population of South Africa (Bunting, 1994). This was designed to entrench the power and privilege of the ruling white minority.

Another inequality is student outputs, as most graduates from tertiary institutions were white and black students who did graduate did so from less recognised or favoured institutions (Bunting, 1994). The permanent academic posts at tertiary institutions in South Africa were filled mainly by white academics who served the interest of white learners. Gender inequality was extremely noticeable in that women were underrepresented at tertiary institutions and especially within certain fields of study and in the senior academic and administrative ranks.

The final key inequality identified by Bunting (1994) was that of institutional inequalities. He found that higher education institutions in South Africa were grouped either as Assembly or non-Assembly institutions, which further disadvantaged black learners in that the Assembly institutions received better staffing resources and funding from the government as compared to non-Assembly institutions which were accessible to black learners.

These serious issues highlighted the need for redress of the South African higher education system and the challenges faced by post-apartheid policies. The challenge for the government of national unity was to unwind the legacy of apartheid and create a higher education system in which the principles of equity are satisfied.

### **2.3.5 Inefficiencies in higher education**

Higher education has inherited past inefficiencies that still plague them (Banting, 1994). This highlighted that the legacy of inefficiency left by apartheid in higher education was because the system had not been fulfilling its objectives in the most cost effective way possible nor had it been meeting the goals and objectives which it should as a higher education system. His argument is that a coherent and reasonable theoretical framework underpinning the institutions were lacking, resulting in weak and dubious management and unequal distribution of resources with little accountability.

These concerns highlight the major and central issues that faced the new democratically elected South African government which has been intent on transforming the higher education system. As such, it has been noted that: South African education since 1990 has been part of a debate for fundamental change from the apartheid order to a just, non-racial democratic state. Schooling and selection for higher education are being challenged to meet goals of equity and development of the highly disadvantaged black majority of the population. (Herman, 1995).

Herman (1995) has highlighted the frenzied activities within the education system to effect change. Since the democratic elections of 1994, the restructuring of education and training has been a top priority for education authorities. The government has acknowledged that central to the activities of the South African society is education and training. This is so because education impacts on every family and constitutes the wealth of the country. For education to fulfil its responsibility of empowering the nation, the government had to create a system that would open the doors of learning to all. However, South Africa had never had a truly national system of education and training and therefore the Department of Education and Training published a number of policy documents aimed at restructuring the education system.

### **2.3.6 Barriers to equality of access and participation in higher education**

Evidence from the literature in Ireland (Equality Studies Centre, UCD, 1995; Lynch & O'Riordan, 1998; O'Neill, 1992); Mozambique (Paraskeva in Hill & Roskam, 2009); Venezuela (Muhr & Verger, 2008); and other African countries (WENR, 2006) show that precise barriers encountered by low-income working class students in entering higher education institutions are remarkably similar across the world. The literature review demonstrates that there are four groups of obstacles: economic barriers as the overriding obstacle to equality of opportunity defined in terms of equality of access and participation, social and cultural barriers as well as educational constraints.

### **2.3.7 Economic barriers to Higher Education**

Poverty is a social problem and according to the Marxian perspective is understood as “a system of inequality generated by a capitalist economy” (Haralambos, 1983: 192). According to The Dinokeng Scenarios (2009), 63% of the African population in South Africa is poor. The causes of poverty are linked closely to unemployment and unemployment in South Africa is said to be



growing at two percentage points per year (The Dinokeng Scenarios, 2009). Makiwane and Kwizera (2008) found in their study on the youth and their well-being in South Africa, that a paradox between education and employment exists. They found that although a linear relationship generally exists between the level of education and employment, since 1995 the largest growth in unemployment has been among those with matriculation and tertiary education.

African graduates have been worst affected and this has been related to the fields of study chosen and perceptions around the quality of education gained from historically disadvantaged institutions. McCord and Borat (2003) point out, South Africa's unemployment rates are higher than those of most developing countries in Latin America or Asia, and significantly higher than those of the middle or higher income countries. The study of Makiwane and Kwizera (2008) showed that the youth are disproportionately affected by unemployment in South Africa. They found that more than two thirds of youth between the ages of 18 and 35 years are unemployed. The worst affected being young people with low levels of education, women, rural youth and African youth. According to them unemployment has been linked to the inability of the economy to cope with the massive increase in the economically active population, particularly among women.

This inability of the economy to cope with employment demands results increase in low income households whose struggle would be to make ends meet. Paying for higher education would then be impossible a luxury that, if bought, would be at the expense of other family members and even at the expense of basic needs. The increase in tuition fees at higher education institutions and the relative decline of family income in the bottom quartile of the distribution leads one to conclude that learners from low-income families will be credit constrained and therefore strapped for cash to access these institutions (Cardak & Givon, 2004).

O'Neill (1992) showed that even the first step of getting the money for an application form for higher education was a barrier for some, having money for COA (Central Application Office) form can be a lot of money to ask for at home. Lynch and O'Riordan (1998) found that money is the bottom line on everything, as many households with limited income regarded expenditure on higher education for one child as a luxury which could only be bought at the expense of other family members. Lynch and O'Riordan (1998) further found that low income households view college as an impossibility for working-class students that day-to-day issues are the priority and

college is not a primary consideration. Lynch and O'Riordan (1998), Paraskeva (in Hill and Roskam, 2009) and Muhr and Verger (2008) found that community activists were keenly aware of the role that structural (state-managed) conditions and systems played in perpetuating inequalities across groups. The causes of poverty were linked closely to unemployment, low pay and lack of security.

In South Africa, despite the reduction of unemployment from 31% in 2003 to 23% in 2008, unemployment is still unacceptably high. Nearly a quarter of the working age population looking for work is unsuccessful (The Dinokeng Scenarios, 2009). The 2008-2009 global economic crisis has further exacerbated unemployment, which has led to a drop in demand for primary exports in the resources sector. The Dinokeng Scenarios (2009) further found that the problem of unemployment in South Africa is mainly concentrated among the young, among women, among the unskilled and among blacks. They found that there is a very high association between poverty and unemployment and that most of the unemployed are concentrated in the poorest households. Unemployment in the lowest-income quintile (fifth) is 72%, compared with just 7% in the top quintile (The Dinokeng Scenarios, 2009).

The global and local recession has further impacted on these statistics. Making ends meet for families in South Africa, as in other parts of the world is becoming increasingly difficult. Higher education is a luxury that many homes cannot afford in this financial climate resulting in fewer young people accessing tertiary institutions and more poorly educated youth attempting to gain employment. Makiwane and Kwizera (2008) found that young people spend on average over a year looking for a job. When young people do find work, it is often temporary, poorly paid, under poor working conditions and with limited career prospects. At least a quarter of young people are employed in temporary positions and about two thirds work in the services sector. The Status of the Youth data shows a growing percentage of young people, particularly African and Coloured youth, work in the informal sector (in Makiwane & Kwizera, 2008).

The second factor in the economic barriers to accessing and participating in higher education is that financially disadvantaged learners at school do not have the money to attend the better resourced schools and therefore may be deprived in the exposure that they get to prepare them for higher education. They would not have the money for tuition fees or extra lessons to assist them in areas of weakness, unlike their wealthier counterparts. This could disadvantage them in

their ability to access higher education. Lynch and O’Riordan (1998) found that working class children were economically disadvantaged and therefore unable to access grinds private tuition, which affected their performance and rate of progression to higher education. Lynch and O’Riordan (1998) also noted that these children do not have the financial motivation to expect more educationally and that weekend courses that would assist poorer learners to honour or improve their marks could not be attended due to financial difficulties at home.

In South Africa 13 million people are now receiving social grants, hence poverty remains a deep and daunting challenge. The Dinokeng Scenarios (2009) found that about 40% of households still live below the poverty line, which according to the Treasury is estimated to be about R480 per person per month. Poverty is closely linked to the structural problems of unemployment and the lack of skills; unemployment affects poor households most severely. According to this report hunger remains a common characteristic among poor people in South Africa. Testimonies from the African Monitor's 2008 Poverty Hearings consistently highlight that poor people still struggle with hunger and lack of nutrition. This affects their health and educational prospects, as well as reducing their chances of finding jobs.

Associated with economic constraints to accessing and participating in higher education is the lack of adequate resources for study among the economically disadvantaged. Lynch and O’Riordan (1998) found that living conditions are not amenable to effective studying. Thus, the lack of a quiet place to study, adequate heating, a proper place to work and access to study materials was a huge barrier to achieving the results necessary to progress to higher education (Lynch & O’Riordan, 1998).

### **2.3.8 The infringement of the right to access higher education**

Financial hardship and financial exclusion among university students has been a persistent problem across the globe. Severe, economy crisis which has occurred has affected many countries badly. Davies states that “the global financial crisis (GFC) or global economic crisis is commonly believed to have begun in July 2007 with the credit crunch, when a loss of confidence by US investors in the value of sub-prime mortgages caused a liquidity crisis” (2014: 01). Davies (2014) further mention that by September 2008, the crisis had worsened as stock markets around the globe crashed and became highly volatile and consumer confidence hit rock bottom as

everyone tightened their belts in fear of what could lie ahead. This has caused many financial problems to occur among students worldwide, including South Africa.

According to Cooke, Barkham, Audin and Bradley (2004), the recent White Paper, the Future of Higher Education has made it clear that more students are to be encouraged into higher education, especially those who come from disadvantaged backgrounds: Education must be a force for opportunity and social justice, not for the entrenchment of privilege by making certain that the opportunities that higher education brings are available to all those who have the potential to benefit from them, regardless of their background. However, this is not always so in reality due to financial constraints that leads to financial exclusion of students; i.e. the government has limited packages of funding to assist those from disadvantage background. Therefore, in view of the above there would be distributive injustice that pertains to the class structure or economic sphere of society (Bozalek, and Boughey, 2012).

### **2.3.9 Poverty is one of the root causes of financial hardship**

According to Letseka and Maile (2008) it appears that the government has decided that the costs of getting working class children to university are too high as relatively low levels of public funding for tertiary education translate into higher fees, effectively shutting out the poor and reducing the ability of universities to contribute to social and economic development. Poverty is one of the main causes of financial hardship and social exclusion; many students in further education are very familiar with both. One of the most common problems is that some students who are not able to get any scholarship depends on their parents for support and as a result parents make loans to pay for the educational expenses of their children. In view of the above statement Singh (2012) states that if parents fail to make payments on the loan they took for paying the fees of their children or defer the payment if they currently cannot afford to pay for it they become backlisted. Furthermore, indebted parents cannot get loans, and children whose parents earn too much to qualify for NSFAS and too little to qualify for loans might be the worst off.

In this context it is important to consider Bennett's assertion that students from all social classes cited debt as one of the worst aspects of university life: twice as many students from blue-collar, manual and unskilled families had financial difficulties (Bennett's, 2003). This means that although this is a generally problem it does appear to affect people from low social economic

group more. Nyakunga (2011) asserts that this may have an influence on their academic performance especially when the loan does not cover all the costs of education or where the parents do not have the financial means. As a result, students may face financial hardship. In this regard Bozalek and Boughey (2012) say that participatory parity would be prevented or constrained by economic structures where there is a maldistribution of resources or where there is deprivation, marginalization, exploitation, disparities in wealth, income, and labour and leisure time; regarding the economic sphere, the distribution of material resources should enable people to interact as equals.

### **2.3.10 Financial Issues**

Financial problems affect academic achievement. Miller (1970) mentioned that financial problems constitute a difficulty faced by under-graduate's university students worldwide. Higher education is open largely to those who can afford it. The availability of money, whether from family income or from bursaries, is a determining factor. Farrell and Farrell (2003) also stated that third year students are faced with financial difficulties as some of them do not get financial aid either bursary at their first year level.

Whereas Iohnes (1990) mentioned that students experiencing severe financial hardship had to take a job while at university; this may have detrimental effects on studies and social activities. Kantanis (1998) contends that past researchers, focusing on transition, have concerned themselves primarily with the student's inability to successfully make the transition from the secondary to the tertiary sector. The fact that secondary schooling differs from independent learning at tertiary level leaves some first years with confusion on how the system of education operates. Although other contributory factors to a smooth transition, such as financial, environmental and social elements have been considered, all factors are interrelated in such a complex manner that to overlook or dismiss one devalues the significance not only of that particular factor but also its influence on the other elements of transition.

This seems to be a crucial barrier to learning for students nationally. Studies have revealed that students do experience financial problems, which affect their academic achievement. According to Barnsley (1999) financial problems are one of the factors affecting student's performance. He further stated that a student's financial worries could not be underestimated. Often students are unaware of financial aid programs and cannot find people to stand as surety for loan applications.

This leads to a great deal of anxiety and frustration and is very time consuming for students. Many of them are forced to register late due to a lack of funding.

### **2.3.11 Socioeconomic Background**

The student's socioeconomic background is known to have an impact on university attendance that is, a strong relationship exists between the lack of financial resources and becoming a university student. In interviews, a respondent reflected on the role within the family: "With me I knew that they didn't have money. I couldn't afford my studies; it is easier when you are working. But I sat at home and my people did not understand."

Many students have a limited understanding of what will be required while studying at a higher education institution. One respondent said: "*My parents managed to pay the fees because they say they have saved me money for the fees only. But there are difficulties paying for my accommodation ... Both my parents work in a factory and cannot afford any extras.*"

Students experience harassment if they are not able to pay their fees and are placed on the Credit Bureau list, even if they are able to pass all subjects successfully. One respondent stated: "*I passed all my subjects but I had to leave the institution ... NSFAS could not pay all the fees the institution will take me to the Credit Bureau ... it is always a problem because you're still owing money and they say no, you can't enrol.*"

Funding in the South African higher education context should not primarily be based on paying of university fees. When this occurs the needs of impoverished students are not fully met and it creates unnecessary psychological stress for them. As a result, students become preoccupied with finding ways of addressing and meeting their other financial needs such as living, accommodation, resources for assignments and registration fees. A pattern emerges based on research findings, namely that a "one size fits all" approach to student funding cannot be adopted within the South African scenario. Funders of students in higher education need to take a fresh look at funding and consider the individual student in terms of the financial needs of their family.

