



**Higher Education at the Precipice: Financing Higher Education:
A Stakeholders' Perspective at Howard College**

By

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A dissertation submitted in partial fulfilment of the requirements for admittance to the degree of Master of Development Studies in the School of Built Environment and Development Studies at the University of KwaZulu-Natal.

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Declaration

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I, Gugu Dada Cindy-Carol Maphumulo (Student number 210504597), declare that the thesis titled: **Higher Education at the Precipice: Financing Higher Education – a stakeholders’ perspective at Howard** is my original, and unaided work.

1. This thesis has not been submitted for any degree or examination at any other university.
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Date

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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 2016 to November 2017, 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.

.....

Gugu D.C Maphumulo

.....

Professor Oliver Mtapuri



Dedication

To

Mummy - Mrs, J.W. Kwitshana (MaGumede)

Acknowledgements

“Thy word is a lamp unto my feet, and a light unto my path”- Psalm 119:105

I am forever indebted to my father 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:

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- My sweetest residence neighbour Xoloh Ndlangamandla
- The participants of this study for all their contributions

Lastly, I would like to acknowledge where I draw my strength from, My Creator:

Jehovah-Shammah, My Lord you have always been there.

Abstract

The *#FeesMustFall* campaign of 2015 was a result of social dynamics which placed South African universities between a rock and a hard place. The fixing of the problem revolves around National Student Financial Aid Scheme (NSFAS), therefore, student funding needs rethinking as student academic choices must not be constrained by their socio-economic status. The aim of this study was to gain insight and understanding into the dynamics of higher education and funding using Howard College (University of KwaZulu-Natal) as a case study. The tools that were used to collect data include interviews and questionnaires which are compatible with a mixed method approach. This enabled the researcher to use methodological triangulation in which both qualitative and quantitative data was collected in a sequential approach. In-depth interviews were done with five stakeholders and one hundred self-administered questionnaires to undergraduate students at the Howard College campus. Both qualitative and quantitative data were collected and triangulated. Some of the key findings of this study suggest that while NSFAS is a loan scheme, it was helping to some extent but was insufficient because the demand was huge. Violence by students was a tactic to have their voices heard in the face of a University management that resorted to calling the police instead of engaging with students regarding their concerns. The study also found out that the *#FeesMustFall* campaign was not targeted at Universities but at the government. By virtue of the fact that NSFAS is a student loan scheme, students prefer other lines of assistance such as bursaries, grants and scholarships as the loan tended to put the students under heavy indebtedness before they have even completed their studies. The study recommends that alternative sources of funding should be found particularly involving the private sector as it is the main beneficiary of the products of universities – the graduates. By going online, NSFAS was disadvantaging the already disadvantaged students who do not have the digital exposure such as most of those who attended high schools and found themselves in the cities. Students saw higher education as a right which the government must fulfil. The study concludes by noting that providing free higher education is a political decision with serious economic repercussions such that reconciling these diametrically opposed perspectives requires cool heads and sober reflections by all stakeholders.

Keywords: NSFAS Loan Scheme, Free Higher Education, *#FeesMustFall* campaign.

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Lists of Acronyms and Abbreviations

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

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“Looking ahead, I believe that the underlying importance of higher education, of science, of technology, of research and scholarship to our quality of life, to the strength of our economy, to our security in many dimensions will continue to be the most important message”

Charles Vest (1941-2013).

Chapter 1: Orientation

1.1 Introduction

South Africa lacks the means to better enhance its citizen's capabilities and opportunities, which is necessary to generate and develop human capital. Thus, contributing to human development which will yield to the country's economic growth (Saito 2003); for the betterment of society, higher education is essential for the country's transformation. The higher education field is limited in design to producing graduates who in their professional qualifications can explore career opportunities that are also limited as members of the labour force (Saito 2003). Higher education in South Africa has faced challenges since 1994. The Council of Higher Education (CHE) details the aspirations with significant opportunities which can contribute to a vibrant, equitable, responsive and higher quality education (Higher Education South Africa-HESA 2014).

The increase in student enrollments particularly that of black students by 81% in 2011 and females at 58% shows the access level which South Africa has achieved. However, the country has been unable to effectively support and provide opportunities for the success of its youth. According to Department of Higher Education and Training (DHET) (2013) this indicates inefficient capabilities in the use of the country's resources. The Department of Higher Education and Training (DHET 2012) and the Green Paper for post-school education and training state that despite the gains made since 1994, higher education has faced challenges in enrolment sustainability and to a certain degree of administration of its management. It is in this regard that a continuation of inequalities has been found to be reproduced through gender, class, race and so forth (DHET 2012).

The National Development Plan (NDP) echoes the same sentiments that the significant increase in enrolments has posed a great challenge in which the university sector then sinks under considerable strain (NDP 2012). The White Paper proposes to increase participation rates from 17.3% to 25% with headcount enrolment from 950,000 in 2012 to 1,6 million by 2030 (DHET 2014). Student funding is a major constraint in the country and in ensuring equity of access, opportunity and outcomes. Therefore, the White Paper commits government to progressively introduce free education for the poor as resources become available (HESA 2014). To support this school of thought, the National Development Plan (NDP) proposes that, all students who are eligible for the National Student Funding Aid Scheme (NSFAS) should access funds through loans to cover tuition fees, books, accommodation, and other living

expenses. Those who fall out of this category should access bank loans which will be backed by state sureties (NDP 2012; HESA 2014). The Green Paper, White Paper and NDP provide accurate descriptions and analyse problems in higher education, however, like many South African policy documents, they are expansive in vision but extremely short in details.

1.2 Background

The *#FeesMustFall* campaign of 2015 was a result of social dynamics which placed the universities between a rock and a hard place. According to Calitz and Fourie (2016) the high tuition fees were logical strategies to maintain high standards, and it is because of this reason which then forced students nationally to object. To date, South African university campuses are hotbeds of protest. This is because students claim that university degrees have become unattainably expensive (Calitz & Fourie 2016). What has become a South African dilemma is “accessing higher education by the haves as means to maintaining privilege and by the have-nots as means of getting out of poverty” states (Cloete 2016:6). Thus, students who cannot access higher education remain out of the education and training system, culminating into increased inequality in the country.

Cloete (2016) states that the problem of accessing higher education is amplified and racialised in South Africa (SA), therefore government priorities must change. The fixing of the problem revolves around the National Student Financial Aid Scheme (NSFAS), therefore, student funding needs rethinking as students’ choices must be unconstrained by their socio-economic status. Higher education funding is simply unsustainable. According to Cloete (2016) in the year 2014, South African universities had accumulated a debt of approximately five billion rand, while NSFAS had a fifteen-billion-rand debt which poses a great challenge due to a high number of enrolments who need financial assistance (DHET 2013). Government’s insufficient funding to universities has been labeled as the key reason for student riots.

1.3 Problem statement

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 prevalent is the academic and financial exclusion of students in higher learning, and it is for this reason protest and boycotts have spread throughout the country (Koen, Cele, and King 2006). The HEIs i.e. UKZN’s Howard College, for this research study, is the study area for investigating the contributing factors to rising tuition fees which make the attainment of degrees almost unattainable due to the high costs involved. The impeccable trend has been the

ambiguous current student funding model, which has been found to be leading to unanticipated consequences (Callender & Wilkinson 2013).

Some students, a majority being black Africans, have been denied 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.

Riots and extensive damage of property has taken a peak due to student's frustration and anger and this then poses a huge challenge to HEIs management. The gap between students and HEIs in communication has exacerbated the misaddressed issue of student funding because the discourse of this matter is not bridged adequately, hence, students feel voiceless and then take the matter into their own hands leading to the national shut down of universities. The researcher recognises higher education costs exceeding the general household income of the working class, even though the South African constitution makes provision of education to be fair. The university administration supplements what the government provides, however, the financial gap still remains. South Africa is facing the challenges of affordability, access to, and the rising demand for higher learning. Like most countries in Africa, South Africa is obliged to provide social amenities, 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 misery. Those are the costs to society.

1.4 Aim of the study

To investigate the stakeholders' perspectives of financing higher education in the case of Howard College campus at the University of KwaZulu-Natal.

1.5 Objectives of the study

- To evaluate the effectiveness of the NSFAS funding in accessing to higher education.
- To assess the available funding sources to students at Howard College of the university of KwaZulu-Natal.
- To explore the benefits and challenges which the NSFAS funding presents.
- To suggest new measures and propose a model for financing Higher Education.

1.6 Main research questions

- How effective is NSFAS funding in accessing higher education?
- What sources of funding are available to students at Howard College of the University of KwaZulu-Natal?
- What benefits and challenges does NSFAS funding present to students?
- What new measures and model can be suggested to financing Higher Education?

1.7 Significance of the study

South Africa is confronted with a challenge of young people who come from impoverished areas and low-income households and are faced with the dire need to convert their aspirations and see higher education as a way out of poverty (Walker & Mkwanazi 2015).

"Advice to students: The higher your education, the more income you will probably earn, with better job security, better benefits, better hours, better perks, more authority, more autonomy. You aren't given these things; you earn them by degree. It's worth it."

Lara cotton (n.d.)

However, resources to attain the contents of the above quote are limited. Post-1994 South Africa allowed the once marginalised citizens of its country to access resources, higher education being one, however, resources are limited and cannot be accessed by all. 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). According Koen et al. (2006) there is a fundamental relationship in student's achievement and allocation of funds, i.e. students perform and cope well under less academic financial constraints and for this reason of being financially secured can complete their studies.

South African institutions now exist in an era where demands need to be met to ensure student achievement and not just the mere responsibility of teaching and research. This is vital because the economic stability of the country and its government rely on the success of universities. However, higher education is not the sole owner and bearer of the current financial instabilities, yet universities are faced with bankruptcy (Koen et al. 2006), thus putting more pressure on students making them respond in violent riots. The withholding of academic results is a university tactic to force students to pay for outstanding fees. The researcher explored the funding model as a tool to facilitate sustainable funding for students while giving insight into the current challenges in the operation of NSFAS as a funding model.

There are studies that were conducted on financing higher education and its challenges in South Africa, however, there is more that still needs to be done in the area of thoroughly examining the effectiveness of NSFAS and its contribution to academic performance. This study evaluated the current affordability of tuition fees under NSFAS and consider the challenges and operations of student funding. The study serves as an important tool to assist the department responsible for funding with relevant information to enhance the current operation system of student funding at most tertiary institutions. It will further enhance the disbursement of funds to beneficiaries in a time efficient manner for NSFAS to fulfil its mandate.

This study further suggests efficient and effective measures to address the current funding model, therefore, can facilitate the preparation of policy framework for improvement in efficiency i.e. the administration; management and sustainability of student funding at Howard College. It also adds to relevant literature on funding higher education in South Africa and/or in developing countries. Findings from this research study developed alternative means of financing higher education, in this regard, policy makers, education planning consultants and higher learning students will find useful lessons emanating from this study. This will help to

review current financing measures and higher education policies towards making tertiary education more affordable.

1.8 Location of study

The University of KwaZulu-Natal offers prospective students the choice of five campuses, each with its own distinctive character. The University of KwaZulu-Natal's, Howard College campus is located in the city of Durban. The Howard College campus is situated in Glenwood and offers a spectacular view of the Durban harbor. The campus is situated in a successful environmental conservancy and the lush gardens of the University reflect a commitment to indigenous flora and fauna. Howard College campus currently offers a full range of degree options in the fields of Humanities; Agriculture; Health Sciences; Engineering; Law and Management.

1.9 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).

Higher Education Institution: means any institution that provides higher education on the following criterion: part time; full time and distance learning and under the 1 of Act 63/2002 as mentioned in the higher education Act 101 of 1997 must be declared or deemed a public higher education institution under this Act.

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.

Stakeholders: means persons with an interest or concern in something and in this case of financing higher education e.g. NSFAS, #FeesMustFall campaign and Free Quality Higher Education.

1.10 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 to the concept of the funding crisis. The chapter engages literature on the aftermath of the funding crisis within higher education. The chapter also discusses issues of higher education funding from National Student Funding Aid Scheme, Bank Loans, and the limited funds from government to fund higher education to the university sector. It has also further discusses the issues of high of tuition fees rates which ultimately make degrees almost unattainable due to high cost constraints. In addition, it draws on summaries, descriptions and evaluation from previous studies.

Chapter 3: The Chapter details the overall methodology which was used in compiling this study and further describes the processes and procedures followed during the interviews. This also includes information about the participants and where the interviews were held. The chapter describes the data collection tools used to collect data. as well as the data analysis procedures followed.

Chapter 4: The researcher has presented and interpreted data from the interviews and questionnaires administered. Empirical qualitative data was collected and analyses was conducted using thematic analysis. Because this study used a mix method, it also analysed statistical data.

Chapter 5: The Chapter presents results from the quantitative component and discusses the findings from the qualitative research then concludes with recommendations derived from the study. This has been achieved through pragmatic reasoning using both qualitative and quantitative methodologies, a theoretical framework and literature review for integration and analysis.

1.11 Conclusion

This paper has been structured into five chapters and has presented the outline of the entire thesis.

Chapter 2: Theoretical Framework and Literature Review

2. Theoretical Framework

2.1 Introduction

Higher education is designed as a platform to transform students with the hope of contributing to the country's economic growth, this will allow the opening of the markets which will operate at a cost incurred to produce profits in the long run (Herbst 2009). However, Higher Educational Institutions (HEI's) operate outside the open market system such that they offer services below the price level necessary to cover the costs. Herbst (2009) notes that educational attainment to foster research benefit not only of the individuals concerned but also for the society at large. Barr (2007) highlights that higher education faces a collision of fiscal constraints and a need for more resources for investments. International competition exerts a downward pressure on the fiscal capacity hence policy makers face trade-offs between the size of the higher education system, its quality, its capacity to widen access and its fiscal costs. Student loans can ease the trade-offs by supplementing public finance with private finance, however, loans have institutional requirements that frequently receive insufficient weight (Barr, 2007).

2.2 Theoretical framework

A theoretical framework is the blue print aspect in the research process according to Grant and Oslanloo (2014). They further state that without a theoretical framework the structure and vision of the study would be useless. In this research study a theoretical framework moulded by two theories i.e. the human capital and economic theory which will give structure to this research study. This study interrogates the clashes that face financing higher education using two theoretical principles, i.e. a capital markets approach to funding students using an investment through human capital and the economic theory. Paying for higher education requires immense political involvement and desirable loans. This study through the identified approaches suggests alternative ways to improve the current financing system of higher education gathered from Howard College. The current finance model of South Africa has faced several challenges for example, students that are indebted early in their academic career are led to financial instability. South Africa is faced with slow economic recovery with lower paying entry positions which create additional pressures for graduates. While loans to cover tertiary tuition are available through application, they are inadequately informed by the implications these debts pose for the ability to achieve post education and training with financial success.

According to Barr (2007) technological advancement has driven up the demand for skills hence the need for countries to invest in human capital, this is with realisation that higher education is significantly important both for national economic performance and for individual economic and political opportunities. In tackling this issue, this study looks at the economic theory which suggest that completion of higher education is beneficial, and that graduates should contribute

to the costs of their degrees and that well-designed student loans have core characteristics such as income contingent repayments and an interest rate lower than the government's cost of borrowing. Barr (2007) states that, developed countries offer both positives and negative lessons to HEI's, namely; the importance of mass tertiary education, lessons about tuition fees and lessons about student loans. Along these positives are negatives; namely: tax finance does not promote quality and access, excessive reliance on taxation creates problems (Pillay 2016). Higher education is a basic right and therefore should be free just like how nutrition is a basic right yet nobody argues that it is wrong to charge for food. Which is why graduates do not pay for their higher education through their subsequent taxes.

Elitism shines in higher education as those who have access due to their socio-economic background experience less challenges. Pillay (2016) sets options for developing countries to learn from the developed countries in terms of how to overcome the severe constrained economic challenges, what should be noted is that there are no easy answers nor solutions. Globally countries aim to pursue three objectives; the first being operating large systems for higher education, secondly, higher quality and lastly, seeking to operate within limited resources (Pillay 2016). However, Barr (2007) notes that, it is feasible to achieve any two, however, even the developed countries face challenges in meeting all the three objectives, this is particularly true in countries that rely mainly on taxation to finance the system.

2.2.1 A Human Capital Approach to funding students

The Human Capital Theory (HCT) according to Almendarez (2011) is theory derived from the assumption that in any given population student's exposure to higher learning will generate and upgrade its productivity capacity hence the need to invest in human beings. Al-hjry (2002) shared similar sentiments that in order to yield economic growth, an economy requires an educated workforce and this is in line with modern demand to meet global standards hence investing in human capital is a form of concept that views higher education as a form of economic investment. In the HCT process, individuals and government contribute directly and indirectly to make the human investment possible. Al-hjry (2002) state that once there is such an investment, it is believed that a higher lifetime earnings will increase for the population aligned with national productivity and economic prosperity.

