



**FUNDING CHALLENGES EXPERIENCED BY FIRST YEAR VOCATIONAL
STUDENTS AT TVET COLLEGE IN KWAZULU-NATAL**

by

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ABSTRACT

By generating skilled artisans, TVET colleges play a crucial role in mitigating unemployment and poverty while also bolstering the economy of the Republic of South Africa. TVET institutions oversee the audio throughput after every academic session or calendar. The biggest issue facing the TVET Colleges, and the Department of Higher Education and Training was that many of the students who enrolled at the start of the cycle left during the year, making it impossible for the TVET Colleges to fulfil their mission. The economics, ecosystems, and social equity framework provided the theoretical foundation for this study. Ecosystem theory has helped researchers examine and understand the interactions between individuals and society because financial difficulties in accessing higher education are a social issue that affects individuals, families, and society. Many learners, including students, can enrol in various universities and Technical Vocational Education and Training (TVET) colleges of their choice after matric.

This study aimed to evaluate the impact of financial aid services at higher education institutions in South Africa on students. The study applied a quantitative research method, in which students to improve the reliability of the results and avoid bias completed 10 closed-ended questionnaires. The results therefore conclude that financial aid services still play a significant role for students from diverse backgrounds as most of them rely on it to shape their future.

Keywords: Student; higher education; first-year experience; financial aid services, South Africa.

DECLARATION

I, **Nompumelelo Rose-mary Zwane**, hereby declare that:

- This dissertation is the reflection of my own work.
- I also confirm that work in this dissertation has not been submitted for examination or degree at any other University.
- The information used in this dissertation, published and unpublished, has been acknowledged and referenced.

I thus authorize the title and abstract of my thesis to be distributed to other academic institutions and students, as well as the photocopying and/or reprinting of my work, inter-library lending, and other uses.

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DEDICATION

This dissertation is dedicated to my parents, whose strength I draw from my late father Abel Zwane and my mother Sibongile Zwane for instilling unity, love, patience, determination, confidence, and commitment and to my two beautiful babies: Wasipha Jali, Nahndisa Jali and Nomfundo Jali, who always inspire me to do my best.

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Table of Contents

ABSTRACT.....	i
DECLARATION	ii
DEDICATION.....	iii
ACKNOWLEDGEMENTS	iv
LIST OF FIGURES	ix
LIST OF TABLES	x
CHAPTER ONE	1
INTRODUCTION AND BACKGROUND	1
1. Introduction	1
1.2 Background of study	2
1.3 Rationale of the study.....	4
1.4 Problem statement.....	6
1.5 Aim and Objectives	7
1.5.1 Aim of the study.....	7
1.5.2 Research Objectives	7
1.6 Research questions:.....	7
1.7 Significance of the study	7
1.8 Overview of chapters.....	8
1.9 Conclusion.....	8
CHAPTER TWO	9
LITERATURE REVIEW.....	9
2.1 Introduction	9
2.2 Education in Developing Countries Students	11
2.3 Education in South Africa	12
2.4 Factors Affecting Education in South Africa.....	13
2.5 Accessibility to and Affordability of Education.....	14
2.6 The rise of #fees must fall.	15
2.7 Overview of Financial Challenges Hindering Access to Higher Education	17
2.7.1 Socioeconomic.....	17
2.7.2 Social justice.....	18
2.8 The Republic of South Africa's Constitution and the Right to Education	19
2.8.1 Enrolment Targets and Fees	20

2.8.2 Status quo on Student Fees	21
2.8.3 Funding public TVET provision	22
2.8.4 The Youth Employment Problem	24
2.8.5 Student Outcomes in TVET Colleges	25
2.8.6 Personal and family obligations affect graduates in repaying NSFAS loans.	27
2.8.7 Some significant changes in TVET institutes of learning	27
2.8.8 Novel strategies developed by the government.	28
2.8.9 DHET Views on Funding.....	29
2.8.10 Some Profound Opportunities in Institutions of Higher Learning.....	30
2.9 Different strategies adopted by students to overcome financial difficulties and the threat of financial exclusion.	31
2.9.1 Finding a part-time job.....	31
2.9.2 Staying at home to save money	31
2.9.3 Meet sugar daddies and older women for money.....	32
2.9.4 Poverty.....	33
2.9.5 Resorting to strikes against the management of the universities.	34
2.9.6 The emotional effects caused by financial difficulties.	34
2.10 Conclusion.....	35
RESEARCH METHODOLOGY	36
3.1 Introduction	36
3.1.1 Research Design.....	36
3.2 Exploratory research design.....	37
3.3 Research Philosophy	38
3.4 Research Strategies	39
3.5 Target Population.....	39
Table 1. Summary of the population & sampling strategy.....	40
3.6 Sampling Strategy	40
3.7 The Research Instrument	42
3.8 Data collection instruments	42
3.8.1 The inclusion criteria would be that the potential participant should:	42
3.8.2 The exclusion criteria used for study:	43
3.9 Pilot Study.....	43
3.10 Data Analysis	43

3.11 Data collection will only commence after full ethics approval is obtained from the ethics committee at the Durban University of Technology.	44
3.12 Gathering of data and data familiarization	44
3.12.1 Validity	44
3.12.2 Reliability	45
3.13 Elimination of Bias	45
3.14 Conclusion	45
CHAPTER 4.....	46
DATA ANALYSIS, INTERPRETATION AND PRESENTATION.....	46
4.1 Introduction	46
4.1.1 Description of the participants.....	46
4.1.2 Demographic details of participants per campus	46
4.2.1 Educational level distribution of the participants	47
Figure 4.2: The highest qualifications of staff participants	48
4.2.2 Household size distribution of the participants	48
CHAPTER 5.....	62
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	62
5.1 Introduction	62
5.1.1 The objectives of the study were to:.....	62
5.2 Summary of the theoretical study	62
5.3 Summary of the empirical study	63
5.3.1 Summary of the findings.....	63
5.4 Realization of the study objectives to:.....	65
5.5 Limitations of the study	66
5.6 Recommendations	67
5.7 Recommendations for further research	67
5.8 Conclusion	68
List of References	70
List of Appendices	75
Appendix 2a: Letter of information (English version)	76
Appendix 2b: Letter of information (IsiZulu version)	78
Appendix 3a: Consent Letter (English language version).....	79
Appendix 3b: Consent Letter (IsiZulu version)	80

Appendix 4: Gatekeeper Permission.....	81
Appendix 7: Submission of dissertation	89
Appendix 8: Editors Letter	90

LIST OF FIGURES

Figure 1 Model of continuous improvement

Figure 4.1 Age distribution of participants

Figure 4.2 Educational distribution of participants

LIST OF TABLES

Table 4.1 Gender Distribution of participants

Table 4.2 Years in informal trading distribution of participants

CHAPTER ONE

INTRODUCTION AND BACKGROUND

1. Introduction

This study explored the funding challenges experienced by first-year vocational students at Technical Vocational Education and Training (TVET) colleges in South Africa. The chapter provided an outline of the study, comprising the background, problem statement, research questions, research objectives, significance of the study, methodology, definitions of terms, limitations and delimitations, and the thesis blueprint.

The National Student Financial Aid Scheme (NSFAS) aimed to support students by providing financial aid to repay loans once they entered employment. The program also launched fundraising campaigns to assist students at public universities and TVET colleges. According to NSFAS annual reports, the program raised R441 million in 1999 and R9 billion in 2015, reflecting the government's commitment to enabling access to higher education for low-income students and ensuring equitable distribution of scholarships and loans. Over a 20-year period, university enrolments more than doubled, increasing from 495,356 in 1994 to 953,373 in 2012, according to a report by then-President Jacob Zuma.

To meet the objectives of the National Development Plan, the expansion of university infrastructure and increased capacity were required. Student funding was critical to the success of these initiatives, as higher enrolment demanded greater financial resources. The government allocated 0.75% of its budget to higher education, one of the lowest proportions among countries such as Saudi Arabia, Russia, Argentina, India, Brazil, and Indonesia. The National Policy for Post-School Education and Training (NPPSET) emphasized the need for systemic monitoring, evaluation, and data analysis to inform evidence-based decision-making (DHET, 2017). Monitoring and evaluation were essential for the formulation and delivery of responsive programs, improving institutional capacity, and strengthening workplace-based learning (Gachupin & Kangethe, 2020). The data collected in this study contributed to establishing baseline information on the relationship between NSFAS funding and academic performance

among TVET completers.

Despite these efforts, increasing participation among African students remained a significant concern. According to the Twenty-Year Review, participation rates favored White and Indian students, with only 16% of African and 14% of Coloured students at university-going age enrolled in higher education, compared to 55% and 47% of White and Indian students, respectively. The lack of support for these students risked under-enrolment among historically disadvantaged groups.

Although access to higher education had improved, funding administration continued to be a challenge at most public universities and TVET colleges, contributing to student protests. Delays in funding affected students' ability to enter the TVET system and resulted in lower progression from certificate to diploma programs (Matsolo, 2018). This study therefore investigated the financial constraints that delayed or prevented first-year vocational students from enrolling at TVET colleges, with the aim of informing improvements in administrative and funding structures.

1.2 Background of study

Between 2012 and 2015, South Africa transitioned from Further Education and Training (FET) colleges to Technical Vocational Education and Training (TVET) colleges. TVET colleges served two groups of students. The first group consisted of career-oriented students who, after three years of study, qualified for the National Certificate Vocational (NCV). The second group comprised students who had completed Grade 12 and pursued technical or vocational studies through the National Accredited Technical Education Diploma (NATED) program. After 18 months, NATED students obtained an N6 qualification, equivalent to NQF Level 5, and upon completing a further 18 months of continuing education, they qualified for the National N Certificate, equivalent to NQF Level 6. By 2015, South Africa had 50 TVET colleges and 260 campuses across most provinces and districts, offering a wide range of courses from technical studies to business and consumer studies.

The Constitution of the Republic of South Africa guaranteed all citizens the right to further education

and training. The National Skills Development Act provided a framework for designing and implementing national, regional, and workplace strategies to develop and enhance workforce skills (DHET, National Skills Development Plan, 2017). TVET colleges aimed to train more artisans to reduce unemployment and crime while contributing to national economic development. The Department of Higher Education and Training (DHET) sought to strengthen and expand public TVET institutions, making them attractive to new graduates. Total student enrolment increased from over 345,000 in 2010 to approximately 650,000 in 2013, with DHET targeting one million students by 2015 and 2.5 million by 2030 (DHET, White Paper on Post-Secondary Education, 2013).

Despite this growth, TVET colleges faced significant challenges. Low school attendance and insufficient student funding threatened the goals of the National Development Plan. Average certification rates for NCV and NATED programs ranged between 30% and 50% per level. It was estimated that only 2% of students enrolling in NCV Level 2 would graduate within three years, and only 10% within six years, with lower rates observed in engineering and computer science programs (DHET, White Paper on Further Education, 2013). A Treasury-commissioned review highlighted weaknesses in college performance and expenditure. For example, in 2013, first-year NCV students achieved a national certification rate of 32.5%, with a dropout rate of 28%. Specific program pass rates ranged from 0.6% in civil engineering to 5.9% in tourism. Low graduation rates resulted in prohibitive costs per graduate, estimated at over R450,000 per student, with annual costs of R27,000 per NCV learner.

These funding challenges at TVET colleges motivated the present study. High costs and administrative inefficiencies undermined the core purpose of TVET institutions, which was to train artisans, reduce unemployment and crime, and alleviate poverty. The inability of students to access timely and sufficient funding contributed to South Africa's youth unemployment rate exceeding 50%, negatively impacting economic growth and perpetuating poverty.

1.3 Rationale of the study

In South Africa, a country with a long history of social inequality, higher education served as a vehicle for social justice. By the third decade of national democracy, higher education reforms

had progressed through two phases. During the first decade, a developmental approach focused on providing access to previously excluded groups (DOE, 1997). In the second decade, emphasis shifted to balancing access with quality assurance, promoting academic standards while maintaining inclusivity (DHET, 2013). The challenge remained how to support the higher education system in achieving acceptable access and quality levels while maintaining global competitiveness.

The National Student Financial Aid Scheme (NSFAS) Act of 1999 established NSFAS as a funding mechanism for low-income students' access to higher education. Although NSFAS made substantial progress toward its objectives, evidence indicated growing pressure to meet financial obligations (CHE, 2016). Key contributing factors included a decline in the real value of state allocations, increased demand for funding, and persistently low loan recovery rates (CHE, 2016; DHET, 2018). Historically disadvantaged institutions (HDIs) faced limited capacity to generate alternative revenue streams, resulting in an increased financial burden on students, particularly for tuition, accommodation, and living expenses.

In response, the government took measures to expand funding. In 2017, the Commission chaired by retired Judge Jonathan recommended free higher education for poor students, as endorsed by the 54th ANC Congress (Zuma, 2017). The 2018 national budget increased university grants by 30% and doubled NSFAS funding to R20.5 billion, reflecting the largest commitment to higher education in South Africa's history (Pando, 2018).

Despite these financial interventions, challenges persisted. Low participation rates, high student dropout rates, and limited graduation success indicated systemic inefficiencies and continued barriers to access (Cloetta, 2016). Consequently, questions remained regarding the balance between funding, accessibility, and quality in higher education.

This study aimed to critically evaluate the relationship between these dimensions and provide recommendations for sustainable higher education growth in South Africa. Specifically, the research focused on public higher education institutions, which accounted for over 85% of total

enrolments (DHET, 2018), noting that funding dynamics in private institutions differed significantly and required separate consideration.

1.4 Problem statement

The Department of Higher Education and Training (DHET) aimed to increase the number of skilled youths by expanding access to post-school education and training. To achieve this goal, the DHET set a target enrolment of one million students by 2015 and 2.5 million by 2030 (DHET, 2013). However, persistent funding challenges created a bottleneck for students seeking registration at Technical and Vocational Education and Training (TVET) colleges. This limitation inhibited access to education and training opportunities that were critical to national skills development.

The United Nations emphasised that nations needed to eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for vulnerable groups, including persons with disabilities, Indigenous people, and children in vulnerable situations (United Nations, 2015). Furthermore, the United Nations set global targets for 2030 to ensure inclusive and equitable quality education and to expand lifelong learning opportunities for all. Nations were also encouraged to ensure equal access to affordable technical, vocational, and tertiary education; and to increase the number of youth and adults with relevant skills for employment, decent work, and entrepreneurship (United Nations, 2015).

Many first-year students looked forward to attending TVET colleges as sites for acquiring new skills and opportunities (Ismail, 2019). However, funding challenges stifled the purpose of TVET colleges, which was to increase skills capacity and reduce unemployment across South Africa. The high incidence of student funding constraints at South African TVET colleges was understood to contribute to youth unemployment.

This study therefore examined the reasons for high student funding challenges in TVET colleges in South Africa. The issue of insufficient tertiary funding gained national prominence during the 2015/2016 #FeesMustFall protests, which argued that students were being excluded from higher and vocational education due to lack of funds (Golding-Duff, 2017). Given the need for adequate funding to assist students in converting their educational aspirations into reality, and the pressure on public

TVET colleges to use limited resources to effect transformation, the existing student funding model and its challenges were explored.

1.5 Aim and Objectives

1.5.1 Aim of the study

The study aims to examine funding challenges for first-year vocational students at TVET College in KwaZulu-Natal.

1.5.2 Research Objectives

The objectives of study are as follows:

- I. Identify the key challenges that students face in accessing and receiving NSFAS funding.
- II. Identify the causes of students funding challenges.
- III. Investigate the impact of these challenges on students' academic performance and their ability to complete their studies.

1.6 Research questions:

The research questions are as follows:

- What are the key challenges that students face in accessing and receiving NSFAS funding at TVET College?
- What remedial measures can be implemented to improve the provision of student payments by NSFAS?
- In what ways can the challenges faced by students affect their academic performance and ability to complete their studies?

1.7 Significance of the study

South Africa faces the challenge of young people from deprived areas and low-income families, and the urgent need to transform their aspirations and see higher education. (Walker & Mkwanazi, 2015). To address inequalities in access to education, the government launched the National Student Financial Aid Scheme (NSFAS) to support those from disadvantaged backgrounds. However, NSFAS has proven to be limited due to high enrolment in higher education institutions across the country (DHET 2013). This research can help students gain

strength and find separate ways to cope with the difficulties and threats of financial exclusion, beyond finding ways to make money that can have negative consequences. Therefore, seniors

who have demonstrated resilience despite stressful situations can organize workshops to teach or help other students who are still struggling to get on their feet.