Funders may, firstly, have to view individual students and their socioeconomic and academic needs, to develop a plan concerning their individual and family needs and to determine how they can be funded to ensure their academic success. Secondly, based on this assessment, funding

may vary from student to student and may give rise to various categories arising. Thirdly, funding may also differ from discipline to discipline because different projects and assignments are dependent on the buying in of resources for developing assignments and projects.

Without appropriate and adequate financial funding students who come from financially challenged households in South Africa might never be able to achieve academic success, change the negative cycle of poverty or contribute towards changing the race and gender profile of South African academe. There are numerous inter-linked socio-economic factors, which affect students' academic performance (Chaparro et al., 2009). The quality of education obtained from previous high school, language and technological barriers, the institutional support as well as residential dynamics are just some of the countless socio-economic factors which are faced by students which affect their academic performance.

### **2.3.12 Impact of student's family economic background on academic performance**

A 2006 study conducted by the Human Sciences Research Council in South Africa in seven local universities showed that most tertiary dropouts and failures were first generation students, who came from families with low incomes and low literacy levels (Naidoo, 2008). Similar results from a recent study conducted by the Vaal University of Technology were also documented by Brits et al. (2011). McGregor (2007) and confirm that the financial pressure experienced by students is one of the forces behind the increasing rate of undergraduate dropouts. Such students are classified as high risk due to the fact that they lack the finances for tuition fees and to cater for other needs.

The majority of new students enrolling into South African universities today come from low socio-economic backgrounds, most of whom are first generation individuals (Letseka, 2007 and Naidoo, 2008). Financial access in university is important as it means students are able to provide for their needs. When students have little or no support from home or funding schemes, this makes survival difficult while attending university (Fowler, 2003). Furthermore; students with limited support tend to seek employment and try to manage their time work and academics which is known to influence the time spent on academic work and subsequently affects academic performance (Nugent, 2011) as they try to work around a limited time frame (Singh & Vickers 2008). The income obtained from employment does make a significant difference; however, the

pressure of being employed adversely affects students' academic performance (Jones et al, 2009).

A South African study conducted by the Human Science Research Council on the reasons why university students drop out found that it was due to 19 financial issues and that 70 percent of South African students who drop out come from low income homes (Letseka, 2008). In addition, those students have parents or guardians earning R1 600 or less per month, which is insufficient for the support of a university student and family needs. University expenses are steep, especially for the poor who have limited or no financial support structures in place such as student loans, government funding or bursaries. Upfront registration fees, accommodation and meal expenses, book, stationery, clothes etc. form part of a students' budget which does not work in favour of the economically disadvantaged (Jones et al, 2009; Naidoo, 2008; Fowler, 2003). As means to access finance, students from economically poor backgrounds are known to take part-time jobs to make ends meet (Benson, 1998).

When it comes to employed students; the time spent working displaces the time that ought to be spent on academic activities such as assignments, studying and other activities (Singh & Vickers, 2008). A Melbourne University Study revealed that students can work a maximum of 12 hours per week before hindering academic potential (Brookman, 2008). Hughes (2009) conducted a study which aimed to reveal the prevalence of food insecurity among Australian university students. Results revealed that 70 percent of students were employed so as to cover some living expenses, with 73 percent of them reporting that having employment reduced their study time. Students work around a limited time frame. The lack of time invested in academic activities impairs on the individual's overall performance.

South Africa is faced with a serious challenge of high unemployment rates which has serious implications on the success rates of tertiary students as literature has revealed how financial background can affect students' academic performance. It has been proven that financial pressures experienced by students weakens academic performance and exacerbates undergraduate drop out (Brits et al., 2011). These realities begin to question the readiness and role of universities and relevant stakeholders in this rather major challenge. They further provide enough reason for institutions, the state and support stakeholders to seek and implement means of financially assisting "high risk" students.



### **2.3.13 Student finance and family background**

The studies and reports indicate that financial hardships facing many students may be the contributory factor to the high drop-out rate, especially those who are from poor families (HE Green Paper, 2012). The DoE expressed concerns that this high drop-out rate resulted in the annual loss of an estimated R4.5 billion in subsidies and bursaries to higher education institutions (Letseka, 2009).

Factors such as work, family, study commitments, insufficient time, ill health, pregnancy and being a father, cultural isolation, ‘missing out’ on youthful social activities and study load are also contributing to student dropouts (Forsyth and Furlong, 2003). Family background and economic circumstances during childhood are seen as predictors of educational success in young adulthood (Haveman, Wolfe et al., 1991).

Forsyth and Furlong assert that “despite this overall expansion, the gap in the level of participation between the most affluent and the most disadvantaged young people has remained clear” (2003: 205). Forsyth and Furlong (2003) further argue that less affluent students are more likely to drop out of higher education because of financial hardship. However, it can be argued that despite the financial hardship that students might have to endure, collective commitment plays a role in the decision of whether to drop out or not.

### **2.3.14 Impact of family’s financial background on student’s food security status**

Being in university is extremely costly for all students across the board (Chaparro et al., 2009). If students from developed economies and some with secured funding face difficulties in securing food, it implies that students coming from low socio-economic backgrounds face even greater challenges in making ends meet. Research has shown that there lies a link between household income and food security. The high cost of tuition brings about direct effects on food insecurity, leading to serious implications on students especially those from lower socioeconomic backgrounds.

High income households are prone to purchasing healthier and higher quality foods whereas lower income households purchase cheaper, refined grains, added sugars and foods richer in vegetable fats (Tarasuk, 2009). The financial positions in which students come from also have implications on their food security (Chaparro et al., 2009). This illustrate that, majority of

university students in South Africa come from extremely poor families where parents and guardian's income ranges between R400 to R1 600 (Letseka, 2007). Those with some funding are faced with inability to cover the additional costs, including the cost of food (Letseka, 2007). With the accumulated costs of tuition fees, residence fees, textbooks and stationery, transport, and other expenses further pile up onto financial burdens leading to food insecurity (Naidoo, 2008).

Students with very low income backgrounds and are without adequate funding are at the receiving end of the negative impacts of food insecurity as they are more susceptible to consuming cheap foods which are deprived of nutritional value (Rose, 2010). These types of foods are usually ready-made, saturated in fats and dense in energy. Rose (2010) states that low income individuals often find it difficult to access fresh fruits and vegetables and as a result, they opt to purchasing cheap foods. Rose (2010) further adds that such cheap foods further poses as a health hazard to these individuals. When adequate nutritional needs are not met; student's health status is at risk since the probability of contracting diet-related diseases is increased (Hughes et al., 2010). Furthermore, because of the low socio-economic background which majority of students come from; a significant proportion of student's further face food insecurity resulting from sending their funding home as remittances.

In an ideal condition, the money sent home would have been used for purchasing groceries and ensuring sustained food supply for the students (Tomaselli, 2010). It has been noted that students especially from low income backgrounds struggle to concentrate on their academic work as they do not have the adequate purchasing power to feed themselves (Naidoo, 2008). It is also noted by Shreeves (2010) that students that come from low socio-economic background are aware of their financial situation and do acknowledge that their parents have few resources to assist them. This highlights the competing demands between students and funds.

### **2.3.15 The statistics of students who dropout due to financial hardship and financial exclusion**

Harding explains that Financial problems increased the likelihood of students withdrawing early from their academic programs (2011, p 486). Financial hardships are one of the main reasons why students do not complete their qualifications. Harding (2011) also reports that (Brennan et al. 2005) have found that students experience unexpected difficulties or increasing concern over

financial matters as they progress through their academic programme. Letseka and Maile (2008) reported that in 2005 the Department of Education stated that of the 120 000 students who enrolled in higher education in 2000, 36 000 (30%) dropped out in their first year of study and a further 24 000 (20%) dropped out during their second and third years.

Letseka and Maile (2008) further assert that recent evidence shows that on average, 70% of the families with children of the higher education drop-outs surveyed were in the category of low economic status; especially African families were particularly poor, with some parents and guardians earning less than R1 600 a month. Therefore, student financial hardship has often been identified as a barrier to completion, especially by students from lower socio-economic groups. Thus, Letseka and Maile (2008) perceive this as a vicious cycle of maldistribution and exclusion from one generation to the next.

The decision to enrol for university studies has been described by Bakewell (2008) as one of most celebrated shifts in life towards absolute freedom, greater financial responsibility and more effective time management. It is therefore imperative to note that dropping out of university before completion of studies has personal, institutional and social repercussions. At the personal level, there are economic costs such as wastage of the sunken financial resources, the greater risk of unemployment coupled with lower lifetime productivity and earnings (Arulampalam, Naylor & Smith, 2005).

Dropouts also undergo emotional and psychological stress arising from feelings of inadequacy and low personal worth (Edwards & Cangemi, 1990). For universities, dropouts are associated with financial loss and reduced academic reputation (Larsen, 2013). The university dropout or non-completion rate is a quality indicator in the evaluation and ranking of universities (Yorke, 1998). At the societal level, university dropouts represent higher education inefficiency because the supply of university graduates affects both the returns to education as well as economic growth (Bound & Turner, 2011). In addition, high non-completion rates can undermine access to higher education, put off potential students and cause institutional instability (Lockhart, 2004).

Although the reasons for dropping out of university are many and varied, studies show that the socio-economic status of students is the most fundamental cause of non-completion rates world-over (Chen & DesJardins, 2010). Many of these studies indicate that students from less privileged family backgrounds have greater chances of dropping out of university as compared to

those from well-to-do families (Blanden & Gregg, 2004). Some studies have alleged that the most powerful socio-economic determinant forcing students to withdraw from university is financial exigency (Bennett, 2003). Similarly, a study carried out in East Africa revealed that financial constraints were the greatest challenge to completion of university education (Griffin, 2007).

In South Africa, Letseka & Maile (2008) reported that financial difficulties accounted for 70% of university drop-outs. It is therefore not surprising that several studies demonstrate that financial assistance is positively correlated to university completion (Alon, 2005). In fact, Gross, Berry & Reynolds (2015) declare that financial aid and completion rates are critical elements in the strategic management of academic success in higher education.

### **2.3.16 Promoting Equity or Reinforcing inequality?**

South African universities have experienced student uprisings in demand for free education and suggest that state funding is limited thus inadequate and this contradicts the South African constitution which states that everyone has the right to education. However, this does not mean that the state is obligated to provide free education for higher learning and this is because the feasibility of such a measure is questionable under two considerations namely: - the country's current economic climate and the equity perspective. Pillay (2016) argues that under the economic climate that there is low economic growth driven by universities and in contrary the tax base is unlikely to increase especially towards education in its social sector spending. In the equity phenomenon, the issue resolves around public resources being channeled towards universities. In light of this there are subsectors which need to be taken into consideration such as early child development; vocational education and training should be prioritised prior to universities' demand because this will reduce inequalities and allow a more inclusive equal life outcome.

Universities have faced huge demands in post-apartheid South Africa as the government made a commitment to increase access to resources and promote racial gender equity. Pillay (2016) states that the participation rate in higher education when expressed as a proportion of age group ranges from eighteen to twenty-four years. This has doubled close to twenty percent in 2015 such that no country in sub-Saharan Africa where the average gross enrolment ratio is eight percent is compared to South Africa (UNESCO 2016; Pillay, 2016). Bozalek and Boughey (2012) argue

that Nancy Fraser interprets as a normative framework for social justice that will create a more inclusive environment concerning higher education in South Africa because what prevails is the disjuncture which occurs between policies at promoting inclusivity for students in the higher education sector.

Fraser's normative framework on social justice equates the ability of participation as equals and full partners in social interaction in order to enable people to interact at an equal footing through three dimensions that is economic; cultural and political. Bozalek and Boughey (2012) argue that higher education is faced with problems of misframing which act as a major form of injustice, for example: the partitions of political spaces which block students from challenging forces that oppress them hence they suggest that it is here where misframing is implied in institutional settings which are imposed on the South African higher education system. As a result, struggles against misrecognition and maldistribution succeed, here the issue identified is that individual students, lecturers and institutions are held accountable for the success of higher learning instead of the entire education system which is inequitable (Bozalek & Boughey 2012).

### **2.3.17 The rise of #fees must fall**

According to Abahlali (2007) the financial exclusions of students are continuing; for instance, in 2007 second semester about 80 students in Howard College and Westville were unable to get through the Registration Appeals process successfully. Personally I have experienced the fear of being financially excluded while many of our fellow students were excluded on 2017 because they owed the university. This has increased the anxiety levels within me and motivated me to better understand the experiences of students facing financial difficulties to access Higher Education in the case of the University of KwaZulu-Natal.

In March 2015, Chumani Maxwele, a student at the University of Cape Town (UCT), defaced the statue of Cecil John Rhodes, which is located on the university's premises. The vandalism of the British imperialist's statue made headlines as a strong political statement against the colonial hegemonies still prevalent in South African spaces. The act instigated the now infamous and polarizing leaderless hashtag movements, #RhodesMustFall and #FeesMustFall, which were most likely influenced by, #BlackLivesMatter (Beukes, 2017). #FeesMustFall activists are now referred to as 'fallists' and a series of derivatives of the hashtags are used daily. These movements led to a third leaderless movement called #ZumaMustFall (referring to President

Jacob Zuma), which prompted arguably the largest nation-wide protest in South Africa's history in April 2017. Moreover, the 'must fall' hashtags have prompted smaller campaigns, some legitimate and others satirical and comedic. For example, the #datamustfall hashtag expressed upset over the high cost of Internet data in South Africa. Nonetheless, it was the University protests that started it all. The #FeesMustFall protest at the University of Witwatersrand (Wits) in 2015 was the first in a series of volatile protests at universities across the country after annual fee increases were announced. The hashtag was not only used to mobilize and organize students during protest periods, but remarkably also to crowd source funding for legal fees (in the event of arrests), as well as food and refreshments. When protests were appeased, the hashtag mediated dialectical engagement instead.

With the movement reaching its third year in 2017, Universities have had a monumental challenge communicating and connecting with students. Predictably, the protests were easily comparable to the 1976 Soweto student Uprisings, although thus far all but two casualties were reported, none of who were protestors. Thus far South African universities and the government appeared to use SNS as a one-way communicative platform, rather than a discursive medium for engaging with the movements using a dialectical, constructive and engaging approach. During the protests, the universities' various public communications were widely received with derision, while the government structures remained silent, only commenting publicly in news sources.