In this study, the researcher investigates the possibility of graduates' possibilities to pledge on their future earning to finance their higher education. Lleras (2004) explores human capital and suggest it to be the alternative mechanism for financing higher education. Under this approach,

this research study has covered challenges and values of financing higher education, the need for alternatives and how best implementation through government human capital can be fused. Human capital has become a vital organ as it determines economic performance and individual well-being (Crocker 2006). It has become universally accepted that government has an important role to play in the provision of higher education. However, the delivering of this service has been lost between the governmental financial aid to educate and the actual physical provision. A non-economic reason for state support is the creation of a relatively uniform set of national values that would generate social cohesion and national pride.

Public support for higher education as a human capital investment is often associated with market failure because of problems raised such as; uncertainty, risk and insufficient liquidity (Lleras 2004). Human capital has not been viewed as collateral for the result that disadvantaged students experience the difficulties of procuring financial assistance hence face the possibility of being deprived of a potential profitable investment. Higher education in developing countries has been viewed as a capital good which emphasis the creation of skills in order to better the living standards of society. However, to deliver such a good, both physical and human capital stock is required in order to enhance economic productivity. Hence, Almendarez (2011) speaks of importance of enhancing knowledge because its contributes to human resource which is likely to yield social development and economic transformation.

2.2.3 Economic Theory

Higher education is essential for national economic performance, and technological advancement has created a competitive environment and increased the demand for skills. In this regard, there is a mass of international high-quality systems for higher learning and training. Barr (2010) reiterates the three views from the economic theory, (1) competitiveness of universities as a measure which creates responsive demands from students and employers resulting in robust and effective quality assurance. (2) The economic theory makes clear that costs should be shared and graduates must be responsible for costs they have accumulated towards their degree once they can afford repayments not while their students. And lastly, well designed loans, and interest rates should be equal to government's costs of borrowing. As mentioned above, human capital has become the centre determinant for economic competitiveness due to the rise in knowledge during the 21st century hence the importance of a robust international completion platform for higher learning.

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 section presents various presiding perspectives which are organised in different subsections. The first section delivers the two theories that this research study is embedded on, that is, the Human Capital Approach and the Economic Theory. The subsection focuses on the general overview of an international perspective in financing higher education which is followed by an African perspective. The last subsections of this dissertation entail South Africa's strength and weakness in financing higher learning with a specific focus on the current funding model (NSFAS). The last section gives a clear scope of the possibilities of free education in funding tertiary education in South Africa.

2.3.2 The global crisis of funding higher education

Widening access to participation in HEI's has become central to policy themes both nationally and globally, such that in England the government has made significant commitment to diversification, expansion and widening participation in the attempt to address the under-representation of certain social groups in universities (Burke 2012). According to Barr (2007) large systems such as the one in France, Germany and Italy that are mainly tax financed face scrutiny, with the major concern is the quality of higher education. The diverse and varied system of higher education in America was never adequately supported to perform all tasks of society, however, today there are rising discrepancies between the resources available to HEI's and the costs of services they are expected to perform. Diversity of excellence is the primary transformer of higher learning, therefore, financial stringency in universities needs to be addressed.

HEI's require more financial assistance in order to fulfil the responsibilities entrusted to them. America has faced five financial difficulties in higher learning, namely; inflation, the expansion of educational services, fluctuating student enrolments, needs for enlarged and modernised capital and uncertain sources of income from donations (De Beer, Jacobs & Moolman 2016).

Countries such as Australia and Norway were used as an exemplary subsidy funding framework, for example in Norwegian State Universities and colleges, students were only required to pay a semester fee of NOK300-600 each semester but tuition fees were not charged and this includes international students. In Australia, funding higher education is done through a combination of government subsidies which is through student loan and student fees; they have an interest free loan called the Higher Education Loan Programme (HELP) which serve as an assistance mechanism to pay tuition fees (De Beer, Jacobs & Moolman 2016).

2.3.3 Sub-Saharan African perspective of financing HEIs

The human development of any country is facilitated by higher education which yields economic prospects, with science and technology allowing the nation to perform to its potential. Higher education is globally competitive such that it has set grounds for knowledge economies. According to Mohamedbhai (2013), this is because there has been a shift from natural resources to knowledge which has become the key factor in determining a country's global competitiveness.

“It is necessary to have a strong continental space of higher education and research through which academic mobility and collaboration among African countries and their higher education systems can happen” Mohamedbhai (2013:6).

Sub-Saharan countries still have the poorest nations in Africa, and these are still in need for development assistance through the higher education sector (Mohamedbhai 2013). Africa faces the challenge to develop its continent because of limited resources available in individual countries in order to assist the continent, and academic mobility. According to Mohamedbhai (2013) through collaborations and cooperation can assist in the higher education system. Africa has suffered several challenges especially in the area of research and this is because it is made up of a disparate higher education system that has a colonial history. Under funding has been the very constrain over several decades partly because of political and economic crises resulting in the implementation of policies being challenged to materialise.

Mohamedbhai (2013) argues that investing in higher education has not yielded sufficient economic and social returns. Furthermore, this has been exacerbated by the pressing demand of the high enrolments which has been done with hardly any expansion of HEI infrastructure or proper maintenance hence the quality of higher education has inevitably suffered. Another pressing issue has been that of the research output from universities which has been poor when

compared to other regions particularly because there has been a very low number of African researchers who publish in internationally acclaimed premier journals (Mohamedbhai 2013). However, even with these challenges on the background, there has been recognised opportunities such as the rising Africa's development in improving low levels of education that are incorporated in the global sustainable development goals.

Every Regional Economic Community (REC) in Africa has identified higher education as one of the major areas for reform. This has opened doors, allowing pledges for supporting Africa to receive international development, including such support from funding agencies from newly emerging economies such as Brazil, China and India (UNESCO 2011). Even though such opportunities have presented themselves, public provision for educational services continue to face constraints in terms of the availability of public resources. Sub-Saharan African countries have weak public source collection capacity, hence the difficulties faced to raise public revenue because of macroeconomic and growth instability, high debt ratios, weak administration and large informal sectors (UNESCO 2011). What has been experienced is the foreign borrowing of finance which has been a double-edge sword as loans obtained from donors and other creditors need to be repaid at some point (World Bank 2008 ; UNESCO 2011).

There are only 109 public higher learning institutions in the Southern African Development Community (SADC) region, with the exception of South Africa and the Democratic Republic of Congo (DRC). As such, most countries have few public universities but a large number of private HEIs. South Africa, Mauritius and Namibia are the only countries which have managed to fully develop the National Qualifications Framework (NQF) while others are still in different phases of their development. Massification of higher education whether by popular demand or design has been felt in all parts of the world. As part of its strategic development plan, Africa has specifically been building a higher education system that is imperative for national development and international competitiveness. Quality and currency of knowledge matters tremendously in the knowledge society. Knowledge economies have been recognised for their tendency to boost and keep within the trends of technology in advanced societies, hence, higher education graduates from these regions tend to be more exposed and better acquainted with new technologies.

2.4. South Africa's challenges in financing its higher education sector

2.4.1 University funding in South Africa

The government of South Africa, just like any other in the region faces challenges in terms of funding higher education due to insurmountable constraints, which therefore make fees increments inevitable. Pillay (2016) suggests that we seek a deeper understanding of policy related questions around the education sector. For example, the same author argues that with a lot of resources allocated to the education sector, it is difficult to understand why there are claims of poor funding. It is with no doubt that systematic efficiency is questionable, here we observe the high rates of drop outs, repetition rates and delays in completing degrees. It is alleged that the tertiary education system in South Africa is largely under-funded especially when compared to other countries where higher learning is largely free or subsidized (Pillay 2016).

In addressing challenges faced by universities, difficult questions are to be raised such as the utilisation of funds received from the state, institutional inefficiencies, and bloated administrations. It is against this background that Pillay (2016) suggests that that internal efficiency should be prioritized, something which concurs with the then Minister of higher education, Blade Nzimande that transparency and accountability can be attained by ensuring that universities are audited by the office of the auditor-general. After the student eruptions got the country's attention, suggestions have been forwarded regarding the financing of higher learning thus far options rest in the graduate tax and increase of taxations. Pillay (2016) argues that one of the country's most conventional wisdom is its high tax and in the case of South Africa the burden of taxation is carried by a few individuals. He highlights that the tax-to-GDP ratio which is twenty-nine percent is a low rate for a developing country (National Treasury 2015; Pillay 2016).

The above raises concern for South Africa especially through government considering that thirty-nine percent of taxpayers earn less than R150 thousand with twenty-five percent earning around R250 thousand and an overwhelming 8.5 million earn less than R70 000 annually, demonstrating the high inequality rates in South Africa (Pillay 2016). South Africa is also faced with new competing priorities for funding which have been pressing so much that they are unavoidable, hence student loans have become popular yet grants and scholarships have been reduce and/or limited (Johnstone & Marcucci 2007; Ntshoe & de Villers 2013).

2.4.2 The National Student Financial Aid Scheme (NSAS)

The National Student Financial Aid Scheme (NSFAS) is a loan and bursary scheme that is funded by the DHET and is designed to assist students from low income households who have a threshold of R120 thousand per annum or less (National Student Financial Aid Scheme 2015). NSFAS is intended for those without financial means and/or cannot access bank loans or alternative funding; study loans and bursaries (De Beer et al. 2016). The National Student Financial Aid Scheme (NSFAS) has doubled in the last five years (Pillay 2016). The mandate of NSFAS is to assist those who come from disadvantaged backgrounds. De Beer et al. (2016) state that NSFAS allows a maximum of R71 800 per annum per student, and this means that almost 62.8% is tuition fees.

The Department of Higher Education and Training 2016 indicates that NSFAS funding to universities amounts to R8.9 billion. This then leads to a negative economic growth faced by the country since its economy is under pressure. Neil Roets, the CEO of debt management firm, Debt Rescue suggested that as soon as the United Kingdom exit the European Union, South Africa will further be pressured as the United Kingdom is the biggest single investor in the African economy (in De Beer et al. 2016). Practically, South Africa is already overburden as they are not able to pay more tax, what this mean is that free higher education is not sustainable nor feasible for South Africa. It is believed that providing free education will increase the quality life and living standards in the country. However, in realty, this won't be the case, given that the country is faced with a high unemployment rate.

South Africa remains challenged in terms of affording its citizens the opportunity to pursue higher education while there is a decline in state funding, hence universities increase tuition fees in order to mitigate shortfalls and to ensure quality service provision. De Beer et al. (2016) note that universities will be forced to increase tuition fees by rates that are higher than expected otherwise the quality of higher education will be compromised. The then Minister of Higher Education, Blade Nzimande tasked NSFAS to provide an efficient and sustainable financial aid system for the disadvantaged who meet the academic merit. The requirements to qualify for the government loan fund of NSFAS requires students to obtain an APS-score of 26 during their final grade 12 exams and must apply online before the 30th of September of the preceding year and with this senior student are expected to pass at least 60% of the module to be eligible for the government loan in the subsequent academic year (De Beer et al. 2016).

NSFAS can also be converted into a bursary on a level of merit to encourage students to graduate. It is worth noting that NSFAS doesn't carry any interest during the time while the student is still studying (De Beer et al. 2016). The terms and conditions are clearly stipulated in the NSFAS website and in the agreement contract (De Beer et al 2016). Students that drop out and not complete their studies are hold responsible for the repayment of the outstanding fees. The major issue with NSFAS is the repayment process of the loan, for example; there has not been proper communication as to how and when should graduates start their repayments, such that student don't keep in contact especially regarding a personal change of physical address and so forth. De Beer et al. (2016) state that according to the NSFAS website SARS can be used to track and collect repayment from student salaries. Therefore, SARS will be the middleman. The NSFAS loans do alleviate financial burdens of students who come from poor backgrounds and it does broaden the participation in order to improve access to higher education. However, there is need for a change in the NSFAS allocation formula so that the funding is channeled to those that need it the most. In this way, universities that have the highest number of students who are in dire need of funding will be allocated accordingly. Wangenge-Ouma and Cloete (2008) suggest that there could be great benefits in expanding the funding of NSFAS because this will assist the poor without necessarily making it cheap for students who come from affluent families.

2.4.3 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 contradict 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).

2.4.4. #FeesMustFall and Beyond

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 (Fourie 2015; De 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). According to Wangenge-Ouma et al. (2016) 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.

Are we surprised that some of these students went beyond a protest march? (Cloete 2016)

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 (4th), Witwatersrand (6th) and Stellenbosch University at the 11th 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 expecting 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 has 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 both 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.

2.4.5 Student Funding in the University of KwaZulu-Natal

The level of student debt has been rising since student loans were introduced, and the last few years have shown a very marked increase. The current student support system has given rise to a wide range of concerns such as the systems' daunting complexity and opacity. Funding has been a national crisis; Howard College students have also found themselves under-re-presented especially in relation to the frequent tuition fee increases. Students have also, like in the rest of the country experienced structural limitations resulting in their failure to fully demonstrate their best potential. Students then felt that higher education has failed to play its role in alleviating poverty particularly among poor citizens hence, students saw the need to challenge government to provide free tertiary education in order to transform the majority of the black students.

Wangenge-Ouma (2010) notes that South Africa's current funding model aims at transformation, however, there seem to be several aspects that are unfavourable to achieving the intended goals. To its best design South Africa has been able to implement cost sharing strategies while ensuring that tuition fees are levied both for cost recovery and generate income at the same time. It is with not doubt that students who come from poor socio-economic backgrounds are hit the most in higher education, not only do they come with limited means to higher learning, but are also from the worst performing public schools in the country (Wangenge-Ouma 2010). According to HESA (2008), NSFAS is not available to all deserving students. The plight of the poor is further exacerbated by fact that university bursaries are also limited.

2.4.6 Free higher education

“We need a serious conversation in our society about how we finance higher education and how we do so in a way that doesn’t make higher education simply for the rich”.
(Habib, 2015).

Mulaudzi (2015) states that funding shortages have remained at the heart of South Africa as they prevent qualifying students from receiving university education and contributing to the country’s limited skills. Evidence presented reveals that even some of the country’s prominent universities (such as Wits) also experience shocking intakes compared to the number of NSFAS applicants, such that in the year 2015, they received 22 568 students but only 2090 received funding. The role of human capital to South Africa’s development can’t be overemphasized not least because it has the immense potential to address the country’s demand for skills and can contribute to economic growth. It is evident that higher education in South Africa is far from being cheap and this will be so until the government delivers on its promise of free education for all (Mulaudzi, 2015). This brings the country to a new call to finance its higher education, hence the suggestion by the acting director general of the department of higher education Diane Parker who suggested that there are alternative ways to reproduce money through global institutions’ and that is through commercialisation of research and generating income from innovation and entrepreneurship in the university (Mulaudzi, 2015).

It is suggested by Wangenge-Ouma and Cloete (2012) that the present funding model constrains the achievement of National Plan on Higher Education goals, which are: to produce graduates who will enter the economic realm and create social development; gaining equity and diversity in the South African higher education system; and promoting research and restructuring institutional landscapes of higher learning. Therefore, the current funding model needs to shift to a redistributive funding model which will genuinely target the poor. This will allow higher education to afford those who are disadvantaged and sensitive to the increment of tuition fees and leave the rich who can afford the current (high) tuition fee charges. The dependence for funding is not the same throughout universities such that some universities receive 30% of income from the government while others get almost 65%, hence it is in within the universities own interest to seek funding elsewhere in order to maintain financial stability and to abide by the National Plan for Higher Education (NPHE) goals (MoE 2004; Ouma, 2017; Van

Heerden et al, 2007 cited in Wangenge-Ouma & Cloete 2008). This allows universities to venture into economic exchange relationships in order to improve their resource condition in funding.

Wangenge-Ouma and Cloete (2008) state that the demand for NSFAS has increased at an alarming rate which is not directly proportional to that of the government's contributions. This then questions the notion of free education which might have several advantages and disadvantages at the rate of the recent student protest, higher education will become the next trending commodity. Wangenge-Ouma and Cloete (2008) highlight the advantages of free education such as: (1) most students from the grass root level will have access to higher education, (2) South Africa has a high rate of crime, skill shortages and inequalities therefore expanding participation of the poor will yield positive externalities. However, this can only happen in theory and not in practice as making higher education free will instead make the rich richer while they are able to afford the tuition costs.

Therefore, implementing such a policy will be problematic as resources would be transferred from national treasury right to the hands of affluent families (Wangenge-Ouma & Cloete 2008). Apart from these mentioned cases, state resources are not infinite and not everything revolves around higher education, there other pressing sectors which equally need to be prioritised, for example: basic health care; national security; infrastructure and so forth. Free education would be strenuous hence the suggestion of a cost sharing model which can make education affordable for the poor without making it cheap or free for the wealth (Wangenge-Ouma & Cloete 2008).

2.3.7 Conclusion

This chapter commenced with a theoretical framework which was followed by the two theories informing this study. It further presents the various subsections presented by this paper from an international perspective to sub-Saharan Africa and South Africa narrowing down to the University of KwaZulu-Natal (Howard College) of where this study is based. This study has revealed various debates in both global and local context of the competing debates surrounding the financing of higher education. Free education has been considered as significant stepping stone that the country needs but the practicality especially through economic possibilities proves otherwise. Lastly, evidence gathered suggest that the financing of higher education is a political phenomenon.