The significance of this study is to provide insight and recommendations to higher educational management regarding students' experiences regarding funding. Educational stakeholders are to be informed, and this will assist policy and practice design in addressing the current funding model and challenges faced at TVET College.

1.8 Overview of chapters

Chapter One: introduces the research area as well as the purpose and objectives of the study, problem statement, significance of the study, and the rationale of the study.

Chapter Two: provides a review of the literature. The overall purpose of this chapter is to present literature that aligns with the aim and objectives of the study.

Chapter Three: presents the research methodology and design applied in the study. This chapter also discusses the research methodology, target population and sampling methods, research instruments, collection, and analysis of data, including ethical considerations.

Chapter Four: presents the interpretation of data according to the research objectives.

Chapter Five: concludes the study and recommends suggestions for further research.

1.9 Conclusion

This chapter provides an overview regarding the importance of involving students in the university's quality assurance activities. The discussions also focused on the contributory factors of student funding challenges from the South African perspective at the TVET Colleges. In addition, the chapter also outlines the research objectives and research questions. The literature related to the study is presented in the following chapter.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviewed the relevant literature aligned with the aims and objectives of the study. It further examined the experiences of students with financial difficulties in accessing higher education at a TVET college in pursuit of their vision and mission. The role of national education authorities (DBE and higher education) was to develop education policies that continued to improve education and training, particularly for historically disadvantaged communities. Since the advent of democratic government in 1994, access to higher education had been progressively widened to address past inequalities, and this objective was partly realised (Smith, 2022).

According to the Centre for Higher Education (CHE) (2010), the percentage of Black students had increased to 40% in 1999, 61% in 2004, and 72% in 2005 (Valentine, Hirschy et al., 2011). Paradoxically, although more students accessed higher education, overall numbers and retention rates declined. Letseka (2009) argued that many students in higher education discontinued their studies before completing their junior degrees. This observation suggested that the high rate of student dropouts was related to either the low quality of students entering universities or their lack of preparation due to the imperative to correct historical imbalances. Since the country gained democracy 20 years earlier, access to higher education had become more widespread; however, the major challenge at that time was throughput, which was attributed to the psychological under-preparedness of students from low-income families and underfunded schools (Smith, 2022).

Amongst the first challenges facing prospective first-year university students is the need to procure funding for their studies. Indeed, demand for funding for students to access higher education far exceeds supply in South Africa. One solution has been the creation of a

government loan scheme, the National Student Financial Aid Scheme (NSFAS), but this scheme does not cover all students. Outside of NSFAS, student bursary funding remains limited, and universities are increasingly pressurised to allocate bursaries to ensure students are not excluded due to funding constraints. Despite this, to date, little work has been undertaken regarding university policy and management of bursary applications and funds. The study explores the current student funding model deployed at one large tertiary institution to gain an understanding of current funding challenges and attempt to find ways in which funding decisions can be improved.

Four organizations work at any (state)university (REAP, OMET, Study Trust, Umthombo), such as:

The **Rural Education Access Programmed (REAP)** was registered as a Non-Profit Organization in 2001. REAP is also an associate body of the Southern African Catholic Bishops Conference. REAP evolved from a previous entity, the Catholic Education Assistance Programmed (CEAP), established during the apartheid years.

The **Umthombo Youth Development Foundation** seeks to address two critical issues. The shortages of healthcare staff in the public sector and rural hospitals specifically address the important levels of youth unemployment by providing opportunities for rural youths to study health science qualifications to address staff shortages. This work contributes to increasing the number of healthcare professionals willing to work in the public sector, as well as reducing the important levels of youth either in Education, Employment or Training (NEET), which is particularly prevalent in rural areas.

The **Tomorrow Trust** is a South African non-profit organization, whose mission is to support orphaned and vulnerable children. The Trust aims to help needy students, through education and life skills, and thereby empowering them to reach their full potential and become initiative-taking members of society.

The **Trust's** programmed include the Holiday and Saturday School Programmed for junior (Grade 1 to 7) and senior (Grade 8 to 12) students, the Tertiary Programmed which provides bursaries for various degrees studies at various institutions, the Shift Programmed which aims to equip students with current skills needed in the workplace, the "I am little wings" Programmed

which addresses the education and psycho-social gaps in youth from orphaned and vulnerable households, the Steppingstones Career Programmed which aims to assist students with identifying and choosing a career path and lastly, the Alumni Programmed which brings together all former Tomorrow Trust beneficiaries.

The **Old Mutual Education Trust (OMET)** was founded in April 2005 by Old Mutual as part of a B-BBEE transaction with ten unions with whom Old Mutual has a business relationship. The scholarship is open to all members, staff, and dependents of the ten participating unions. This means the population segment was disengaged from employment and education (Statistics South Africa, 2020). Research from 2008 indicates that six months after exiting the education/training system and entering the labour market, only 3% of youth were in formal employment, 13% were in informal employment, 40% were unemployed but actively seeking employment and 43% were discouraged from seeking employment (Ranched & Dikeman, 2008). Moreover, not only do youth find it difficult to get a first job, but they also face unstable employment when they cannot find one. A recent tracer study conducted by Papier & Rogan (2020), shows that the situation was changing, with 40% of graduates having made the transition to employment, self-employment, or work-based learning. It was apparent from the results that the weak school-to-work transition remains acute in South Africa.

The **National Student Financial Aid Scheme (NSFAS)** is a South African government entity that provides financial aid to students from low-income families. The NSFAS was established in 1991 and is governed by the NSFAS Act of 1999 and the Public Finance Management Act (PFMA). The NSFAS offers bursaries and loans to students who meet the criteria for admission to public TVET colleges or universities. The NSFAS's funds come from the government, donations, and other income.

2.2 Education in Developing Countries Students

Hanushek (2010), argued that education had long been a key determinant of a country's economic well-being and a major factor in reducing unemployment in developing countries, thereby promoting economic growth. Barriers such as difficulty accessing schools and the high cost of studying limited opportunities for children, denying them education and prospects for employment, family support, and community development. ACEI-Global (2014) noted that children should have access to free and accessible primary education, as education could help

reduce poverty. Schools were expected to be safe spaces where children could receive support, supervision, and basic needs such as vaccines and food. This was particularly relevant in South Africa, where civic education could help mitigate significant levels of poverty (Smith, 2022).

2.3 Education in South Africa

South Africa ranks 75th out of seventy-six according to the Confederation of Education Systems Table established in 2015 (The Economist, 2017). According to the latest statistics, 27% of students who go to school for 6 years cannot read. Only 37% of students who start school pass their final exams, and only 4% of them complete their higher education and earn a diploma (The Economist, 2017). The Ministry of Higher Education and Training found that there were 2.8 million citizens aged 18 to 24 who were unemployed, not registered in educational institutions, and not receiving training. These are important statistics that highlight the crisis we are facing as a nation. South African students, compared to their peers in other countries, lack certain skills and knowledge.

This creates a poor image of South Africa's educational level (Expat CapeTown.com, 2016). As stated by the Centre for Education Policy Development (2017), South Africa has an expensive and inefficient education system that does not compare well with the education systems of other developing countries. Students and the government face a significant financial burden because many students live in rural areas with poor conditions (Expat CapeTown.com, 2016). Local authorities are trying to correct this imbalance. UNICEF (2017) found that South Africa spends a higher percentage of GDP1 on education than any other African country. However, there was no meaningful change in the country's education crisis. According to an article by Govender (2017), eighteen schools in South Africa achieved a 0% pass rate in the 2016 National Tertiary Certificate Examination. Many South African students have their educational careers interrupted due to factors such as irregular school attendance, teacher absenteeism, teenage pregnancy, and violence in schools. If no solution is found to this problem, the future of the South African education system will be very bleak. Statistics show that 27% of public schools do not have running water, while 78% do not have libraries or

computers. This leads to poor school infrastructure, affecting students' health and overall performance.

2.4 Factors Affecting Education in South Africa

Dirks (2013) identified various challenges that negatively affect education in South Africa. These factors include students leaving school without the ability to read; writing or doing arithmetic; teachers who do not have the necessary competencies and knowledge to teach the skills needed by students; constant changes in the education curriculum; learners having little motivation to learn from communities and families; as well as a lack of infrastructure and resources. The Centre for Education Policy Development (2017) identifies these factors as scarcity of teachers' incompetent teachers and poor teacher performance. In the classroom, this results in poor learner performance, and a lack of classroom discipline and is aggravated by a lack of resources and infrastructure (Centre for Education Policy Development, 2017). Agbor (2012) explains that rural schools tend to have less qualified teachers and an inadequate number of staff about the number of students enrolled. Rural areas also have poorly developed infrastructure and limited access to the critical social services required by students. Social services are benefits or services provided by the government (including education, food subsidies, healthcare, and subsidised housing) (Business Dictionary, 2017).

Numerous studies indicate multiple inputs affecting a learner's achievement, among them infrastructure class size and textbooks. The lack of infrastructure and access to social services negatively affects the quality of education in rural areas. Gaiter and Isaacs (2012) found that schools facing the highest poverty are unlikely to have a school hall, playing fields or sufficient security. South Africa's 395 mud schools are little more than rows of cramped, unsafe rooms where learners squat on the floor or crowd around scarce textbooks. In a study conducted by Cuyvers (2011), it was found that students who have access to high-quality school infrastructure perform better in class compared to students who have inferior-quality infrastructure. A fully functioning school with better quality roofs, walls or floors, desks, tables and chairs and a school library, appears conducive to student learning.

2.5 Accessibility to and Affordability of Education

Under the South African Schools Act 1996, section 3(1), school attendance was compulsory for all children between the ages of 7 and 15 (South African Schools Act, 1996). The Education and Training Unit (ETU, 2022) reported that the government had implemented two policies to help children living in poverty access education. These policies were the Free Tuition Policy and the Free School Policy. These initiatives aimed to assist children from disadvantaged families in accessing basic education. Statistics South Africa (2024) indicated that total public expenditure on education in 2022–2024 amounted to R294 billion. Despite increases in public spending on education, Ally and McLaren (2022) found that the cost of schooling remained a barrier for many students. Public spending on education was primarily in the form of grants and subsidies, with schools in poorer communities receiving a set amount of funding per student. In 2016, this amount had been R175.00 per student per year. The grants provided for schools were considered an alternative to school fees and facilitated the education of the most disadvantaged learners. However, even as free schools became more accessible to poor students, tuition costs continued to pose a barrier and contributed to high dropout rates. Arendse (2024) noted that in the Constitutional Court of South Africa's education judgment, the focus was on limited access to education due to language policies in schools. He argued that language was only one of many barriers restricting students' access to education. In South Africa, many learners had limited access to education due to tuition fees and other costs, including stationery and travel expenses to attend school.

The study also highlighted several factors that had adversely affected education in South Africa, such as a high proportion of students leaving school without basic literacy and numeracy skills, teachers lacking the necessary pedagogical skills, frequent shifts in curricula, and persistent shortages of infrastructure and learning resources. Recent data showed that many schools still lacked essential facilities for example, as of early 2026 only around half of schools had computer centers and under 60 % had libraries, with substantial regional disparities reported in parliamentary briefings. Public spending was argued to be essential to reduce these deficits, as inadequate infrastructure had been linked to poorer learning outcomes and unsafe learning environments, undermining the quality of education. Although education was previously considered a tool for poverty reduction and empowerment, evidence suggested that in its current state the system was contributing to continued inequality rather than enabling learners to escape poverty.

2.6 The rise of #fees must fall.

According to Abahlali (2007), financial exclusions of students continue; for example, in the second semester of 2007, eighty students were on the main campus and Steve Biko was unable to complete the registration appeals process. Chumani Maxwell, a student at the University of Cape Town (UCT), vandalized a statue of Cecil John Rhodes on the university's campus in March 2015. The damage to the British imperialist's statue made news as a strong political statement against the colonial hegemonies that continue to exist in South African settings. The act sparked the now famous and divisive leaderless hashtag campaigns #Rhodes must fall and #feesmustfall, which were influenced by #blacklivesmatter (Beukes, 2017). The #feesmustfall demonstration at Witwatersrand University (WITS) in 2015 was the first in a series of violent protests at institutions around the country following the announcement of annual fee increases. The following drawbacks were found in this study, inadequate time because the study was conducted over a brief period, and adequate time was a challenge during the data gathering and analysis procedure. As the movement moves into its third year in 2017, universities find it extremely difficult to engage and communicate with students. It was not surprising that the protests bear a striking resemblance to the 1976 Soweto student uprisings, even though only two casualties neither of them human have been reported thus far. SNSs seem to be used by South African governments and universities as a one-way communication tool rather than as a discursive tool for dialectically engaging with movements.

Additionally, the hashtag #FeesMustFall has been showing rising dissatisfaction with the administration. This altered the order of indexicality, or the connection between linguistic signs and context, and produced the dialectic of context (Blommaert, 2005). (Ibid). There has been a recent, noticeable change in the indexical characteristics linked to education and the related state in the conversation sparked by #FeesMustFall. The sophists' war on universities was at odds with the fact that, as parastatal institutions, universities rely heavily on government donations for their funding. In the end, #FeesMustFall reflected historical power dynamics. Therefore, this thesis will use discourse analysis to investigate how #FeesMustFall functions intimately through patterns of reliance and domination (Scott, 1990). Following ten days of demonstrations, the president declared that there would be no tuition increases in 2016–17.

Students launched revolutionary demonstrations for free education, focusing first on the impoverished and then spreading to include everyone. According to Wangenge-Ouma (2016), free education just makes inequality worse and is unsustainable for developing nations with weak political economies since it necessitates the maintenance of ambitious standards of education. Based on meticulous computations, the government could offer free education for \$44.4 billion annually.

Between 2022 and 2024, South Africa's higher education system faced significant challenges related to access, affordability, and quality. Despite tuition fees rising from 24% to 31% and government subsidies decreasing from 49% to 40% of total university revenue, South African universities continued to perform well in global rankings. The country was placed between 27 and 33 in the Shanghai rankings, alongside the Czech Republic, Hong Kong, New Zealand, and Ireland, with three universities Stellenbosch University (11th), University of Cape Town (fourth), and the University of the Witwatersrand (sixth) ranking in the top twelve among BRICS and emerging economies. These results demonstrated South Africa's relative success on the continent, outperforming India, Brazil, and Russia (Cloetta, 2016).

However, limited access to higher education persisted, particularly for low-income students. The National Student Financial Aid Scheme (NSFAS), a continuation of the national social scholarship program, placed students in precarious situations, as dropouts were liable for repayment regardless of financial or academic circumstances. This situation exacerbated inequality and, rather than empowering students, contributed to financial hardship (Cloetta, 2016).

Infrastructure limitations at higher education institutions, coupled with rising costs and declining subsidies, intensified student frustration. Protests escalated into a national movement, reflecting the broader youth-led revolutions common in Africa. While the idea of free higher education was widely supported, implementation was anticipated to be challenging due to limited resources and capacity. Cloetta (2016) argued that, even in countries like China with significant higher education investments, few impoverished individuals enrolled in and completed programs, highlighting systemic barriers to equitable access.

2.7 Overview of Financial Challenges Hindering Access to Higher Education

Post-apartheid education policies were developed to expand access and reduce inequalities in learner outcomes and racial composition in South Africa's vocational schools and colleges. However, despite these policy efforts, financial constraints continued to hinder equitable access to higher education between 2022 and 2025.

2.7.1 Socioeconomic

The socioeconomic background of students was recognised as a significant determinant of university attendance, with a strong association identified between limited financial means and enrolment in Technical and Vocational Education and Training (TVET) institutions. Enrolment and dropout rates at higher education institutions remained key concerns in academic and policy discussions globally and within South Africa. Previous studies highlighted that financial hardship was a major contributing factor to student enrolment patterns and attrition (Matsolo, Ningpuanyeh and Susuman, 2018).

The struggling economy during this period resulted in constrained funding availability, which emerged as a major concern. Many students enrolled in higher education institutions without sufficient financial support, while universities and public TVET colleges faced increasing pressure to accommodate growing enrolments. Although access to higher education had expanded over time (Motala, 2017; Mohamedbhai, 2014), the enrolment of underfunded students negatively affected the financial sustainability of institutions (Matsolo, Ningpuanyeh and Susuman, 2018).

The Council on Higher Education (CHE, 2016) provided evidence of systemic challenges across institutions, particularly regarding the effectiveness of financial aid schemes such as NSFAS and SETA grants. Institutional massification, when combined with insufficient resources, was found to exacerbate systemic strain and contribute to student dropout (Yende, 2015). High tuition fees continued to exclude and push out marginalised students (Mohlouoa, 2014; Yende, 2015; Swartz, Mahali and Arogundade et al., 2017).