Moreover, a growing dissatisfaction with the president was expressed through #FeesMustFall. This has created a dialectics of context (Blommaert, 2005) and shifted the orders of indexicality, i.e. "connections between linguistic signs and contexts" (Ibid). A shift in the indexical qualities associated with education and the state respectively is novel, yet discernible in the discourse evoked from #FeesMustFall. As parastatal institutions much of the funding hinges on government contributions, which means the fallists' struggle with universities is at odds with this reality. Ultimately, #FeesMustFall displays historically shaped power relations. Hence this thesis will attempt to uncover the intimate workings of #FeesMustFall through the paradigms of subordination and domination (Scott, 1990) using discourse analysis.

It was the Wits University of Johannesburg protest that shook the country and put it to a standstill on 14 October 2015 after an announcement of 10.5 percent fees increment was made (Beer et al. 2016). After 10 days of protest action, the presidency announced a zero percent

tuition fee increment for the 2016 academic year (De Beer et al. 2016). The revolutionary student protest for free education which was initially intended for the poor then become extended to free education for all (De Beer et al. 2016). Wangenge-Ouma et al. (2016) points out that, free education exacerbates nothing but inequalities and is unsustainable for poor political economies in the long run; this also requires the sustaining of quality education. After careful calculations (De Beer et al. 2016) suggest that free education can be achieved at the cost of 44.4 billion annually from the government, however, this amount does not include the increasing number of in takes currently at demand in higher learning institutions; nor does it include accommodation fees with meals, books and so forth.

South Africa is among the five African Universities that have appeared in the Shanghai top 500, its education system has been placed between 27 and 33 along with the Czech Republic, Hong Kong, New Zealand and Ireland (Cloete, 2016). In addition to this is its extraordinary ranking of BRICS and emerging economies where three South African universities made the top 12 namely: University of Cape (4<sup>th</sup>), Witwatersrand (6<sup>th</sup>) and Stellenbosch University at the 11<sup>th</sup> place. While Brazil and Russia each only manage to secure one spot each in the top 12 and India with its billion population none. This shows how far South Africa has excelled when compared to the rest of Africa. Despite having taken such significant strides, South Africa still faces challenges including the continued lack of access to university education. Higher education in South Africa attempts to preserve quality with high rates of returns for a completed undergraduate degree while excepting to reduce inequality at the same time (Cloete, 2016).

Higher education in South Africa has been calculated to be very expensive and this is because of underfunding from government, hence the challenge will remain in producing high skilled graduates and absorbing academically and materially poor students. It is with no doubt that the system is unsustainable. Currently the government's subsidy has dropped from 49% to 40% of the total university income while on the contrary student's fees have risen from 24% to 31% (Cloete, 2016). This has been viewed as a survival strategy because the low reward from graduation means that universities have taken high risks and allowed 70% of the subsidy by inflating fees which will cover the cost of the inefficiencies of low completion rates. This then puts poor students at a compromising position because even though NSFAS serves as an extension of the country's social grant system. Cloete (2016) warns of students who fail to

complete their studies, that regardless of their circumstances financially or academically they would have to pay back the debt accumulated. In this case, what the higher learning institutions would have done is to disempower poor students instead of empowering and bringing transformation to society at large.

The eye-opening event has been that of groups, the poor and rich found a common ground and revolted against the higher education system. Evidence sits in HEIs infrastructure which was compromised. The students were fed up and had finally realized the government's pretence to redress inequalities of higher hence people should have not been surprised when students extended their protest to a national revolution (Cloete, 2016). The question remains if whether free education at higher learning is possible. Most if not all revolutions in Africa were, and still to a greater extent youth driven, however, South Africa is about to experience a twist as the chance of free education will be a difficult experience even though it seems as if it has the support of most citizens. Cloete (2016) points out and argues that even China who has highly invested in higher education does not have free education. The argument presented is that throughout the world, from those developing and those developed a small proportion of the poor go to higher learning institutions and complete successfully and this is because there is a lack of academic, social and material capital.

### **2.3.18 Various strategies students engage in to overcome financial hardship and threat of financial exclusion**

The various strategies that students engage in include finding part time jobs, staying at home in order to save money, dating sugar daddies and older women and striking and they are as follows:

#### **2.3.18.1 Finding part time jobs**

Students respond in various ways to financial hardship and one of the ways is to find a parttime job. Studies by Sorensen and Winn (1993); and Paton-Saltzberg and Lindsay (1993) cited in Ford, Bosworth and Wilson (1995) indicate that two-thirds and three-quarters of undergraduates respectively with term-time jobs report some associated negative academic consequence. These range from reduced time for academic study, missing course work deadlines, to missing lectures and seminars. In other words, resorting to part time jobs in order to cope with their financial constraints; has in the majority of cases a negative impact on students' academic performance.



Similarly, Harding asserts that “term-time employment had a negative impact, regardless of the number of hours worked (2011, 486). Callender (1999) cited in Bennett (2003) report that as part-time employment becomes an important source of funding, so too does it increasingly interfere with a student’s academic work. Whereas Cooper et al. (2002) found that considerable numbers of students had missed lectures and tutorials because of the demands of their part-time employment (cited in Paisey and Paisey, 2004). Term time employment, or working in part time jobs, also has a negative impact on students’ results, however due to their financial difficulties, many students have no choice. This means that students who came from poor background and do not have funding they are forced to work to gain extra money to pay their fees. For students who are not able to balance between work and academic, this will definitely affect their studies. It will eventually cause their DP mark to drop and in more serious cases being expelled from university.

#### **2.3.18.2 Staying at home in order to save money**

A student who is unable to pay residence fees may have to travel for many hours to and from university and does not necessarily have the time to study (Pocock, 2012). Bennett (2003: 126) provide a broader explanation of this circumstance by saying that “Another adverse consequence of financial hardship is that the pressure to save money by staying at home has meant that students who previously might have moved into university halls of residence now spend more time on daily travel, thus causing them to miss important aspects of university life. Books and course materials are not purchased in order to economise”.

#### **2.3.18.3 Dating sugar daddies and older women in order to get money**

A sugar daddy is the name given to an older man (respectively older woman) who has sexual relationships with young girls (respectively young boys) in exchange for money and/or material goods, this is also called transactional sex. The preceding treatment may include various favours such as education, employment, tuition fees payment, financial support for subsistence costs and other kinds of support (Adjei and Kyereme, 2014). The less powerful member of the relationship especially age basically avails her/his body for sex in exchange for gifts. While many a young person, especially girl children in the context of the South African sugar daddies and sugar mummies get entangled in such relationships due to poverty in some cases even being supported by parents, many of them are motivated by the materialistic context of globalization.

Traditionally, transactional sex has frequently been conflated with having sex with “sugar daddies”, with gifts flowing uni-directionally from these sugar daddies to young women. However, transactional sex is more complex than it has been portrayed. This is because “sugar mummies” are also involved in these transactions and the flow of gifts and resources is more reciprocal, even though women tend to receive more material benefits than men. In this research it also emerged that being a recipient of money and gifts in these relationships is not as disempowering as it has traditionally been portrayed; instead, young students were seen to be exercising their agency by accruing benefits from their valued sexuality (Gukurume, 2011).

Research has also found that transactions of greater value have been associated with the non-use of condoms. Transactional sex often takes the form of sugar daddy relationships in which the male is older and in turn more economically stable and may be more likely to have HIV. Unprotected sexual intercourse is one of the major risk factor that predisposes individuals to HIV/AIDS (Mitiku, 2011). A study conducted among over 8000 men in Botswana found that as the age of sexual partnership increases by a year, there was a 28% increase in the odds of having unprotected sex and HIV infection (Selowe,2007). A study from sub-Saharan Africa has also supported the results identified in Botswana (Luke, 2003). The findings in urban Kenya indicated that partnerships involving age differences of 10 years and above were noted to be significantly less likely to have involved condom use at last sexual intercourse than for no-age difference or older female partners (odds ratio 0.5) (Luke,2005).

It must also be noted that some students look for alternative ways to deal with their financial hardship such as young girls dating rich sugar daddies and young boys dating older women. Mazvarirwofa (2014) says that a number of Wits women students have admitted to being sugar babies – having recruited sugar daddies to meet their material needs. Mbokazi (2015) states that some young men are materialistic and financially strained, so they look out for older women who are already financially stable and can provide for them. This means that it is not only girls who date older men for survival but also young men date’s older women who are already financially stable and who can provide for them.

#### **2.3.18.4 Poverty**

Transactional sex has conventionally been linked to poverty: vulnerable women are forced into transactional sex to fulfill basic survival and subsistence needs, leading it to be often termed

“survival sex” (Hunter, 2002). More recently, a counter discourse has also emerged that describes young women who are relatively well-off economically, but who also get involved in transactional sex for higher grades, employment opportunities, luxury consumables that raise their status in peer circles, and sometimes access to social networks. Poverty and economic dependence push girls in Uganda into high-risk behaviours such as transactional sex and commercial sex work in exchange for money or other resources (Choudhry, 2015). According to these studies, young girls’ sexual relationships with older men are a survival strategy: It is not uncommon for girls and young women to engage in sexual relationships with older men in order to finance their schooling and augment household income (Choudhry, 2015).

Swidler and Watkins (2006) argue that sex for gifts is a way of life in societies where uncertainties and inequalities are pervasive. This observation suggests that transactional sex is predominant in poor regions of the world. A number of studies lend credence to the observation that sex for money or material gifts is highly prevalent in sub-Saharan Africa and parts of Asia (Luke, 2003). In a study in four African countries, Madise, Zulu and Ciera (2007) found that the wealthiest girls had later sexual debuts than their poorer colleagues in three countries. Rwenge (2003) reports that young people whose fathers were economically poor or who were living with parents who did not have sufficient means to meet their needs were likely to engage in poverty-driven risky sexual health behaviours. To further understand the practice of transactional sex, it is helpful to conceptualize intimate relationships on a continuum from a balanced give and take to a disequilibrium that disrupts the ability of both partners to protect themselves and each other from abuses of power that lead to increased risk of transmitting sexually transmitted infections, including HIV.

As economic dependence of one partner increases, the protective balance of a mutual relationship is disrupted, allowing for power imbalances that make it harder for the dependent partner to negotiate when, where, and how sex occurs. For university students, this can lead to relationships where sex is a commodity, used primarily for the purpose of acquiring material goods, financial support, and or grades (Choudhry, 2015).

### **2.3.18.5 Resorting to strikes against the management of the universities**

Dominguez-Whitehead (2011) explains that strikes and protests activities at South African universities continues to be prevalent nearly two decades after the dismantling of apartheid,

although there has been a shift away from directing strikes and protests against the apartheid government to directing them against higher education institutions and management. Thus, students continue to be frustrated with certain aspects of higher education such as the increasing fees of studying. The reason for such engagement of students is said to be based on how some university operates. For example, Jansen asserts that “Managerialism at the university has made for a more rigid and hierarchical way of operating” (2004, p 202). For example, students are increasingly viewed as clients by university management.

Dominguez-Whitehead (2011) also note that university leaders who adopt a managerial approach focus on competitive and market driven strategies, and adopt corporate management values, ideologies, and techniques. Therefore, the above statement provides evidence on the reason why some higher education institution in South Africa easily exclude students if they fail to pay their fees. Thus, the SRC in universities and the students usually engage in strikes each year. So financial exclusion is an injustice that causes those who are affected by it to claim their voice in disruptive ways. The injustice of maldistribution hinders effective functioning of higher education in South Africa.

### **2.3.18.6 The emotional effect caused by financial hardship**

Heckman (2014) elucidates that research regarding sources of stress confirms the influential role that personal financial problems play in the lives of university students. In other words, the personal financial problems lead to emotional stress. In the same way, Heckman, Lim, Montalto (2014:20) mention that research has documented the following negative outcomes of financial stress; depression, anxiety, poor academic performance, poor health and difficulty persisting towards degree completion. This proves that financial hardships can have a serious negative emotional impact on the affected individuals beyond just their academic performance.

Heckman, Lim, Montalto emphasizes that “concerns that debt loads and other financial worries negatively affect student wellness are a top priority for many university administrators” (2014: 19). The fact that there is a major concern about the financial hardships students face and their emotional impact shows and proves that there is a need for further investigation and exploration about the impact of financial worries. The implications of financial hardship are vast in lives of students. Jessop, Herberts and Solomon (2005) harmonize with these findings that financial stress has a direct impact on a student’s health. Jessop et al (2005) found that students were

worried and concerned about their ability to complete their studies and this had a direct impact on their well-being. However, other students are able to develop resilience despite such stress caused by financial hardship. Shastri (2013) explain that resilience stands for one's capacity to recover from extremes of trauma and stress and reflects a dynamic union of factors that encourages positive adaptation despite exposure to adverse life experiences in a person.

### **2.3.19 SHORTCOMINGS OF THE LITERATURE**

Institutional changes are well documented in the literature showing the progress made from the discussion document of the ANC in 1994 to the changes affected by the Blade Nzimande's Department for Higher Education of the new 2009 Government of National Unity. Access to higher education is also well documented when relating to racial, gender and disability yet very little is found on access by economically disadvantaged learners to higher learning. Statistics on the changes in student profiles at university, college and technikon are available and to a certain extent poor learners accessing such institutions are shown, yet very little literature exists on what and how these learners and communities feel about tertiary institutions.

As Freire expounds, for radical transformation to occur and be effective the members of the community that are marginalised must be part of the process of change. Dialogue with them needs to be opened and they need to be engaged in the issues and changes so that meaningful amendments can be made. Understanding of how these communities feel and think may help to provide increased knowledge of the needs that poorer communities have in accessing higher education and in this way the relevant structures in society can be informed and mobilised to make the changes necessary to make access to higher education free and fair to all in South Africa.

### **2.3.20 CONCLUSION**

There is no doubt that financial hardship and threat to financial exclusion are widely spread globally and locally and that students tend to engage in a variety of strategies to cope. However, all of them seem to have negative consequence socially, academically and emotionally which requires as much explorations as do their ways of coping. The next chapter explains the methodology that was employed in this study.