Chapter 3: Research Methodology

3.1 Introduction

The positivist paradigm underlies the quantitative methods while constructivist paradigm underlines qualitative methods (Guba & Lincoln 1994; Howe 1988; Lincoln & Guba 1985; Tashakkori & Teddlie, 1998). According to Tashakkori and Teddlie (1998) a more integrated methodological approach is needed for research in combination for an in-depth investigation. It is for this reason that the integration of methodologies gives precision of multiple methods. Therefore, this study has adopted a mixed method approach which is the combination of both a quantitative and qualitative approach. Clark and Creswell (2008) define a mixed method model as: a study that is a product of the pragmatist paradigm and that combines the qualitative and quantitative approaches within different phases of the research. This study has observed the triangulation techniques which evolved from the pioneer work of Tashakkori and Teddlie (1998). The researcher has followed a sequential approach which according to Creswell (1994) and Clark & Creswell (2008) states that a sequential approach is when a researcher first conducts a quantitative phase of the study and then a qualitative phase. The two phases are separate but they influence each other.

3.2 Research Design

This study is a case study in terms of design

The researcher followed the primary process below in conducting this study:

1. Searching for academic literature and business documentation (Secondary data).
2. The researcher conducted extensive interviewing of experts and stakeholder's in areas related to student funding.
3. Issuing of questionnaires to undergraduate students from first years to fourth years in ten different disciplines under the College of Humanities.
4. The data collection included closed ended items with numerical responses as well as opened-end questions.

3.2.1 Mixed-method approaches

The mixed-method approach involves the integration and incorporation of fusing both quantitative and qualitative approaches for the purpose of a diverse and complex understating of the research study (Creswell 2013). Quantitative research is a process that is systematic and

objective in its ways of using numerical data from only a selected subgroup of a universe or population to generalise the findings to the universe that is being studied (Maree & Pieterse 2012). The quantitative approach deals largely with numbers and statistics in the analysis and interpretation of research findings (Bless et al. 2013). According to Dietz and Kalof (2009), the researcher's integrity is of vital importance, the increased reliance on quantitative methods and statistics is due to social research lacking trust. Hence, in a quantitative method, the researcher substitutes explicit descriptions of standard techniques and statistics for trust.

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.

3.2.2 Mixed- method paradigm

A paradigm is defined as shared understandings of reality (Rossman & Rollis 2003). For Kuhn (1962), a paradigm is also a cognitive framework which encompasses techniques, values and beliefs in a society. A paradigm identifies the relevance and rationale, which then gives guidance to what is to be expected. According to Najmaei (2016) to incorporate a paradigm is eye-opening and blinding, hence (Ketokivi & Mantere, 2010 cited in Najmaei, 2016) gives insight on interpretative research and sees it as encompassing inductive reasoning and collection of qualitative context specific data. Creswell (2007) (cited in Najmaei, 2016) echoes the same sentiments that qualitative research also seeks rich explanations through narratives. Contrarily, the positivist paradigm advocates objectivity as reality which is independent in interpretation. In this regard, it offers standard quantitative methods based on deductive reasoning, which is experimental, descriptive and so forth. Both paradigms are not perfect (Kuhn 1970 cited in Najmaei 2016). Therefore to mitigate this effect adopting the multi-paradigmatic view is considered best practice (Tashakkori & Teddlie 1998).

Pragmatism is committed to mixed methods as multiples of research which draws both on quantitative and qualitative research. Pragmatists do not view the world as an absolute unity

(Creswell 2013). Hence, according to Creswell (2008) this approach allows the combination of both deductive and inductive reasoning through various combinations of quantitative and qualitative data. Creswell (2013) makes it clear that pragmatists focus on application, as to what works rather than on methods. The justification of this study is embedded on a pragmatic investigation to use both the quantitative and qualitative data to provide the best understanding of this study. The combining of methods allows the researcher to gain a more complete picture of reality and the ability to understand complex phenomenon in research. Creswell (2013) states that mixed methods allow researchers to investigate with flexibility through the variation of chosen data and designs.

3.2.3 Mixed-method design

Research objectives and questions are the main design in a study utilised in obtaining meaningful research goals intended for the study. This study has followed an explanatory sequential mixed method in design which it entails the conduction of quantitative research in the first phase. The collected data was analysed and the results obtained which were presented in the quantitative component and findings obtained from qualitative research. It is considered explanatory because the initial quantitative phase is followed by the qualitative phase (Creswell 2013).

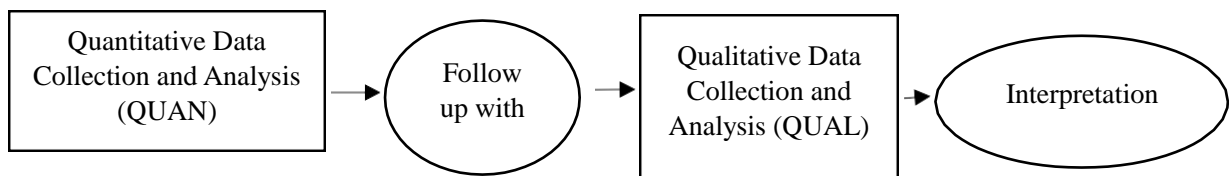


Figure 3.1: Explanatory Sequential Mixed Methods. (Creswell 2013)

A case study is defined as a bounded system which does not necessary mean that one site only is studied (Schumacher & McMillan 1989 cited in Maree 2012). However, despite the widespread use of case studies, there is little consensus about what it means, therefore what constitutes as a case study changes over time and varies between social science disciplines and individual researchers (Burton 2000). Case studies are one of the most common criterion used for conducting social science research, they are appreciated for their ability to investigate a contemporary phenomenon within its real-life context when boundaries between phenomenon and context are not clear (Maree 2012).

The central idea of having a case study is to create a building block for data collection and analysis (Burton 2000) to answer why and how questions since case studies are multiple perspective analysis in which they do not cater for one or two perspectives in a situation but views all relevant groups of actors and the interaction between them (Maree 2012). This opens possibilities of giving a voice to the voiceless such as marginalised groups and so forth, the researcher should then be prepared to come to a deeper understanding of the dynamics involved in the situation. According to Burton (2000) there is also a problem of conceptualising case studies as purely qualitative research because case studies can and should include numerical measurement where appropriate. Case studies are flexible and not necessarily about conducting qualitative research.

The key strengths of the case study method are its use of multiple sources and techniques in the data collection process. In this study, the researcher has identified in advance what evidence to gather and what techniques to use with the data to answer the research questions. The tools used to collect data were interviews and questionnaires, hence the data gathered was both qualitative and quantitative. This case study research aimed to gain greater insight and understanding of the dynamics of higher education and funding. Using the University of KwaZulu-Natal's Howard College campus as a case study was compatible with the mixed methods approach, enabling the researcher to employ different data sources in the investigation.

3.4 Population and Sampling

3.4.1 Study population

Polit and Hungler (1999) state that population is an aggregated or totality of all objects, subjects or members that conform to a set of specifications. Defining the population definition is one of the major steps in research design (Ngulube 2005). In this study, the population comprises academic leaders as representatives of lecturers and students from the University who are identified respondents of this case study. There were also organisations which were part of the identified population such as civil society (KZN Right2Know Movement) and the student representative council (SRC) based at the Howard College.

The population also included the students funding department which facilitates processing of NSFAS loans. Students were identified as the sole beneficiaries directly or indirectly of the services offered. This research study also incorporated an Academic Development Officer (ADO) to highlight the views and challenges that undergraduate students face at Howard

College with regards to financing higher education and how this contributes to their academic performance. According to the Institutional Intelligence Report (2017) of the University of KwaZulu-Natal, for the year 2017, the College of Humanities has an intake of 32 222 students in Howard College.

3.4.2 Sample Size

A sample size is a fraction of the population the researcher selects to investigate and/or analyse the study. After pre-determining the subgroup relevant to be used, consideration of the feasibility of the study, that is, budget and time efficiency were observed (Creswell 2013). The identified sample size was one hundred students for the quantitative component of the study and five key informant's participants from various departments at Howard College. The one hundred were randomly selected students from the University of KwaZulu-Natal (Howard College Campus). The five key informants were from different departments namely: Academic Development Officer; Civil Society Organization (KZN Right2Know Movement); Student Representative (SRC); Academic Leaders and the student's department of funding handling NSFAS loans. The study took into consideration financial constraints and time efficiency measures to strategically collect data and justify the above-mentioned population.

3.4.3 Sampling Techniques

The researcher used probability sampling to achieve representativeness, which is the degree to which the sample accurately represents the entire population of the recognised study field (Creswell 2013). For this study under the quantitative approach, the sample technique that was used is simple random sampling. According to Teddlie and Yu (2007) a simple random is one in which a person in an accessible population has an equal chance of being included in the sample. In this study, the population was the Howard College (HC) undergraduate students in the College of Humanities. According to Raosoft (2004) a population of 5000 HC students with a margin error of five percent and confidence level of ninety five percent, will make a sample of three hundred and seventy-five which will likely get a correct representation of the population of Howard College.

However, the researcher used a sample of one hundred students of Howard College which translates to a margin error of nine-point seven percent, and this is because the researcher has also identified this type of sampling for being efficient in terms of both cost feasibility and time resources. Under the qualitative methodology, the researcher used purposive sampling because I want to undertake an in-depth investigation of the phenomenon. Teddlie and Yu (2007) state

that purposive sampling involves the selecting of certain units based on a specific purpose rather than randomly. This sampling technique enables the researcher to achieve comparability, hence, comparisons or contrasts are at the very core of qualitative data analysis strategies (Glaser & Strauss 1976; Mason 2002; Spradley 1979, 1980 cited in Teddlie & Yu 2007). The purposive sampling technique was used to select the participants for the five interviews i.e. an academic leader under the Humanities faculty; the student representative movements; a KZN civil society organisation which is involved at Howard College; an academic development officer and a representative from student funding at Howard College.

3.5 Data Collection

3.5.1 Data collection procedure

The main instruments for data collection performed in this study has been through interviews from the University's stakeholders and questionnaires from undergraduates. The questionnaires consisted of open and closed-end questions which were self-administered by students, while interviews were scheduled in which an interview guide was used and selected officials interviewed. Designing both the questionnaires and interview questions was informed by the objectives and research questions of this study.

3.5.2 Primary sources of data

The study aimed to analyse and investigate the high rate of tuition fees which ultimately make degrees almost unattainable due to high cost of tuition fees at the University of KwaZulu-Natal (Howard College). To carry out this study, the researcher found it essential to adopt the mixed methods approach as outlined above, that is, qualitative and quantitative approaches. The researcher has used the mix method approach as it is appropriate to address the aim of the study and address the research questions and objectives of the study.

The qualitative approach involved key informant's interviews with academic leaders; student funding office; student representative council; a representative of the academic development officer and the civil society organisation of Howard College. Questionnaires were self-administered and were for undergraduate students from first year to fourth year based on the duration of a degree, this is in effort to quantify and comprehend their views regarding student funding regarding their experiences with the current funding model.

3.5.3 Secondary sources of data

Lapan and Quartaroli (2009) state that secondary sources of data are interpretations which provide existing knowledge about an earlier period which have been collected by other researchers and/ or scholars. Harris (2001) describes such sources of data to be reports from government, press and media articles, internal documents produced by organisations, published academic research and so forth. Secondary data analysis is any further analysis of an existing dataset which presents interpretations, conclusions, or knowledge additional to or different from, those presented in the first report on the inquiry and its main results (Hakim 1982 cited in Burton 2000). According to Heaton (2004) (cited in Heaton, 2008) there are three ways in which social science researchers can access qualitative research data for secondary analysis, such as through data archives, informal data sharing and by re-using data from their own previous research. The availability of an ever-increasing range of data sets lodged in archives and developments in information technology have contributed to a more buoyant interest in secondary data analysis.

Dale et al (1988) (cited in Burton 2000) argues that the strength of secondary data analysis that they are embedded in its ability to replicate studies and reanalyse data from a different perspective and within a different theoretical framework. Hence, secondary data enables researchers to think more closely about theoretical aims and substantive issues of the study rather than the practical and methodological problems of collecting new data. This then makes large scale datasets to be ideally suited to address debates about major social, political and economic change (Burton 2000).

According to Nueman (2011), secondary data analysis within its popularity poses limitations such as: the existing statistics may be inappropriate for the researcher's research questions; the research can be exposed to a pool of data with very little to do with the topic under investigation, this can result in erroneous assumptions or false interpretations about the results. Lastly, the danger of quoting statistics in excessive details to give others an impression of scientific rigor may lead to the fallacy of misplaced concreteness. The secondary sources of data for this study were journal articles, published books, online sources, newspapers, and government reports. Secondary sources are essential for the construction of Chapter two (literature review) whereby the researcher reviewed and discussed the literature in financing higher education at Howard College.

3.5.4 Questionnaires

Questionnaires were to facilitate communication in this research through 100 first year to fourth year students. The questionnaires were designed by the researcher informed by the objectives and research questions of the current study (Davies 2007). The questionnaires were self-administered. The researcher provided self-administered questionnaires in the form of hard copies and the respondents completed them on their own. They were anonymous to ensure confidentiality. This method is not only cost-effective, but is also user friendly since they were designed in such a way as to be easy to use due to their being self-explanatory (Burton, 2000).

3.5.5 Interviews

This study involved the researcher to explore joint interviews and one-on-one interviews. Joint interviews involve one researcher speaking with two people simultaneously to gain a variety of perspectives on the same phenomenon. It is an approach which uses primarily a qualitative nature (Allan 1980 cited in Arksey & Knight 1999). The structured interviews of a one to one nature were designed to collect information about participants' facts, attitudes, beliefs and behaviour. Face to face interviews have the highest response rates and permit the longest questionnaires (Nueman 1997). The interviewer used a standardised interview schedule. The questions in this document were read and shown to the participant. The types of questions which were used are open-ended questions, this is for the importance of shedding more light into the matter. Hence, open-ended questions were designed in a manner to stimulate the informant into talking freely about the matter under discussion. The researcher recorded the data which through note taking and audio taping. Note taking is cheap and was used as a fallback measure where the researcher designed a shorthand or speed customised writing mechanism to save time. Audio taping has taken its popularity in the qualitative method of recording interviews, and it poses several advantages. Using a tape recorder demonstrates to informants that their responses are being treated seriously.

3.5.6 Triangulation

Triangulation is a technical term used in survey and navigation to describe a technique whereby two known landmarks or reference points are used to define the position of the third (Arksey & Knight 1999). According to Denzin (1978, cited in Clark & Creswell 2008) defines it as the combination of methodologies in the study of the same phenomenon. The basic idea of triangulation is that data is obtained from a wide range of different and multiple sources, using a variety of methods, investigators or theories.

In this study, the researcher undertook in-depth interviews and administered a questionnaire which constitute triangulation of methods (Neuman, 2014). Triangulation serves two main purposes, that is, confirmation (Denzin 1970 cited in Arksey & Knight 1999) and completeness (Jick 1983 cited in Arksey & Knight 1999). Triangulation was regarded as a strategy to overcome problems of validity and bias, collecting diverse sets of data derived by different methods reduces chances of making errors and/or of making inappropriate conclusions (Arksey & Knight 1999). When an approach is used for confirmation purposes, the strengths; weakness and biases must be identified and then applied in such a manner that they counterbalance each other. Therefore, it is for this reason that blending and integration of different methods is important (Arksey & Knight 1999). According to Fielding and Fielding (1986) have challenged Denzin's views that triangulation strategies do function to reduce bias and improve validity such that Blaikie (1991, cited in Arksey & Knight 1999) shared a similar view that it is inappropriate to combine methods. Despite these criticisms, triangulation has potential merits if it is conceived less as a strategy for confirmation and more as one for in-depth understanding and completeness.

3.6 Data Analysis

The data collected through the questionnaire and were entered to an excel spreadsheet by means of coding and then imported into computerised analysis software using Statistical Package for the Social Sciences. After inputting the data, the researcher cleaned the data by removing and deleting errors and later labeled the variables. Information from the frequency tables was exported to excel to formulate graphical representation of the data. The questionnaires had close-ended and open-ended questions. Responses to the open-ended questions were coded and analysed using thematic analysis. Data analysis is a process of making sense of the collected data and it is a crucial stage before the dissemination of information. Thus, the emerging themes, frequency tables and the graphs from excel were triangulated against the data from interviews then integrated into a report. All the recorded interview files were transferred to a laptop and Microsoft Word was used for transcription.

The names of all academic key informants were replaced with numerical numbers/codes. Transcriptions were further cleaned by removing all the information that could easily be used to identify the interviewees such as the academic leader's departments and so forth. The researcher then read the transcripts thoroughly to identify and develop broad themes. At this stage, the researcher also used the memo writing technique to keep a record of ideas and

thoughts whilst developing themes. NVIVO version 11, a qualitative data analysis computer software program was used to help manage the interview transcripts. Transcripts were imported into NVIVO for coding. Sub-themes emerging from the responses were identified and grouped under the main themes. The themes addressing the research topic and questions was then integrated and used as the potential themes for data analysis.