In response to declining financial support, the Department of Higher Education and Training (DHET) and other key stakeholders introduced and expanded funding initiatives. Between 2022 and 2025, funding schemes such as NSFAS, SETA grants and Funza Lushaka were strengthened to improve financial access for disadvantaged students. Earlier commitments by government leadership, including those outlined in DHET planning frameworks, had laid the foundation for these interventions.

DHET initiatives were reported to have improved baseline funding for marginalised students (Mashongoane, 2015; Van der Berg, 2016), contributing to increased enrolment rates in higher education (Union, 2007). However, despite increased access, concerns remained regarding the quality of education, partly due to ongoing student protests and institutional pressures (Yende, 2015; Maduekwe, 2015). Although NSFAS funding had increased significantly since 2010, including major budget expansions in subsequent years, tuition fees continued to outpace available funding, leaving many students financially vulnerable (Motala, 2017; updated trends 2022–2025).

2.8 The Republic of South Africa's Constitution and the Right to Education

South African Technical and Vocational Education and Training (TVET) colleges were expected to play a significant role in equipping citizens with relevant skills to address the country's skilled labour shortages. The Department of Higher Education and Training (DHET) had set ambitious enrolment targets of one million students by 2015 and 2.5 million by 2030 (DHET, 2013). The department's strategic objective was to increase the number of skilled youths by expanding access to education and training opportunities (DHET, 2017).

To improve student participation, the DHET implemented an 80% attendance policy, which required students to meet minimum attendance thresholds to qualify for monthly allowances. This intervention was considered necessary, as many students demonstrated irregular attendance patterns. However, evidence suggested that financial aid alone was insufficient to address funding challenges in higher education institutions. Social integration and institutional support were also critical factors influencing student success (Swail, 1995).

Studies indicated that many students initially experienced enthusiasm upon entering higher education, but this was often short-lived due to various academic, financial, and social challenges, contributing to high dropout rates. Financial aid remained a crucial component in addressing access and retention challenges (Swail, 1995). Consequently, the National Student Financial Aid Scheme (NSFAS) was introduced and later restructured in 2022 to improve efficiency in the allocation and management of student funding. Tefera and Altbach (2004) argued that financial sustainability remained a major challenge for both universities and TVET colleges, particularly due to declining government subsidies alongside increasing student enrolments. Between 2022 and 2025, reforms in student funding continued, but the need for innovative and sustainable funding models remained evident.

2.8.1 Enrolment Targets and Fees

The DHET had set a target of 1,238,000 student enrolments for the 2019/2020 academic period (DHET, 2018). However, actual enrolments reached only 657,133 (National Treasury, 2021), due to declining enrolments in National Certificate Vocational (NCV) programmes. The expansion of TVET infrastructure, including the construction of new campuses, was intended to increase enrolments and address skills shortages (DHET, 2020).

By 2021, more than 90% of TVET students were funded through NSFAS, enabling access to education for students from low-income households. NSFAS funding increased significantly between 2018 and 2019, with the number of beneficiaries rising by 26.1% (National Treasury, 2021). However, disparities remained, as a larger proportion of funding continued to benefit university students compared to those in TVET colleges. Between 2022 and 2025, enrolment growth remained below expectations, with continued concerns regarding declining participation rates in TVET programmes. Budget allocations increased marginally, but this was insufficient to fully address funding constraints, particularly in the context of rising demand for financial aid following the economic impacts of the COVID-19 pandemic.

2.8.2 Status Quo on Student Fees

The DHET proposed inflation-linked tuition fee increases, capped at 4.23% for tuition and 6.23% for accommodation in 2022 (DHET, 2022). These increases were justified by rising operational costs, including staff salaries, utilities, and learning materials. Student debt remained a significant concern. By 2021, outstanding student debt was estimated at R6.1 billion, with many students owing relatively small amounts, although a smaller proportion accumulated substantial debt (DHET, 2021). NSFAS allocated funding to address historical debt, particularly for qualifying students who met academic progression requirements (Pandor, 2019).

2.8.3 Funding Public TVET Provision

TVET colleges were funded through a combination of government allocations, student fees, and employer contributions via the skills development levy. Government expenditure on TVET colleges amounted to ZAR 16.7 billion in 2019–2020, representing about 16% of total post-school education and training (PSET) expenditure (Khuluvhe, 2021). Funding allocations were divided into programme funding and earmarked funding. Programme funding was primarily based on enrolment figures and, to a lesser extent, completion rates (DHET, 2019). However, funding levels often fell below established norms, limiting institutions' ability to invest in infrastructure and improve quality. Between 2022 and 2025, funding constraints persisted, with continued concerns about insufficient investment in infrastructure, teaching resources, and institutional capacity. The funding model remained input-based, with limited incentives for improving quality and student outcomes (Pikoli, 2020).

2.8.4 The Youth Employment Problem

Youth unemployment remained a critical challenge in South Africa. Prior to the COVID-19 pandemic, approximately 60% of individuals aged 15–24 was unemployed, with a significant proportion classified as Not in Employment, Education, or Training (NEET) (Hall, 2020). By 2021, youth unemployment had increased to approximately 64%, reflecting the economic impact of the pandemic (Statistics South Africa, 2021). Between 2022 and 2025, youth unemployment remained persistently high, highlighting structural challenges within the labour

market and the education system. A key contributing factor was the mismatch between educational qualifications and labour market demands, with over half of the workforce either underqualified or overqualified for their jobs (Grapsa, Mncwango & Rogan, 2019). Government initiatives, such as skills development programmes, aimed to address this mismatch, but progress remained limited.

2.8.5 Student Outcomes in TVET Colleges

The internal efficiency of TVET colleges remained low, which increased per-completer costs and placed additional pressure on institutional infrastructure (Bajjnath, 2018; DHET, 2016). High levels of repetition and dropout meant that many students did not complete programmes within the expected times. For example, only 9.2% of students enrolled in National Certificate Vocational (NCV) programmes in 2016 completed the three-year qualification by 2018 (Khuluvhe, 2021). This occurred despite improvements in certification examination pass rates for NCV and NATED programmes, which increased by more than 15%, suggesting that inefficiencies were primarily due to dropout and repetition prior to final examinations rather than poor academic performance (DHET, 2011).

Several factors contributed to these outcomes, including poor quality of training linked to underqualified and underprepared lecturers, limited industry experience among instructors, inadequate teaching and learning facilities, and outdated curricula (DHET, 2020). In addition, low private returns to TVET qualifications and students' financial constraints further contributed to non-completion. For NATED students, delays in programme completion were often associated with difficulties in securing the required 18-month internships. Repetition extended students' duration of study, increasing demand for already limited institutional resources such as student accommodation (Qonde, 2019). The DHET had planned to address accommodation shortages by providing approximately 300,000 student beds across universities and TVET colleges over a ten-year period through public-private partnerships (DHET, 2019). Between 2022 and 2025, progress continued, although demand for student housing still exceeded supply.

Graduate outcomes varied significantly by field of study. Employment rates ranged from approximately 40% in fields such as public relations to near-full employment in certain manufacturing-related programmes, albeit based on smaller sample sizes. Tracer studies indicated that only about 40% of TVET graduates were absorbed in employment, self-employment, or workplace-based learning opportunities (CBPEP & DHET, 2020). A substantial proportion of graduates either remained in further education (27%) or participated in workplace training programmes (approximately 40%) (Mashongoane, 2018). Although over 60% of graduates were employed at some point within five years of completing their studies, employment was often unstable, part-time, and low-paying (Swiss-South African Cooperation Initiative et al., 2016). Between 2022 and 2025, these trends persisted, highlighting ongoing concerns about graduate employability and labour market alignment.

2.8.6 Personal and Family Obligations Affect NSFAS Loan Repayment

Graduates in South Africa often faced financial obligations that extended beyond their personal needs. Many assumed the role of primary financial providers for their families, supporting parents, siblings, and extended relatives (Baldry, 2016; Webb, 2021). This responsibility, deeply rooted in social and cultural expectations, included contributing to household expenses, funding younger siblings, and covering medical costs (de Villiers, 2023). As a result, graduates had to balance limited financial resources between family responsibilities and repaying student loans.

This balancing act required careful financial planning and often involved personal sacrifice (Ferguson, 2015; Mosoetsa, 2004). In addition to financial strain, graduates experienced emotional stress associated with meeting both family and financial obligations (Cele, 2014; Yende, 2021). Between 2022 and 2025, these challenges remained significant, affecting repayment rates and the long-term sustainability of student loan schemes such as NSFAS. Addressing these issues required policies that recognised the socio-economic realities faced by graduates while supporting sustainable repayment mechanisms.

2.8.7 Significant Changes in TVET Institutions

TVET institutions in South Africa continued to face financial and structural challenges. Student protests, including movements such as #FeesMustFall and #RhodesMustFall, had previously highlighted issues related to funding, inequality, and access to education (Battelle & Le Bruins, 2017). Student representative councils played a key role in articulating student concerns, while political influences contributed to the nature and intensity of protests. These protests sometimes disrupted academic activities and led to damage to institutional infrastructure (Mugume, 2017). Although government interventions aimed at improving funding and access were implemented, student dissatisfaction persisted between 2022 and 2025. The ongoing tensions reflected broader socio-economic inequalities and the challenges of sustaining equitable access to higher education.

2.8.8 Government Strategies to Address Funding Challenges

The DHET implemented several strategies to address funding challenges in higher education. These included fee-free higher education for eligible students, the expansion of NSFAS, the Funza Lushaka bursary scheme, and funding through Sector Education and Training Authorities (SETAs). These initiatives were designed to improve access and reduce financial barriers to education. However, concerns about long-term sustainability remained. Yende (2015) suggested that stronger linkages between education and employment were necessary, proposing that employers should absorb a proportion of NSFAS-funded graduates to support loan repayment and reduce unemployment.

2.8.9 DHET Views on Funding

The DHET acknowledged the need to strengthen funding mechanisms and implemented several strategic reforms (DHET, 2018). NSFAS remained a central component of government support for students in universities and TVET colleges. The department also explored innovative funding models, including initiatives such as the Ikusasa Student Financial Aid Programme (ISFAP), aimed at supporting students from the “missing middle” (Cloete, 2016). Despite these efforts, the DHET recognised that it was unable to fully fund the cost of higher education for all students. While NSFAS beneficiaries increased significantly between 2016 and 2017,

funding pressures persisted due to rising enrolments and economic constraints.

2.8.10 Opportunities in Higher Education Funding

Despite ongoing challenges, several opportunities existed within the higher education funding landscape. The introduction of fee-free higher education for qualifying students improved access and reduced financial barriers. However, issues such as non-repayment of NSFAS loans remained significant, with a substantial proportion of borrowers failing to repay their debt, thereby affecting the sustainability of the funding system (Commission of Enquiry into Higher Education and Training, 2017).

There was a growing need for collaboration between government and private sector stakeholders to expand funding sources and improve financial sustainability. Additionally, improving student completion rates was identified as a critical factor in enhancing the efficiency of funding systems (Palmer, 2009; Yamnikar, 2006). Between 2022 and 2025, increasing enrolments, particularly under fee-free education policies, placed additional pressure on limited financial resources. This highlighted the importance of developing sustainable funding models that balanced access, quality, and financial viability.

Overall, while funding reforms created opportunities for expanded access, their long-term success depended on improving student outcomes, strengthening repayment systems, and ensuring effective resource allocation.

2.9 Different Strategies Used by Students to Cope with Financial Challenges

Students employed a variety of strategies to cope with financial hardship. These included finding part-time employment, remaining at home to save costs, engaging in transactional relationships, participating in strikes, and experiencing emotional effects arising from financial strain.

2.9.1 Finding a Part-Time Job

Students reacted to financial difficulties in diverse ways, one of which was securing part-time employment. Research by Ford, Bosworth and Wilson (1995) reported that two-thirds to three-quarters of college students who worked part-time experienced negative consequences, including reduced time for academic research, missed deadlines, and absenteeism from courses and seminars. Thus, although students sought part-time jobs to alleviate financial pressures, these often hindered learning outcomes (Ford et al., 1995). Similarly, Harding (2003) argued that fixed-term employment negatively affected academic performance regardless of hours worked. Bennett (2003) also found that as part-time work became a significant source of funding, it increasingly detracted from students' learning, and Cooper (2002) observed that many students missed classes and study sessions because of work demands. Students with insufficient financial support were frequently compelled to work to cover tuition and living costs, which, for those unable to balance work and study, negatively affected their academic progress.

2.9.2 Staying at Home to Save Money

Students who could not afford residence fees often travelled long distances to and from university, which reduced the time available for study (Pocock, 2012). Bennett (2003) further explained that financial pressures led many students to remain at home rather than reside on campus, increasing commuting frequency and causing them to miss important academic engagements and participation in campus life. Thus, financial hardship not only influenced residence decisions but also reduced opportunities for academic and social integration.

2.9.3 Engaging in Transactional Relationships with Older Partners

The term ‘sugar daddy’ referred to an older man and its counterpart ‘sugar mummy’ an older woman who engaged in material exchanges with younger partners in return for financial support or goods. These arrangements often included assistance with tuition fees, living expenses, or employment opportunities (Adjei and Kyereme, 2014). In such relationships, the younger partner typically exchanged sexual relations for financial or material benefit. While many young women in South Africa entered these arrangements because of poverty, parental influence and aspirations linked to globalisation also played roles in motivating participation.

Earlier conceptions of transactional sex focused on older men providing material resources to younger women; however, empirical evidence demonstrated more complexity, including reciprocal exchanges and the involvement of older women (Kurume, 2011). Some students exercised agency in these relationships to secure desired resources, and not all participation resulted in disempowerment.

Transactional relationships were also associated with unsafe sexual behaviours. Studies showed that age-disparate partnerships often reduced condom use, increasing vulnerability to HIV/AIDS transmission. For example, research in Botswana found that each additional year in age difference increased the risk of unsafe sex and HIV infection (Mitiku, 2011), and urban Kenyan data indicated that relationships with a ten-year age gap were significantly less likely to involve condom use compared to those without age differences (Luke, 2005).

Additionally, some young men facing financial hardship pursued relationships with economically secure older women for support (Mbokazi, 2015). This indicated that transactional relationships were not limited to young women but also involved young men seeking financial stability through older partners.

2.9.4 Poverty and Transactional Sex

Transactional sex was traditionally linked to poverty, where vulnerable women engaged in such practices to meet basic needs often termed ‘survival sex’ (Hunter, 2002). More recent literature, however, suggested that even economically better-off young women participated in transactional sex to obtain material goods, higher grades, employment prospects, or social status. Studies in Uganda showed that poverty and economic dependence pushed young girls

into high-risk sexual behaviours to finance schooling and supplement household income. Swidler and Watkins (2006) argued that sex for gifts was commonplace in societies marked by inequality and uncertainty. Research across sub-Saharan Africa and Asia indicated that transactional sex was highly prevalent in poorer regions (Luke, 2003).

Madise, Zulu and Ciera (2007) found that wealthier girls had later sexual debut compared to poorer counterparts in most African countries studied. Rwenge (2003) reported that young people from poor households were more likely to engage in risky sexual behaviours driven by poverty. The continuum of intimate relationships from balanced exchanges to power-imbalanced ones—showed that as economic dependence increased, so did the risk of exploitation and sexually transmitted infections. Among university students, this often-commodified sex as a strategy to acquire financial support and academic advantages (Choudhry, 2015).

2.9.5 Strikes against University Management

Strikes and protest actions at South African universities remained prevalent well into the post-apartheid era. Dominguez-Whitehead (2011) explained that although direct protests apartheid had diminished, student engagements increasingly targeted higher education institutions and university management over issues such as rising tuition fees and exclusionary practices.

Jansen (2010) argued that managerialism in universities fostered rigid, hierarchical systems that prioritised market-driven strategies and corporate values. This, Dominguez-Whitehead (2011) noted, contributed to management policies that excluded students who could not pay fees. Consequently, student representative councils (SRCs) and student bodies frequently organised strikes to challenge perceived injustices and maldistribution within higher education.

2.9.6 Emotional Effects of Financial Difficulties

Financial stress has significant emotional impacts on university students. Heckman (2014) highlighted that personal financial problems were a major source of stress, leading to outcomes such as depression, anxiety, poor academic performance, compromised health, and difficulty in completing degrees. Heckman, Lim, and Montalto (2014) reported that financial stress adversely affected student well-being, prompting concerns among university administrators

about debt loads and student wellness.