## **CHAPTER 3: RESEARCH METHODOLOGY**

### **3.1 INTRODUCTION**

To meet the main aim of this study, which was to explore experiences of students facing financial difficulties to access Higher Education in the case of the University of KwaZulu-Natal., the methodological chapter of this study discusses how the researcher collected and analysed data. The chapter further explores the research design that was used, identifies the targeted population and the sample, explains the data collection approaches and the tools that were used to collect data, presents the data analysis method, and the limitations of the study before concluding the chapter.

### **3.2 RESEARCH PARADIGM**

The study adopted an interpretivist paradigm of which is a qualitative approach. Qualitative research allows us to provide a descriptive and detailed data about the researched phenomenon. Denzin and Lincoln (2003: 4-5) define qualitative research as a situated activity that locates the observer to the world. It consists of a set of interpretive material practices that make the world visible and then transform it. In addition, Qualitative paradigm was the most suitable for this research study because it allowed the researcher to have in-depth understanding of experiences of students facing financial difficulties to access Higher Education in the case of the University of KwaZulu-Natal.

According to Davies (2007) qualitative research uses its gathered data to create theoretical ideas because concern is raised that the interviewee's subjective perspective will not adequately be accommodated by the quantitative approach. Qualitative research is concerned with exploring people's feelings, thoughts and/or experiences in some depth. The qualitative approach uses small sample groups, and there are advantages such as allowing the interviewees to respond at length through discussing with the researcher rather than merely responding to a series of pre-planned questions. Holdaway (2000) states that qualitative methods of research are used by social scientist to document adequately the richness and diversity of meanings people attribute to the phenomena.

### **3.3 RESEARCH DESIGN**

The framework that was used was explorative research design. According to Babbie & Mouton (2001), exploratory research design is conducted to explore a topic, so the study utilized this design to explore the perceived impacts of financial difficulties on access to higher education by examining the experiences of students at UKZN. I explored the different opinions of individuals affected by this matter.

I followed the primary process below in conducting this study:

1. Searching for academic literature and business documentation (Secondary data).
2. I conducted extensive interviewing of experts of students in difficulties to access higher education in the University of KwaZulu-Natal.
3. The data production included opened-end questions.

### **3.4 LOCATION OF THE STUDY**

The university is geographically divided into five distinct campuses, which partially correspond to its academic divisions. Two campuses (Edgewood and the Medical School) house specific academic divisions (education and medicine respectively), but the remainder of the university's academic divisions span Howard College, Pietermaritzburg and Westville. In this study I focused on three campuses of which are as follows:

#### **3.4.1 Pietermaritzburg campus**

Pietermaritzburg campus was the main location of the University of Natal and its predecessor, the Natal University College, until the opening of the Howard College campus in Durban. This campus contains the university's oldest structure, Old Main Building, (University of KwaZulu Natal and Southern African Regional Universities Association, Retrieved 27 August 2011).

#### **3.4.2 Howard College campus**

Howard College campus was the Durban location of the University of Natal until the 2004 merger. It spans the Berea Ridge, and is situated in a thriving environmental conservancy. Howard College offers a wide range of degrees, with a large engineering department consisting of Electrical engineering and Chemical engineering. The College of Humanities and College of Law and Management are also positioned on this campus together with the Centre for Creative

Arts, (University of KwaZulu Natal and Southern African Regional Universities Association, Retrieved 27 August 2011).

### **3.4.2 Westville campus**

Westville campus is in an environmental conservancy in Westville. It was formerly the site of the University of Durban-Westville before the 2004 merger. Westville offers a range of degrees, it will soon be the main home of the disciplines of commerce and management.

UKZN is home to various student organizations such as debating unions, film clubs, poetry societies, and sports teams. UKZN has two law clinics, one in Pietermaritzburg and one in Durban, that provide free legal assistance to those that are unable to afford it. Specializing in the areas of HIV and AIDS, Family Law, and social justice matters, the UKZN law clinics are considered to be among the leading law clinics in the country. Both clinics also engage directly with the communities throughout the province through regular outreach initiatives, where the students and legal practitioners travel to various remote, impoverished communities with the intention of providing access to justice for those that are most vulnerable, (University of KwaZulu Natal and Southern African Regional Universities Association, Retrieved 27 August 2011).

There have been a number of controversies at the University of KwaZulu-Natal since its foundation. Firstly, there have been several staff strikes and student protests with some protests from 2009 onward involving police intervention and the use of riot control measures, as well as violence on the part of some strikers, (Ndlovu, 2011). Secondly, there have been a series of legal and disciplinary actions taken by senior university management against academics for speaking in public about the university. These actions have drawn wide criticism from academics and from organisations such as Cosatu and UNESCO.

## **3.5 SAMPLING**

A sample of 15 participants, five UKZN Pietermaritzburg campus, five UKZN Howard campus and five Westville campus students were selected using a convenient sampling. The convenience sampling involves selecting those that are linked to the study, available to the researcher and convenient to the study (Blanche, Durkheim and Painter, 2006). The study explored the feelings and opinions of UKZN level three students from the college of humanities, as it focused on



participants that come from underprivileged background. The reason why the study focused more on level three students from the college of humanities, it because most of the students who have faced the hardship of financial exclusion are from the college of humanities of which have led not to finish their degrees on record time.

This sampling strategy was used to include any available student who was willing to participate and meet the needs of research topic and the research questions. The researcher however selects participants that had similar interest into the study from the available participants. Hence, Interviews were held with individuals who have experienced financial difficulties on access to Higher education. The target population was the University of KwaZulu-Natal (Howard, Westville and PMB campus). The study had 15 participants and it was five participants from each campus.

### **3.6 DATA PRODUCTION**

The main instruments for data collection performed in this study have been through interviews from the University of KwaZulu-Natal from undergraduates. The researcher used face to face interviews which was orally questioning respondent to express their views and beliefs. The researcher believed that interviews will provide with deeper understanding of perceived impacts of financial difficulties in accessing Higher education from the perspective of disadvantaged students.

In-depth interviews were used as data collection methods. An **in-depth interview** is qualitative data collection technique designed to produce a vivid depiction of the participant's perspective on the research topic (Ritchie et al., 2013). It is an effective way of getting information about personal feelings, opinions and experiences and get insight of how people interpret situations and circumstances. Through interviews sensitive topics can be addressed especially those where people are reluctant to discuss in group settings. Another advantage of using in-depth interviews is that the researcher gets explanatory perspectives, that is, the connections and interactions a person sees between particular events, marvels, and beliefs.

Face to face interviews were carried out with one selected participant and the conversations were recorded with the permission of the interviewee. Most of the questions were open-ended questions which allowed the participants to freely respond to the questions and explains their

situations and experiences without limitation. However, there are some limitations of using in-depth interviews as a data collection method which include time-consuming, small scale study and never 100% anonymous (Alshenqeeti, 2014).

### **3.7 DATA ANALYSIS**

In terms of data analysis, thematic analysis of data was employed. Thematic analysis is a qualitative analytical method for identifying, analysing and deriving themes within data (Braun & Clarke, 2013). According to Brick & Green (2007), thematic data analysis involves looking across all the data to detect the common issues that recur and identify the main themes that summarises all the opinions collected. A theme captures something important about the data in relation to research questions and represent some level of patterned response and meaning within data set (Braun & Clarke, 2013).

Data collected from interviews was in form of recordings and notes. In order for the researcher to go through the data and understand it, transcription of data was done. All recorded interviews were transcribed and all the field notes taken during data collection were put together in text form. The entire transcribed text and field notes were carefully read for the researcher to familiarise with the transcripts, obtain an overall and comprehensive impression of the content and context and identify themes. Themes were identified in relation to the research questions of the study (Clarke & Braun, 2013).

After identification of themes from the data collected, data was presented focusing on visualising the data through the use of verbatim quotes as data displaying technique (Alhojailan, 2012). Presenting data in quotations is meant to provide evidence, support and validate interpretations (Miles & Huberman, 1994 cited in Alhojailan, 2012). Displaying of data also helps to arrange concepts and thoughts. This helped the researcher on exploring differences, similarities and interrelationship among views and concepts.

### **3.8 ETHICAL CONSIDERATIONS**

Researches involving human participant's raises unique complex ethical, legal, social and political issues thus this research considered ethical principles that govern research. As stated by David & Resnik (2015), the importance of adhering to ethical norms is to promote the aim of the research such as knowledge, truth and avoidance of error. This research adhered to ethical issues

such as confidentiality, anonymity, voluntary participation, informed consent, and the right to withdraw.

This researcher was aware of that so anonymity and confidentiality ethical principles of research were adhered to. To ensure anonymity, the researcher used the coding criteria in recording interview participants and questionnaire respondents. The information obtained from the participants was kept in confidence between the researcher and the Research Supervisor. The researcher also ensured that there was no manipulation of the research findings.

The purpose of the research was explained as well as informing participants of the right to withdraw at any point in time or any stage during the course of the research. Participants were also informed that they were free not to respond to any question they felt uncomfortable in answering.

**3.8.1 Autonomy and respect for dignity of person's:** The researchers should respect the knowledge, insight, experience and expertise of participants and they should also respect individual, cultural and role differences. In this study, the researcher got voluntary informed consent from the participants by explaining the purpose of the research, giving them an information letter and asking them to sign a consent document. I assured them of confidentiality and this was in the information letter.

**3.8.2 In respect of nonmaleficence:** Is to ensure that the subjects of the research are protected from harm that might result from their participation in the research (Hugman, Pittaway and Bartolomei, 2011) and in this study; I ensured that no harm comes to the participants by protecting their image by using anonymity. The researcher used letters and numbers to identify the participants.

**3.8.3 Beneficences:** Mean that researchers should have the welfare of the research participant as a goal of any other research study. In this study, the research was beneficial to all participants because it enlightens them about the perceived impacts of financial difficulties on access to Higher education.

**3.8.4 Justice:** means the fair selection of research participants. In this study, the researcher based selection of participants on voluntary participants who were willing to be part of the study

## **3.9 TRUSTWORTHINESS**

### **3.9.1 Credibility**

Polit & Beck (2012) defines credibility as the truth of the data or participant's views and their interpretation and representation by the researcher. In this study, I employed in-depth interviews as methods of data collection. This is done when the researcher completes data analysis, the researcher will then communicate a summary of the themes that emerged and requests feedback or member check from the participants.

### **3.9.2 Dependability**

Dependability is the consistency of findings over similar conditions. This is sometimes difficult to achieve especially when dealing with human participants since people interpret things differently. For this reason, there are different constructions of meanings based on individual experience of the researcher in data gathering and interpretation. Maintenance of an audit trail is a strategy to enhance reliability of a qualitative research. An audit trail is a collection of materials and notes (interview transcripts, data analysis and process notes, and drafts of the final report) used in the research process that documents the researcher's decisions and assumptions (Cope, 2014). See the attached appendice 8.

### **3.9.3 Confirmability**

According to Polit & Beck (2012), confirmability refers to the researcher's ability to demonstrate that the data represent the participant's responses and not the researcher's biases or viewpoints. Cope (2014) postulates that the researcher can demonstrate confirmability by describing how conclusions and interpretations were established, and exemplifying that the findings were derived directly from the data. In this regard, the researcher documented fieldwork findings in the form of audio recordings of interviews, questionnaires, interview guides and thematic classifications. See the attached appendices 6&7.

### **3.9.5 Transferability**

This is the extent to which findings can be generalized or can be applied to other settings or groups (Houghton et al, 2013). To ensure transferability the researcher gives a detailed explanation of the research method used, the contexts and the settings to be studied so that the

reader will get sufficient information to be able to judge the applicability of the study findings to other settings.

### **3.10. LIMITATIONS**

In attempting to gain insight into the perceptions of factors affecting the pursuit of higher education among disadvantaged students it was found that even though participants were comfortable with English as the medium of communication, and perceived themselves as competent in spoken English a clear understanding and interpretation of questions prevented in-depth answering. Even though the semi-structured interview was used, which enabled the researcher to focus fairly clearly on the topic of investigation; the language barrier was found to disallow genuine access to the world views of the participants. The researcher was left feeling that participants were alluding to issues and not clearly referring to them. Lapadat and Lindsay (1999) explain how language allows the understanding of a culture, not only the formal language but also the argots of which is the special use of words and slang that are important in penetrating and understanding a culture.

Interviews were conducted at the University residence's identified. Thus, making recording and privacy was difficult. Even though a quiet corner where participants were interviewed was available, the noise level from the other students at the residence was distracting for both the researcher and participant.

There were other limitations to the method employed in this research. A small sample of participants was used in the study, which is in line with qualitative research, but this prevents the results from being generalized beyond the sample studied. Participants were all between the ages of 18 and 25. This provided homogeneity within the group, which further restricts the research from being generalized.

As the semi-structured interview was used, slight variations in the interviews with participants are evident. These variations may have affected the results by introducing a slight bias to the findings. Leidner (1993) suggests that the flexibility afforded by qualitative research allows the understanding of the interviewee, frame but Barriball and White (1994) point to the bias that may be introduced through the variations in the interviews.

### **3.11. CONCLUSION**

A qualitative research was adopted in conducting this study, with the use of in-depth interviews and questionnaires to gather data needed for the study. Participants were selected using purposive and snowball sampling method which helped in selecting information rich informants. This chapter also explained how thematic data analysis was used to analyse the data and how the researcher adhered to the ethical principles and norms of a qualitative research involving human participants.

# CHAPTER 4: DATA PRESENTATION AND ANALYSIS

## 4.1 INTRODUCTION

The previous chapter discussed the research design, the data collection strategies used and the data analysis procedures chosen to investigate the topic “Experiences of students facing financial difficulties to access Higher Education in the case of the University of KwaZulu-Natal”. This chapter will be discussing and interpreting the data that was collected during semi-structure interviews held with fifteen level three humanities students at UKZN (see chapter 3 for details). A detailed account of the demographic profile of the participants will be presented. All fifteen interviews were transcribed, the comments were studied and themes identified.