3.7 Validity and Reliability

3.7.1 Reliability

Stability reliability problems develop when official definition or the method of collecting information changes over time (Neuman 1997) while representative reliability is the measurement of reliability across groups, a measure that yields consistent results for various social groups. It is here that sub-population analysis verifies whether an indicator has this type of reliability. The general principle is, try to measure at the most precise level. Perfect reliability is virtually impossible to achieve. This study under quantitative validity used homogeneity, which is the measure of the internal consistency of the scales. The Cronbach's alpha was used to measure the reliability of the questionnaire. According to Tavakol and Dennick (2011) Alpha was developed by Lee Cronbach in 1951 to measure internal consistency of a test or scale which is a number between zero and one which should be performed before a test can be done to ensure validity. Alpha quality testing was essential to evaluate the reliability of the data of this research study. This study also used content validity; which according to Thatcher (2010) is described as the extent to which empirical measurement reflects a specific domain of content.

3.7.2 Validity

Validity problems occur when using existing statistics (Neuman 1997). In the qualitative research paradigm, the researcher captures the authentically lived experiences of people, which is termed the representational problem. Denzin and Lincoln (2005) (cited in Onwuegbuzie & Johnson 2006) state that it confronts the inescapable problem of representation. It is in this regard that Lincoln and Guba (1985) (cited in Onwuegbuzie & Johnson 2006) describe the set of criteria used for this as valid approach i.e. credibility; transferability; dependability and confirmability. In a mixed method research study, validity is to be viewed as complementary strengths which are meant to include all the strengths of qualitative and quantitative research. Given the complexity involved in combining qualitative and quantitative research studies, the problem of integration can be addressed by Greene et al.; Onwuegbuzie & Johnson 2006)

through the five empirically derived general purposes of mixed-methodology research studies namely: triangulation; complementary; development, initiation and expansion.

Validity illustrates whether an indicator captures the meaning of the construct in which the researcher is interested in (Nueman 1997). If indicators have a low degree of validity, then the results will be questionable. Like reliability, validity can never be perfect, it is concerned with measurement. Validity is more difficult to achieve than reliability because some measures are more valid than others. According to Bohrnstedt (1992) (cited in Neuman 1997) validity is a matter of degree, it cannot be determined directly. It is part of a dynamic process that grows by accumulating evidence over time, and without it, all measurement becomes meaningless. This research study under qualitative validity used member checking. According to Birt et al. (2016) member checking is a technique performed to attain the credibility of results because trustworthiness of results is the bedrock of high quality in qualitative research. Therefore, in this study, the data and/or results obtained were returned to participants to check for accuracy. According to Lincoln and Guba (1985) (cited in Birt et al. 2016) member checking enhances rigor in qualitative research, in this study, it was done under the interview procedure where interpretation of the results was given back to interviewees in order to check the authenticity of the obtained and transcribed results in order to increase credibility. This then poses a great advantage because the researcher was able to verify the entirety and completeness of the research findings and/or results obtained in the research study. The researcher sought the services of the subject matter experts to evaluate whether the tested items assessed the defined content and whether it is more rigorous in statistical testing.

3.8 Delimitations and Limitations

3.8.1 Delimitations

The procedure of how research is conducted demonstrates the very essence of the study thus recognised as the backbone of the research (Saunders et al. 2009). Quantitative studies serve representations of data through statistical abilities because they measure results sampled data hence organisation and presentation (Younus 2014). Therefore, there will be limitations posed, in this study, the possible limitations were accessing available data through the institution (Howard College) as the data are not in the public domain. This was achieved by following the proper procedure to attain a gate keeper's letter from the institution to seek permission to conduct this study through using its data over the past decade such as using the University of KwaZulu-Natal Intelligence Statistical Reports and so forth.

In the qualitative procedure, the identified participants are Howard College students from first years to fourth year students. This posed a positive contribution towards the study due to the feasibility and accessibility of students, however, limitations due to the targeted audience may occur in the data collection. To overcome the challenge, targeted undergraduate's computer labs were used and to get 1st 2nd and 3year students and lecture theaters were identified and approached using timetables in all blocks and buildings of the campus. All the libraries at Howard College served as a hot spot to access students.

3.8.2 Limitations

This study collected data from a single University (Howard College), therefore caution should be exercised when applying any model towards a similar study. There might be some bias towards the institution intended to perform a similar study, despite this, the methods that were adopted for this study were viewed to be acceptable. Interviews were limited to the Student Funding Department, a representative of an Academic Development Officer (ADO), a Student Representative Council (SRC) and a Civil Society Organization (KZN Right2Know Movement). Academic leaders were purposively selected as representatives replacing academic coordinators because they were well informed about the nature of this study. Lecturers were excluded, this is for the purpose of saving time. Parents, support services, residence heads and so forth were excluded from the study because during student riots very few participated even though they are affected directly or indirectly.

Questionnaires only include undergraduates leaving post-graduates and/or researchers out of the study because post-graduates funding is designed differently from under-graduate funding and is not entirely motivated by NSFAS. The finance student funding department of HC was solemnly identified leaving out Eduloan, and banks from the study because the student funding department manages NSFAS for under-graduates. The Civil Society Organisation (KZN Right2Know) was identified leaving other recognised organisations found within Howard College because they have immense insight on student protest and is well known. A Public Relations representative (PR) was recognised because the researcher feels it best to for a PR to give insight on the overall university management perspective however, since this was office staff was unreachable due to various reasons an online strategic blue print strategic plan of 2017-2021 by the Vice Chancellor was analysed. By not reaching the PR even though they were going to give an overall view in financing higher education did not give the researcher any data implications as key informants were able to capture key findings needed by the

researcher. Additionally, Political Student Representatives Council were recognised leaving out Student Christian Movement out and because political movements of HC are most dominating and active while the others are not.

3.9 Ethical Considerations

Invasion of privacy can intrude into a respondent's privacy by asking intimate actions and personal beliefs, people have the right to privacy. Because of this reason, in this study, respondents were given the choice to decide when and to whom they choose to reveal personal information to. They are likely to provide such information when it is asked for in a comfortable context with mutual trust, when they believe serious answers are needed for legitimate research purposes and when they believe answers will remain confidential. In this study, the researcher treated all respondents with dignity and reduced anxiety or discomfort by making sure of making appointments in advance to prepare the interviewee's mindset and allowed them to choose time and venues of where the interviews were going to take place. The researcher was also responsible for protecting the confidentiality of data. The researcher also made it clear to the respondents that participation was voluntary and that they could also refuse to participate at any time. The researcher gave informed consent to participant in the research. The researcher is aware that it depends on the respondent's voluntary cooperation. The researcher asked well developed questions in a sensitive way and treat all respondents with respect and was very sensitive to issues of confidentiality.

3.10 Conclusion

This chapter has given descriptions and detailed the reasons of selecting a multiple research method approach which was adopted for this research study. The chapter described the size; population and sample of the study. It also outlined data collection techniques and collection procedures which took place with data analysis. Finally, the chapter presented the validity and reliability; limitations and ethical consideration of how they were achieved.

Chapter 4: Data Presentation and Analysis

Part A: Research Questionnaire Results

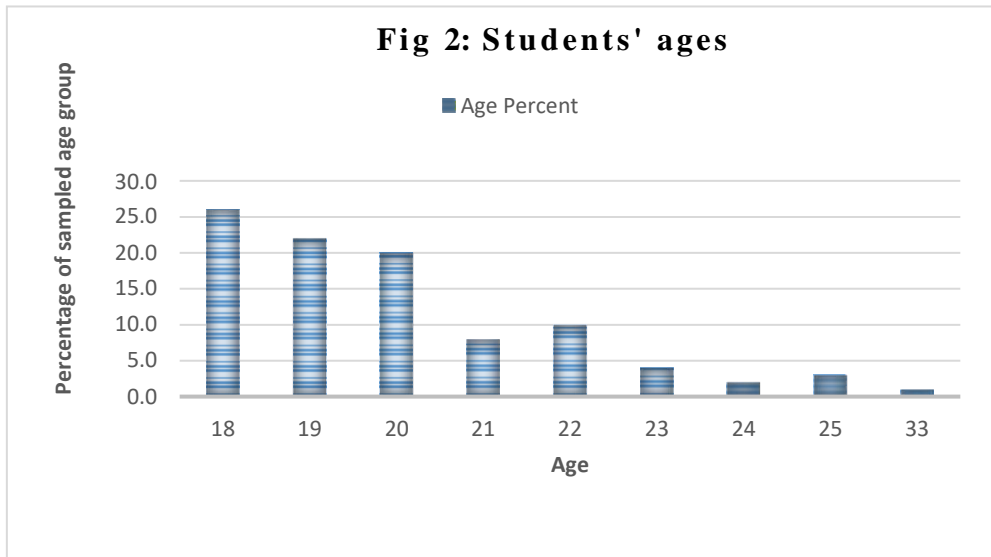
4.1 Introduction

This chapter presents and analyses the results obtained from this study. The aim of the study was to investigate a stakeholder's perspectives of financing higher education using a case study of Howard College. This study was guided by questions that were centred on NSFAS and its effectiveness in facilitating access through the available funding sources from the perspective of Howard College students. The objectives of this study included the exploring of the benefits and challenges which students at Howard College experience in the funding process. This study has integrated findings from holder's and non-holders of NSFAS from students and in-depth interviews from various stakeholders at Howard College. This chapter interprets the results that were gathered from a total of 100 students who completed the distributed questionnaires. The researcher then coded the data and gave variables sequential numerical numbers as well as categorised the data in a manner that items and responses measuring the same concept were grouped accordingly together. In this study, the researcher has used frequency counts of each category and presented them in graphical forms showing frequency and percent distribution of the respondents who participated in the survey and this was done using the Statistical Package for Social Science (SPSS). The interpretation of the results obtained from this study was done per factor. The next section presents the results as per questionnaire design and the use of pie charts and graphs illustrate the main findings.

4.2 Demographic data of students at Howard College

4.2.1 Age of respondents

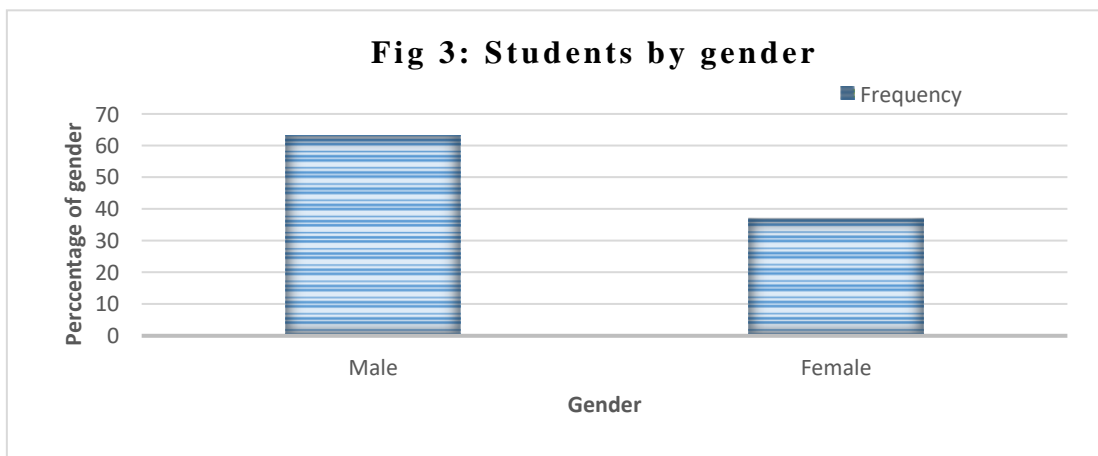
Figure 2 below presents the ages of the students who participated in this study. The study focused on under-graduates as they are the ones who are mostly affected by NSFAS. The majority of the students fell within the age group of 18-20 years and the least being those who were above the age 30. Students who were 18 years of age contributed 26% of this study followed by 24% of those who were 19 years of age with a 22% of those who were 20 years old. While those who were between the ages of 21-22 made 18%. Those students who fell in the age range of 23 – 25 years of age made 10%.



Source: Filed Survey Data, October 2017

4.2.2 Gender of respondents

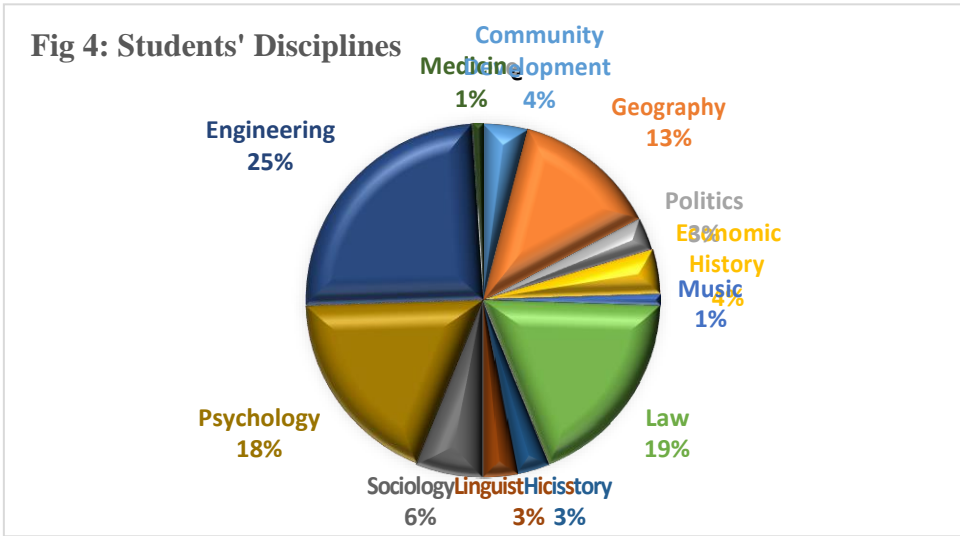
Figure 3 illustrates the gender of participants in this study. Of the 100 respondents, 64% were male and 36% were female.



Source: Field Survey Data, October 2017

4.2.3 Distribution of students by discipline

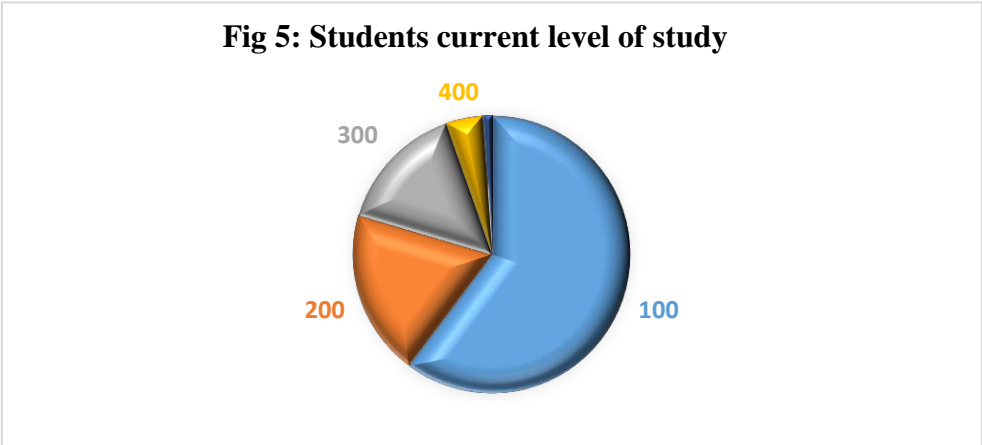
The data was collected from students participating in a number of different programmes offered at Howard College. A majority of the respondents came from Engineering at (25%) who took electives in Humanities and the least were from Medicine (1%).



Source: Field Survey Data, October 2017

4.2.4 Distribution of students by level of study

Below is a representation of the various students' levels of study with the majority who participated in this study being first year's students as indicated in figure... who amounted to 56% followed by second years (18%) and third years (14%) and fourth years (4%) leaving the least at those students who were undergraduates at their 5th year in the university (1%).