Jessop et al. (2005) found that students worried about their capacity to complete studies experienced diminished mental well-being. However, some students developed resilience despite financial stress. Shashtra (2013) defined resilience as the capacity to recover from trauma and stress, reflecting a dynamic interplay of factors enabling positive adaptation despite adverse life experiences.

2.10 Conclusion

The documents reviewed illustrated progress in higher education from the ANC Discussion Paper of 1994 to reforms implemented by the Ministry of Higher Education in the 2000s, yet there remained limited documentation on learners' perspectives regarding access under economic hardship. As Freire (1970) contended, meaningful transformation required active community participation and open dialogue, including understanding the views of poor communities.

Chapter 2 established that financial hardship and the threat of exclusion were widespread both globally and locally, and that students employed diverse coping strategies. Despite this diversity, all strategies carried negative social, academic, and emotional consequences that merited deeper investigation. The methodology used in the current study is discussed in the next chapter.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The research methodology served as a critical link between the study's theoretical framework and practical investigation. It outlined the process by which conclusions were drawn from theory and evidence, guiding the research systematically (Köhler, Smith, and Bhakoo, 2022). Its importance lay in providing a structured framework that ensured validity, reliability, and rigor in addressing the research questions and achieving the study objectives (Sekaran and Bougie, 2016). At the core of the approach was a plan detailing how the investigation would proceed, including the selection of participants, data collection, and data analysis.

The study employed a quantitative research design to explore the financial difficulties experienced by first-year vocational students at TVET College in KZN, Durban. The population consisted of students and bursary officers across eight campuses, with three campuses targeted. A total of 120 participants were selected, comprising forty students from Campus A, 40 from Campus B, 30 from Campus C, and 10 bursary officers. Sampling combined purposive and convenience techniques. Purposive sampling targeted participants whose roles and experiences were relevant to the research objectives, while convenience sampling selected individuals who were easily accessible to the researcher (Moser and Korstjens, 2018; Saunders and Lewis, 2017; Clarke and Braun, 2018).

The TVETMIS department provided student records, including both continuing and dropout students, forming the basis for recruitment. Potential participants were contacted via email and telephone, with invitations sent one month in advance and reminders issued one week before data collection. Secondary students were approached based on availability, with efforts made to ensure balanced representation by gender and program.

Primary quantitative data were collected using structured questionnaires. The questionnaires captured demographic information and factors influencing participants' financial experiences. Data analysis involved processing the responses to provide a clear interpretation of the findings. Quantitative data were analysed using the Statistical Package for the Social Sciences (SPSS) Version 25. A principal components analysis

was conducted to determine the relative significance of the factors influencing students' experiences, providing insights into decision-making processes within the college context.

The methodology mitigated potential biases and inaccuracies and ensured alignment between the research objectives and data collection techniques (Walliman, 2021). By employing a systematic and transparent approach, the study enhanced credibility and allowed readers to evaluate the reliability of the research processes and the findings. The approach ensured that the empirical results were meaningful, dependable, and contributed effectively to the existing body of knowledge regarding financial challenges faced by TVET College students.

3.1.1 Research Design

A research design was a distinct plan that could be considered an appropriate procedure or a research guide in the form of a plan for systematically developing, collecting, and analysing the data required to answer a research question (Bertram and Christiansen, 2014). As a plan of action, it included the research paradigm, research approach, and research type or strategy. Furthermore, it identified three broad dimensions of methodological choices, namely quantitative, qualitative, and mixed-method approaches (Brown, 2022; Saunders et al., 2016).

A quantitative approach employed mathematical and statistical analyses through a process that quantified responses, whereas a qualitative approach involved detailed, descriptive analyses. Quantitative methods were considered crucial for academic success and professional development, enabling students to navigate and contribute to an increasingly complex and data-rich environment (Brown, 2022; Leavy, 2017). Conversely, a mixed-method approach combined both quantitative and qualitative methods to gain deeper insight through triangulation.

3.1.2 Exploratory research design

According to Padgett (2017:265), exploratory research is typically employed when there are no prior studies to draw upon or rely on to anticipate an outcome. This research design is particularly suited for investigating problems characterized by high levels of ambiguity and

limited prior knowledge, where the issue is not well understood and few studies exist on the topic (Rahi, 2017:2). In this study, an exploratory research design was chosen to provide a comprehensive understanding of the challenges experienced by first-year students in South Africa between 2022 and 2024. The design enabled the researcher to gain insights that could generate new ideas and hypotheses, clarify previously undiscovered information, and identify emerging issues that warranted further investigation.

The exploration design facilitated familiarity with the fundamental aspects, settings, and concerns associated with the challenges faced by first-year students. It also allowed the researcher to assess whether additional, more structured research could be conducted in the future to build on initial findings. This flexibility was essential for a study where the phenomenon under investigation academic and social challenges of first-year students was complex and not extensively documented in the South African higher education context (Sanders and Lewis, 2017:290). Given that exploratory research does not require large study groups (Clarke and Braun, 2018:109), the study focused on a purposive sample of 40 students per campus, totaling 120 participants across three campuses. This sample size provided sufficient data to identify patterns, perceptions, and experiences without overcomplicating data collection. Additionally, the chosen design allowed the researcher to maintain control over the study process and adapt the methodology as new insights emerged (Glesne, 2016:29).

The use of semi-structured interviews and open-ended questions was aligned with the exploratory design, as it enabled the collection of rich qualitative data on students lived experiences, perceptions, and challenges (Silverman, 2016:159). The research aimed to understand "how" and "why" first-year students encountered difficulties in specific academic and social contexts. It explored participants' experiences, the meanings they attached to these experiences, and the contextual factors that contributed to their challenges, including institutional, social, and personal influences (Glesne, 2016:58).

Moreover, the exploratory design complemented the quantitative elements of the study, creating a mixed-methods approach that strengthened the overall understanding of the research problem. The findings offered insights into both the prevalence and underlying causes of first-year

student challenges, thereby providing a foundation for future research and potential interventions within South African higher education institutions.

3.1.3 Research Philosophy

According to Creswell (2014:15), the quantitative approach involved comparing two or more groups to identify the influence of an independent variable. In this study, the constructivist paradigm was used to investigate factors that led to first-year vocational students experiencing financial challenges at TVET Colleges. Data was collected, analysed, interpreted, and given meaning to understand these challenges. Questionnaires were distributed to the students because the researcher, who worked at a TVET College, interacted with them daily and had direct access to their experiences. The study applied a quantitative approach to explore the factors contributing to funding challenges among first-year vocational students at the college. Khan (2014) described quantitative research as an inquiry process designed to understand methodological traditions while investigating human problems. The researcher used the quantitative method because it helped in understanding participants' experiences and perceptions. Information was gathered in natural settings, such as campuses and classrooms, to gain a clear understanding of the students at TVET College campuses (Creswell, 2014).

Two schools of thought were essential for the study of science and knowledge: positivism and phenomenology. The phenomenological philosophical approach typically examined the lived experiences of people through their own descriptions (Horne, 2019:36). In areas where knowledge was limited, individuals expressed the significance of experiences for themselves (Christensen et al., 2017:297). The phenomenological approach was considered most appropriate for this study because, unlike positivism, it acknowledged that the researcher could not be fully separated from their own assumptions. Therefore, the researcher took her own beliefs and feelings into account. When the researcher refrained from imposing personal ideas on the phenomenon, it became possible to view the experience from the perspective of the individuals who had lived it. This made phenomenology the preferred paradigm for the study (Gemma, 2018:43).

3.1.4 Research Strategies

After obtaining permission from the principal (gatekeeper) at the central office of TVET College, potential respondents were invited to participate via email and telephone. The TVETMIS department, custodian of student records, provided lists of both students who had dropped out and those who continued, with the focus placed on students who had dropped out. Recruitment began by contacting the first identified student by telephone, and the list served as a pool for potential respondents.

Secondary students were approached based on availability, with efforts made to ensure balanced representation by gender and program. Participants were randomly selected to achieve diversity. Invitations were sent one month in advance to allow adequate consideration, with reminders issued one week before data collection to ensure preparation and attendance.

3.2 Target Population

According to Brink, Van der Walt, and Van Ransburg (2019), a population consists of individuals who share characteristics relevant to a study. Students from TVET College KZN, Durban, were selected from eight campuses, with three campuses targeted for this study. The sample size was determined using a 95% confidence level and a 5% margin of error, calculated with an estimation calculator (Kathryn Boddie, 2022). Within the selected campuses, 110 students and 10 bursary officers per campus were chosen, resulting in a total of 120 respondents. Data was collected using questionnaires administered to both students and bursary staff.

3.3 Sampling Strategy

The researcher used purposive sampling, a non-probability technique, to select participants deemed most likely to provide relevant data (Moser and Korstjens, 2018:10; Saunders and Lewis, 2017:314). This judgment-based approach allowed the selection of participants according to their roles and responsibilities in quality assurance practices at WSU, ensuring alignment with the research questions (Saunders and Lewis, 2017:320; Clarke and Braun,

2018:110). An appropriately sized sample was considered to minimize time and cost implications (Padgett, 2017:283). A minimum of 120 representatives per campus, including bursary officers and students, were targeted.

The sampling process began by requesting bursary officers to provide lists of class representatives per faculty, with similar requests sent to student representatives. Communications included a letter from the researcher explaining the study and an approved gatekeeper letter from the university. All ten bursary officers responded, while some faculties did not, as students were off-campus for practical's, Work Integrated Learning, or school-based education.

Participants were contacted individually, informed of their selection, and asked for consent. Following approval, questionnaires and the approved letter were sent via email. A week before the sessions, posters were displayed on campus noticeboards confirming dates, times, and venues. Participant responses were positive, though some sessions left early for lectures, which were permitted by the researcher.

3.3. Research Instrument

A data collection instrument was a tool used to collect information from the sampled participants (Conway and Radford 2017). Since this study adopts a quantitative research approach, a questionnaire was used as an instrument to collect data from the participants of TVET College. The questionnaire was developed following an extensive literature review. Recent studies on the challenges experienced by the students of TVET College across other parts of South Africa are used to design questions for this study's questionnaire. Key studies that have been instrumental in the development of the questionnaire adopted in this study include Mbatha (2019), and Amah et al. (2022).

3.3 Data collection instruments

For a quantitative research study, a sample was defined as a portion of the population selected using a specific technique to participate (Brink et al., 2017). The sample size was determined at a 95% confidence level with a 5% margin of error. A total of 120 participants were selected, comprising 40 students from Campus A, 40 from Campus B, 30 from Campus C, and 10 bursary officers. Convenience sampling was used, which involved selecting participants who were easily accessible to the researcher rather than randomly from the population. The college had 4,200 registered students in 2023, of whom 3,850 were enrolled in NSFAS-funded courses; 3,300 qualified for NSFAS funding, while 550 did not meet the criteria.

3.3.1 The inclusion criteria would be that the potential participant should:

- 3.3.1.1 Full-time registered first-year students in NVC L2
- 3.3.1.2 Staff working in the financial aid department and
- 3.3.1.3 should agree to participate in the survey voluntarily.

3.3.2 The exclusion criteria used for study:

3.3.2.1 18 years and older

3.3.2.2 Business Studies (NATED)

3.3.2.3 Engineering Studies (NATED)

3.4 Pilot Study

To evaluate the strategies, tools, and methodologies that would be employed during the data collection period, a pilot study is regarded as being the most crucial step in the preparation of the final research (Etikan et al., 2016:4). During the pilot research phase, changes can be made to anything that will not produce the required legitimate results (Corbin and Strauss, 2015: 203). A small group of 10 students at Campus A served as the pilot group for the study's questionnaire. Their suggestions helped the researcher refine the procedures used to collect data going forward. After the pilot study, a few changes were made to some of the questionnaires because the students found some of them to be redundant or unclear, so they were consolidated or made simpler.

3.5 Data Analysis

Data collection involved gathering information to address the research objectives. According to Sekaran and Bougie (2016), data can be obtained from primary or secondary sources. Primary data is collected first-hand by the researcher through tools such as surveys or questionnaires, while secondary data refers to information already available in existing databases. In this study, primary quantitative data were collected from students and bursary officers at selected TVET College campuses in KZN, Durban.

Data analysis involved processing the questionnaire responses to provide a clear interpretation of the findings. Quantitative data were analysed using the Statistical Package for the Social Sciences (SPSS) Version 25. The questionnaires captured participants' demographic information and factors influencing their experiences. A principal components analysis was conducted to determine the relative significance of these factors, providing insights into decision-making processes within the college context.

3.6 Gathering of data and data familiarization

3.6.1 Validity

Validity refers to how accurately a method measures what it is intended to measure (Middleton 2019). It entails that results from a study should be applicable across multiple time limits and constraints. Unless specified as a specific limitation, results obtained from a study should apply to similar conditions over multiple time limits and across different geographical boundaries. Differently, reliability entails the consistency of values obtained in repeated measurements under the same conditions with the same data collection instrument (Middleton 2019; Spruce and Malacca 2020).

3.6.2 Reliability

According to Taherdoost (2016), the validity and reliability of a study are determined by the accuracy and consistency of its data collection instruments. This means that research must be free of personal bias, and there should be no room for suggested alternatives based on the researcher's personal preferences. To accomplish validity in this study an extensive literature review and the consultation of experts were followed in the development of the questionnaire.

3.7 Data collection will only commence after full ethics approval is obtained from the ethics committee at the Durban University of Technology.

- All ethical standards are followed during the data collection questionnaire process.
- A letter of information was provided to each potential participant before they took part in the survey. Data collection will only commence after full ethics approval is obtained from the ethics committee at the Durban University of Technology.
- All ethical standards are followed during the data collection questionnaire process.
- A letter of information was provided to each potential participant before they took part in the survey.
- This letter introduces the study to the potential participant, providing all necessary information regarding their rights, procedures, and recourse.
- The letter of information was provided in both the English language and isiZulu, and each potential participant will choose a questionnaire prepared in a language of their preference.
- All participants are advised that their participation was voluntary and that they can withdraw from the study at any time if they wish to do so.
- After they understand the information contained in the letter of information, participants are asked to give written, signed and dated informed consent, indicating that they agreed to participate in the survey at their own free will, and without any form of undue coercion.
- Responding to the questionnaire will take each participant approximately thirty minutes.

3.8 Elimination of Bias

The study's objectivity was preserved by adopting a neutral posture toward the phenomenon being studied and by not allowing data to be distorted to forward the researcher's agenda or preconceived notions. Therefore, significant, credible, legitimate, accurate, dependable, and confirmable findings were considered throughout the investigation (Blumenburg and Barros, 2018: 770). What was important was the required data; there is no specific gender, ethnicity,

language, or age group indicated for special consideration.

3.9 Conclusion

This chapter outlines the research methodology and design for gathering data for the study. The quantitative approach was identified for the study and literature that relates to the selected approach was discussed. Non-probability sampling was used to select students and employees. The research followed a survey approach that was conducted with predetermined response choices for DUT staff and students using self-administered standardised questionnaires. The issues of validity, reliability, confidentiality, privacy, and ethics are also discussed in this chapter, clearly illustrating how these are to be addressed. A presentation of the research findings and the interpretation of the results are provided in the next chapter.

CHAPTER 4

DATA ANALYSIS, INTERPRETATION AND PRESENTATION

4.1 Introduction

The previous chapter presented the research methodology that was used in this study. The key issues discussed were the data collection and analysis guided by the research objectives. This chapter presents and discusses the results of the study. Firstly, the descriptive statistics are presented using the mean values, complemented by bar graphs and pie charts. The results of the study are presented in the following order, Inferential statistics, demographics, and Cornbrash's alpha value.

4.1.1 Description of the participants

The researcher intended to collect data from 120 participants. Thus, the link to the survey was sent to 120 participants. The researcher received 120 responses, but unfortunately, 10 were staff and 110 students as the participants indicated that all of them were participants. According to Botani (2021:1), if a questionnaire was distributed via email, the acceptable response rate was 100%. The following section presents the demographics of the respondents.