Categories were developed and the data fed into these categories. I interpreted the data ecosystems framework and the literature reviewed in chapter two. The findings of the study are presented in the following order: students who were almost being financial excluded from the university, financial hardship experienced by students that has negative repercussions for student’s academic functioning, emotional and psychosocial effects of financial hardship, Various actions that participant have engaged in response to their experiences of financial hardship and threat of financial exclusion. The chapter concludes by presenting findings on corruption of people who are in leadership. The names, of those students who participated in the interviews, were changed to protect their identities.

A number of themes emerged during data collection from the interview questions asked. There were some follow up questions during the interviews for better clarification of views. Major themes that emerged from the research were;

- (i) Almost being financially excluded from Higher education
- (ii) Financial hardship experienced by students has negative repercussions for student’s academic functioning.
- (iii) Emotional and psychosocial effects of financial hardship
- (iv) Various actions that participant have engaged in response to their experiences of financial hardship and threat of financial exclusion

- (v) Corruption of people who are in leadership
- (vi) #FeesMustFall protest and prolonged engagements

## 4.2 DEMOGRAPHIC PROFILES

The profile of the participants is looked upon in terms of age, gender, educational status and economic status. A total number of 15 students participated involving both males and females. All of the fifteen participants were from 20-25 years old, showing that most of them were already considered as young adult. The participants were 3rd year Humanities students from University of KwaZulu-Natal. These students were from Howard College, Pietermaritzburg campus and Westville campus and come from lower socioeconomic background. In the following I will be discussing what emerged in the semi-structured interviews.

## 4.3 ALMOST BEING FINANCIAL EXCLUDED FROM THE UNIVERSITY

Many students are faced with the realization that paying for university has become more than they can bear, thus, university has become financially unattainable for some individuals especially from low social economic backgrounds. Some participants mentioned that they were closed to experiencing financial exclusion because of not having any form of financial support. The following is what was said by one of the fifteen participants during the interview:

**Prudence:** “This are 3rd year student social work. Okay for me this year I have like real difficulties in fact yeah I couldn’t be here if it wasn’t for their effort and contributions. So I couldn’t afford money for registration and I didn’t get financial aid and I didn’t get DSD so I couldn’t have money to come back”.

Another participant commented.

**Sindisiwe:** “.... money is everything if u don’t have money you just don’t see the future especially here at university if you don’t have scholarships and financial aid and at home you don’t have money you might as well dropout and do other things like working.....many students that I know who dropped out because they did not have money”

According to Abahlali (2007), financial exclusions of students are continuing each year. Although Prudence was assisted by her fellow students who initiated a donation for her many other students who were not able to get such assistance but had a similar problem, did not come back to University. This goes back to what Letseka and Maile (2008) said, children who come



from low social economic background are denied the right to access higher education due to high university fees. However, this only applies when such children do not have any form of financial support either from the government or other form of sponsors.

The quotes are also in line with what Harding (2011, 486) explains: “Financial problems increased the likelihood of students withdrawing early from their academic programs”. Students who are not able to pay for their fees become faced with the option of putting their families into debts or dropping out, but some do not even have the choice because their families do not even qualify to make loans and eventually they just dropout. Letseka and Maile (2008) further assert that recent evidence shows that on average, 70% of the families with children of the higher education drop-outs surveyed were in the category “low economic status”.

According to Fraser’s framework the problem here is the class structure or the economic dimension of society, thus, economic inequalities hinder participatory parity. For example, students from upper socio economic are able to pay their fees while students from lower socio economic fail to do so if they have no sponsor. Therefore, this shows that financial hardship affects more students from lower economic status in different areas of their educational life, and that their exclusion from higher education can even be permanent. Notably, it also shows that in the face of exclusion, solidarity and mutual support can make a difference. This implies that solidarity and mutual support can promote the realization of social justice.

#### **4.4 FUNDING AND FINANCIAL ASSISTANCE CHALLENGES IN HIGHER EDUCATION**

##### **4.4.1 Use of funding to support family needs**

Participants in the study indicated that coming from a poor home or a working class family exacerbates their inability to sustain satisfactory performance in their studies. Students receiving bursaries for their studies are sometimes expected to redirect part of the funding they receive to their families so as to alleviate the family's living conditions. As the students explained, the suffering of their families contributed to their psychological schemas which consequently impacted on their academic performance. The following excerpt illustrates how students redirect their financial assistance to support their families.

**Sabrina:** I have a bursary, Funza Lushaka bursary, I can't use it for my studies only. I also use it to pay for my sister's university fees. I don't have to stress about my single parent having to struggle to pay for my transport fees and my sister's university fees. It also took a lot of pressure from my mother. Now I can't really buy all what I need for my modules because I have to use my scholarship to look after my family.

Students are faced with conflicting pressures of either prioritising their own, or their family's financial needs. Redirecting funds toward the family can be seen as a generous gesture but it sabotages a students' own financial resources which have been allocated for the express purpose of supporting them through their studies.

**Zodumo:** My aunt, who is receiving social grant, helped me to pay for [my] school fees. At university I have NSFAS bursary which is supporting me. I also use this NSFAS to support [family] at home because there is no one who is working. I received funding, but moved out of campus because it is too expensive. I wanted to send money home but my new accommodation is very far from campus. Now I cannot use the library in the evenings.

For Sabrina, Zodumo, Khethiwe and Sizwe, it is evident that at least three factors contributed to their low academic performance and subsequent 'at-risk' status. The first factor is using money awarded for study funding, for financially supporting families at home. This redirection of funding compromises academic performance in that it reduces the amount of funding available for study related expenses. The second factor that contributed to the students' low academic performance pertains to their anxiety and concern with the welfare of their families at home. Their constant apprehension about how their families at home are struggling to meet daily expenses leads to a decision to provide for their families by using money received from their funders. Preoccupation with their families' welfare results in students' attention to their studies being negatively impacted as indicated by Khethiwe.

**Khethiwe:** I come from a poor family; I use money from National Skills Fund bursary to support my family. As long as I have money left for me to eat and I know that at least my family can buy few things to keep them for a while. I worry a lot about them.

The third factor which seems to have contributed to the students' poor academic performance relates to the choices students make when faced with competing demands on the limited funds they have. This results in their funds being spread so thinly that the purposes for which the funds were intended are not achieved. Coupled with the generally inadequate financial literacy skills,

the consequent misappropriation of money leads students to prematurely being heralded into the 'at risk' category, from which it is often difficult to be rehabilitated.

#### **4.5 Financial hardship experienced by students has negative repercussions for student's academic functioning.**

University life is expensive due to the fact that for everything that students use or need they have to pay for. Assumptions can be made by the university management that students can afford to pay for their academic records or the printing of their assignments without considering the fact that some students who are living on a very tight budget can find this additional expenditure items to be impossible to afford. Evidence is seen in the extracts below take from the interviews of three participants based on what facilitates and hinders their learning.

**Makhosi:** “And we have (she paused and laughed) issues as students about credits, we do not have enough money to, you know, sometimes our assignments need 20 pages and it's very difficult to print or to put credits. And we have to pay when we maybe want some part time job and in our CV we have to provide the academic record. For the academic record again the university says you must pay R50 or R60 and sometimes it's very difficult for us because we are not working, we are just students, (she laughed). And then again when you lost a student card by accident you have to pay for your student card. It's very difficult for us; we pay for student cards, we pay for academic record, we pay for credits and the shop is expensive that they offer service to us”

**Wendy:** “For me... the credit machine... is the most hindering for us as it says there on the top “do not put bronze coins. Like most of the time bronze coins is what is we have like 50c and 20c of the shopping, buying grocery 50c and 20c is what we have left like they don't accept it so is a hindering for us and then sometimes we don't have enough money at all you do have your assignment, you have done your work but then you just don't have money to print it out and for us I feel like it just too much”.

**Nonhle:** “Cafés are too expensive like they are selling to working people but we're not working. Small fried chips are sold at R14”

These conversations illustrate the findings of Letseka and Maile (2008) by showing how higher institutions are shutting out those from poor background not just because of the higher study fees that students are expected to pay but also by making day-to-day academic functioning and sustenance difficult. Together, all these factors work to reduce the ability of universities to contribute to social and economic development and to provide social justice. However, Dominguez-Whitehead (2011) views this from an angle of Managerialism by stating that

students are viewed as clients and the university as a business. Therefore, if the university is a business it is expected to make profit out of students, as a result, everything that is provided in the university will be expensive so that profit will be made.

Looking at this through the lens of Nancy Fraser's (2008) framework this is about maldistribution which is rooted in the socioeconomic injustices that exist within the University of KwaZulu-Natal (UKZN). Socioeconomic injustice is associated with unequal distribution of resources between groups in a society, which Fraser often refers to as maldistribution of income inequality, capitalist exploitation and substandard living conditions arising from inadequate material resources. And while Fraser proposes that justice requires social arrangements that enable people to interact as peers on an equal footing" (cited in Bozalek and Boughey, 2012:689), this is not the case in UKZN and evidence is seen on the extracts above, thus participatory parity that Fraser speaks about is prevented.

#### **4.5.1 Emotional and psychosocial effects of financial hardship**

Two participants disclosed being emotionally drained and having stress because of financial hardship, and that this had a negative impact on their academic performance. However, they also expressed a range of emotions that were positive in a sense that they seem to be linked to resilience and their ability to have remained despite of the hardship. The following quote is an example of what Lalitha had to say regarding the challenges she faced at the university because of financial difficulties.

**Lalitha:** "so all that is so emotional draining and causes stress"

Despite being emotionally drained and stressed, Lalitha and Prudence also showed emotions of how it like to overcome these problems and the below conversation demonstrate this.

**Lalitha:** "You just go like wow! I've made it I haven really made it but I'm close to where I'm supposed to be and you go like I'm tough I never know I had so much strength within to overcome such barriers, such worry, such stress and I think that we all deserve a round of applause for being here because we have all had our issues"

**Prudence:** "...you know that yes we are and we've overcome, that means we are strong"

Heckman (2014) elucidates that research regarding sources of stress confirms the influential role that personal financial problems play in the lives of university students. Furthermore, Heckman,

Lim and Montalto (2014) mention that research has documented the following negative outcomes of financial hardship depression, anxiety, poor academic performance, poor health and difficulty persisting towards degree completion. Therefore, the financial struggles faced by students can very often lead to the suffering of the student's wellbeing as students become stressed, anxious and overwhelmed by the financial strain on them.

According Shastri (2013) resilience stands for one's capacity to recover from extremes of trauma and stress and reflects a dynamic union of factors that encourages positive adaptation despite exposure to adverse life experiences in a person. This means that the participants developed coping strategies that allowed them to effectively remain through hardships. In brief, although financial hardship negatively impacts on students but they had to develop resilience in order to be able to remain in the university and finish their studies. This can be done establishing coping strategies in response to financial hardship.

#### **4.5.2 The financial strain experienced by students has negative impacts on the student's home life.**

Mature Students believe that they are not in a position to socially engage with their peers at third level. However, while financial constraints impact on the potential to engage with their peers, they feel it is not necessarily as a result of financial hardship, but more to do with the differing priorities of mature students

The students who were interviewed expressed a similar view with regard to engaging with peers in their class. In addition, the students felt that it was not a priority for them to interact socially with other students. There was a view that they were 'not in college to make friends (John, student interview). All of the students interviewed were much focused academically and placed very little importance on social interaction with class peers. When probed to determine if this lack of social engagement was as a result of financial pressure, all alluded to it being the difference between them as mature students and having little in common with the younger school leavers in the class. These quotes from two students highlight this attitude.

**Mark:** "I'm not going through the same experiences as the other students. I'm not socialising with the younger ones, and the older ones have families like me. The reason is because I am a mature student; it's less an issue of financial resources."

**John:** Mark, 3rd year “My course is labour intensive, I don’t drink, I wouldn’t be going to class parties. The lack of social interaction is not really as a result of the financial situation.”

The financial strain experienced by mature students has negative repercussions on the student’s home life all six students in the interviews spoke about the negative impact on their home environment of the struggles of coping financially as a student. Students when asked if they had an expectation around the financial commitment of coming to third level, most indicated that they had some idea of the likely expenses in advance of starting their programme of study. Their experience now however, is that budgeting can be difficult when unexpected items of expenditure come their way, e.g. If the car breaks down, house move, etc. The reality for the mature students when they commenced the programme of study was that the financial struggle was more difficult than they expected. The toll that this struggle takes on families can be enormous. The students interviewed all referred to the huge impact that it has on their home life. Students mentioned that their families have to make sacrifices in order for the student to progress through and succeed in third level. One student mentioned the battle of conscience that he makes regularly in justifying staying at third level,

**John:** “I stopped working to go to school, when you can’t afford to buy new shoes for your child you think ‘I stopped making money to come here!’. I fought that battle numerous times, I’m only human but it’s upsetting”.

**Mpilo:** Relationships in the family can become strained. The impact of financial strain is not alone just felt by the student, it also has negative consequences for student’s partners, children and other family members.

**Prudence:** “I didn’t get any support maintenance, it affected me. They cut electricity at home, I had to stay in school ‘til the library closed

#### **4.6 Various actions that participant have engaged in response to their experiences of financial hardship and threat of financial exclusion**

This theme reveals some of the routes students take in order to cope with financial hardship and threat of financial exclusion and one of the ways in which students engage in is to date sugar daddies and older women. This was reflected in the quotes that follow:

**Makhosi:** “The pressure starts in us now to date sugar daddies so that we can get the money and pay ...”

**Lalitha:** “And then (in the) residence, John Bews Hall, that’s where I’m staying, there’s noise, sugar daddies come and say “we’ll get some chicks”, as you can see (she pointed at her community map) and girls standing outside. And there’s money, money to pay fees, money to buy food, money to buy things”.

Other students try to help themselves by working.

**Makhosi:** “.... we start finding jobs. Sometimes we bunk classes because of such issues and then end up failing or performing not very well”

Another way of coping is to help each other out, as explained by Prudence:

**Prudence:** So one of my friend called me and said what is going on and I explained to her and she said don’t worry we will work something out and they initiated for me to get donation for registration.

Yet another response is to engage in public protest

**Sindisiwe:** “These are the faces of students; these are the university strikes that happen in the beginning of the year....” (She is discussing her community map).