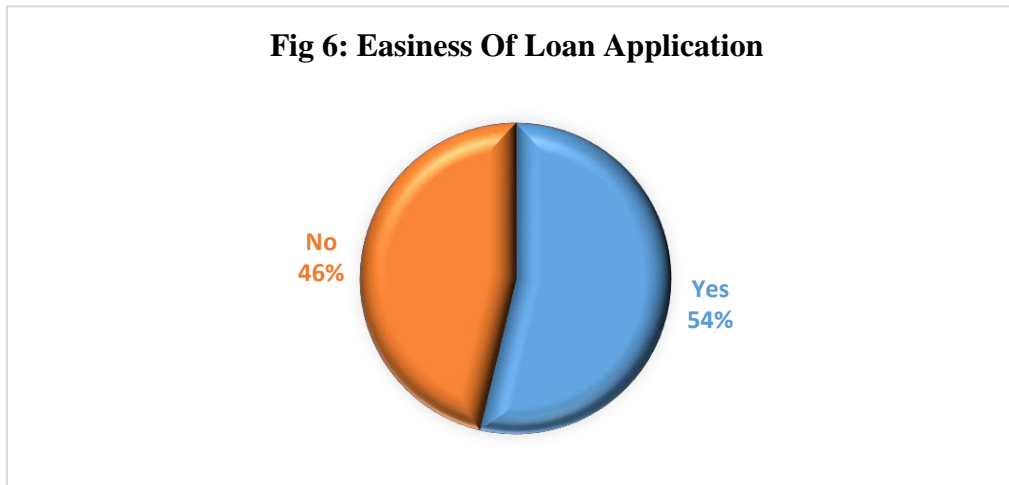


Source: Field Survey Data, October 2017

4.3 Research Question one: The effectiveness of NSFAS and application process

4.3.1 Easiness of Loan Application

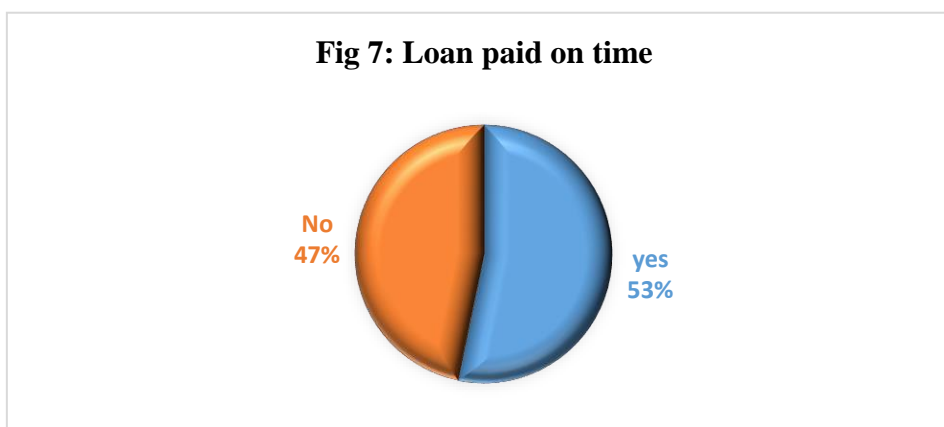
Respondents had varying views regarding the loan application process as will be discussed in the next chapter. However, 54% agreed that the loan application was easy hence the figure reflects that the majority of the students were funded by NSFAS and 46% said it was not easy.



Source: Filed Survey Data, October 2017

4.3.2 Loan Payment on Time

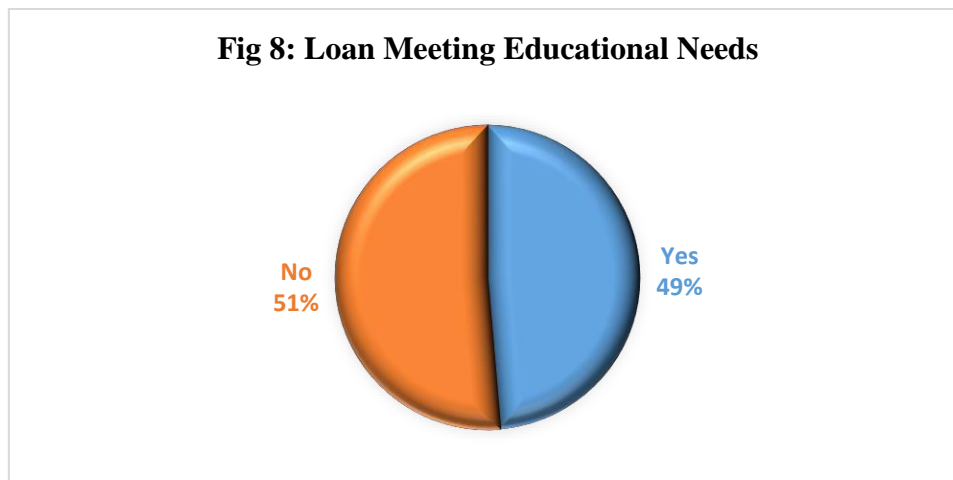
Fifty-three percent of the respondents claimed that they were paid their NSFAS loans on time. An equally huge percentage (47%) could not pay on time. This implies that almost half of the respondents struggle to pay for their education.



Source: Field Survey Data, October 2017

4.3.3 Loan Meeting Educational Needs

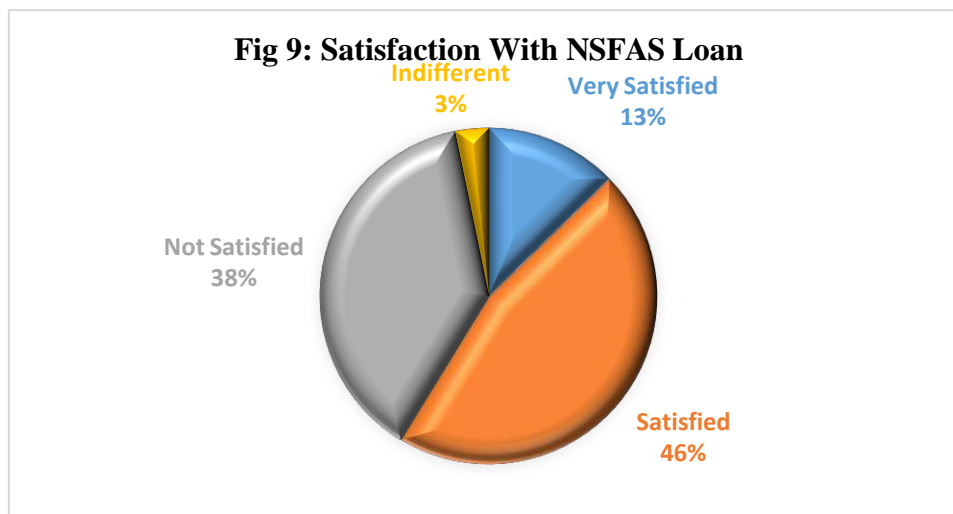
Results presented in Figure 8 indicate that the NSFAS loan is meeting the educational needs of 51% of the respondents. Forty-nine percent said NSFAS is not enough to cover their educational needs. This shows that NSFAS funding is inadequate to meet the students' needs.



Source: Field Survey Data, October 2017

4.3.4 NSFAS Loan Satisfaction

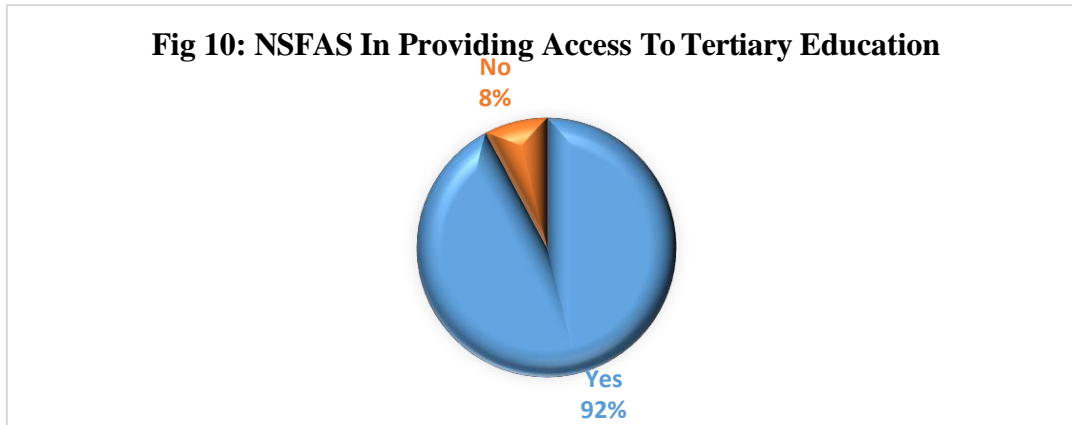
Figure 9 below shows that 46% were satisfied with the NSFAS loan which they received and 13% were very satisfied. However, 38% were not satisfied and 3% who were indifferent about the NSFAS loan.



Source: Field Survey Data, October 2017

4.3.5 NSFAS Providing Access to Tertiary Education

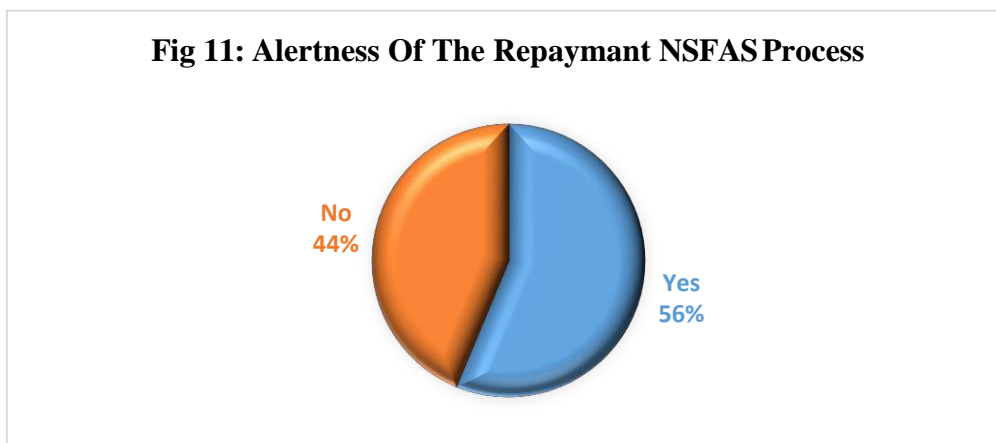
Figure 10 presents findings from respondents at Howard College which reveal the views of students with respect to the emphasis and importance of NSFAS in financing higher learning. About 92% of the respondents strongly believe that NSFAS does open doors and allow students to access higher learning. Only 8% were sceptical about NSFAS providing access to tertiary education.



Source: Field Survey Data, October 2017

4.3.6 Alertness of the repayment of NSFAS process

Respondents had different opinions on repayment processes. While some did not know the actual interest rates, they were aware that once they have finished their studies and after a certain grace period, they would have the obligation to pay it back. There were students who had no idea that it needs to be paid back. Figure 13 reveals that 56% were aware of the repayment process and 44% were not.



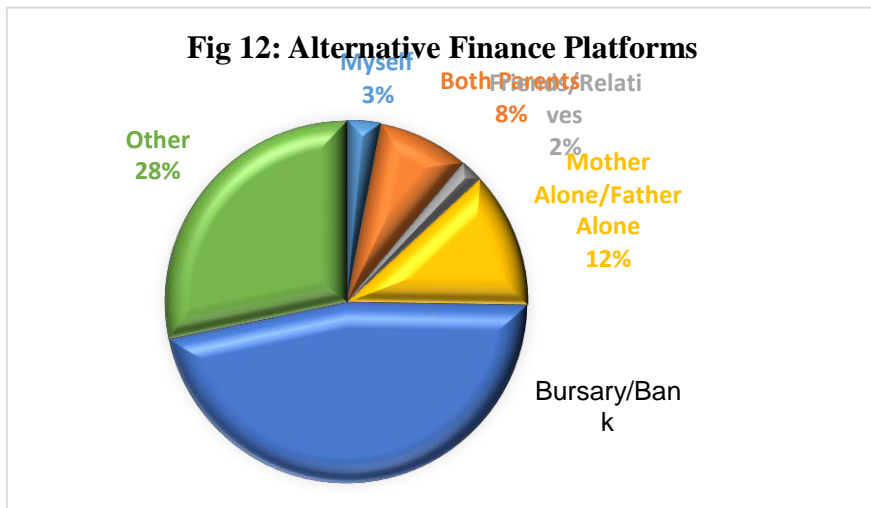
Source: Field Survey Data, October 2017

4.4 Access to Finance for Tertiary Education

Students present varying views with regards to NSFAS creating a platform to access higher learning. Proportions varied based on the data presented, there were students who attempted other platforms for financing their higher education. Respondents present a high percentage in trying to seek alternative financial assistance at Howard College and the various finance departments that the university offers. There were also challenges and benefits experienced through the NSFAS funding model as indicated in the presented results below.

4.4.1 Alternative Finance Platforms

Fig 12 below indicates that the majority of students are funded by bursaries/ banks in financing their higher learning. These results indicate that students had attempted other alternative means finance their education. The least percentage was from students who actually could finance themselves at 3% and that is because they indicated that they saved up while they were working. When looking at the age of this student, she was above 30 years of age. This was followed by those who received contributions from relatives/friends and both parents. The majority at 47% identified the bursary as the NSFAS loan when asked to name the bursary which funded their studies.

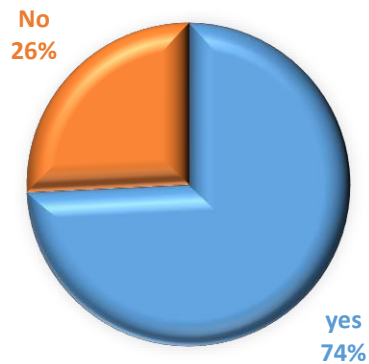


Source: Field Survey Data, October 2017

4.4.2 Alternative Financial Assistance

Results indicate that students do attempt to source for alternative financial assistance from various departments. As 74% indicated that they do make the effort to look for other (alternative) avenues for help. This is also an indication of the inadequacy of NSFAS funding.

Figure 13: Alternative Financial Assistance

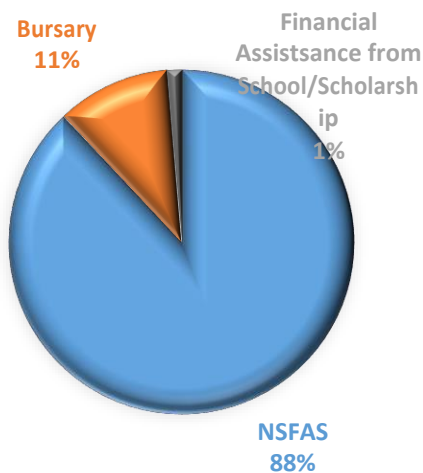


Source: Field Survey Data, October 2017

4.4.3 Alternative Department of Finance

It is very clear that the majority of students are using NSFAS to finance their higher education as this study recorded 88% of the students who were on NSFAS. This only leaves bursaries at 11% and any form of scholarship from school at 1% assisting students with their finances at Howard College.

Fig 14: Alternative Department Of Finance



Source: Field Survey Data, October 2017

4.4.4 **Benefits and Challenges derived from the NSFAS loan**

Table 1 presents the benefits and challenges arising from NSFAS. Some of the benefits include students accessing tertiary education, being able to buy their stationary and making provision for their book allowances every semester. Some of the challenges mentioned by the students include:

the NSFAS requiring a lot of documents that students do not have easy access to; and the loan application process took a long time while students have to wait for a long time to get feedback and so on (See Table 1 below).

Table 1: Benefits and challenges derived from NSFAS

Benefits from NSFAS	Challenges from NSFAS
Access to tertiary education	Loan application process: Students stated that they had to wait for a long time to get feedback/ or a response after application
Stationary	It was found that it is difficult to apply on the system because it is always down hence problematic to students
Book allowance every semester	Having to collect documents from relatives and/or siblings
Monthly allowance (for meals)	Loan Application is a long process and takes months or even a year before NSFAS responds
No financial exclusion	The NSFAS requires a lot of documents that students do not have easy access to or access at all
Subsidized laptops	There is not enough information given about the repayment of NSFAS but that everyone must apply.
Access to university residences	If the loan is not paid in time, students are prevented from getting their academic record in time.
No academic exclusion for those performing well	Delay on not receiving the laptop in time like other students.
Social wellness: extramural activities	Scanning/faxing of documents especially student from the rural areas who do not have facilities and who are not technologically savvy and/or digitally familiar with such equipment
Basic Necessities such as food, clothing and cosmetics	Demeaning because you must prove that you are poor through a political correct term “Financially needy”
Applying online is easy and the bonus is that there are no long queues like standing in the sun	Not responding to NSFAS appeals on time

Financial independence: Students indicate that they get to visit banks for the first time and own bank cards	The online system and website should be improved
No registration fees	Lack a robust and vibrant consultation engagement.
Access to play for national sports teams, for example soccer, tennis and rugby	Not funding all eligible students
	Negligence/ poor administrative and/or corruption: the national case of R14 million which was “mistakenly” transferred to a student’s account at Walter Sisulu University
	Maintaining the NSFAS mandate to provide means to the poorest of the poor students.
	Poor services offered by University representing NSFAS

Source: Field Source Data, October 2017

4.5. Overall analysis of results found in the open-ended questionnaires

The loan application process was found to be easy because it was online and some students felt that it was quick because it has options where one can just upload the documents and submit. Students admit that they have never paid close attention to the repayment of the NSFAS loan, however, they raised the importance of the NSFAS repayment loan once students start working. There were those who felt that because of the intensity of the NSFAS process that it should be decentralised, hence some students felt that the new online system should be abandoned. Students also felt that if they all have their records at Home Affairs and are registered as South African citizens, therefore, it makes sense that NSFAS should only require the students ID book and NSC certificate.