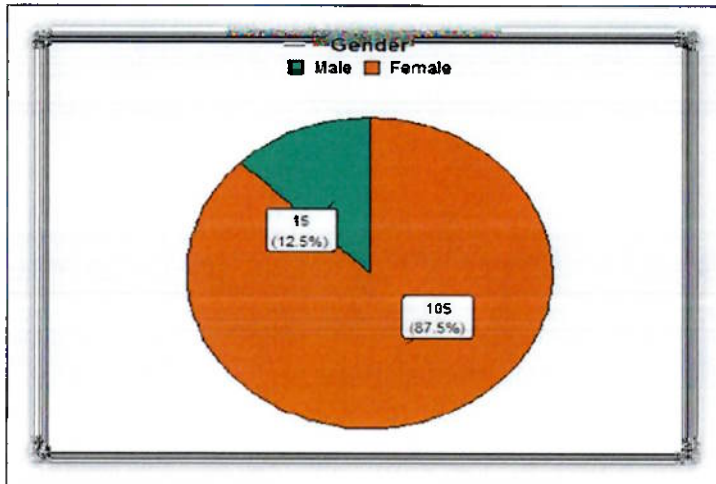
4.1.2 Demographic details of participants per campus

This section provides respondents' demographic information in terms of the campus they study on, their gender, race, household size, education level, preferred course to study and duration willing to study at this college in the TVET College. This information was collected from the questionnaires.

The findings show that most of the participants 88% were females compared to 13% males. Nonetheless, the p-value of 0.001 shows that there was no significant difference in female and male proportions. Most participants were female, which was not surprising given the widespread knowledge that women are enrolling in TVET colleges in significant numbers. In their 2020 report, Statistics on Post School Education and Training in South Africa, DHET said that the quantity of 63.1% of enrolled girls and 36.9% of enrolled males were in NCV L2.

Consequently, DHET statistics are supported by the study's findings. This could also indicate that female students make up the majority of those leaving the TVET College early.

Figure 4.1: Gender distribution of the participants

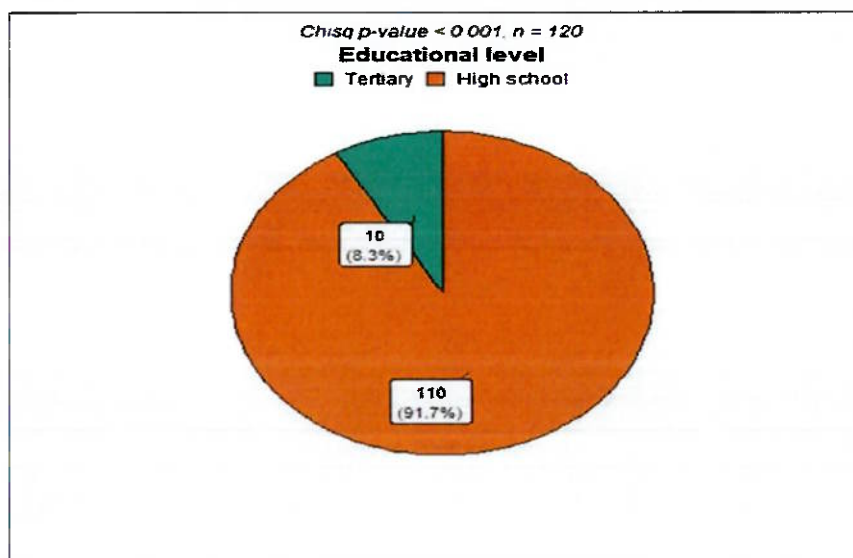


Source: Author's own table

4.2.1 Educational level distribution of the participants

The level of education of employees may influence their thinking about student challenges in the TVET College. Education and training are considered to have a positive impact on the success and realization of organizational goals. It is possible that the higher the qualifications of an employee, the greater the chance that the employee will be well-versed in student challenges at the TVET College. Figure 4.2 shows the academic qualifications of the respondents (staff) and reveals that 8% of the staff qualify for the first degree/ diploma. This could be because in TVET colleges the support staff such as Financial Administrators may hold a post-secondary qualification such as N4 – N6 and or first diploma or degree. TVET College reveals that 92% of students apply for NCV L2 first-year participants.

Figure 4.2: The highest qualifications of staff participants



Source: Author's own table

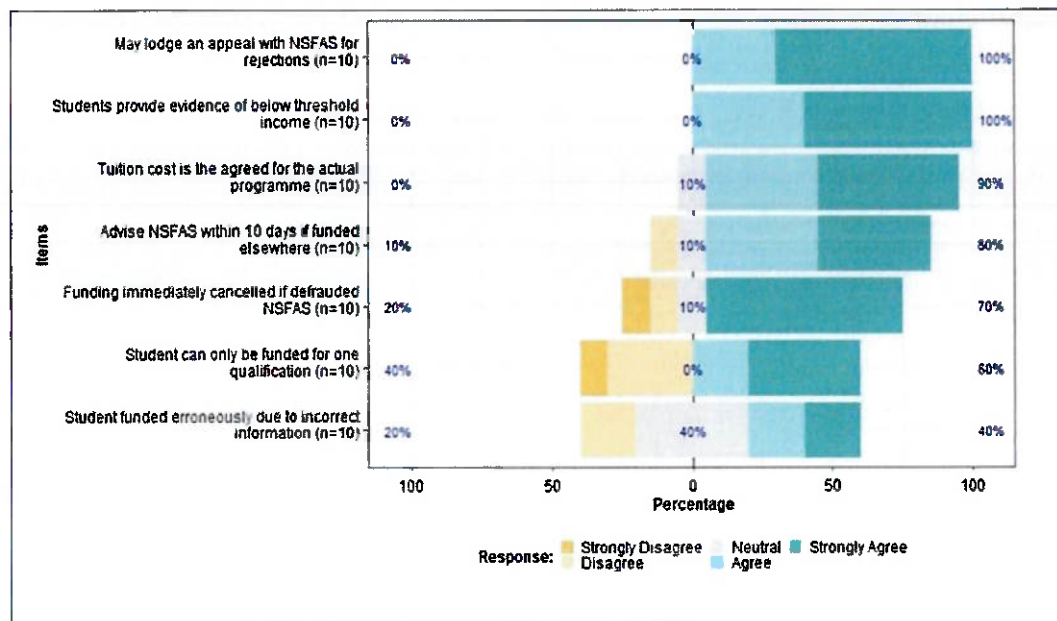
4.2.2 Household size distribution of the participants

Race, the majority of NSFAS beneficiaries are African 100%. Gender, the majority of NSFAS beneficiaries are female 86%. Age in 2018, 95% of NSFAS beneficiaries were under 35 years old. Field of study, the highest proportion of NSFAS-funded students at universities and TVETs are in Management and Related studies. NSFAS is a government agency that provides financial support to disadvantaged students who want to study at public universities or TVET colleges. To qualify, students must be a South African citizen, be a SASSA grant recipient and have a combined household income of not more than R350,000 per year.

SECTION B: Perspective of Financial Administrators

4.3 The graph below illustrates the statistical analysis of the participants about the Financial Administrators' perspective.

Figure 4.3: Perspective of Financial Administrators



Source: Author's own table

4.3.1 May lodge with NSFAS for rejections

A student whose application for financial aid is rejected or the financial aid for a continuing student is withdrawn, may appeal with the NSFAS. The majority of the NSFAS financial administrations strongly agreed 100%. The appeal decisions are subject to budget availability. Appeals will only be considered for students who have applied to NSFAS for Financial Aid.

4.3.2 Students provide evidence of below-threshold income.

The NSFAS financial administrators (100%) agreed that student funding challenges were affected by limited involvement in decision-making at the TVET college. NSFAS bursaries were awarded to students from households earning less than R350 000 per annum (R29 167 per month) or, for students with disabilities, households earning no more than R600 000 per annum (R50 000 per month) (Figure 4.3).

4.3.3 Tuition cost is agreed upon for the actual programmer.

Tuition costs were agreed upon for the actual programmer. Students could only be funded for one qualification at a single institution at any given time, and funding was disbursed only after all eligibility criteria had been met. By applying for NSFAS funding, students accepted the terms and conditions of the NSFAS Bursary Agreement (NBA), acknowledging their responsibilities under the programme. A chi-square test of independence on the unweighted national TVET college student survey examined the relationship between NSFAS funding and programme type. The results were statistically significant: 90% of participants strongly agreed, and 10% were neutral, that NCV students were more likely to receive funding. This led students to perceive NCV students as more successful in the TVET sector, as they attracted funding and appeared to be prioritised.

4.3.4 Advising NSFAS of External Funding

Students who received a partial bursary from another source were required to inform NSFAS of the funding conditions within 10 days. NSFAS reduced the bursary accordingly, and any excess funds were refunded. Survey results indicated that 80% of respondents agreed that delays were caused by administrators failing to provide clear instructions, 10% disagreed, and 10% were neutral.

4.3.5 Cancellation of Funding Due to Fraud

NSFAS withdrew financial aid from students in cases of fraud or inability. Any funding granted to ineligible students was cancelled immediately, and NSFAS retained the right to reclaim

disbursed funds and report the matter to law enforcement. Figure 4.3 showed that 70% of respondents strongly agreed with this policy, 20% disagreed, and 10% did not indicate an opinion. In one instance, NSFAS confirmed that a student had misrepresented information during the application process.

4.3.6 Funding for One Qualification Only

If a student switched to a different qualification, continued funding was only granted if the institution determined that the student could complete the revised programme within the N+ rule. Survey responses indicated that 60% of participants agreed that some TVET College courses were ineffective, while 40% strongly disagreed.

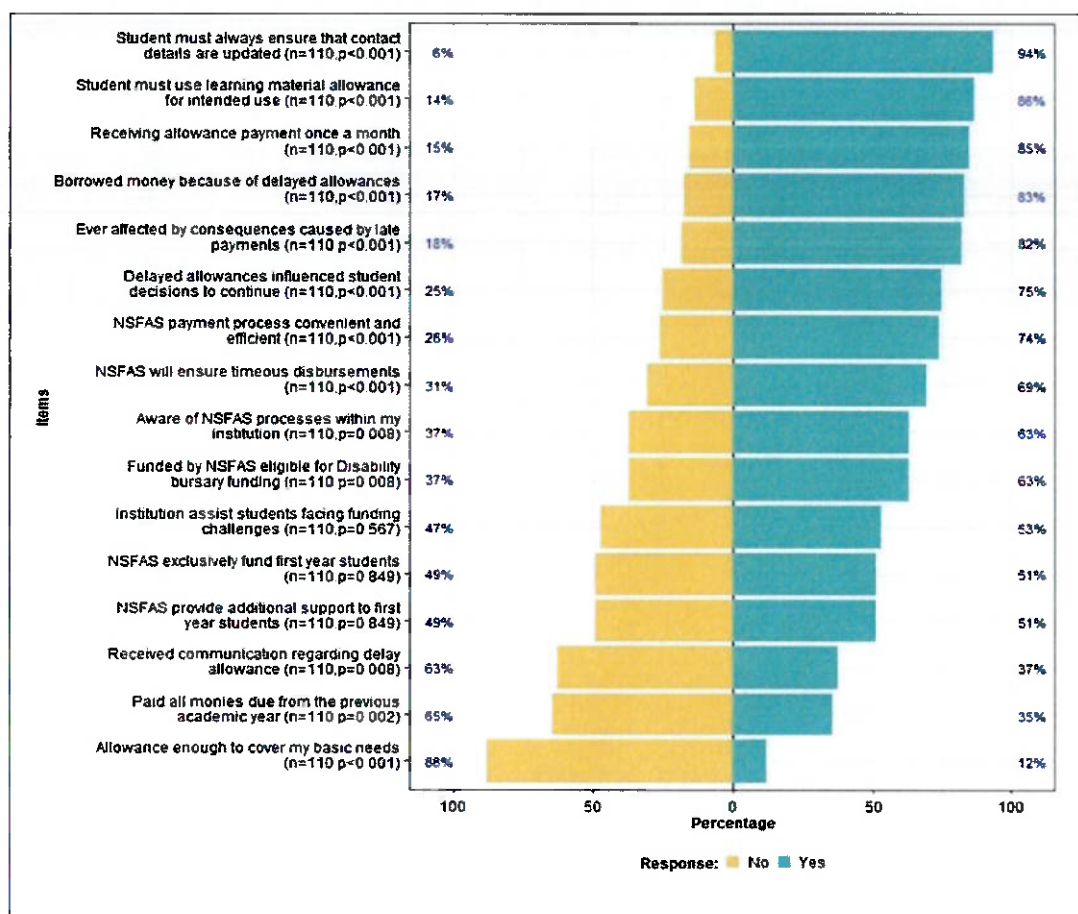
4.3.7 Erroneous Funding Due to Incorrect Information

NSFAS implemented a remedial process to immediately defend students who were funded based on inaccurate, incomplete, or outdated information, to prevent wrongful allocation of funds. Figure 4.3 indicated that 40% of respondents agreed that poor administration contributed to student attrition, another 40% agreed with similar concerns, and 20% strongly disagreed. NSFAS reserved the right to cancel funding and reclaim disbursed funds if aid had been extended under inaccurate or incomplete information.

Section C: FUNDING CHALLENGES BY STUDENTS

4.4 The graph below illustrates the statistical analysis of the participants about the NSFAS Payment Process and Funding Challenges

Figure 4.4: NSFAS Payment Process and Funding Challenges



Source: Author's own table

4.4.1 NSFAS Payment Process by Demographics

During the period 2022–2025, the majority of NSFAS beneficiaries were African (100%), with female students constituting 86% of recipients. Most beneficiaries were under 35 years of age (95%), and the largest proportion of students funded at universities and TVET colleges were enrolled in Management and Related studies (Figure 4.4). NSFAS, as a government agency,

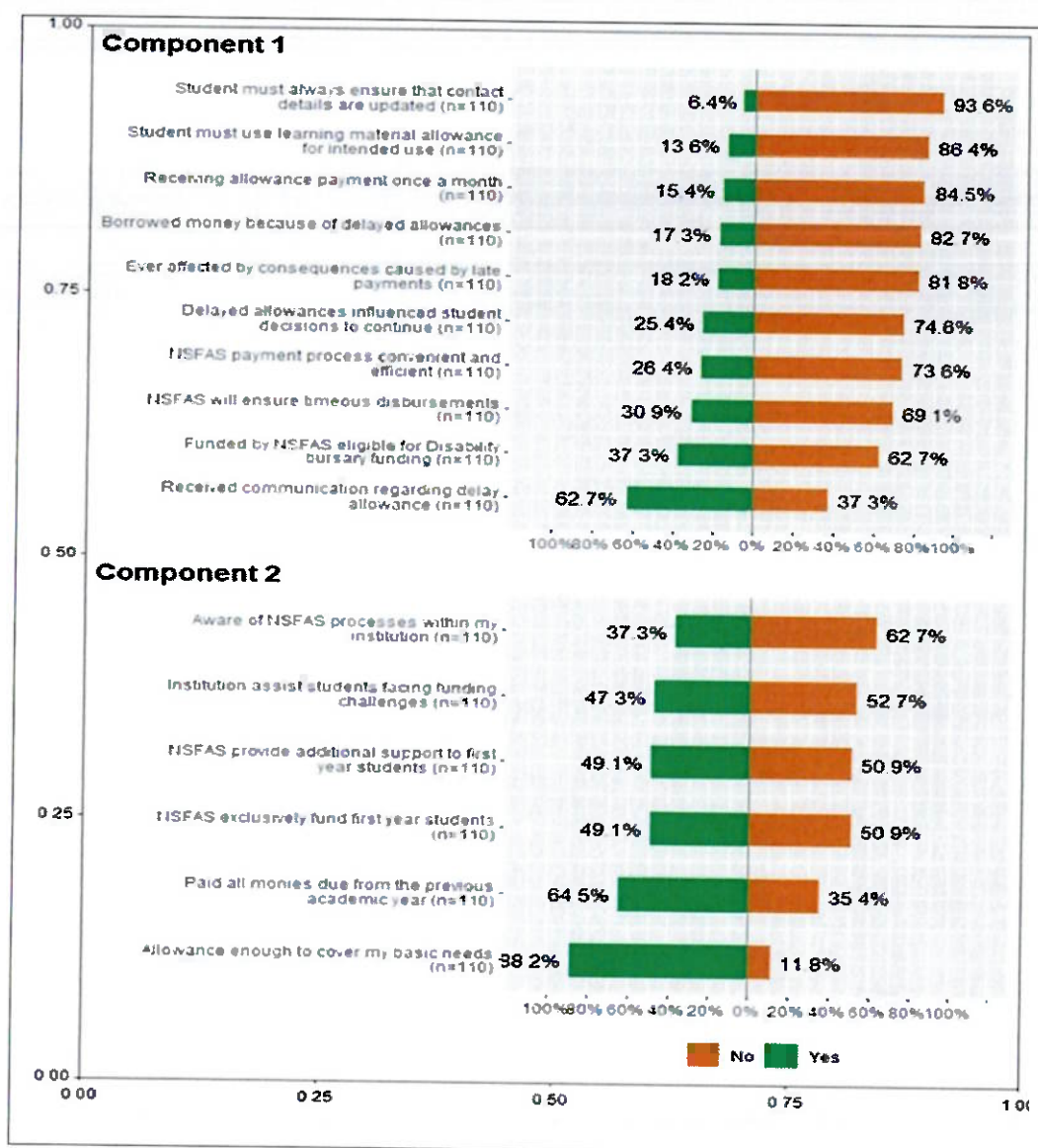
provided financial support to disadvantaged students pursuing studies at public universities or TVET colleges. Eligibility criteria required students to be South African citizens, recipients of SASSA grants, and have a combined household income not exceeding R350,000 per year. These demographic trends aligned with the research objective of examining the reach and equity of NSFAS funding among disadvantaged students.