Base on the above statements, one can say that although the participants did not say directly that they date sugar daddies themselves but they knew students who dated sugar daddies and older women due to the pressure of financial constraints. This is similar to what Mazvarirwofa (May: 2014) and Mbokazi (2015) claim that young girls dating rich sugar daddies and young boys dating older women as alternative ways to deal with their financial hardship.

The research participant Makhosi mentioned that students resolved to get part time jobs due to financial hardship; however, there are implications that emerge as a result of a part time job. Callender (1999) cited in Bennett (2003) reports that as part-time employment becomes an important source of funding, so too does it increasingly interfere with a student’s academic work. Therefore, this shows that although finding a part job for student is a way they try to cope with financial hardship but their academic life is affected. To bear in mind is that the main aim students had part time jobs were to make their academic life easy with no stress of financial hardship but this is not the case.

One of the participants mentioned that her financial hardship this year was resolved by 4th year social work students who initiated a donation for her so that she could pay her registration fees. There is nothing in the literature that is in support of this strategy of coping with financial hardship. However, the act of students to initiate a donation for their follow student according to

Fraser's framework enabled the participant to participate as equals and full partners in social interaction with other students who did not have the problem of financial hardship.

Finally, it was revealed by Sindisiwe that students engage in strikes as alternative ways of dealing with financial hardship and threat of financial exclusion each year in the university. This is similar to what Dominguez-Whitehead (2011) explains that strikes and protests activities at South African universities continues to be prevalent as they are directed against management. Nancy Fraser cited in Bozaleck (2012) explains that social arrangement should be just in order for people to participate on a par with one another in all aspect of life. However, if this is not the case eventually strikes will take place to fight for what Fraser speaks about. This means that students fight for social justice that is prevented by the obstacles they experience. How these strikes are responded to by university management can contribute to enhancing social justice, rather than perpetuating injustice.

Student's poverty and the lack of sufficient funding have consistently been cited as key reasons for student academic failure and progression difficulties (Africa, 2005; Letseka and Maile, 2008; CHE, 2010). The Presidential Task Team (PTT) on higher education funding (2016) underscores the pressure of persistent underfunding of higher education in a context of increasing enrolment growth which leads to most institutions passing an increasing burden of costs onto students through high annual fee increases (CHE, 2016).

#### **4.7 Corruption of people who are in leadership**

Participants talked of length issues regarding corruption among some members of the Student Representative Council (SRC).

**Lindiwe:** "...So I remember this one incidence where one of the students... (Said) that if you want services you have to pay them. If you are a girl, you have to pay them by sleeping with them or if you are a guy you pay..."

**Wendy:** "...there is like people who say that no to sleeping with them but really if we not going to sleep with them where are we gonna get help, where?"

**Debora:** "We're speaking about corruption; we're speaking about having certain friends. Somebody was speaking about having to sell your body in order to access a certain residence or get help from the student union".



The economic theory assumes that individuals are motivated by self-interests. Classical liberal theory assumes that, individuals, out of a social contract, create a state that will serve everybody's interests. The state is charged with a responsibility of providing goods and services. The conditions for corruption arise where dual prices exist, a low state price and a higher free-market price (Rose-Ackerman, 1999). Driven by their own self-interests, private citizens will "pay off officials for access to below-market state supplies" (Rose-Ackerman, 1999:10). Rose-Ackerman (1990) argues that Corruption is a symptom that something has gone wrong in the management of the state. Institutions designed to govern the interrelationships between citizen and the state are used instead for personal enrichment and provision of benefits for the corruption" (1999:09).

The assumption by the economic theory of corruption that pecuniary gain is a motivating factor for gaining office is quite important to this analysis. It however robs the political scene of people who actually have a desire to make a change. It can be assumed that not all politicians are solely motivated by a desire for selfish maximization of utility. It is not every politician's will to be corrupt. There will always be money involved in politics in the sense that there are certain duties that come with holding a political office that requires one to make transactions on behalf of the state. If one is therefore to make suggestions as to how to curb corruption from the lens of the economic theory, one requirement would be that all politicians be stripped off of any transactional responsibilities. This is not only impossible but undesirable. The reason for viewing corruption from an economic perspective is to examine the issue from an individual perspective. As it can be demonstrated that personal and pecuniary reasons are primary motivating factors for public servants to engage in corruption. Whilst the economic theory offers us insights as to the personal motivation for corruption, examining corruption from the Neopatrimonial perspective offers insights into what other factors – mostly institutional factor – that could be responsible for the growth of corruption.

#### **4.8 #FeesMustFall protest and prolonged engagements**

It was very clear that the emergence of the #FeesMustFall campaign was established as a struggle for free higher education leaving out primary and high schools. South Africa has an open aspiration to become a developmental state as stated by the Honorable President Jacob Zuma in the State of the Nation Address (SONA) of 2012. However, it seems like citizens are

requesting the establishment of a welfare state as exemplified by such demands as Free Higher Education, Free Housing and so on and yet South Africa is a developing country.

It can be surmised that *#FeesMustFall* had no prior workshop undertaken to educate its audience such that its mobilisations was a national impulse undergirded by expressions in the Constitution. Below is a popular view that resonated in many responses:

The thing is what does *#FeesMustFall* highlight? I think that's another thing that causes confusion. They never explained what *#FeesMustFall* is. There is no constitution for *#FeesMustFall* that as a *#FeesMustFall* movement this is what we constitute for abafundi (students). This is what we constitute for ourselves as a people who are leading these protests, kwathiwa nje (All they said was) *#FeesMustFall* and free education. (Academic Development Officer 1, 2017)

One of the participants was of the view that the university presents a platform for engagement with the actual state of the country as stated below:

It was not about the university per se, the protest was directed towards the government. And students were destroying property to send the message to the government and not to the university. (Academic Leader 1, 2017)

Consequences of what is demanded were not properly weighed and considered by the students. A participant had this to say:

The main reason is that people don't know what they are protesting for. I think that would be the main reason that leads to the destruction of property, because destruction of property leads to postponing of the academic programmes. So, I think miscommunication can be one, the omission of vital information can be another reason. So not asking the right question and not knowing why you're doing what you're doing is also a problem. (Academic Development Office, 2017)

The question of decision making was crucial during the protests one of the participants of this study said:

What I have noticed is your Vice Chancellor and DVCs where no way to be seen during the protests. Students were angry. When students start to riot it is because they would have seen that the university is not-committed to finding a solution to the matter. The structure on its own is flawed. It needs to be revised and it needs to make sure that students have a voice. By that I am saying they have to have a voice steer decision. (KZN Right2Know)

**During the interview, Michel asked.**

**Michel:** “Okay can I ask a question, you spoke about corruption and I think the issue is very disturbing and the issue of mismanagement of funds or the mismanagement of resources.... what could be the role of people who are the victims?”

One of the responses came from Prudence, who said:

**Prudence:** “...if I don’t have money, I don’t have a residence I won’t report such things because I won’t be able to fight the university. So it goes back being poor or not having sufficient money to study makes me vulnerable or makes me a victim to such things”.

Student data also disclosed allegations of corruption that was also committed by some of the people in the university’s residence administration.

There is nothing in the literature that speaks about the obstacles student experience in regard to corruption and exploitation. Nevertheless, Nancy Fraser’s (2008) framework that speaks about representation and misrepresentation applies here as misrepresentation happens when some people are wrongly denied the possibility of participating as equals with others in social interaction. This is seen from the above extracts that some students are denied social justice and required to provide something in return for getting the services they need and should be entitled to receive. Fraser’s framework also suggests that participatory parity would be prevented or constrained by economic structures where there is a maldistribution of resources or where there is deprivation, marginalization, exploitation, disparities in wealth, income, and labour and leisure time. This is demonstrated by university staff and student representatives who have committed and continue to commit such acts where they use power for personal gain. Hence, participants found it difficult to come up with solutions to these problems.

## **4.9 CONCLUSION**

This chapter has, then, explored different kinds of hardships students experience giving particular emphasis both to high fees and other, less spoken about forms of financial hardship and exclusion. It then discussed how students feel and it was indicated that financial hardship is caused by various emotions such as being anxious and stressed while at another side has yielded to students developing resilience. Furthermore, students have engaged in various ways to overcome their hardship such as having part time job, dating older men and women, but also different forms of solidarity, mutual support and protest. Finally, students explained about the obstacles they have experienced in relation to corruption and exploitation such as being asked to

sell the bodies in order to be offered assistance they need- a problem to which none of the participants seemed to have any solution.

# **CHAPTER 5: DISCUSSION OF FINDINGS AND RECOMMENDATIONS**

## **5.1 INTRODUCTION**

The main aim of the research is to better understand the experiences of students with financial difficulties to access Higher Education at the University of KwaZulu-Natal. The problem is that many students are excluded by the university because of their inability to pay the fees required regardless of their academic performance. This chapter firstly presents the overall summary of the chapters of the thesis. Research findings are discussed and appropriate recommendations are then given. Limitations of the research together with areas suggested for future researches are also presented in this chapter. Finally, the summary of the study from the first chapter to the last chapter as well as conclusions are presented.

## **5.2 SUMMARY OF THE STUDY**

This thesis was divided into five chapters. Chapter one introduced the study by providing its background, the research problem statement, objectives of the research as well as the research questions. In this chapter, a brief summary of the research project will be presented, conclusions will be drawn from the findings of the study and recommendations that can bring about change will be presented.

The second chapter discussed previous studies relevant on the topic of the study “Experiences of students facing financial difficulties to access Higher Education in the case of the University of KwaZulu-Natal”. Then, poverty was discussed as one of the root causes of financial difficulties. Thereafter this chapter provided the statistics of students who dropout due to financial hardship and financial exclusion. This chapter further discussed various strategies that students engage in to overcome financial hardship and threat of financial exclusion.

Chapter three presented the research methodology used in this study. This chapter gave a detailed account of how the field research was done which include a detailed explanation of the research design, study area, sampling of participants and data collection methods used in the research. Ethical considerations and principles which were observed in the research were also explained in this chapter.

With the research being done following the procedures in chapter three, data from the research was then presented and analysed in chapter four. Thematic data analysis was employed in analysing the data collected during the research.

Finally, the concluding chapter presents the discussion of the research findings, recommendations and limitations of the study. Some areas which need further research are also highlighted.

## **5.3 RESEARCH FINDINGS AND DISCUSSION**

### **5.3.1 Funding and financial assistance challenges in higher education**

Hayward and Ncayiyana (2014) note that while most academic institutions, even in prosperous industrialised nations, face financial problems, such challenges are more keenly felt in Africa than elsewhere. Expansion and massification have placed unprecedented strain on the national fiscus and its ability to meet multiple demands such as health care, housing and social welfare. Moreover, using their own income, without assistance, the majority of South African households are unable to support a dependent at university in terms of study and related accommodation and living costs (CHE, 2016).

The current wave of student protests over fees in South Africa (# Fees Must Fall), and the emergent debates around higher education funding (ButlerAdam, 2015), point to the consequences of increasing costs of higher education in the contexts of declining employment opportunities. Many students from low socio economic status families seek higher education as a mechanism to disrupt blockages to intergenerational mobility and progression (Blanden and Macmillan, 2014). Propelled by common discourses around education as a solution to poverty and underpinned by Section 29 of the South African Constitution (Republic of South Africa, 1996) which affirms the right to basic and further education, South Africans have come to expect that education can and must be provided to all.

Notwithstanding the nuanced conceptions of access, success, and throughout in higher education, expectations of education being provided are resonant with Morrow's (1994) notion of a culture of entitlement which he claims often accompany political-educational protest movements and mind-sets. Yet, the quest for education and consequent liberation from poverty can generate unintended consequences for academic success and throughput, as this article will demonstrate.

Mindful of the challenges of affordability and its impact on students with insufficient financial resources, the question of how they can be financially supported to achieve academic success and economic independence has been a concern for government and non-government entities for some time (Gladieux and Swail, 1998).

Breier (2010) observes that despite general consensus on the impact of adequate financial assistance on academic success, the phenomenon of student success should not simplistically be linked to financial assistance alone, but requires a more nuanced understanding of other factors such as institutional and social forces that contribute to student success. Indeed, the effect of inadequate financial assistance should not be dismissed as inconsequential to the biological and psycho-social health of students, especially since higher education inflation is historically higher than the general inflation index (CHE, 2016). It has been established that students with insufficient financial resources struggle to afford escalating student fees, accommodation, meals and books and erratic transportation costs (Budlender and Woolard, 2006). What is not adequately established in the literature is the impact on academic performance when students from poverty stricken backgrounds are also under pressure to support their families with their limited financial assistance.

## **5.4 ECOSYSTEMS FRAMEWORK**

The ecosystem framework helped to analyse the possible interventions of financial difficulties at micro, mezzo and macro level

### **5.4.1 Aspects at the microsystemic level**

Findings at this level include three microsystems in which the students that experience barriers to higher education is involved, namely, the home environment, peer group and tertiary education. Many students come from unsupportive home environments. Parents are generally not actively involved in the development of students that experience barriers to learning. Many parents seldom provide effective stimulation to their children at home and perceive it as the sole task of the school. As one participant indicated, you have parents who care nothing about the child's education. Owing to parents low education levels, they struggle to find permanent employment, and therefore experience varying levels of poverty. Students that grow up in such home environments will be more inclined to be at risk of poor academic performance. Furthermore,

many students are raised by grandparents, who in most instances are not able to provide the necessary support at home, due to their low literacy level.

Some parents are in denial that their children experience barriers to learning. As one participant commented, many of the parents do not want to acknowledge that their children are experiencing barriers to higher education. According to Digman and Soan (2008) children who are negatively influenced by their home environments struggle to meet academic demands and to manage their relationships with others, while Pillay (2004) points out that physical constraints, such as overcrowded homes, the lack of water, electricity and finances, may cause learners to underperform at school.

The findings with regard to the microsystem of the interviews revealed that students experiencing barriers to learning are often discriminated against, rejected, labelled, and stereotyped by their peers as a result of them being different and their perceived lesser abilities. One participant asserted that they are rejected by some of the learners.