Respondents also indicated that NSFAS should have a fixed date for the meal allowance like every other individual who receives a stipend because the inconsistency and change of dates every month shows a form of authoritarianism and dictatorship towards students. This was raised because students believe that if the date was constant, it would allow them to budget accordingly. Students also found that NSFAS has loopholes because it fails to track individuals who come from affluent households because the norm is that all you need is an old grandmother with a supporting affidavit which the police do not check to verify if what is written true or not. Strong feelings were expressed

against the financial advisers at Howard College that they are not being monitored especially in terms of compliance and reporting. They were reported to be not enough per discipline and half the time students felt that they were not being helped because all they were doing is merely checking a student on the system. Hence, students felt there should be NSFAS offices within the campus working hand in hand with UKZN financial advisers. NSFAS was held responsible for students who do not make it during the registration date because they take a long time to reply and even prefer forms despite that there was a lot of paperwork to be done. Financial advisers were also found to emotionally torcher students who had difficulties because of miscommunication or being misinformed. Students said that they become mean when a student has a single parent.

Findings also indicated that although the application can be lengthy, but they felt that one can prepare all documentation in advance before starting the online application. Students also complained about the inconsistency of validating NSFAS because the loan agreements are signed every semester, student preferred to sign them once a year. Students felt they were in the 21st century and suggested that NSFAS must move with the times and not fall behind technologically. This is 2017 and the only language that is known is Apps (Electronic Application Programs) therefore students felt that its time NSFAS created online live chatrooms. They were also those who saw a need for a call centre. Chatrooms were also raised as they only require data - data which networks are moving on making free.

Findings also revealed that it would be beneficial if the interest rates would start to accumulate once the recipient starts working because the country has a high rate of unemployment. Some students also expressed positive sentiments about NSFAS where they said that not everything is to be blamed on NSFAS. Some students also found fault in themselves especially when leaving the application for the day before the closing date. The suggestion was the sooner the individual applies the better and the faster they will get a response and they will not have to complain about the system when it is down. Students revealed that not it is not just for NSFAS but any online application is bound to be slower when a huge number of people do their applications during the last hours.

Unlike other sources of finance, some departments require interviews and meetings before giving a loan/bursary, but NSFAS only requires supporting documents related to ones statement of being in financial need due to their socio-economic background. As much as NSFAS can provide the

basic necessities, it has also turned a blind eye to other costs associated with student's educational lives on the Howard College campus. These costs relate to photocopying and printing credits which are expensive. Student frustrations were directed towards financial advisers who students claimed were uninformed about the new changes introduced by NSFAS and the procedures involved. Students expressed the sentiment that coming from extended families has its own challenges but shockingly enough students are poor hence taking the route of seeking financial assistance until they find out that they are too "rich" for NSFAS.

4.6 Qualitative Research Results of Interviews

4.6.1 Introduction

This study also conducted interviews with various stakeholders that are found at the University of KwaZulu-Natal, Howard College. The interview participants were: academic leaders, academic development officer; finance adviser from the student funding department; a representative of the Right2Know civil society movement and the political student representative movement of Howard College. This study used themes which integrated various perspectives drawn from the participants, from the literature review and theoretical framework. This study covered various perspectives to bring a holistic background in order to get fresh insights from most departments and personnel affected directly and indirectly by #FeesMustFall; "Free" Higher Education; NSFAS loans and the sensitivity of tuition increment.

4.6.2 NSFAS relationship with academic progress

Financing higher education is a complex and intense subject to many with various perceptions and perspectives. The participants of this study had competing views which are captured below. When asked if NSFAS loans contributed positively towards students' lives and made them stress free so that they could fully concentrate on their studies, one of the academic leaders said:

I agree, yeah, in-fact the statement puts it clear that instead of focusing on finances, you know that you're secured financially, then you focus on your studies, so I agree that it is justifiable and I support it. (Academic Leader 3, 2017)

Firstly, yes, I do believe so to a certain extent, fees must fall I believe is an approach that is needed because fees are a crisis in South Africa. For students, it is not easy to afford fees especially because some of our parents are not working. (UKZN HC SRC, 2017)

Although NSFAS was designed to meet the needs of those from disadvantaged backgrounds, the #FeesMustFall campaign was questioned as to whether it was justifiable.

I would agree that the creation of NSFAS was to enable students to be able to cope in the sense that they wouldn't be worrying about their finances while trying to focus on their studies, but at the same time that is not always guaranteed then again it also depends on umfundi (student). If NSFAS exists what's the point of having #FeesMustFall so when fees fall, izoyaphi imali yaNSFAS? (Where will the NSFAS budget go?). Yes, fees mustn't increase the way they are because of the burden that students already have but at the same time if you look at everything that's free, what is the quality of that product or that service, is it ever good? Ever satisfying? Therefore, if you say #FeesMustFall that won't be the only thing that will end up falling. How will the very same students demand things which they don't pay for, because if it's free it can't be guaranteed? (Academic Development Officer, 2017)

A different view was expressed that NSFAS is just a temporary solution and it is not an appropriate model suited for financing higher education in South Africa.

Ok, I honestly do not think that NSFAS assists. I think they add an extra burden because even if you study you know you must pass with a certain percentage for NSFAS to continue to fund you. I think it can be credited for access to University. But as a means of financing education, I really don't think that it works. (KZN Right2Know Movement, 2017)

4.6.3 Universities management strategies

Riots have been used as a tactic to voice out students' concerns to the universities management and there has been concerns because of the consequences that have been experienced, such as the disruption of academic activities. Riots and/or protest action put everything on a standstill thus opening opportunities for engagement as students exercise their right to be heard. This is what a lecturer said:

Uhm from the student perspective they lost their academic rights and staff and from the management perspective it was quite difficult to manage staff and the situation because when you come to work, you don't know whether people are going to work or not and including ourselves. We wouldn't know whether to come to work or not. Thirdly

financially they destroyed the libraries that also has cost implications, so it affected both the finances of the institution, the poor management of staff and also it affected the students themselves. (Academic Leader 1, 2017)

Platforms for discussions were opened but whether or not the demands made were to be achieved was another question.

Positive in the sense that in the different spheres of government, they always react if something is happening, so on the positive, such rights have enabled a platform whereby these sorts of discussions can take place, whereby they knew that increasing fees will have certain consequences for some students. And for me, I see that as the only positive, it opened a platform for people to talk, as to whether those talks will get anywhere, that's not guaranteed. (UKZN HC SRC, 2017)

The *#FeesMustFall* campaign was to send a clear message to management but there are limits to what the university can do in order to abide by the dictates from the government. A member of a civil society movement at Howard College explains the 2016 protests:

Management can agree in principle to say, 'ok zero increase' but if the Department of Higher Education says there is no sufficient funds we can afford at least 5% increase so it's not entirely the management's decision. It's a partnership between management and government. I think I will not say 'negative way'. I think the slogan is to rally the students to send the message and I will not fault that slogan. (KZN Right2Know Movement, 2017)

4.6.4 Challenges experienced and student misconceptions

From a bird's eye view, South Africa's higher education is at the precipice by experiencing challenges which have led universities not to operate to their best and maximal potential. Access to higher education is problematic for students who come from low socio-economic households. At the same time, the country's economy is not doing well with a low projected GDP growth of 0.7% per annum in 2017 (Stats SA, 2017). These magnify the current challenges related to financing higher education at HC as encapsulated in the following quote:

Each and every year inflation rises. From people like ourselves, the university is expected to manage its operations through its finances. So, if student debt is high, it

means that it impacts on the university's capacity to operate. The inflation and the costs of living will always be increasing and the university has to deliver services to students. Students need good infrastructure and sufficient student welfare. So, if there is no money coming through, the universities are doomed. (Academic Leader 3, 2017).

The question of widening participation, leading to massification, has to a certain extent been questioned on the premise that when access is increased, quality maybe compromised. These were the sentiments shared in promoting access:

I'd say finance, it's always been the limitation. UKZN is different from other universities such as Wits, UCT, the challenge is that in this province the requirements keep changing for matriculants. (UKZN HC SRC, 2017)

The University, the whole model of financing universities has to change. If you take UKZN, for instance, I am not convinced that the resources that are there, and the equipment at the library that is there is first class. The university does not attract the best academic staff because of low salaries. I can tell you that there are people who are leaving UKZN for other institutions they consider to be better than UKZN. (KZN Right2Know Movement, 2017)

Higher education is crucial for every country to develop. The following words ring true: “Give a Man a Fish, and You Feed Him for a Day. Teach a Man to Fish, and You Feed Him for a Lifetime” Lao Tzu (n.d). Is this country crippling its own? Below is what some of the various stakeholders had to say. An Academic Development Officer said;

The one misconception is entitlement, many people are not aware that NSFAS is not free. It is not a bursary. It is just funding. At the end of the day, graduates are required to back this money. The talking is around “everyone will study, there's money taken out by NSFAS, now what are the T&Cs?” No one wants to weigh the pro and cons. (Academic Development Officer, 2017)

The above speaks volumes to students that do not everything should be taken at face value because no clear platforms were even opened for students to engage prior before protesting. Perhaps there is a responsibility to honor one's obligations before taking matters to the streets in terms of current

obligations. Opinions differed. This indicates the complexity of the issue at hand. For instance, this is what was said by an activist that students may have forgotten to think about:

Well, I think maybe this is what students should have done...because you are talking about people who are at institutions of higher learning with the research capabilities, they should have done their own research in terms of the funding model. But it also speaks to how the movement is structured, you see there are strengths and limitations on how the movement is structured there is no organization in fees must fall. So, you will not find a chairperson, a secretary and so on. It's a...but also that is, the lack of organization makes it easy in terms of mobilizing. (KZN Right2Know Movement, 2017)

4.6.5 Suggestions for widening higher education participation at Howard College

It is worth noting that South Africa is faced with numerous challenges such as unemployment. Individuals from rural areas who come from extended families are expected to go back home and bring about some change after their academic careers. Akoojee and Nkomo (2007) state that higher education transformation in South Africa requires synergy to create engagement to redress issues of access to higher education. Students will forever be obligated to pay the NSFAS debt. The question remains: When will this happen? Below are some of the insights given when participants were asked to give their suggestions on how to improve the role of providing access in light of NSFAS:

Ehh in fact as much as I agree with NSFAS, NSFAS is not helping students because at the end of the day, students have to pay. It is not a bursary. What I would want to see are scholarships and bursaries that are not payable after that a student completes. Because that is part of empowering student. NSFAS needs to be paid afterwards. (Academic Leader 1, 2017)

A participant acknowledged the work being done to reaching out to students who have the potential and capacity to attend higher learning facilities:

From my perspective, offices like Central Application Office (CAO) are useful and beneficial in the sense that they are able to reach places like rural areas for those who have the potential to learn at higher education institutions. (Academic Development Officer, 2017).

The private sector has a role in high education, but there is no coherent and clear partnership as one of the participant observed:

...the impression that education is a responsibility of government and government alone is a wrong impression. In the end, the graduates that leave the institution of higher learning go to the private sector so why is there no coherent program or partnership between the private sector and government to finance education? (KZN Right2Know Movement, 2017)

It can be argued that the private sector has a role to play in investing in human capital development and companies, apart from paying their taxes should have a moral obligation to participate in skills development initiatives as a way to give back to society.

4.6.6 Navigating the possibilities of free education and sense of entitlement of student

Free higher education is challenging because it is politically appealing but economic practicality is unclear. Opposing views were expressed below when participants were asked about its feasibility. An Academic Leader had this to say:

Yes, I'm positive that the movement will attain its revolution of free education because people have been saying that: education must be free in this country because we need skilled people to improve our economy and agriculture. (Academic Leader 2, 2017)

This is a complex issue to address and below is a reflection from an ADO who believed otherwise:

I don't think it will, in the sense that it's not feasible for a university to offer free education if the state cannot pay on behalf of these students. Therefore, kuzobanzima ukuthi kube noshitsho (change will be challenging) for the mere fact that the university's does not have funds. (Academic Development Officer, 2017).

While perspectives differed, what is of interest is that the movement had its strengths. A participant had this to say with respect to the #FeesMustFall movement:

Let me tell you the strength about the Fees Must Fall. What makes it a very powerful movement is that it cuts across party lines, so EFF students are there, SASCO is there, DA is there - that is one of its strength, it cuts across race and gender. (KZN Right2Know Movement, 2017)

Entitlement is a contradictory term in South Africa because the Bill of Rights is constantly quoted regarding rights as enshrined in the Constitution. This entitlement is a promise, and is in itself a right - a country's obligation to its citizen. Therefore, citizen voted for what they are demanding which is enshrined in the Constitution. When asked if students feel a sense of entitlement, these were the views:

Yes, because uhm because these students are our children and we are tax payers so it's not even the government's money, it's our money, because we pay taxes so the government owes them free education. (Academic Leader 2, 2017)

The responsibility aligned with rights is unpacked below:

The question relates to the application of rights, that is, how to exercise them along with their consequences. I think, if the government can take the time to teach people that would be useful. Yes, you have the right to education but not free education. People need to know that as much as they have the right to education, there are requirements needed in order attain them. They must know and if they know, it will make it easier for them to understand that I can exercise this right after doing A B and C. (Academic Development Officer, 2017)

However, to the contrary a representative of a civil society movement had this to say:

Okay, let's also correct that, because I think first South Africa is not the first country to provide free education. In fact, even some of the advanced countries in the world provide free education. So, then the question would be: what about those countries which are already providing free education? In Germany, post-graduate education is free. Right. So, I don't think there is an entitlement. I think that is the right thing to do for students in a country. (KZN Right2Know Movement, 2017)

4.6.7 #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 decisions.
(KZN Right2Know)

4.6.8 Management and administration of crises

Management has been found not be proactive regarding crises at the University. Below are some views expressed by the participants:

Ehh, at the administrative level, I think, there is little communication that has been done by the university management because it was an unpredictable situation. For me, the #FeesMustFall was not directed at the university, but to government. That is why the university finds its self in a very compromised manner its terms of administration. Clearly, the riots were directed towards the government but taking place on the premises of the university. (Academic Leader 3, 2017)

According to Monyane (2016) crucial debates were in accordance tackling the issue of financing higher education such that various possibilities were being explored to try a find systemic solutions for the funding predicament confronting all higher education stakeholders. Furthermore, this is exactly why students wanted to open platforms of engagement. All students want is a voice, how they attain that is expressed below:

In terms of riots on our campus it is always about one or two things - either people are suspended or bayaboshwa (arrested). I think because of how the riots themselves are done, in terms of the violent acts that people do and the damage to property but the first response is never students want to be heard. It is always let's get these culprits and then we can move on. (Academic Development Officer, 2017)

Well look, part of our campaigns or advocacy work as a movement, is to advocate for freedom of expression, freedom of association - so it is in that spirit that we support the fees must fall. But when we talk about management, I really think, you know when there have been times when people have been teargassed, shot at with rubber bullets - that kind of behaviour and I can tell you that when you see police in campuses those police don't just pitch up but they are invited by the management. A management that thinks: "students are making unreasonable demands." (KZN Right2Kow Movement, 2017).

The above quote resonates with students' view that University management must learn from this experience and other events and discuss the importance of opening platforms for engagement. The question is: how will that be possible when heads of university are never present or open to converse? A participant emphasized that *#FeesMustFall* was not addressed but instead politicised:

I think the issue of funding is politically driven, that is, it's driven by politicians. The universities get direction from the government. Because we are a parastatal, it is the government which is responsible because they give subsidies to our students.
(Academic Leader 2, 2017)

The government stipulated fee adjustment of cap of 8% announced by the Department of Higher Education and Training was interrogated in this study. This is what an ADO had to say having been on Readmission Appeal Committee (RAC) and the 8% fee cap:

The Missing Middle is the same as the RAC Appeal, this is the process whereby if a student does not qualify for RAC, they have to appeal. The missing middle is exactly that because even with RAC Appeal, you were granted admission without a registration fee after an appeal and it also took 3 days - the same number of days as it takes in the case of the Missing Middle. (Academic Development Officer, 2017)

The failure to provide free higher education was viewed to be a result of a failing economy. An activist had this to say:

The source of the problem is the economic structure and for as long as we are altering the economic structure, then you will not have revenue that will contribute to free education. Otherwise, yes, the inability to provide free education is a consequence of a failing economic structure you have to look at it that way. If you have a functioning economy, then it will not be a big deal really, it will not be a big deal. (KZN Right2Know Movement, 2017)

4.6.9 Of possibilities after 22 years of democracy and beyond

The participants appreciated that the country is faced with competing priorities. Some see the 22 years in democracy as having given the government time enough to adjust to the realities of meeting the demands of citizens of an egalitarian society. Yet, some felt otherwise.

Uhm no not exactly, I think we need a dialog between students and government so that an amicable solution can be worked out because some of these demands cannot happen overnight. Maybe, they can do it in phases, maybe let's say we will fund 1st years as from next year; then the following year 2nd years; then 3rd years and so on. It's a process, this will allow the government to budget accordingly. (Academic Leader 1, 2017).