4.4.2 Convenience and Efficiency of NSFAS Payment Process

Once applications were approved, students typically received funding within a few working days, with allowances reflected in their accounts within 1–2 business days after processing by NSFAS. Delays occurred depending on institutional registration data submissions and bank processing times. Allowances were disbursed during the first week of each month over a 10-month period. The direct payment system allowed students 24/7 access to funds without bureaucratic obstacles, enhancing financial autonomy. Figure 4.4 shows that 94% of participants strongly agreed the process was convenient, while 8% disagreed due to occasional delays.

The graph below illustrates the statistical analysis of the students concerning the NSFAS. Component 1 and Component 2.

Figure 4.5.1: Funding challenges and Student Experiences



Source: Author's own table

4.5.1 Updating Contact Details

Students were required to maintain up-to-date contact information to ensure timely communication regarding funding. Figure 4.5 indicates that only 6% strongly agreed that updating contact details was straightforward, whereas 94% strongly disagreed, citing the NSFAS portal as slow and user-unfriendly, particularly for updating personal information (National SATVETSA Focus Group, 2023).

4.5.2 Learning Material Allowances

NSFAS provided a learning material allowance of, two hundred for all qualifying students (Department of Higher Education, 2023). Figure 4.5 shows 14% strongly agreed that the allowance met study needs, while 86% disagreed, noting the allowance could alternatively be spent on electronic devices in line with institutional policies. This highlighted a gap between intended and actual usage of funds.

4.5.3 Monthly Disbursements

Allowances were disbursed monthly over 10 months. Figure 4.5 shows 15% of participants strongly agreed payments were timely, while 85% disagreed due to delays, reflecting persistent complaints regarding late disbursements.

4.5.4 Borrowing Due to Delayed Allowances

Delays forced some parents to borrow funds to cover tuition, with 83% of respondents strongly agreeing that NSFAS support was critical for households unable to meet tuition costs, while 17% strongly disagreed. These findings underscored the reliance of low-income households on timely financial aid.

4.5.5 Consequences of Late Payments

Overdue payments affected student attendance, transport access, and food security. Figure 4.5 illustrates that 81% strongly disagreed they could self-fund tuition in the absence of bursaries, indicating heavy dependence on NSFAS support.

4.5.6 Influence on Academic and Career Decisions

Financial aid influenced students' decisions to continue studies. Figure 4.5 shows 75% strongly agreed bursaries positively impacted their future aspirations, while 25% were uncertain. This confirmed the link between NSFAS funding and academic progression.

4.5.7 Ensuring Timely Disbursements

NSFAS aimed to generate bursary agreements promptly and adhere to a disbursement schedule, including advance payments and onboarding support for student bank accounts. Figure 4.5 shows 69% strongly agreed that bursaries positively influenced their future, whereas 31% were uncertain.

4.5.8 Disability Bursary Funding

Students living with disabilities qualified if household income was $\leq$ R600,000. Figure 4.5 indicates 37% agreed they received adequate support, while 63% did not meet criteria or lacked proper documentation, highlighting administrative challenges.

4.5.9 Communication Regarding Delays

Delays in payments increased vulnerability and affected academic performance. Figure 4.5 shows 63% agreed communication about delays was sufficient, while 37% strongly disagreed, citing portal inefficiencies.

4.5.10 Awareness of NSFAS Processes

Figure 4.5 indicates 37% of students were aware of institutional NSFAS procedures, whereas 63% strongly disagreed due to incomplete or inaccurate information, emphasizing the need for timely guidance and adherence to application deadlines.

4.5.11 Institutional Support for Funding Challenges

Universities offered scholarships, grants, and loans to support students financially. Figure 4.5 shows 53% agreed additional support was provided to first-year students, while 47% strongly disagreed, highlighting variability in institutional assistance.

4.5.12 Additional Support for First-Year Students

NSFAS funding covered students until qualification completion, contingent on meeting academic criteria. Figure 4.5 shows 50% agreed that first-year students received sufficient additional support, while 50% strongly disagreed, indicating gaps in practical support and college administrative efficiency.

4.5.13 Impact on Student Continuation

NSFAS funding alleviated financial barriers, allowing students to focus on academics. Figure 4.5 shows 69% strongly agreed bursaries facilitated academic continuation, 21% agreed, 3% were unsure, and 7% disagreed. These results aligned with research objectives exploring the role of financial aid in enabling educational persistence.

4.5.14 Payment of Historical Debts

NSFAS provided funds for outstanding balances from previous years. Figure 4.5 shows 65% agreed funds were disbursed correctly, while 35% strongly disagreed due to inaccurate student data.

4.5.15 Adequacy of Allowances

Most bursaries did not cover all expenses, including accommodation, meals, and tuition. Figure 4.5 shows 88% of respondents indicated their bursary did not fully meet their needs, while 11% strongly disagreed, reflecting the insufficiency of support for TVET students.

4.6 Conclusion

Reliability tests indicated Cronbach's alpha values met recommended thresholds, confirming the internal consistency of the study's instruments. Findings showed NSFAS funding was critical for enabling access to higher education, with bursaries alleviating financial barriers, influencing student retention, and shaping career aspirations. However, challenges remained in portal usability, disbursement timeliness, and adequacy of allowances. Research objectives were met by linking demographic characteristics, payment processes, and student experiences with funding outcomes. The next chapter presents recommendations to improve NSFAS efficiency, institutional support, and student satisfaction.

CHAPTER 5

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The previous chapter presented the findings of this study. This study aimed to better understand the experiences of students with financial difficulties in accessing Higher Education at the TVET College. The problem was that many students were excluded by the university because of their inability to pay the fees required regardless of their academic performance. This chapter first presents the overall summary of the chapters of the thesis. Research findings are discussed, and appropriate recommendations are then given. Limitations of the research together with areas suggested for future research are also presented in this chapter. Finally, the summary of the study from the first chapter to the last chapter as well as the conclusions are presented.

5.1.1 The objectives of the study were to:

- Identify the key challenges that students face in accessing and receiving NSFAS funding.
- Identify the causes of students' funding challenges.
- Investigate the impact of these challenges on students' academic performance and their ability to complete their studies.

5.2 Summary of the theoretical study

This thesis was structured into five chapters. Chapter One introduced the study by outlining the background, the research problem, the objectives, and the guiding research questions. It also provided an overview of the study and established the rationale for investigating funding challenges experienced by first-year vocational students at TVET colleges in KwaZulu-Natal. Chapter Two reviewed relevant literature on student funding, with a particular focus on

financial barriers in post-school education. It examined poverty as a key underlying cause of financial hardship and highlighted statistical evidence of student dropouts linked to financial exclusion. Furthermore, the chapter explored coping strategies employed by students to mitigate financial constraints, including part-time work, borrowing, and reliance on family support, while also discussing the systemic limitations of existing financial aid schemes.

Chapter Three presented the research methodology adopted in the study. It detailed the research design, study area, sampling techniques, and data collection methods used to gather empirical evidence. The chapter also outlined the ethical considerations adhered to during the research process, including informed consent, confidentiality, and voluntary participation. Following this, Chapter Four presented and analysed the data collected from participants. A thematic data analysis approach was employed to identify recurring patterns and key themes related to students' experiences with funding challenges, delays in financial aid disbursement, and the impact of such challenges on academic performance and retention.

Finally, Chapter Five discussed the key findings of the study in relation to the research objectives and existing literature. The study concluded that delays in funding approval, lack of clear communication, and administrative inefficiencies significantly contributed to the financial difficulties experienced by first-year TVET students. In line with recent scholarship (2022–2024), the study recommended several measures to improve the effectiveness of NSFAS funding processes. These included the implementation of a streamlined and fully digitised application and approval system to reduce delays, improved communication channels between NSFAS and students, and the introduction of early provisional funding approvals for first-year students. It was also recommended that institutions provide financial literacy programmes to help students better manage their funds. Additionally, stronger collaboration between TVET colleges and NSFAS was suggested to ensure timely verification of student information and quicker disbursement of allowances.

The study acknowledged certain limitations, including its focus on a specific geographic area and a limited sample size, which may affect the generalisability of the findings. It therefore suggested that future research should explore funding challenges across multiple provinces and

include comparative analyses between TVET colleges and universities. Further research into the long-term impact of funding delays on student success and retention was also recommended.

5.3 Summary of the empirical study

The empirical study presented the major findings in alignment with the research objectives that guided the investigation. The findings were derived from data collected from first-year vocational students at a TVET college in KwaZulu-Natal and were analysed using thematic analysis. The study found that financial challenges were pervasive among first-year students and significantly affected their academic experiences, participation, and retention.

The results indicated that delays in the approval and disbursement of NSFAS funding constituted one of the most critical challenges faced by students. Many participants reported that late payments resulted in difficulties in accessing essential resources such as accommodation, food, and learning materials. This finding was consistent with recent studies (2022–2024), which emphasised that administrative inefficiencies and delayed funding allocations remain a persistent barrier to student success in the TVET sector. Furthermore, the study revealed that a lack of clear and timely communication from NSFAS created uncertainty and anxiety among students, particularly during the registration period.

The findings also showed that some students experienced exclusion from funding due to technical errors, incomplete documentation, or challenges with the online application system. As a result, financially vulnerable students were placed at a higher risk of dropping out. In response to these challenges, students adopted various coping mechanisms, including borrowing money, relying on family support, and in some cases seeking part-time employment, which often negatively affected their academic performance.

In line with these findings, the study recommended several improvements to NSFAS funding processes for first-year TVET students. Firstly, it was recommended that NSFAS implement a more efficient and user-friendly digital application system that minimises errors and allows for real-time tracking of application status. Recent literature (2022–2024) supports the adoption of integrated digital platforms to

improve transparency and reduce administrative delays. Secondly, the study recommended the introduction of early or provisional funding approval for first-year students to ensure that they can register and access basic resources at the beginning of the academic year.

Additionally, the study recommended that NSFAS strengthen its communication strategies by providing regular updates through multiple platforms such as SMS, email, and institutional portals. Improved communication has been identified in recent research as a key factor in reducing student uncertainty and enhancing trust in funding institutions. The study further suggested that TVET colleges establish dedicated support offices to assist students with NSFAS applications and queries, thereby reducing errors and improving application success rates.

Another important recommendation was the introduction of compulsory financial literacy programmes for first-year students. Such programmes would equip students with essential budgeting and financial management skills, enabling them to utilise their allowances more effectively. Lastly, the study recommended enhanced collaboration between NSFAS and TVET colleges to ensure timely verification of student information and faster disbursement of funds.

Overall, the empirical findings highlighted systemic inefficiencies within the NSFAS funding process and underscored the urgent need for reforms to better support first-year TVET students. The recommendations provided were aimed at improving access, efficiency, and student outcomes within the funding system.

5.3.1 Summary of the findings

The study found that fiscal challenges had continued to plague higher education in South Africa, and the Department of Higher Education and Training (DHET) had been devising strategies to address these constraints. Students' complaints regarding limited access to funding had raised significant concern within government, particularly in the context of the country's economic recession. Evidence drawn from empirical reviews, case studies, and policy and literature analyses (Palmer, 2009; Yamnikar, 2006; Matsolo et al., 2018; Naong et al., 2009; Steyn et al.,

2014; Cloete, 2016; Subbaye, 2018) had provided nuanced insight into the persistent causes of funding insufficiency across higher education institutions. The study therefore proposed that funding allocations should be increased to ensure the provision of quality education and to accommodate rising student enrolments.

The findings indicated that stronger accountability mechanisms had been necessary, particularly regarding the repayment of NSFAS loans. It had been recommended that NSFAS develop improved financial management strategies, while DHET should have collaborated with international organisations such as the World Bank and the International Monetary Fund to mobilise additional funding. Furthermore, increased public financial aid commitments have been identified as critical to improving the funding landscape.

The results also showed that students had experienced a lack of clear information regarding financial assistance, including NSFAS processes. It had been suggested that DHET regional offices should have enhanced communication and provided timely guidance to prospective students. Additionally, insufficient support during registration and student induction had been identified as a contributing factor to student attrition. The study noted that well-informed and adequately supported students had been less likely to drop out, and therefore recommended strengthened career counselling and administrative support, particularly within TVET colleges.

Overall, the study demonstrated that the DHET, NSFAS, students, universities, and public TVET institutions had all been affected by declining and insufficient funding. The changing economic landscape had constrained funding bodies, while increasing student enrolments had placed further strain on limited resources (Motala, 2017). Despite these challenges, NSFAS played a critical role in providing financial support through bursaries, scholarships, and loans, while also maintaining responsibility for loan recovery.

Yende (2015) had emphasised the importance of adopting innovative and systematic approaches to safeguard higher education funding and ensure affordability and accessibility. The study concluded that emerging policy paradigms introduced by the DHET had the potential

to improve funding mechanisms and address systemic inefficiencies. It was further argued that student protests, including the #FeesMustFall movement, had not been driven solely by financial grievances but had also been influenced by broader political dynamics.

In conclusion, the study highlighted that while structural and economic challenges had continued to constrain higher education funding, the DHET had demonstrated commitment to reform. It was suggested that successful implementation of new funding strategies would improve access, sustainability, and equity in the sector. This chapter therefore demonstrated a clear alignment between the research findings and objectives, while emphasising the real-world implications of delayed or insufficient financial support on students' academic performance and overall well-being.

5.4 Realization of the study objectives to:

Objective 1: Identify the key challenges that students face in accessing and receiving NSFAS funding at TVET College and the financial challenges faced by the 10 participants that have led them to become stressed, anxious, and overwhelmed by the financial strain on them.

Objective 2: Identify the causes of students funding challenges. During the review of the findings, it was found that the various strategies students engage in to overcome financial difficulties, and the threat of financial exclusion are getting a part-time job, dating sugar daddies and older women to get money, resorting to strikes against the management of the college and initiating donations. In addition, participants have mentioned that some students have experienced obstacles to being exploited especially by being asked to pay for service in exchange for their body.

Objective 3: Investigate the impact of these challenges on students' academic performance and their ability to complete their studies. The findings of the study revealed that most students who dropped out from TVET College were the ones who were once dropouts from their previous high schools. Some of these students were forced by their former high schools and parents to enrol at the TVET College with the perception that the TVET College was easy. Further, the

parents of most students do not even know what college looks like. The study therefore concluded that TVET College was recruiting the wrong potential students who were not eager to learn in the first place.

5.5 Limitations of the study

Between 2022 and 2025, improving pass and graduation rates remained a major concern. It was recommended that first-year student selection procedures be revised to admit those with the potential to succeed in tertiary education (Mouton et al., 2013:295). The study also highlighted the potential of distance learning and blended education, supported by stable online platforms and investment in technology, to alleviate resource pressures. However, disparities in institutional readiness and student access limited the effectiveness of these strategies.

Student unrest, including protests for free higher education, occasionally disrupted institutional operations, affecting data collection and institutional performance measures. Access to higher education based on merit and alignment with labour market opportunities was also constrained by systemic inequalities, limiting the generalisability of findings.

Finally, while the relationship between increased funding and graduate output was important for sector efficiency and negotiations with the treasury, establishing a direct causal link was difficult. Calculating the expected return on investment was recommended, but the study did not provide a comprehensive framework for such analysis.

5.1 Recommendations

Based on the findings of the study, several key recommendations were proposed regarding the impact of financial challenges on students in higher education institutions. The results indicated that students who experienced financial difficulties often developed feelings of frustration and resentment towards university management. In many cases, these emotions escalated into protests, some of which became violent in nature. Therefore, the study recommended that institutional management adopt proactive communication strategies and transparent financial aid processes to address student grievances before they intensified into conflict (Brown, 2023).