Having positive relationships with peers is crucial for student's social development. The research revealed that there was no deliberate attempt on the part of much higher education to encourage positive relationships between peer groups and to create interaction and support opportunities for students of diverse abilities in and outside the classroom. The lack of intervention from the school and the parents to encourage and stimulate strong peer relationships may cause those learners that experience barriers to education to become socially isolated from their abler peers, and to miss out on development opportunities. Although one of the perceived benefits of IE is the positive effects of the social interaction between learners that experience barriers to learning with their able peers (Lewis & Doorlag, 2003) the findings of this research disclosed the contrary.

#### **5.4.2 Aspects at the mesosystemic level**

The findings at the mesosystemic level revealed the nature of the different collaborations and cooperation. Participants in this study indicated that many parents do not involve themselves much in the education and development of their children and it is left completely to the school. The lack of support from parents places much strain on educators, which, in turn, hampers the implementation of IE in the school. At many school's parental involvement is limited to the



attendance of general parent meetings where parents are informed about problem behaviour that their child might be displaying, parental involvement in fundraising events, and meetings to discuss the child's progress when retention forms need to be completed. There also seems to be a lack of constructive effort on the part of schools to create and maintain effective positive partnerships through continually involving the parents in all aspects of their child's development. The reluctance of some parents to cooperate with the school may therefore be ascribed to the fact that these parents are not treated as equal partners in the development of their children. Due to the lack of collaborative partnerships between educators and parents, learners are not able to comprehend how the school and their parents relate to each other in terms of the learners' development, and they consequently may see their educators and their parents as being separate entities, working independently of each other.

The SASA (South Africa, 1996a) acknowledges that parents are equal partners in education, while Wilcox and Angelis (2009) emphasised the significance of a common goal and collaboration amongst role-players, in order to improve student's achievement. Nevertheless, the investigation revealed that there was a general lack of constructive collaboration and cooperation between the school and the parents.

#### **5.4.3 Aspects at the exosystemic level**

The findings concerning aspects at the exosystemic level focused on the school management team (SMT), institutional level support team (ILST), SGB and district-based support team (DBST) and their current management of students who experience barriers to learning at the participating university.

The empirical investigation revealed that SMTs in participating schools do not display sufficient commitment to the management of students that experience barriers to learning in mainstream primary schools. In this study, participating principals as leaders of the SMTs in their schools, expressed a negative attitude towards the inclusion of learners that experience barriers to learning in mainstream schools. In some instances, it was discovered that even when SMT members were leading the ILSTs, no constructive efforts were made to provide meaningful learning and developmental opportunities and support to learners that experienced barriers to learning.

The Screening, Identification, Assessment and Support (SIAS) Strategy forms the basis on which IE is built and provides guidelines regarding early identification of learners' strengths and weaknesses, correct assessment strategies of the nature and extent of the barriers that learners may be experiencing, and effective design and implementation of individualised support plans for these learners (DoE, 2008:88). The research revealed that educators do not fully understand their roles and responsibilities regarding the SIAS Strategy due to the lack of effective and structured in-service training programmes, and showed negative outcomes on the implementation of IE due to non-compliance with SIAS Strategy.

#### **5.4.3 Aspects at the macrosystemic level**

The macro system refers to policies and structures which provide the blueprint on which education provisioning in South Africa is based. The implications of policies and the actions of structures have an influence on the management of IE in schools.

The Constitution of the Republic of South Africa (South Africa, 1996) provides the outline for the democratic operation of all institutions. In terms of education, the Constitution demands and guarantees non-discriminatory and equal access to quality education for all learners. The Constitution contains the fundamental principles which influence the operations of all other institutions within an ecological system. The current management of IE in many schools constitutes a serious violation of the stipulations of the Constitution.

Based on the provisions of the Constitution of South Africa, the SASA (South Africa, 1996) provides the framework for the management of public schools with regard to the rights, roles, and responsibilities of the different role players. The SASA prohibits any form of discrimination directed at any learner in terms of access to quality and equal education. However, most learners that experience barriers to learning are still discriminated against in terms of the kind of developmental and participatory opportunities that they are provided with in mainstream primary schools.

### **5.5 REALISATION OF THE OBJECTIVES:**

#### **Objective 1**

Objective one was to explore the effects of financial difficulties and fear of financial exclusion among students at UKZN and I found that the financial hardship faced by the 15 participants have led them to become stressed, anxious and overwhelmed by the financial strain on them.

### **Objective 2**

Objective two was to explore the various strategies that students have engaged in to overcome financial difficulties. During the review of the findings it was found that the various strategies students engage in to overcome financial hardship and threat of financial exclusion are getting a part time job, dating sugar daddies and older women in order to get money, resorting to strikes against the management of the universities and initiating donations. In addition, participants have mentioned that some students have experience obstacles of being exploited especially by being asked to pay for service in exchange of their body.

### **Objective 3**

Objective three was to recommend measures that would assist students in financial difficulties to access Higher Education.

## **5.6 THE UNDERLYING ASSUMPTIONS OF THE STUDY**

The underlying assumptions of the study were as follows:

- Students who experiences financial hardships tend to be angry with the management of the university and be driven to protest violently
- Financial hardships cause students to experiences stress.
- Students who experiences financial hardship typically perform poorly in their studies.
- The threats of financial exclusion drive the students to find ways to get the money for their studies; namely, having a sugar daddy and ben tens, part time jobs.

According to the findings all the underlying assumptions made were supported (see Chapter Four).

## **5.7 CONCLUSIONS**

According to Nancy Fraser's framework the problem here is class structure or the economic dimension of society, thus, economic inequalities hinders participatory parity. For example, students from upper socio economic are able to pay their fees while students from lower socio economic fail to do so if they have no sponsor.

The problem that the study addressed is that many students are excluded by the university because of their inability to pay fees regardless of their academic performance. The aim of the study was to better understand the experiences of financial hardships and threats of financial exclusion among social work students at the University of KwaZulu-Natal. According to the results, financial hardship resulted in lack of funds to pay their (students) study cost if there is no form of financial support, food being too expensive to buy, and increased psychological stress. Furthermore, financial hardship also impacts on academic performance of the participants. Nancy Fraser's framework perceived this as misrepresentation, as some students are wrongly denied the possibility of participating as equals with others in social interaction. Thus, participatory parity that Nancy Fraser's framework speaks about is prevented or constrained by economic structures as there is a maldistribution of resources, deprivation, marginalization, exploitation and disparities in wealth. Therefore, students fight for social justice that is prevented by financial hardships they experience.

## **5.8 RECOMMENDATIONS**

Based on the findings of this study, the following recommendations can be made under three headings: UKZN Management, Staff and Students.

### **5.8.1 UKZN Management**

The management can formulate new strategies that they will use to improve the procedure they use in excluding students and work with students in addressing the issue of financial hardship and develop way of accessing more funding.

### **5.8.2 Staff**

The staff especially lecturers can help students publish three focus group discussions on the library so that they can be available for all people in order for students who enter the university

to be aware of these issues and find positive ways to prevent them if they ever encounter such issues.

### **5.8.3 Students**

The students can initiate fund raising project by following legal ways of initiating a project in order for it to be recognized by the university management. So that at the end of the year there will be money to assist those who don't have money to continue with their studies.

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# APPENDICES

(Appendix 01)

## **UKZN HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE (HSSREC)**

**APPLICATION FOR ETHICS APPROVAL  
For research with human participants**

### **INFORMED CONSENT RESOURCE TEMPLATE**

Note to researchers: Notwithstanding the need for scientific and legal accuracy, every effort should be made to produce a consent document that is as linguistically clear and simple as possible, without omitting important details as outlined below. Certified translated versions will be required once the original version is approved.

There are specific circumstances where witnessed verbal consent might be acceptable, and circumstances where individual informed consent may be waived by HSSREC.

#### **Information Sheet and Consent to Participate in Research**

Date: 08/05/2018

#### **To whom it may concern**

My name is Nokukhanya Sharon Shange; I am Masters Candidate of population studies at the University of KwaZulu-Natal Howard College Campus. I am conducting a research project that will enable me to complete the Population studies master's degree. The aim of my research is to explore the experiences of students facing financial difficulties to access Higher Education in the case of UKZN.

You are being invited to consider participating in a study that involves research on experiences of students facing financial difficulties to access Higher Education in the case of the University of KwaZulu-Natal. The aim and purpose of this research is to better understand the experiences of students with financial difficulties to access Higher Education at the University of KwaZulu-Natal. The study is expected to enroll 15 participants in total, five participants from each three campuses of the University of KwaZulu-Natal, Howard college campus, Westville campus and Pietermaritzburg campus. It will involve the following procedures:

- You need to know that your participation in this research is completely voluntary and no payment will be made for your participation.
- Should you agree to participate, you are allowed to withdraw from the study any time.
- Data collected will be stored in secure storage and destroyed after 5 years.
- Your involvement is purely for academic purposes, and I will derive no financial benefits from this study.

The duration of your participation if you choose to enroll and remain in the study is expected to be one meeting of about 45 minutes.

The study may involve the discomforts such as feeling upset by anything that you reveal during the interview. We hope that the study will be there to provide immediate debriefing and should this be necessary, refer you further to the DSD, Lamontville Services Office. The participation involvement is purely for academic purposes, and the researcher will derive no financial benefits from this study

If the research could potentially involve risk, explain in full if compensation exists for this risk, what medical and/or psychosocial interventions are available as treatment, and where additional information can be obtained.

This study has been ethically reviewed and approved by the UKZN Humanities and Social Sciences Research Ethics Committee (approval number\_\_\_\_\_).

In the event of any problems or concerns/questions you may contact the researcher at ([khanyosharonshange@gmail.com](mailto:khanyosharonshange@gmail.com)) or the UKZN Humanities & Social Sciences Research Ethics Committee, contact details as follows:

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Tel: 27 31 2604557- Fax: 27 31 2604609

Email: [HSSREC@ukzn.ac.za](mailto:HSSREC@ukzn.ac.za)

I would like to discuss some of the issues relating to the topic with you by conducting an individual interview. There will be one meeting of about 45 minutes.

You need to know that your participation in this research is completely voluntary and no payment will be made for your participation. If you agree to participate, you are allowed to withdraw from the study any time. If you feel upset by anything that you reveal during the interview, I will be there to provide immediate debriefing and should this be necessary, refer you further to the DSD, Lamontville Services Office. The Data collected will be stored in secure storage and destroyed after 5 years. Your involvement is purely for academic purposes, and I will derive no financial benefits from this study.

Confidential information (including personal data) will be destroyed and disposed of securely once it is no longer required, after agreed periods of retention have expired, in accordance with the University's Information Handling Policy. Sensitive paper documents should be shredded, and electronic data should be securely erased. I will seek assistance from my departmental Computer Officer or IT Services for advice on the secure disposal of electronic data.

-----  
I, the undersigned, have been informed about the study entitled "Experiences of students facing financial difficulties to access Higher Education in the case of the University of KwaZulu-Natal", conducted by Nokukhanya Sharon Shange.

I understand the purpose and procedures of the study to better understand the experiences of students with financial difficulties to access Higher Education at the University of KwaZulu-Natal.

I have been given an opportunity to answer questions about the study and have had answers to my satisfaction.

I declare that my participation in this study is entirely voluntary and that I may withdraw at any time without affecting any of the benefits that I usually am entitled to.

I have been informed about any available compensation or medical treatment if injury occurs to me as a result of study-related procedures.

If I have any further questions/concerns or queries related to the study I understand that I may contact the researcher at [khanyosharonshange@gmail.com](mailto:khanyosharonshange@gmail.com)

If I have any questions or concerns about my rights as a study participant, or if I am concerned about an aspect of the study or the researchers then I may contact Mr P. Mohun at 031 260 4557 from the Research Ethics Offices at the University of KwaZulu-Natal.

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Tel: 27 31 2604557 - Fax: 27 31 2604609  
Email: [HSSREC@ukzn.ac.za](mailto:HSSREC@ukzn.ac.za)

Additional consent, where applicable

I hereby provide consent to:

Audio-record my interview / focus group discussion                      NO

\_\_\_\_\_  
Signature of Participant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Witness  
(Where applicable)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Translator  
(Where applicable)

\_\_\_\_\_  
Date

(Appendices 02)

## UKZN HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE (HSSREC)

**ISICELO SOKUGUNYAZWA UKWENZA UCWANINGO  
LOKUSEBENZISANA NABANTU**

### ULWAZI NGEMVUMO

#### **OKUZOSEBENZA NGEZIGABA**

Bacwaningi: Kuyisidingo ukuthi konke kwenziwe ngobuchule noma ngokucophelela ngokomthetho, ukuthi konke okwenziwayo kube ulwazi olucacileyo ngokolimu olwaziwayo, futhi kungabi bikho ulwazi olubalulekile oluzokweqiwa kulokhu okungenzani. Ulwazi oluhunyushiwe luzodingeka emva kokuthi ulwazi lokuqala selugunyaziwe.

Ngezizathu ezithile ulwazi lungamukelwa ngokukhuluma kudingeke ukuthi kube nobufakazi noma ngezizathu ezithile Ulwazi ngemvumo yomuntu ngayedwa lunqatshwe noma lususwe ikomide(HSSREC).

#### **Ulwazi oluqukethwe ngokuzibophezela ukuba yingxenye yocwaningo**

Usuku: 08/05/2018

**Isibingelelo:** Ngiyakubingelela lunga lomphakathi Igama lami ngingu Nokukhanya Sharon Shange.

Uyamenywa ukuba ube ingxenye noma ukusebenzisana experiences of students facing financial difficulties to access Higher Education in the case of the University of KwaZulu-Natal

Lesisifundo asinabo ubungozi futhi akukho lapho ozozizwa ungenakho ukukhululeka. Siyethemba lolucwaningo luzosisiza ukwazi kangcono ngabantu baseThekwini ukuthi benza njani uma befuna ukukhombisa amalungelo abo. Okunye okumele ukwazi ngalolucwaningo akukho muhlomulo ngokusebenzisana nathi ngalesisifundo. Lesisifundo sibhekiwe ngokwenkambo yobulungiswa sagunyazwa ikomide lesikhungo sasenyuvesithi UKZN Humanities and Social Sciences Research Ethics (inombolo yokugunyaza 031 260 4557).

Lesisifundo sibhekiwe ikomide elimele ubulungiswa sagunyazwa isikhungo sesenyuvesithi yakwaZulu Natali (inombolo egunyazayo 27 31 2604557).