An Academic Development Officer explains the repercussions:

No, people don't give enough thought to the how's and why's. What we all know is that any delay in the university's operations will affect the following year. Just like any business, prices will go up to compensate for the lost time. And what should be emphasized relates to how then s this affect students. And this is clear - no school means no studying, more failings, and thus the accumulation of debt and no free higher education. (Academic Development Officer, 2107)

Views were expressed that a national shutdown does not send a good message, both locally and internationally about the education sector of the country. However, this is how things were perceived:

Look I will put it this way, we are not advocating violence for its own sake. But I can tell you that at some point you have to use all the strategies and tactics available to you so that you can engage. And when people are committing to engagement, you must engage. But then when they are not engaging in good faith but just to buy time and all of those things, then that is the language - shut down is the language. And like in any struggle, there will be sacrifices so when people are missing classes that will have to be paid in terms of catching up, having to study at night for lost time. (KZN Right2Know Movement, 2017)

Democracy and upholding of rights was explored and seen as a delay, here is what an academic leader had to say:

It's long over-due because in the Bill of Rights: Everyone has the right to free education, so it's part of the intended goal that we need to have free education. (Academic Leader 2, 2017)

With every right, there is work to be done, hence the need to ask the right questions. South Africa is struggling to redress various aspects which are emanating from the legacy of apartheid. Apart from the social grants and services provided by the government, citizens seem to be demanding more and somewhat shirking their own responsibilities. People need to be educated about their responsibilities as responsible citizens. Below is an excerpt which shares those sentiments:

It's not realistic to demand anything most of all free education, see then again, the misrepresentation and interpretation of information is a problem because I think with our government and our democratic constitution, people read between the lines. See everyone has the right to education, a right to shelter, and so forth but there are no mechanisms in place on how to achieve those rights. How to achieve those rights in a manner that is efficient as a people who are recipients of these rights. (Academic Development Officer, 2017)

Higher education is necessary for national development in which every capable citizen should participate. In other words, higher education is designed for individuals with the ability and capabilities to acquire skills to perform at an international level. With the *#FeesMustFall* campaign, South Africans were demanding their right in the exercise of their voting power by saying to government 'we put "you" in power, so deliver on the promises you made'. This is what was said when asked if the 22 years of democracy were long enough to make such demands:

You see, then you must understand when we became a democratic government. I will talk about this on behalf of the people who are ruling which is the ANC, the constitution derives from the Freedom Charter and one of the principles of the freedom charter says: "the doors of learning shall be open to All." It is a commitment to our population and to young people that if you vote us to power, we will give you free education. (KZN Right2Know Movement, 2017)

4.7 NSFAS: The student funding department at Howard College

This section looks at NSFAS as a funding model and solicits views regarding its appropriateness and relevance to current student circumstances and meeting their needs.

4.7.1 Criteria in allocation of NSFAS to students and academic success

The allocation of NSFAS funding is supposed to benefit the very poor in society. However, the system has loopholes which students circumvent and exploit. The norm has seen students identifying a grandmother and relative who vouches for their poverty status. No thorough investigation is done to verify the documents which the students present. The manual process has many challenges. It is hoped that the online system will be better. Students found financial advisers to be not very knowledgeable enough with the new changes. This is what the participant had to say with respect to his opinion on whether awarding NSFAS loan had assisted students to post some academic success:

NSFAS is there for them to use for payments, you know, that is, to use for payments to get allowances in terms of meals. But in most cases, what I've noticed is that: students always rush to collect their allowances so that they can go drink beer using this money. So, at the end of the day, they slacken in terms of performance. So, in terms of success, I'll say 50/50 but it will also depend on the student as well in terms of how they portray themselves, in terms of what they are here for. (UKZN Student Funding Adviser, 2017)

4.7.2 Advantages and disadvantages of the current funding model

A question was posed to NSFAS employees regarding the advantages and disadvantages of the current NSFAS funding model because according to NSFAS (2016) states that NSFAS is a large entity responsible for administering a range of funding programmes for higher education students. The participants expressed the view that there is intense complexity compounded by the fact that they had to quickly adjust to new systems without training such as from learning the online system to attending student queries. The online system has the advantage of minimising the paperwork as this represented a shift into the digital world. The use of the online system has the potential to disadvantage the already disadvantaged people in the rural areas. The advantage of an online platform may make the processes faster, transparent and authentic as shared in the quote below:

Now there is online instead of manual where students go online. It is an advantage because now with an online platform, NSFAS can deal directly with the students. They no longer come via us now where we normally worked like a police man...But now with NSFAS online system NSFAS is linked to all these other agencies like SASA, SARS and

Home Affairs so it is easier for them now to actually check the credibility and also the truthfulness of the documents presented by students in their application. (UKZN Student Funding Adviser, 2017)

4.7.3 Frequency of disbursements

Disbursements are made more than once as opposed to the old system when they were made only once. The excerpt below is revealing:

At the moment, the NSFAS applications are being done in terms of allocations 4-5 times of allocations. What I would do is to make a onetime allocation. (UKZN Student Funding Adviser, 2017)

What the above quote shows is a very complicated design which NSFAS has adopted compared to the previous system where funds were released once. At the moment, funds are disbursed periodically. This system has caused confusions even within the student funding department because students would come with queries about not being able to get their academic results and/or academic record and yet they would have been allocated full funding.

4.7.4 Challenges of implementation

Implementing any funding model is bound to have its own challenges. The involvement and participation of stakeholders is critical from inception to implementation. The views expressed by the participants reveal the importance of knowledge of any system introduced along with the various stakeholders involved. Of importance is the involvement of the students' representative in decision making. This speaks volumes regarding the selection of the SRC members who represent students. Another factor that impedes the functioning of NSFAS is the coordination departments which were reporting not to be communicating with each other well as expressed below:

I would say probably, there's a variety of things that can inhibit the functioning of NSFAS, its uhmm NSFAS themselves. The people on top there at NSFAS and the student representatives as well. They play a big role to because sometimes they wouldn't understand the processes. They would claim to understand but they don't, you know. For example, they were saying we do not want this online application system, it must go. Whereas, they didn't even understand how this online system was working. Now

those guys need to be taught about the technical know-how. (UKZN Student Funding Advisers, 2017)

4.7.5 NSFAS and transformation

De Beer et al. (2016) state that the idea of free education was meant for the poor but the demand escalated to all under fee free education slogans. Transformation in South Africa is also enjoyed by those who do not necessarily need it because they are capable of transforming themselves but instead they choose to cheat the system. It is unthinkable to allow a high school pupil who could afford school fees of approximately ninety thousand rand per annum in a 6-quantile private school to be part of the students applying for NSFAS but that has been the case as expressed in the quote below:

I think that it does address issues of transformation in its own way. However, there are loopholes, in terms of this funding because almost everybody is looking for funding, NSFAS is funding for poor students. These are students raised by grannies, by single parents, orphans without parents. But now you find that students have got a mistress and matrons. Students who went to an academy - which are schools called academies and fall under quantile 6 or 7 - when they come to university they want NSFAS. Transformational issues, it is the same thing. I am not sure, I am thinking, besides this NSFAS, if companies especially those companies that have gained through the apartheid system, should be heavily taxed. (UKZN Student Funding Advisers, 2017)

4.7.6 The future of student funding

From this study, it became clear that NSFAS needs remodelling in design as it seems by the below quote:

It is going to be growing in terms of student funding. We will forever have a role to play because a lot of students are coming through to be assisted. As I said the applications are now not being handled by us, but student funding will always play a big role in the students' lives because we are here now as sort of like advisors, when a student comes to the university, they come to us because they cannot go to NSFAS for queries even though they apply directly to them. (UKZN Student Funding Advisers, 2017)

It is clear that as numbers of enrolments increase, NSFAS and the Student Funding Department will need better communication between them and good working relations. This includes training of staff.

4.7.7 Students' attitudes towards NSFAS

Needy students treat any communication from NSFAS as an emergency yet their counterparts do not accord NSFAS the same treatment. The quote below is illuminating:

Regarding the attitude towards funding, yeah, like I said earlier: the needier students have a positive attitude towards funding but the students that really don't need funding, but have funding, do not have a positive attitude. They just do not care. For example, I would send them emails probably saying come guys you need to sign this and do that, the needy students would be the first to come through the following morning. (UKZN Student Funding Advisers, 2017)

4.8 Overall findings on qualitative results

This study found out that NSFAS contributed significantly to students' funding thus helping them to concentrate on their studies and academic success. This success also depended on the students' mindset and frame of mind, their aspirations and dreams.

There have been claims that the NSFAS loans are misused by students through buying commodities such as alcohol. However, these claims do not make up for most students who do not use the money to buy alcohol. The issue of *#FeesMustFall* was found to be both justifiable and unjustifiable - it can be considered justifiable in the sense that students cope better academically under less strain of the financial burden. Some academic leaders felt that students are claiming back what is theirs since they are also parents and tax payers. The contents of the constitution, the Bill of Rights proclaim an aspiration towards free education. Concerns were also raised regarding the *#FeesMustFall* campaign principally that students do not fully understand what the campaign entails since it did not come up with its own constitution, what was entailed in detail and what it was all about. The message that students took was that *#FeesMustFall* but they never questioned the implications ensuing under these conditions and campaign. It was highlighted in the interviews that having *#FeesMustFall* does not mean that it will only be fees that will be falling. Finances were found to be very crucial because universities also run in the same manner as businesses since

there are financial costs that need to be subtracted for such commodities as electricity, water, paying staff, renewal of infrastructure, running of libraries and so forth.

It could be surmised that the participants were, overall, of the view that fees must not increase and at the same time should not be removed. Some of the students felt that NSFAS does not totally ease or bring comfort to student's academic lives but brings stress and depression since students are required to pass at least 75% of the modules for which they are registered to be funded in the following year. NSFAS was viewed as a stop-gap measure or a temporary solution of necessity hence *#FeesMustFall* had huge support from within the student body. For staff, the *#FeesMustFall* presented problems to them in terms of teaching. They were not sure about what was going on and whether or not the students were going to pitch for class. With the campaign, students got to be heard as they spoke with one voice across the country. This meant that a platform to engage and debate was opened nationally. However, students faced the consequences such as arrests, academic programmes were rendered dysfunctional and even libraries were burnt all in pursuit of the right to exercise freedom of speech and the right to an education.

For the students, management appeared ambivalent and saw student protests as a threat in an assemblage of culprits and not as a part of a community who wanted to engage in order to find solutions to what was affecting them. Even civil society movements were in support of students' grievances and actions and believed that the slogan is apt and intended to send a loud message for free education. And, this was in line with what some of the academic leaders were saying in this study that the message was intended for the government and not directly to the universities even though the riots were happening within the University premises. It was acknowledged that what inhibits the university to function was inadequate funding. For example, it was mentioned that Howard College needs funds to run the university well as tuition fees are not enough to run it. The participants across the board feared a possible drop-in standard at UKZN because of inadequate funding.

Participants also questioned the Grade 12 pass rate that the country is currently using as being low. Some argued that the University should be a platform to train the new generation of scholars acknowledging that not everyone can go to tertiary education but those who show the potential and capacity to do so. This must manifest in the admissions policy while addressing issues of

equity. It was also mentioned that staff were also overwhelmed with work and because of the paucity of needed facilities as a result of inadequate funding, academics tend to leave for greener pastures. Overall, students felt that NSFAS was not entirely helping students but was rather setting them for a life in debt. Participants were of the view that because NSFAS is not working, there is need for another system which offers more bursaries and scholarships because public universities should empower students. Many participants agreed that free education under current economic conditions was not possible. Suggestions were made to perhaps start by rolling it out in phases and see how it will work. It was also recommended that any NSFAS redesign or change should be structured in such a way as to benefit schools in the rural areas.

The private sector was also condemned for not doing enough in terms of being involved and investing in education because, at the end of the day, it is the private sector that benefits when they absorb graduates from Universities. Opposing ideas were expressed regarding free education with some citing the constitutions and Freedom Charter to the practicality of South Africa being able to meet its citizen's demand for free education. Views were expressed that higher education is subsidized but not free with others arguing that it is attainable. At the administrative level, communication was found to be problematic between management and students as police do not just pitch up as they are invited by university management, the very management which thinks the students are making unreasonable demands and must still negotiate with students. Students resorted to burning libraries as the talks became prolonged and protracted leading to frustration and violence. In all these situations, top management were always nowhere to be seen. Twenty-two years into democracy means promises made remain promises for many South Africans. There is the need to demystify the misconceptions that NSFAS has money to fund all students, but NSFAS has limited funds to cater for the needy students.

4.9 Conclusion

This section has presented the results in the quantitative section and findings in the qualitative section of this study. The use of themes as subheadings were created to form logical data analysis of the findings which assisted in addressing each research question. After data was coded according and categorised in the SPSS it was then exported to excel to clean and get design results and presented in the form of graphs and pie-charts. In the next final chapter and discussion is presented with recommendations and conclusions of the study.

Chapter 5: Discussions and Conclusions

5.1 Introduction

The aim of this chapter is to evaluate and present whether or not the research questions of this study were addressed and conclude based on the findings deriving from this study. It will also present various reflections as presented in the chapters. This dissertation, unpacked financing higher education using a stakeholder's perspective at Howard College. It presented four research objectives that it aimed to reach and it presents short segments highlighting as to how these were realized. In the evaluation and investigation, the study uncovered a huge void in communication between stakeholders culminating in unsavoury events such as fees must fall campaign instead of opening appropriate channels to engage with student matters. Perceptions were shared regarding the current funding model and its challenges were explored by all stakeholders who participated in this study.

5.2 Discussion

According to van Jaarsveld (2017), the University of KwaZulu-Natal's Strategic Plan 2017-2021 is the strategic blue print which outlines the institutional culture, goals and enablers to help identify the realization of university's full potential. Technological excellence and transformation has been identified as the core knowledge generators with people centered and commitment entrenched with deep service culture are recurring themes to shape the university. The strategic plan aims to empower students to lifelong learning so that students flourish as innovators and entrepreneurs. To meet these goals, the research saw it fit to conduct research in financing higher education and exploring the experiences felt by stakeholders at Howard College campus with a focus on the National Student Financial Aid Scheme (NSFAS) using a stakeholder perspective. The research identified a gap between student's perceptions and various departments of the university and saw fit to get everyone's voice and perspectives on financing higher education with #FeesMustFall as a backdrop. The student funding department gave their insights regarding their experiences which they face on a day to day juxtaposed with students views regarding the challenges they encounter in accessing NSFAS as well as challenges linked to the current switch by NSFAS to an online system. Academic Development Officers contributed to the study as student support (mentors) of undergraduates. Academic leaders also shared their experiences as reflected in the costs and compromises that they face during students' protests especially with regards to cancelling of

academic programmes. A civil society organisation based in the KwaZulu-Natal region also expressed its involvement and general support for the students' cause. Another important structure that was consulted in this study is the voice of the Student's Representative Council (SRC) which gave its inputs regarding fee increments and how they affect students.

Academic literature has explored financing of higher education and the feasibility in providing free higher education in South Africa. What has been clear is that all universities in South Africa are not the same, while all public universities rely on government, others have a strong alumnus and receive donations from local and international well-wishers and philanthropists. The crisis of financing higher education is not new to South Africa. It was the student action through their demands to government which brought the matter to the fore current education discourses. Because of these actions, stakeholders had to treat the matter with urgency. In 2016, Judge Heher Fees Commission was instituted to carry out an investigation throughout the nine provinces of the country. However, it was just in November 2017 that His Excellency President Jacob Zuma released the report. The report unequivocally states that the country cannot afford free higher education because the South African state was found to have insufficient financial capacity to do so. After 180 written submissions which came from all spectrums of higher education and training, the findings revealed that NSFAS, even after remodelling to become student-cantered was just providing grants and loans which are inequitable, inadequate and unsustainable. It was for this reason that the Income Contingent Loan (ICT) scheme was introduced. The latter model is a public/private partnership between the state and the private (financial) sector contributing to their social responsibility. The state is said to be responsible for these loans and will act as surety for their repayment.

The economic theory used in this study has unfolded and supports in essence some findings of the Judge Heher Fee Commission report of 2017 in the sense that it acknowledged that universities have some level of competitiveness globally which creates a responsive demand from students and employers and results in robust and effective quality assurance. Graduates should be reliable for the costs they accumulated once they can afford them, the fee commission report of South Africa states that SARS will collect the repayments through the income tax system. Former students will be obligated to repay once they have reached a specific income level. And lastly, the economic theory states that loans should accumulate equal government costs of borrowing while the fee

commission report clearly states that loan interest rates and other terms will be designed in such a way as to impose the lightest burden on the debtor. The economic theory was the appropriate theory which was in correlation with the country's financing system design. Various sectors have responded to the fee commission report and varying opinions have been expressed in what will replace NSFAS, all political parties in parliament welcomed it including the Universities of South Africa with an exception of the Economic Freedom Fighters who believe that the human right to education should be de-commodified and uphold. The human capital theory was also adopted as this investment relates to TVET education which will be fee-free with stipends made available where needed to fully cover costs for studying. The significance of this study lays in that the South African youth comes from impoverished and low-income household who see higher education as a way out of poverty. As a result, there were constant demands for financial assistance which some students found demeaning because they had to supply a lot of documents. Hopefully now government is expected to act as every student's surety as a new design will be explored. The combining of both the qualitative and quantitative methodology in this research study has helped in integrating in a holistic manner a broader understanding of all perceptions in financing higher education and the management of NSFAS and how the #FeesMustFall was experienced at Howard College. The research used a sequential approach where analysis was created from the students experienced which highlighted a number of benefits and challenges bedevilling NSFAS. Some participants requested to respond electronically.