The study further revealed that financial challenges significantly contributed to heightened levels of stress among students. Many participants reported anxiety related to tuition fees, accommodation, and daily living expenses. As a result, the study recommended the introduction

of comprehensive student support systems, including counselling services and financial literacy programmed, to help students manage stress and make informed financial decisions (Nguyen, 2024).

In addition, the findings demonstrated a strong correlation between financial hardship and poor academic performance. Students who struggled financially were often unable to focus on their studies due to constant financial pressure, which negatively affected their academic outcomes. Consequently, the study recommended that institutions strengthen academic support initiatives, such as tutoring programmed and flexible payment arrangements, to assist financially disadvantaged students in maintaining satisfactory academic performance (Smith & Jones, 2022).

Moreover, the study found that the threat of financial exclusion compelled some students to seek alternative and sometimes risky means of funding their education. These included engaging in transactional relationships (commonly referred to as “sugar daddy” or “Ben 10” arrangements) as well as taking on part-time employment. While part-time work was seen as a legitimate coping strategy, it often interfered with academic commitments. Therefore, the study recommended that universities expand financial aid opportunities and create safer, structured employment programmed within institutions to reduce students’ reliance on potentially harmful survival strategies (Adams, 2022).

Overall, the study emphasized the urgent need for higher education institutions and policymakers to address the financial challenges faced by students holistically. Future research was recommended to explore the long-term psychological, academic, and social effects of financial hardship on students, as well as to evaluate the effectiveness of intervention strategies aimed at mitigating these challenges.

5.6 Recommendations for further research

The study acknowledged the critical role of financial aid services in higher education institutions in ensuring that students from diverse socio-economic backgrounds could access and complete tertiary education. The findings indicated that students from impoverished families were particularly reliant on bursaries and scholarships to cover tuition fees, accommodation, and meal allowances. Consequently, the study recommended that government investment in financial aid be increased, with particular emphasis on supporting students from low-income households. It was suggested that government budgets allocated to institutions of higher learning should be adjusted annually to reflect student enrolment numbers, thereby enabling prospective students from disadvantaged backgrounds to register at universities of their choice (Department of Higher Education, 2023).

Furthermore, the study recommended that priority in awarding financial aid services be given to students from marginalized backgrounds, including orphans and those from poor families. This approach would ensure equality in access to higher education and reduce the financial barriers faced by vulnerable students. Additionally, private institutions were encouraged to establish or expand bursary schemes to support students who could not afford tuition and related expenses, thereby lessening the financial burden on parents and guardians (Smith & Jones, 2022). Based on the findings, the study proposed specific recommendations for three key stakeholders within TVET colleges: management, staff, and students.

1. Management of TVET Colleges

The study found that college management needed to develop and implement innovative strategies to improve financial aid allocation processes. Management was encouraged to collaborate with students to identify and resolve financial challenges and explore avenues to access additional funding. The study suggested that proactive engagement between management and students would enhance transparency, efficiency, and student satisfaction in financial aid services (Brown, 2023).

2. Academic Staff

Lecturers and other academic staff were recommended to facilitate awareness and knowledge-sharing among students. The study noted that staff could organize group discussions or information sessions in accessible locations such as libraries, where students could learn about financial aid procedures, deadlines, and support services. By doing so, students entering college were better prepared to navigate financial challenges and were more likely to take initiative when problems arose (Nguyen, 2024).

3. Students

Students were encouraged to actively contribute to financial support initiatives within the college. The study recommended that students could organize fundraising projects, following legal procedures and obtaining official recognition from college administration. These initiatives would generate supplementary funds to assist peers who were unable to continue their studies due to financial constraints. The findings indicated that student-led efforts not only provided practical support but also fostered a sense of community and social responsibility (Adams, 2022).

Overall, the study concluded that financial aid services were indispensable for enabling equitable access to higher education. Future research could further investigate the long-term impact of increased financial aid on student retention, academic performance, and post-graduation outcomes. Additionally, comparative studies across public and private institutions could identify best practices for maximizing the effectiveness of bursary programs.

5.7 Conclusion

All the research objectives were attained in this study. The findings aligned with existing literature, although certain outcomes diverged, thereby providing further insight into the complexities of financial exclusion in higher education. Guided by Nancy Fraser's theoretical framework, the study demonstrated that the core issue was embedded in the class structure, particularly the

economic dimension of society. Economic inequality was found to significantly hinder participatory parity, as students from higher socioeconomic backgrounds were able to pay tuition fees, while those from lower socioeconomic backgrounds often struggled to do so without financial assistance.

The study addressed the exclusion of academically capable students from higher education institutions due to their inability to afford tuition fees. Its aim was to develop a comprehensive understanding of the experiences of financial hardship and the threat of exclusion among social work students at a TVET college during a period of national crisis. The findings revealed that financial constraints contributed to students' inability to pay tuition fees, limited their access to necessities such as adequate and affordable food, and increased levels of psychological stress. These challenges, in turn, negatively affected students' academic performance and overall educational engagement. From the perspective of Nancy Fraser's framework, these conditions constituted a form of misrepresentation, as affected students were unjustly denied equal opportunities to participate in academic and social life. Participatory parties were therefore constrained by structural economic inequalities, including inadequate resource allocation, systemic deprivation, marginalisation, exploitation, and the widening gap between affluent and disadvantaged groups (Fraser, 2022; Fraser & Jaeggi, 2023).

Furthermore, empirical analysis indicated that many students, particularly those from disadvantaged backgrounds, faced persistent financial dilemmas in attempting to fund their studies. The findings also showed that a significant number of students would have been unable to meet their basic nutritional needs without financial aid from government programmes and private institutions. This underscored the critical role of financial support systems in mitigating the effects of economic inequality and promoting equitable access to education (DHET, 2024).

In conclusion, the study highlighted that financial hardship remained a significant barrier to educational access and success. Addressing these structural inequalities was therefore essential to achieving genuine participatory parity and advancing social justice within the higher education sector.

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ist of Appendices

Appendix 1: Ethics clearance



Institutional Research Ethics Committee
Research and Postgraduate Support Directorate
2nd Floor, Barwyn Court
Gate 1, Steve Biko Campus
Durban University of Technology

P O Box 1334, Durban, South Africa, 4001

Tel: 031 373 2375

Email: lavahad@dut.ac.za

http://www.dut.ac.za/research/institutional_research_ethics

www.dut.ac.za

25 June 2024

Ms N R Zwane
35 Church Road
Park Hill
Durban North
4051

Dear Ms Zwane

Funding challenges experienced by first year vocational students at Elangeni College in KwaZulu-Natal

Ethics Clearance Number: IREC 244/23

The DUT-Institutional Research Ethics Committee acknowledges receipt of your notification regarding the piloting of your data collection tool.

Kindly ensure that participants used for the pilot study are not part of the main study.

In addition, the DUT-IREC acknowledges receipt of your gatekeeper permission letter.

Please note that **FULL APPROVAL** is granted to your research proposal. You may proceed with data collection.

Any adverse events [serious or minor] which occur in connection with this study and/or which may alter its ethical consideration must be reported to the DUT-IREC according to the DUT-IREC SOP's.

Please note that any deviations from the approved proposal require the approval of the DUT-IREC as outlined in the DUT-IREC SOP's.

It is compulsory for a student or researcher to apply for recertification on an annual basis. The failure to do so will result in withdrawal of ethics clearance. It is the responsibility of the researcher and the supervisor to apply for recertification.

Please note that you are required to submit a Notification of Completion of Study form together with an abstract to the DUT-IREC office on completion of your study.

Yours Sincerely

Prof J K Adam
Chairperson: DUT-IREC

ENVISION2030

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fairness • professionalism • commitment • compassion • excellence



Appendix 2a: Letter of information (English version)



LETTER OF INFORMATION

Title of the Research Study: Addressing funding challenges for first year vocational at TVET College in KwaZulu-Natal.

Principal Investigator/s/researcher: Nompumelelo Rose-mary Zwane/ Master of Business Administration

Co-Investigator/s/supervisor/s: Dr. Sean Jugmohan, Doctorate and Dr. Kuda Shoniwa, Doctorate

The research problem lies in the TVET funding challenges stifles the goals and purposes of the existence of TVET colleges, which is to increase skills capacity with the aim of reducing unemployment in the country. The high student funding challenges in South African TVET colleges may contribute to youth unemployment. The aim of this study is to examine the reasons for the high student funding challenges in the TVET colleges in South Africa. The 2015/2016 #FeesMustFall protests brought the insufficient tertiary level students funding problem into the national consciousness with arguing they are being excluded from higher education as they do not have sufficient funds. Given the need for funding to assist students to convert their educational aspirations into reality as well as pressure on public TVET college to use their own resources to effect transformation of the current student funding model and its challenges needs to be explored (Golding-Duff 2017).

Good day, how are you?

I am a student at DUT doing research for my master's in business administration.

I would like to invite you to participate in the research aimed at exploring the challenges faced by informal businesses.

Research is a systematic search or enquiry for generalized new knowledge.

You can ask as many questions as you wish because it is important that you fully understand the study. You are entitled to discuss the study with your family and friends, and you are under no obligation to commit it at this stage. For this purpose, a copy of the Letter of Information document will be given to you to take home.

The research problem lies in the funding challenges for first year vocational students at TEVT College in KwaZulu-Natal and explore other mechanisms to curb the high attrition rate in South African TVET colleges to examine funding challenges for first year vocational students at TVET College in KwaZulu-Natal.

The overall aim of this study is to address funding challenges for first year vocational students at TVET College in KwaZulu-Natal.

The objectives are the follows: To identify the key challenges that students face in accessing and receiving NSFAS funding. To identify the causes of students funding challenges. And to investigate the impact of these challenges on students' academic performance and their ability to complete their studies.

You should please answer freely and honestly. The questionnaire will take each participant approximately thirty minutes.

There are no risks associated with this study. The research may be terminated early in particular circumstances namely Non-compliance, illness, adverse reactions, etc. You are entitled to withdraw from the study at any time you wish to do so. The research may be terminated early in particular circumstances, so that the researcher may, under certain circumstances, decide to withdraw you from the study.

Benefits: N/A

Remuneration: N/A

Costs of the Study: N/A

Confidentiality: All your information will remain confidential. Responses will be kept electronically in a file that is password protected and discarded after five years.

Results: Results obtained will be analysed and a report will be compiled.

Research-related Injury: N/A

At the end of the study, Responses will be kept electronically in a file that is password protected and discarded after five years.

Persons to contact in the Event of Any Problems or Queries: (Dr Jugmohan) Please contact the researcher (031 373 6841), my supervisor (031 373 6841) or the DUT-Institutional Research Ethics Administrator on 031 373 2375. Complaints can be reported to the Acting Director: Research and Postgraduate Support on researchdirector@dut.ac.za

Appendix 2b: Letter of information (IsiZulu version)



INCWADI YEMINININGWANE

Title of the Research Study: Izinselelo zoxhaso lwezimali ezibhekana nabafundi bonyaka wokuqala TVET College in KwaZulu-Natal

Oneziqize: Nompumelelo Rose-mary Zwane, Post Graduate Diploma in Management Science in Business Administration

Co-Investigator/s/supervisor/s: Dr. Sean Jugmohan, Doctrade and Dr. Kuda Shoniwa, Doctrade

Ngokuzithoba, ngiyabingelela, ngiyabonga ukukhombisa uthando lokufisa ukuba yingxeny yalolucwaningo. NginguMfundi ofundela iziqu eziphezulu ze Business Administration, eNyuvezi yase Thewini yezobucwepheshe (DUT) Ngingathanda ukunimema ukuba nihlanganyele ocwaningeni engilwenzayo ezindaweni zaseThewini. Injongo yalolucwaningo ukuthola izindlela zokuxhasa ngemifundazo abafundi abaqalayo ekolishi. Lokhu kubalulekile ngenxa yobufakazi bezinkinga bokuthi abafundi abaqalayo abalutholi usizo lwemifundazo. Ngakho-ke ngicela ukunimema nizobamba iqhaza kulolucwaningo ngokuthi niphendule imibuzo.

Ukuba yingxeny yalolu cwaningo kuya ngokuzithandela kwakho, awuphoqelekile futhi akukho ndawo ekumele uzizwe ungakhululekile. Ngithanda ukugcizelela ukuhi ungahoxisa ukuba yingxeny yalolu cwaningo noma inini uma uzizwa ungakhululekile nokuqhubeka ube yingxeny. Njengohlelo, ngizokunika uhlu lwemibuzo ozoyifinda bese uyayiphendula ngokweqiniso. Uma udinga ukucaciseleka ngemibuzo ngikhona ukukusiza ukuthi ucaciseleke siyifunde imibuzo sobabili. Ngokuzithoba yazi ukuthi uzohoxiswa kulolucwaningo uma ungayilandeli imiyalelo noma uma ungasifezi isithembiso sokuzimisela kulolu cwaningo.

Ngicela wazi ukuthi bonke abaneyingxeny angeke bathole izipho noma inzuzo zemali ngokuhlanganyela kulolucwaningo. Ukuba yingxeny yalolu cwaningo kungokuzikhethela wena futhi angeke kubekhona izindleko.

Imiphumela yalolucwaningo iyokhishwa mhla sekuqedwe ukuhlalela ngokugcwele siyonibiza nonke ebeniyingxeny yalolucwaningo.

Sicela wazi ukuthi imininingwane ezotholwa kulolu cwaningo izogcinwa iyimfihlo futhi ingaziwa. Yonke inqubombuzo ephendulwe izogcinwa iphephile nguMeluleki wami eHhovisi ekhabetheni lakhe elikhwayo iminyaka emihlanu. UMeluleki wami name kuphela esivumelekile ukufinyelela kwinqubombuzo egwaliswe ngokuphelele.

Abantu ongaxhumana nabo esimeni sanoma iziphi izinkinga noma imibuzo:

Kunoma iziphi izinkinga noma imibuzo, ngicela uthinte mina ku 083 428 6131 noma jali.mpume@yahoo.com. Ungamuthinta nomeluleki wami uDr Sean Jugmohan 031 3735735 ku seanj@dut.ac.za ku uDr Kudakwashe Shoniwa ku 031 373 2863 noma kudas@dut.ac.za. Okanye, ungafonela eDUT-Institutional Research Ethics Administrator on 031 373 2375 noma ubike izikhafo ku Acting Director: Research and Postgraduate Support ku researchdirector@dut.ac.za.

Appendix 3a: Consent Letter (English language version)



CONSENT

Full Title of the Study: Funding challenges experienced by first year vocational students at TVET College in KwaZulu-Natal

Names of Researcher/s: Nompumelelo Rose-mary Zwane, Dr. Sean Jugmohan, Doctorate and Dr. Kuda Shoniwa, Doctorate

Statement of Agreement to Participate in the Research Study:

- I hereby confirm that the researcher has informed me, Nompumelelo Rose-mary Zwane, about the nature, conduct, benefits, and risks of this study - Research Ethics Clearance Number _____.
- I have also received, read, and understood the above written information (Participant Letter of Information) regarding the study.
- I am aware that the results of the study, including personal details regarding my sex, age, date of birth, initials and diagnosis will be anonymously processed into a study report.
- In view of the requirements of research, I agree that the data collected during this study can be processed in a computerised system by the researcher.
- I may, at any stage, without prejudice, withdraw my consent and participation in the study.
- I have had sufficient opportunity to ask questions and (of my own free will) declare myself prepared to participate in the study.
- I understand that significant new findings developed during this research which may relate to my participation will be made available to me.

_____	_____	_____	_____
Full Name of Participant	Date	Time	Signature / Right
Thumbprint			

I, Nompumelelo Rose mary Zwane herewith confirm that the above participant has been fully informed about the nature, conduct and risks of the above study.