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Uma kukhona izinkinga obhekana nazo noma kukhona imibuzo ungaxhumana nomcwaningi (kuleminingwane enikezelwe) ningaxhumana futhi nekomide elimele ubulungiswa lase UKZN Humanities & Social Sciences kuleminingwane elandelayo

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Ukusebenzisana nathi kulesisifundo awuphoqelekile, unalo ilungelo lokushintsha umqondo noma ngasiphi isikhathi uhoxe. Ngasesayidini lethu njengoba senza lolucwaningo asinawo umhlombulo esizowunikezela kuwe kodwa singakunika uma sesiqedile ukwenza ucwaningo iphepha ukuze ulifunde noma ubeke umbono ngalo.

Umcwaningi akukho lapho ezothatha khona igama lakho futhi konke ozobe usitshela khona akukho lapho oyokubona khona ukuthi uwena. Konke ozokutshela umcwaningi kuzogcinwa kahle kukhiyelwe ekhabetheni. Esizobe sikugcine kwicomputha nakho kuvikelekile ngoba kuba nenombolo yemfihlo uma uyivula. Emuva kweminyaka emihlanu siyokushabalalisa lolulwazi osinike lona.

ISIVUMELWANO (gcwalisa njengoba kudingeka)

Mina..... ngazisiwe ngakho konke ngalesifundo “Experiences of students facing financial difficulties to access Higher Education in the case of the University of KwaZulu-Natal”, conducted by Nokukhanya Sharon Shange.

Nginikeziwe ithuba lokuthi ngiphendule imibuzo bayelana nalolucwaningo noma isifundo futhi ngiphendule ngendlela engineliseka ngayo

Mina ngiyamemezela ukuthi ukuba kwami ingxenye yalolucwaningo angiphoqiwe futhi ngingayeka noma nini ngaphandle kokuphazamisa lesisifundo.

Uma ngabe ngiba nemibuzo noma yini ephathelene nalolucwaningo ngingaxhumana nomcwaningi

Uma ngabe ngiba nemibuzo noma ngifuna ukwazi kabanzi ngamalungelo ami ngokusebenzisana nani kulolucwaningo noma okumayelana nalolucwaningo noma ngabacwaningi ngingaxhumana nonobhalo wesikhungo esibhekene nobulungiswa bokwenza ucwaningo

## **HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION**

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Okwengeziwe ngemvumo okudingekayo

Nginyanikezela ngemvumo ukuthi

Ukusebenzisa isiqophamazwi / ingxoxo yedlanzana labantu AKUKHO/YEBO/CHA

Ukusebenzisa ivido kucwaningo /ingxoxo yedlanzana labantu AKUKHO/YEBO/CHA

Ukusebenzisa izithombe zami ngenhloso yocwaningo AKUKHO / YEBO/CHA

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Sayina ukuzibophezela

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Usuku

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Kusayina ufakazi uma ekhona

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Usuku

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Kusayina ochazayo uma ekhona

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Usuku

## **Interview Schedule for participants**

### **Introduction**

- Introduce self
- Thank the participant for participation
- Purpose of research
- Ethical considerations:

Digital recording

Confidentiality - link to choice of pseudonym

Voluntary participation

Access to findings

- Referral if necessary
- No right or wrong answers
- Estimated time frame of interview

## Interview Questions

### Personal information

1. What do you think are the effects of financial difficulties and fear of financial exclusion among students at UKZN?
  - a. How does financial difficulties affect academic performance?
  - b. What are the impact of financial difficulties on access to higher education on a student well-being?
  - c. What do you think government should do for the disadvantage students in terms of financial difficulties on accessing higher education?
  
2. Please tell me more about your understanding on factors that contribute to financial exclusion to higher education.
  - a. How does financial exclusion impact on student not to complete their qualification?
  - b. What are your views and perceptions on financial exclusion on high education?
  - c. Would you like to make an example?
  
3. How has the financial difficulties on access to higher education impacted on you?
  - a. Probe for study-related debt
  - b. Probe for family income
  - c. How has financial difficulties affected your family?
  
4. What are strategies that students engage in to overcome financial difficulties to access higher education?
  - a. Do you think that children who do not live in informal settlements face the same challenges to further study at higher education as disadvantaged students?
  - b. Please give a reason for your answer
  - c. What would you like to share about barriers to higher education?

5. What measures do you think can be recommended to assist students in financial difficulties to access Higher Education?
  - a. What have you as a third year student done to overcome this situation of financial difficulties to access higher education?
  - b. If nothing in particular, what would you do?
  - c. What can be done by the University?
  - d. What could be done at the community level?
6. What suggestions can you give to improve the role of providing access to higher education with regards to student funding?
  - a. Do you think that the #FeesMustFall will attain its revolution of free education in South Africa and to be specific fit the context UKZN?
  - b. What do you think in your opinion, the future of higher education will look like? Please include privatization possibilities in your answer
  - c. Do you think the #FeesMustFall protests can go beyond what it highlights, which is South African student's eager to ensure a future for themselves through tertiary education? Please explain
7. How do you feel about the experience of students facing financial difficulties to access higher education overall?
  - a. Probe for: which class of people do you think are affected the most and why?
  - b. Probe for their sense of (in) justice
  - c. What are your perceptions about support services at the University of KwaZulu-Natal?
8. What else would you like to talk about regarding students in financial difficulties?

**The End,**

**Thank You for Making This Study a Success**

(Appendix 05)

## **Transcript CODED ACCORDING TO THEMES**

- The following transcript has been shortened as it was about 18 pages long.

### **Almost being financially excluded from the university**

**Prudence:** “This are 4th year student social work. Okay for me this year I have like real difficulties in fact yeah I couldn’t be here if it wasn’t for their effort and contributions. So I couldn’t afford money for registration and I didn’t get financial aid and I didn’t get DSD so I couldn’t have money to come back”.

**Sindisiwe:** “... money is everything if u don’t have money you just don’t see the future especially here at university if you don’t have scholarships and financial aid and at home you don’t have money you might as well dropout and do other things like working.....many students that I know who dropped out because they did not have money”.

Financial hardship experienced by students has negative repercussions on the student’s academic functioning. Makhosi: “And we have (she paused and laughed) issues as students about credits, we do not have enough money to, you know, sometimes our assignments need 20 pages and it’s very difficult to print or to put credits. And we have to pay when we maybe want some part time job and in our CV we have to provide the academic record. For the academic record again the university says you must pay R50 or R60 and sometimes it’s very difficult for us because we are not working, we are just students, (she laughed). And then again when you lost a student card by accident you have to pay for your student card. It’s very difficult for us; we pay for student cards, we pay for academic record, we pay for credits and the shop is expensive that they offer service to us”

**Nonhle:** And then fees, I feel like fees are just too high, they’re just way too high.

**Makhosi:** “This is the café yesterday I explained that it is.... oh the services that they offer to us is too expensive so some of us since we don’t have enough cash for food so it becomes a disadvantage for us and hinders some of our learning”.

**Nonhle:** “Cafés are too expensive like they are selling to working people but we’re not working. Small fried chips are sold at R15”.

**Wendy:** “For me I have the credit machine this is I think the most hindering for us as it says there on the top “do not put bronze coins. Like most of the time bronze coins is what is we have like 50c and 20c of the shopping, buying grocery 50c and 20c is what we have left like they don’t accept it so is a hindering for us and then sometimes we don’t have enough money at all you do have your assignment, you have done your work but then you just don’t have money to print it out and for us I feel like it just too much”.

**Nonhle:** “I feel like the printing money is just wrong, (she laughs). Because sometimes you do your work but then you do not even have 50c to put in there. It’s even worse now because it doesn’t take brown coins. If you put in 50c, it will be gone”.

### **Financial hardship experienced by students has negative repercussions for student’s academic functioning.**

**Mark:** “I’m not going through the same experiences as the other students. I’m not socialising with the younger ones, and the older ones have families like me. The reason is because I am a mature student; it’s less an issue of financial resources.”

**John:** Mark, 4th year “My course is labour intensive, I don’t drink, I wouldn’t be going to class parties. The lack of social interaction is not really as a result of the financial situation.”

The reality for the mature students when they commenced the programme of study was that the financial struggle was more difficult than they expected. The toll that this struggle takes on families can be enormous. The students interviewed all referred to the huge impact that it has on their home life. Students mentioned that their families have to make sacrifices in order for the student to progress through and succeed in third level. One student mentioned the battle of conscience that he makes regularly in justifying staying at third level,

**John:** “I stopped working to go to school, when you can’t afford to buy new shoes for your child you think ‘I stopped making money to come here!’. I fought that battle numerous times, I’m only human but it’s upsetting.”.

**Mpilo:** Relationships in the family can become strained. The impact of financial strain is not alone just felt by the student, it also has negative consequences for student’s partners, children and other family members.

**Prudence:** “I didn’t get any support maintenance, it affected me. They cut electricity at home, I had to stay in school ‘til the library closed

### **Emotional and psychosocial effects of financial hardship**

**Lalitha:** “so all that is so emotional draining and causes stress”

**Lalitha:** “You just go like wow! I’ve made it I haven really made it but I’m close to where I’m supposed to be and you go like I’m tough I never know I had so much strength within to overcome such barriers, such worry, such stress and I think that we all deserve a round of applause for being here because we have all had our issues”

**Prudence:** “...you know that yes we are and we’ve overcome, that means we are strong”.

Various actions that participant have engaged in response to their experiences of financial hardship and threat of financial exclusion Makhosi: “The pressure starts in us now to date sugar daddies so that we can get the money and pay ...”

**Lalitha:** “And then residence, John Bews Hall, that’s where I’m staying, there’s noise, sugar daddies come and say “we’ll get some chicks”, as you can see (she pointed) and girls standing outside. And there’s money, money to pay fees, money to buy food, money to buy things”.

**Prudence:** So one of my friend called me and said what is going on and I explained to her and she said don’t worry we will work something out and they initiated for me to get donation for registration.

**Makhosi:** “...we starts finding jobs. Sometimes we bunk classes because of such issues and then end up failing or performing not very well”

**Sindisiwe:** “These are the faces of students; these are the university strikes that happen in the beginning of the year...” (She is discussing her community map).

## **Various actions that participant have engaged in response to their experiences of financial hardship and threat of financial exclusion**

**Makhosi:** “The pressure starts in us now to date sugar daddies so that we can get the money and pay ...”

**Lalitha:** “And then (in the) residence, John Bews Hall, that’s where I’m staying, there’s noise, sugar daddies come and say “we’ll get some chicks”, as you can see (she pointed at her community map) and girls standing outside. And there’s money, money to pay fees, money to buy food, money to buy things”.

Other students try to help themselves by working.

**Makhosi:** “... we start finding jobs. Sometimes we bunk classes because of such issues and then end up failing or performing not very well”

Another way of coping is to help each other out, as explained by Prudence:



**Prudence:** So one of my friend called me and said what is going on and I explained to her and she said don't worry we will work something out and they initiated for me to get donation for registration.

Yet another response is to engage in public protest

**Sindisiwe:** "These are the faces of students; these are the university strikes that happen in the beginning of the year..." (She is discussing her community map).

## **Corruption of people who are in leadership**

**Lindiwe:** "...So I remember this one incidence where one of the students...saying that if you want services you have to pay them. If you are a girl you have to pay them by sleeping with them or if you are a guy you pay..."

**Wendy:** "...there is like people who say that no to sleeping with them but really if we not going to sleep with them where are we gonna get help, where?"

**Debora:** "We're speaking about corruption; we're speaking about having certain friends. Somebody was speaking about having to sell your body in order to access a certain residence or get help from the student union"

**Michel:** "Okay can I ask a question you spoke about corruption and I think the issue is very disturbing and the issue of mismanagement of funds or the mismanagement of resources".

**Prudence:** "...but it's true, if I don't have money, I don't have a residence I won't report such things because I won't be able to fight the university. So it goes back being poor or not having sufficient money to study makes me vulnerable or makes me a victim to such things".

## **#FeesMustFallProtest**

It can be surmised that *#FeesMustFall* had no prior workshop undertaken to educate its audience such that its mobilisations was a national impulse undergirded by expressions in the Constitution.

Below is a popular view that resonated in many responses:

The thing is what does *#FeesMustFall* highlight? I think that's another thing that causes confusion. They never explained what *#FeesMustFall* is. There is no constitution for *#FeesMustFall* that as a *#FeesMustFall* movement this is what we constitute for abafundi (students). This is what we constitute for ourselves as a people who are leading these protests, kwathiwa nje (All they said was) *#FeesMustFall* and free education. (Academic Development Officer 1, 2017)

One of the participants was of the view that the university presents a platform for engagement with the actual state of the country as stated below:

It was not about the university per se, the protest was directed towards the government. And students were destroying property to send the message to the government and not to the university. (Academic Leader 1, 2017)

Consequences of what is demanded were not properly weighed and considered by the students. A participant had this to say:

The main reason is that people don't know what they are protesting for. I think that would be the main reason that leads to the destruction of property, because destruction of property leads to postponing of the academic programmes. So, I think miscommunication can be one, the omission of vital information can be another reason. So not asking the right question and not knowing why you're doing what you're doing is also a problem. (Academic Development Office, 2017)

The question of decision making was crucial during the protests one of the participants of this study said:

What I have noticed is your Vice Chancellor and DVCs where no way to be seen during the protests. Students were angry. When students start to riot it is because they would have seen that the university is not-committed to finding a solution to the matter. The structure on its own is flawed. It needs to be revised and it needs to make sure that students have a voice. By that I am saying they have to have a voice steer decision. (KZN Right2Know)

### **During the interview, Michel asked.**

**Michel:** "Okay can I ask a question, you spoke about corruption and I think the issue is very disturbing and the issue of mismanagement of funds or the mismanagement of resources.... what could be the role of people who are the victims?"

One of the responses came from Prudence, who said:

**Prudence:** "...if I don't have money, I don't have a residence I won't report such things because I won't be able to fight the university. So it goes back being poor or not having sufficient money to study makes me vulnerable or makes me a victim to such things".

(Appendix 06)

# **ETHICAL CLEARANCE GIVEN**

(Appendix 07)

# **TURNITIN REPORT**