5.3 Realization of Objectives

This research study has reach these objectives based on the findings and results collected and achieved as follows:

5.3.1 Objective One: To evaluate the effectiveness of the NSFAS funding in facilitating access to higher education

NSFAS remains the main core financial aid to assist student to gain access to Higher Education at Howard College. The findings from this study reveal that the respondents experienced NSFAS process when asked if the loan application was easy. Even though this objective was reached, the question remains is whether students responded positively because a majority was funded by NSFAS. Since they were now enjoying the benefits that come with the loan, this could explain why they did not mention the tough experiences they may have endured during application and

registration. This is corroborated by the fact that a high number of the students admitted that their loans were not delayed and that the loan covered their educational needs. Hence a majority said that they were satisfied by NSFAS loan. This objective was achieved.

5.3.2 Objective Two: To assess the available funding sources to students at Howard College

This objective was achieved by first identifying the alternative financial assistance platforms and whether or not students used other sources of financial assistance apart from NSFAS which was offered at Howard College. It was revealed that the majority of students were funded by NSFAS followed by bursaries. Students also attempted other avenues of assistance from various departments. It is without doubt that any form of financial assistance contributes to access and to a greater extent academic achievement.

5.5.3 Objective Three: To unpack the benefits and challenges which the NSFAS funding presents

The results indicated that challenges dominated more than the benefits. The study uncovered that NSFAS has a lengthy process which is exhausting to applicants and can also demotivate students in continuing with the application as it requires a lot of unrealistic documents. It disadvantaged students who are from rural areas without proper digital facilities especially after it converted to the online system. Among these negatives were positives. The positives include the provision of subsidized laptops to students and getting the university's residence including the monthly allowance.

5.5.4 Objective Four: To recommend new measures and a model for financing higher education.

Student pointed out their frustrations. But they also saw room for improvement and suggested possible ways and areas that needed attention. For example, it was suggested that financial advisers should work hand in hand with the NSFAS office since there was a gap in communication between the two. Sentiments were expressed that the NSFAS website should be upgraded and be made more student friendly. Various recommendations were brought forward. Some students advocated for a NSFAS app (Electronic Application Programme). While some said that there should be online chatrooms since there has been a great deal of digital advancement lately in the ICT sector, others requested a call centre and that the monthly allowance increase since there were other expense like printing and photocopying that NSFAS did not take into consideration. However, various

Stakeholders felt that NSFAS needed to be changed completely as they believed that it did not assist students because it is a loan and not a bursary therefore is not empowering but instead adding debt upon the students

5.4 Recommendations

The study recommends that alternative sources of funding should be found particularly involving the private sector as it is the main beneficiary of the products of universities – the graduates. By going online, NSFAS was disadvantaging the already disadvantaged students who do not have the digital exposure as those who attended high schools found in the cities. Students saw higher education as a right which Government must fulfil. This study has contributed to the body of knowledge and highlighted what the participants of this study felt needed to be addressed. The Higher Education Fee commission report of 2017 has been released therefore, this research study could contribute to the new Income Contingent Loan (ICT) design and try to mitigate the strains that NSFAS had and lessen the frustration of its recipients.

5.5 Conclusion

The study concludes by noting that providing free higher education is a political decision with serious economic repercussions such that reconciling these diametrically opposed perspectives requires cool heads and sober reflections by all stakeholders. This paper has identified a huge void in communication between stakeholders in coming up with better solutions revolving around financing higher education. It is with no doubt that NSFAS is faced with a huge demand hence the University of KwaZulu-Natal's strategic plan 2017-2021 which aims to transform and empower students lifelong learning while conducting research in financing higher education. The discussion revealed immense findings of the results in the obtained data with regards to tackling the challenge of financing higher education. All stakeholders including students need to work together as indicated by findings. In the explored literature it was clear that Howard College is face with the similar challenge in financing higher education as that of other universities in the country. Although the challenges associated with financing higher education are not new in South Africa, the former President Jacob Zuma reported that free higher education is not feasible because of insufficient financial capacity. Hence, the design of the Income Contingent Loan (ICT) which was introduced in November year 2017.

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Appendices

Appendix A: Questionnaire Guide

Questionnaire for Howard College (UKZN) Undergraduate Students

SECTION A: BACKGROUND CHARACTERISTICS

- 1) How old are you (in completed years)? Age { }
- 2) Gender
 - a) Male { } b) Female { }
- 3) What is your marital Status?
 - a) Single/ Unmarried { } b) Married { } c) Separated { } d) Divorced { }
 - e) Widowed { }
- 4) Which discipline are you from?
 - a) Community development { } b) Geography { } c) Politics { } d) Economic History { }
 - e) Music { } f) Law { } g) History { } h) Linguistics { } i) Sociology { } j) Psychology { }
- 5) What is your current level of study?
 - a) Level 100{ } b) Level 200{ } c) Level 300{ } d) Level 400{ }

SECTION B: ACCESS TO FINANCE FOR TERTIARY EDUCATION

- 7) Who pays for your education at your current level of study?
 - a) Myself { } b) Both Parents { } c) Friends/ Relatives { }
 - d) Mother Alone/ Father Alone { } e) Bursary/Bank { } f) Grandmother/Grandfather { }

Other (specify).....
- 8) Have you ever sourced for any financial assistance for your education from anywhere?
 - a) Yes { } b) No { }
- 9) If yes to question 8, from which department of finance?

a) International Scholarship { } b) NSFAS { } c) Bursary { }

d) Bank { } e) Financial Assistance from School/ Scholarship { }

Other (Specify).....

10) If no to question 9 above, please state why you did not apply for the NSFAS loan?

.....

SECTION C: LOAN APPLICATION PROCESS (NSFAS)

11) If you are on the National Student Financial Aid (NSFAS), when did you join?

a) 2014 academic year { } b) 2015 academic year { }

c) 2016 academic year { } d) 2017 academic year { }

e) Other, (specify).....

12) Is the loan application process of NSFAS easy?

a) Yes { } b) No { }

Please explain your response to question 12 above.....

.....

13) If your loan application was successful, was the loan paid to you on time?

a) Yes { } b) No { }

14) Did the loan amount received from the NSFAS, meet your educational needs?

a) Yes { } b) No { }

15) How satisfied are you with the amount you receive from NSFAS?

a) Very satisfied { } b) Satisfied { } c) Not satisfied { }

d) Indifferent { } e) Very dissatisfied { } f) Not Applicable { }

16) I feel that I can always pay for all the components of my fees when asked to do so.

a) Strongly disagree { } b) Disagree { } c) Agree { }

d) Strongly agree { } e) Not at all { }

17) If you do not receive the loan you apply for, what other source of funding do you seek for your education, (please specify)

18) In your opinion, do you think, the National Student Financial Aid Scheme is providing access to tertiary education?

a) Yes { } b) No { }

19) If no to question 18 above, why do you say so? (Please specify)

.....

20) Would you say that, overall provision of loans of NSFAS is important if a student wants to gain access to higher education?

a) Strongly agree { } b) Agree { } c) Disagree { } d) Strongly disagree { } e) Not at all { }

21) What do you think about the interest charged on the loan?

.....

SECTION D: BENEFITS AND CHALLENGES DERIVED FROM THE NSAFS LOAN

22) If you are on the NSFAS loan scheme what are some of the benefits you derived by being on the loan scheme?

.....

23) If you are on the NSFAS loan, what are some of the problems you face when you

applied for the student's loan?

.....

24) In your opinion, what do you think can be done by NSFAS to mitigate some of the problems you mentioned above?

.....

25) Are you aware of the repayment processes of the NSFAS loan?

a) Yes { } b) No { }

Please explain your response in question 25 above

.....

26) What suggestions can you give for improving the service delivery of the NSFAS loan at the Howard Student Funding Department?

.....

Appendix B: Interview Guide A

Structured Interview Question Guide for Student Funding Department

1. What is the relationship between the current academic criteria used in student funding and success?
2. Is there a relationship between the awarding of student funding and success?
3. What criteria are used to make undergraduate student funding (bursary allocation, NSFAS, Loans) decisions?
4. In your opinion, what are the advantages and disadvantages of the current funding model? Students may not know but only to say it is not enough.
5. What aspects of the current student funding (bursary allocation, NSFAS, Loans) system would you change if you could?
6. What inhibits the implementation of changes to the student funding (bursary allocation, NSFAS, Loans) system, in your opinion?
7. When last was the undergraduate student funding (bursary allocation, NSFAS, Loans) system reviewed? What was the outcome?
8. In your opinion, does the current student funding (bursary allocation) system address transformational issues? Could the addition of other criteria assist with regards to transformation? What would these criteria be?
9. Should the student funding (bursary allocation, NSFAS, Loans) system be used to address transformational issues? What other tools are available to address transformational issues?
10. Who are the internal and external stakeholders of the student funding (bursary allocation, NSFAS, Loans) system? Are they satisfied with the current student funding (bursary allocation, NSFAS, Loans) system? How much input do they have with regards to the student funding (bursary allocation, NSFAS, Loans) system?
11. What does the future of student funding look like considering the expanding rate of enrolment and/or intake of students to higher learning?
12. How is the performance of evaluating the affordability of tuition and what are student's attitudes towards funding?

Appendix C: Interview Guide B

Structured Interview Question Guide for Academic Coordinators, Student

Representative Movements, Civil Society and a representative from Public Relations.

1. Do you agree that the NSFAS loan helps students to concentrate on their academic studies rather than to worry about their finance? Therefore, based on the above the #FeesMustFall Campaign is justifiable?
2. How has the riots under this slogan affected the university's management? Positively or Negatively? And in what way? Please explain?
3. What are some the challenges limiting the university to operate to its best potential in promoting and accessing affordable tuition fees? Please elaborate
4. What suggestions can you give to improve the role of providing access to higher education with regards to student funding?
5. Do you think that the #FeesMustFall will attain its revolution of free education in South Africa and to be specific fit the context of Howard College?
6. What do you think in your opinion, the future of higher education will look like? Please include privatization possibilities in your answer
7. 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
8. What has been the solution at administrative level of the university to bridge communication from the university's management to students in cases of riots #FeesMustFall?
9. What is the main reason for prolonging engagement with students from the university's management which ultimately leads to the destroying of property, imprisonment of students and postponing of academic functionality?
10. In your opinion, is it realistic to demand free education at higher learning level within the 22 years of democracy? Is it too soon or long overdue? Please explain
11. Do you think students feel a sense of entitlement? For example: that the government owes them.
12. In your opinion, what are the misconception that students have regarding student funding which in reality will be a challenge to materialize? Please explain

13. What is your opinion in treating the symptoms of student funding at higher learning which won't solve the problem? For example: The Missing Middle Model and Readmission Appeal Committee (RAC)?
14. Do you see the proposed national shutdown of universities resulting in free higher education in SA? Please explain

Appendix D: Consent Form

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:

Isibingelelo: Ngiyakubingelela lunga lomphakathi Igama lami nginguGugu wakwaMaphumulo ngesibongo, ngiqamuka esikhungweni sezemfundo ephakeme eNyuvesi yakwaZulu-Natal (Howard College) ngaphansi kwezemfundo zokuthuthuka. Ngiyatholakala ocigweni kulenombolo: 072 9132814 kanti nakwi-imeli: gugu1990.maphumulo@gmail.com noma 210504597@stu.ukzn.ac.za

Uyamenywa ukuba ube ingxenye noma ukusebenzisana kwiHigher Education at the precipice: Financing higher education - a stakeholder's perspective yaseHoward College

Lesisifundo asinabo ubungozi futhi akukho lapho ozozizwa ungenakho ukukhululeka. Siyethemba lolucwaningo luzosisiza ukwazi kangcono ngezizimali ezimele abafundi ekubasizeni baqede ezifundweni zabo eziphakeme. 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_).

Lesisifundo sibhekiwe ikomide elimele ubulungiswa sagunyazwa isikhungo sesenyuvesithi yakwaZulu Natali (inombolo egunyazayo _____)

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION

Research Office,
Westville Campus
Govan Mbeki Building

Private Bag X 54001
Durban
4000
KwaZulu-Natal, SOUTH AFRICA
Tel: 27 31 2604557- Fax: 27 31 2604609
Email: HSSREC@ukzn.ac.za

Uma kukhona izinkinga obhekana nazo noma kukhona imibuzo ungaxhumana nomcwangingi (kulemininingwane enikezelwe) ningaxhumana futhi nekomide elimele ubulungiswa lase UKZN Humanities & Social Sciences kulemininingwane 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.

Umcwangingi akukho lapho ezothatha khona igama lakho futhi konke ozobe usitshela khona akukho lapho oyokubona khona ukuthi uweni. Konke ozokutshela umcwangingi 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 ku Mina-----ngazisiwe ngakho konke kweHigher Education at the precipice of a funding crisis: Educational inequality and the rise in student's protestation for a new (decolonial) pedagogy at a University in South Africa

Nginikeziwe ithuba lokuthi ngiphendule imibuzo mayelana 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

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Email: HSSREC@ukzn.ac.za

Okwengeziwe ngemvumo okudingekayo
Ngiyanikezela 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

Sayina ukuzibophezela

Usuku

Kusayina ufakazi uma ekhona

Usuku

Kusayina ochazayo uma ekhona

Usuku

Appendix E: Information Sheet

No.	Title	Date/Time:	Duration
1	HC Student Funding Department: Finance Adviser	06 November 2017	23min12sec
2	The Right2Know Civil Society Movement	09 November 2017	28min21sec
3	Chairperson of all Student Representative Movements at HC	16 November 2017	25min54sec
4	Co-ordinator of Academic Development Officer (ADO)	07 November 2017	1hr01min
5	Academic Leader 1	07 November 2017	12min03sec
6	Academic Leader 2	10 November 2017	10min01sec
7	Academic Leader 3	05 November 2017	08min30sec

Appendix F: Gate Keepers Letter



26 June 2017

Miss Gugu Dada Cindy-Carol Maphumulo (SN 210504597)
School of Built Environment and Development Studies
College of Humanities
Howard College Campus
UKZN

Email: gugu1990.maphumulo@gmail.com

210504597@stu.ukzn.ac.za

Dear Ms Maphumulo

RE: PERMISSION TO CONDUCT RESEARCH

Gatekeeper's permission is hereby granted for you to conduct research at the University of KwaZulu-Natal (UKZN), towards your postgraduate degree, provided Ethical clearance has been obtained. We note the title of your research project is:

"Higher Education at the precipice: Financing higher education – a stakeholder's perspective at Howard College".

It is noted that you will be constituting your sample by handing out questionnaires, and/or conducting interviews with academic coordinators and undergraduate students from first year to fourth year as per degree requirement on the Howard College campus.

Please ensure that the following appears on your notice/questionnaire:

- Ethical clearance number;
- Research title and details of the research, the researcher and the supervisor;
- Consent form is attached to the notice/questionnaire and to be signed by user before he/she fills in questionnaire;
- gatekeepers approval by the Registrar.

You are not authorized to contact staff and students using 'Microsoft Outlook' address book. Data collected must be treated with due confidentiality and anonymity.

Yours sincerely



MR S S MOKOENA
REGISTRAR






Office of the Registrar

Postal Address: Private Bag X54001, Durban, South Africa

Telephone: +27 (0) 31 260 8005/2206 Facsimile: +27 (0) 31 260 7824/2204 Email: registrar@ukzn.ac.za

Website: www.ukzn.ac.za

1910 - 2010
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Founding Campuses:  Edgewood  Howard College  Medical School  Pietermaritzburg  Westville

Appendix G: Ethical Clearance



13 September 2017

Miss Gugu Dada Cindy-Carol Maphumulo 210504597
School of Built Environment and Development Studies
Howard College Campus

Dear Miss Maphumulo

Protocol reference number: HSS/1384/017M

Project title: Higher Education at the precipice: Financing Higher Education - A stakeholder's perspective at Howard College

Full Approval – Expedited Application

In response to your application received 4 August 2017, the Humanities & Social Sciences Research Ethics Committee has considered the abovementioned application and the protocol has been granted **FULL APPROVAL**.

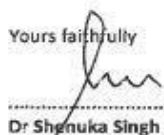
Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment /modification prior to its implementation. In case you have further queries, please quote the above reference number.

PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

The ethical clearance certificate is only valid for a period of 3 years from the date of issue. Thereafter Recertification must be applied for on an annual basis.

I take this opportunity of wishing you everything of the best with your study.

Yours faithfully


.....
Dr. Shenuka Singh (Chair)
Humanities & Social Sciences Research Ethics Committee

/pm

cc Supervisor: Professor Oliver Mtapuri
cc. Academic Leader Research: Professor P Maharaj
cc. School Administrator: Ms Nolundi Mzolo

Humanities & Social Sciences Research Ethics Committee


Dr Shenuka Singh (Chair)

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Website: www.ukzn.ac.za


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