Nompumelelo Rose-mary Zwane	14.09.2023	
Full Name of Researcher	Date	Signature

_____	_____	_____
Full Name of Witness (If applicable)	Date	Signature

_____	_____	_____
Full Name of Legal Guardian (If applicable)	Date	Signature

Appendix 3b: Consent Letter (IsiZulu version)



ISISHicilelo

Isihloko esiphelele socwaningo: Izinselelo zoxhaso lwezimali ezibhekana nabafundi bonyaka wokuqala TVET College KwaZulu-Natal

Ama/iligama lomcwaningo noma abacwaningi: Nompumelelo Rose-mary Zwane, Dr. Sean Jugmohan, Doctrade and Dr. Kuda Shoniwa, Doctrade

Isitatimende sesivumelwano sokubamba iqhaza ocwaningweni:

- Ngiaqinisekisa ukuthi ngazisiwe ngumcwaningi, uNompumelelo Rose-mary Zwane, mayelana nesimo, ukuziphata, izinzuzo Kanye ngobucayi balolu cwaningo-inombolo yemigomo elawula ukwenziwa engu - Research Ethics Clearance Number: -----
- Ngiphinde ngathola, incwadi, ngayifunda futhi ngayiqondisisa yonke imininingwane ebhaliwe ngenhla incwadi yalabo ababambe iqhaza) mayelana nocwaningo.
- Ngiaqonda ukuthi imiphumela yesifundo kufaka meniningwane ethinta mina ngqo ngobulili bami, iminyaka, usuku lwami lokuzalwa amagama amikuzophathwa ngokuyimfihlo embikweni wesifundo.
- Ngenxa yezidingo zocwaningo, ngiyavuma ukuthi ulwazi oluqoqiwe ngesikhathi sesifundo socwaningo umcwaningi lolu lwazi alufake ohlelweni lwecomputer.
- Kunoma iliphi izinga lesifundo ngingakwazi ukuhoxisa imibono yami nokuzibandakanya kwami kulolu cwaningo ngaphandle kokucwasa noma ukubandlululwa.
- Ngibenesikhathi esanele sokubuza imibuzo kanti (ngokukhululeka kwami) ngiyazinikela ngokwami ngokuzimisela ukuzibandakanya kulesi sifundo.
- Ngiaqonda ukuthi ulwazi olunzulu nolubalulekile olutholakele ngesikhathi socwaningo lwathuthukiswa olumayelana nokuzibandakanya kwami kulesi sifundo luzokwenziwa ukuba ngiluthole kalula.

Full Name of Participant
Thumbprint

Date

Time

Signature / Right

I, Nompumelelo Rose-mary Zwane ngalombhalo ngiyavuma ukuthi umfundi obhalwe ngenhla wazisiwe ngokwanele ngohlobo lwesifundo, ukuziphatha, nobucayi (besifundo) baso.

Nompumelelo Rose-mary Zwane
Full Name of Researcher

14.09.2023
Date

Signature

Full Name of Witness (If applicable)

Date

Signature

Full Name of Legal Guardian (If applicable)

Date

Signature

Appendix 4: Gatekeeper Permission



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

An ISO 9001 and ISO 45001 certified organisation



Elangeni
Technical and Vocational
Education and Training
College

07 June 2024

Dear Miss NR Zwane

RE: REQUEST FOR USING COLLEGE AS SITE OF RESEARCH

Your communication dated 22 April 2024 refers:

Elangeni TVET College has no objection to you using our campuses as sites of research for ***"Funding challenges experienced by first year vocational students at Elangeni College in KwaZulu-Natal"***.

However, the following conditions for external research apply:

The college will have the right to approve content regarding research instruments and research analysis.

- The relevant documents must be forwarded to the Rector and approval of usage will be given by the Rector in writing.
- The name of the college or any of its sites cannot be used in any documents.
- The name/s of staff employed by the college cannot be used.
- The use of any findings that reflect negatively on the College, its partners or any related body must be approved in writing by the Rector.

Please note that failure to comply with all the above conditions will result in the necessary legal action being taken against you.

Your cooperation in this regard will be highly appreciated.

Yours sincerely

T.J Kuila
Principal

I have read the contents of this letter and I accept the conditions.

Nompumelelo Rose-mary Zwane
NAME

SIGNATURE

07/06/2024
DATE

NAME	SIGNATURE	DATE
Inanda 131 of Street 105802 Inanda Tel: 011 492 4404	KwaDabeka 1st Khukhulela Road Glenwood Tel: 011 492 4395	KwaMashu 15 Madambela Road KwaMashu Tel: 011 492 4385
Mpumalanga 280 West Main Road Hammarsdale Tel: 011 492 4389	Ndwedwe P.O. Box 1441 Ndwedwe Tel: 011 492 4389	Ntuzuma G. 104 Inanda Drive Ntuzuma Tel: 011 492 4387
Pinetown 38 Bambeco Lane Pinetown Tel: 011 492 4341	Quthi Zulu Reserve Road Bethlehem Tel: 011 492 4380	www.elangeni.edu.za marketing@elangeni.edu.za

Appendix 5a: Questionnaire guide

SECTION A: Biographical Information

1. Gender

Male	
Female	
Other	

2. What is your year of birth? (optional)

3. Which population group do you belong to? (optional)

African	
Coloured	
Indian	
White	
Other	

4. How many people live in your household?

5. What is your highest level of education?

Never attended school	
Primary school	
High school	
Diploma	
Degree	
Postgraduate	

6. Which course you prefer to study?

Vocational level 2	
Semester N4	
Trimester N1	

7. How long are you willing to study at this college?

Annual	
Semester	
Trimester	

SECTION B: Perspectives of Financial Administrators

The following questions are for financial administration staff at TVET college with respect to funding NSFAS first year students. (Please choose the most appropriate response to each question)

VARIABLE	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. Students must be formally registered to study for an approved NSFAS funded qualification at an institution					
2. A student can only be funded for one qualification					
3. If a student receives a full bursary from another source, the student must advise NSFAS within 10 days					
4. The funding is immediately cancelled if the student has been found to have defrauded NSFAS or another NSFAS beneficiary					
5. Incorrect information was submitted by the institution, leading to the student being funded erroneously					
6. A student whose application for financial aid is rejected may lodge an appeal with the NSFAS.					
7. Students can provide evidence that their household income is indeed below the threshold.					
8. The tuition cost is the agreed institutional tuition cost for the actual programme of study for each student.					

SECTION C: Questions Related to Funding Challenge by Students

The following questions relate to the challenges experienced by NSFAS student funding.
(Please choose the most appropriate response to each question)

		Yes	No
	Research Topic		
1	Is the NSFAS payment process convenient and efficient		
2	Are you receiving your allowance payment once a month as indicated NSFAS		
3	Is the allowance amount enough to cover your basic needs		
4	Were you paid all monies due to you from the previous academic year		
5	Are you aware of the NSFAS processes within your institution		
6	Were you ever affected by the consequences caused by late allowance payments		
7	Have you to borrowed money or relied on financial support because of the delayed allowances		
8	Have you received any communication or support from NSFAS regarding delay allowance		
9	The delayed NSFAS allowances have influenced student's decisions to continue or discontinue with studies.		
10	The benefits of NSFAS exclusively fund first year students		
11	Does NSFAS provide additional support to first year student		
12	Has the institution adapted policies or procedures to assist students who are facing funding challenges		
13	Students who are currently funded by NSFAS will be eligible for Disability bursary funding.		
14	Student must use the learning material allowance for the intended use		
15	Student must always ensure that their contact details updated to maintain constant communication with NSFAS.		
16	NSFAS will ensure timeous disbursements to the Institutions and students.		

This questionnaire provides information that will assist the study in a few ways:

- It will help us construct a pool from which about you raters for the reputational survey.
- It will provide us enough information about you that we can collect data on grants, citation, and publication from other sources and
- It will permit a statistical description of the faculty in the graduate program or programs with be treated as completely confidential by the National Research Council and will only be resealed as a part of a statistical analysis.
- Individual answers will not be shared with college.

Thank you for taking your time to participate in this survey.

Appendix 5b: Uhlelo Lemibuzo

INGXENYE YOKUQALA: Okomuntu siqusakhe

1. Ubulili

Owesilisa	
Owesifazane	
Okunye	

2. Imuphi unyaka wakho wokuzalwa? (Ozikhethela)

3. Ungowaluphi uhlanga? (ozikhethela)

African	
Coloured	
Indian	
White	
Other	

4. Bangaki abantu abahlala kulelikhaya?

5. Izinga lemfundo yakho?

Awukaze ufunde	
Isikole sebanga eliphansi	
Isikole sebanga eliphezulu	
Idiploma	
Iziqu	
Iziqu zeziqu	

6. Izinga lemfundo ozoyiqala ukuyifunda?

Ukufunda isigaba sokuqala	
Ukufundela umsebezi	
Ukufunda ngolwazi lomngcikisha	

7. Uzimisele ukufunda isikhathi esingakanani kulekolishi? (Chaza isikhathi ngeminyaka).

INGXENYE YESIBILI: Imibuzo Ejwayelekile

Lemibuzo elandelayo imayelana nokugculiseka loxhaso lomfundazo lwaNesfas kubafundi abaqalayo enyunivesi. (Ngicele ukhethe okufanelekileyo kumubuzo ngamunye)

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. Abafundi kufanele babhalise ngokohlelo uNSFAS azibophezele ngalo ukuthi iziqu ezizotholakala esikhungweni sokufunda sixhaswe Unsfas.					
2. Umfundi angaxaswa ufundela isitifiketi esisodwa					
3. Uma kwenzeka umfundi ethoia uxhaso lwezezimali kwenye inkampani kufanele azise Unsfas zingakapheli izinsuku eziyi-10					
4. Uxhaso lwaka NSFAS luyahoxiswa uma kutholakali ukuthi umfundi wenze inkohlakala ekutholeni uxhaso noma ugebenge omunye umfundi oxhaswe uNSFAS					
5. Uxhaso lwaka NSFAS luyahoxiswa isidumo uma kutholakala ukuthi isikhungo sezemfundo sinikez imininingwane okungesiyo ngomfundi bese lokho kuze kuholele ekutheni Unsfas axhase kungafanele					
6. Umfundi uma isicelo sakhe soxhaso esingamukelwanga angathumela isikhalazo kwa NSFAS					
7. Abafundi banganikeza u NSFAS isiqiniseko sokuthi umholo womndeni wabo ungaphansi kwezinga lokumukela isikhungo semfundo					
8. Izindleko zokufunda yizona okuvunyelwene ngazo ukukhokhela umfundi isifundo azozifunda ngonyaka umfundi ngamunye					

Lemibuzo elandelayo imayelana nenzinkinga abafundi ababhekene nazo ngoxhaso lukaNSFAS. (Ngicele ukhethe okufanelekileyo kumubuzo ngamunye)

		Yebo	Cha
	Imibuzo Elandelayo		
1	Kungabe uxhaso lwaka NSFAS luyasiza futhi lusiza ngesikhathi		
2	Kungabe uxhaso lwaka NSFAS uluthola nyangazonke njengoba u NSFAS ukubekile phansi		
3	Kungabe uxhaso lwaka NSFAS lwanele ukufaze izidingo ngqangi zakho		
4	Wakhokhelwa zonke izimali okwakufanele ukhokhelwe zona kusukela ngonyaka wakho wokuqala ukufunda		
5	Uyayazi yini inqubo ka NSFAS eyenzeka esikhungweni sakho sezemfundo		
6	Wake wakhinyabezwa yini ukukhokhelwa emva kwesikhathi		
7	Uyayazi yini inqubo ka NSFAS eyenzeka esikhungweni sakho sezemfundo		
8	Emveni kokulibala kokukhokhelwa uxhaso kungabe u NSFAS wakuthinta wakuchazela		
9	Ululibala kokukhokhwa koxhaso sekwenze abafundi baqhubeke noma bangaqhubeki nezifundo zabo		
10	Uxhaso lwakwa NSFAS luxhase abafundi abenza wokuqala esikhungweni sezemfundo		
11	Kungabe u NSFAS uyabanikeza abafundi bonyaka wokuqala usizo lwezimali		
12	Kungabe isikhungo sezemfundo sesiyamukele imigomo noma inqubo yokusiza abafundi ababhekene nezinsalelo zokuxhaswa ngezimali		
13	Abafundi abaxhaswe u NSFAS bazokwazi ukuxhaswa ngomfundaze wabakhubazekile		
14	Abafundi kufanele basebenzise uxhaso ukufeza izinhloso zabo zemfundo okuwumgomo ka NSFAS		
15	Abafundi kufanele baqinisekise ukuthi imininingwane yabo iyasebenza ngokufanele ukuze ukuxhumana kwabo no NSFAS kuhlale kwenzeka ngempumelelo		
16	U NSFAS uzoqinisekisa ukuthi uxhaso likhokhwa ngesikhathi kwizikhungo zemfundo nakubafundi		

Imininingwane ngemibuzo elandelayo:

- Kuzosisiza ukuthi sakhe iphuli lapho mayelana nawe sihlaziya khona inhlolovo yesithunzi.
- Izosihlinzeka ngolwazi olwanele ngawe esingakwazi ukuqoqa idatha yezibonelelo, ukucaphuna, nokushicilelwa kweminye imithombo.
- Izovumela incazelo yezibalo zengcweti ohlelweni lweziqu noma izinhlelo ezizophathwa njengeziyimfihlo ngokuphelele nguMkhandlu Kazwelonke Wocwaningo futhi zizophinda zishicilelwe kabusha njengengxenywe yokuhlaziywa kwezibalo.
- Izimpendulo ngazinye ngeke kwabelwane ngazo nekolishi.

Ngiyabonga.

Appendix 6: Notice of Intention to Submit Dissertation

PG 5



Notice of Intention to Submit Dissertation / Thesis for Examination

Faculty	Management Science			
Department	Business Administration			
Qualification for which student is registered	Master's in Business Administration (MBA)			
Offering type	Full time registration	Part time registration	☒	
Prior qualification	Post Graduate Diploma in Management Science in Business Administration			
Student Surname	Zwane	Student No.	19751143	
First Names	Nompumelelo Rose-mary	Title (Mr, Ms)	MISS	
Postal Address	35 Church Road Park hill Durban North 4051			
Tel (W)	Tel (H)	Cell	Fax	e-Mail
031 492 4363		083 428 6131		Jali.mpume@yahoo.com
Title of Dissertation/ Thesis	Funding challenges experienced by first year vocational students at TVET College in KwaZulu-Natal			☐ Full ☐ Partial ☐ Dissertation/Thesis
Supervisor	Dr. Sean Jugmohan			
Position	HOD acting DUT Business School	Present Qualifications	Doctorate	
Tel (W)	Tel (H)	Cell	Fax	e-Mail
031 373 5375		084 727 7009		seanj@dut.ac.za
Co-Supervisor	Dr. Kuda Shoniwa			
Position	Lecturer	Present Qualifications	Doctorate	
Tel (W)	Tel (H)	Cell	Fax	e-Mail
031 373 2863		078 465 9500		kudakwashes@dut.ac.za
I wish to submit my dissertation/thesis for examination on:				November 2024

Signed: Student

Date: 19 February 2024

Signed: Supervisor

Date: 20/09/2024

Signed: Co-Supe

Date: 20/09/2024

Signed: HoD

Date: 20 September 2024

Form PG 5 – 2023

1

Updated 6/12/2022

PG 5

The HoD must ensure that Examiners are appointed before submission of dissertation / thesis.

Routing	Student	Supervisor	HoD	Faculty Officer
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Appendix 7: Submission of dissertation

PG 7



Submission of Dissertation/Thesis for Examination

Faculty	Management Science		
Department	Business Administration		
Qualification for which registered	Master's in Business Administration (MBA)		
Offering type	Full time registration	Part time registration	x
Prior qualification	Post Graduate Diploma in Management Science in Business Administration		

Student Surname	Zwane	Student No.	19721143
First Names	Nompumelelo Rose-mary	Title (Mr, Ms)	Miss
Postal Address	35 Church Road, Parkhill, Durban North, 4051		
Tel (W)	Tel (H)	Cell	Fax
031 492 4363		083 428 6131	
			e-Mail
			Jali.mpume@yahoo.com
Title of Dissertation/ Thesis	Funding challenges experienced by first year vocational students at TVET College in KwaZulu-Natal		
	Full	Partial	x
	Dissertation/Thesis		

Supervisor	Dr. Sean Jugmohan			
Position	HOD acting DUT Business School	Present Qualifications	Doctorate	
Tel (W)	Tel (H)	Cell	Fax	e-Mail
031 373 5375		084 727 7009		seanj@dut.ac.za
Co-Supervisor	Dr. Kuda Shoniwa			
Position	Lecturer	Present Qualifications	Doctorate	
Tel (W)	Tel (H)	Cell	Fax	e-Mail
031 373 2863				Kudas@dut.ac.za
I hereby grant the abovementioned student permission to submit his/her dissertation/thesis for examination.				

Signed: _____ Date: 10/10/24

YES		NO	
-----	--	----	--

(Supervisor) *[Signature]*
Signed: _____ Date: _____

YES		NO	
-----	--	----	--

(Co-Super
Signed: _____ Date: 10/10/24
(HoD) *[Signature]*

Routing	Student	Supervisor	HoD	Faculty Officer
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Appendix 8: Editors Letter



Appendix 9: Turnitin Report

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