

An Evaluation of the National Student Funding Aid Scheme (NSFAS) policy in South African Universities: Implications and Challenges

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ABSTRACT

University education is regarded as the cornerstone of one's development and transformation, and also for the state. The importance of financial support for a student to acquire university education cannot be ignored. In South Africa, the government offers a couple of funding schemes to support students who persuade their university studies. These include NSFAS, Funza Lushaka Bursary, National Research Foundation funds, etc. These funding schemes can fund students at different levels of study within universities, at undergraduate and post-graduate level. However, this study primarily looks at evaluating the NSFAS policy within South African universities with the aim of investigating the implications and challenges encountered. The study adopts secondary data to achieve its objective. Existing literature is consulted, particularly the scholarly published articles, journals, and published reports. Findings of the study prove that even though the NSFAS policy is doing good to support the poor students who need this funding scheme, however, there are some challenges that are constraining its success such as corruption, poor management, etc. The study recommends a couple of strategies to overcome these issues. Specifically, a constant review and monitoring of the NSFAS policy and its implementation, the appointment of competent and dedicated employees from the national government up to the university level, finding innovative ways of fighting money leakages.

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INTRODUCTION

NSFAS is currently the leading student financial aid scheme in South Africa that is able to support and fund thousands of disadvantaged students. According to the 2021 NSFAS report, the government released approximately R43 billion to fund students in all South African universities, including other tertiary institutions such as universities and TVET colleges, in 2021. This is the portion of the progressive journey that has been undertaken by the NSFAS since 1999, after its establishment. A total of R171 billion has been released by this funding scheme since 1999 to assist more than 4,5 million students (NSFAS, 2021). This contribution by NSFAS aims to develop the society. More importantly, NSFAS is used to stimulate the work skills of youth required by potential employers, including the government (Mabuza, 2020). Basically, one can say that NSFAS supports and boasts the hopes of South Africa.

During the apartheid era, there was no specific funding scheme or policy to support disadvantaged students, particularly black, Indians and students of colour (Wangenge-Ouma, 2010). This was due to the rules and regulation of apartheid, which were characterised by racial and ethnic exclusivity, uncoordinated higher education systems, and low participation of black students (Wangenge-Ouma, 2010). In support of this assertion, de Villiers (2023:01) states that 'non-white students were totally underrepresented at universities'. In 1999, the South African government saw the need to combat this tragedy; hence the country was now in the freedom era. This was done through the establishment of the NSFAS policy as Act 56 of 1999. This Act is established with the aim of ensuring financial assistance for disadvantaged students to persuade their tertiary education in eligible South African tertiary institutions. It ensures that the wounds of the apartheid education system are confronted for the South African students, by providing a financial relief and support during their study years (P. De Villiers, 2023).

Although the NSFAS policy tries its best to ensure the transformation of South African education, however, the efforts and the role of universities cannot be ignored in this process. Universities are part of the tertiary education institutions that implement and manage the NSFAS policy for students. They are in the middle of the country's transformation (Stone, 2019), due to their role in producing graduates for the different work markets. They are established in terms of Higher Education Act 101 of 1997, with the main mandate to manage and maintain higher education. Universities must facilitate the process of awarding NSFAS funds to their eligible students. They must also evaluate and maintain their internal NSFAS processes and report back to NSFAS.

This study particularly looks at all public university institutions, however, the aim is not to compare and do a correlation study on how they manage and implement NSFAS policy, but rather to provide umbrella of information of how NSFAS policy is being implemented across all South African public universities. Currently South Africa has around 23 public universities, which the assist to implement the NSFAS policy at a ground level for the students. They include University of Cape Town, University of South Africa, University of the Free State, University of Fort Hare, North-West University, University of the Witwatersrand, Johannesburg, Durban University of Technology, University of Pretoria, University of Zululand, Stellenbosch University, Central University of Technology, University of the Western Cape, Rhodes University, Vaal University of Technology (VUT), Cape Peninsula University of Technology, Nelson Mandela University, Mangosuthu University of Technology, University of Venda, University of Johannesburg, Walter Sisulu University, University of Limpopo, IIE MSA

Although NSFAS is doing a great job healing the forests of the past and also transforming the youth of South Africa, there are couple of challenges facing the effective implementation and management of this policy. There are several scholars who have raised their concerns about different challenges that are constraining the success of this policy. Scholars such as M Musundire and Mumanyi (2020); Yende (2021); Dlabatshana (2022), have indicated that NSFAS if facing a couple of issues such as good governance, technology implications, and students who fail to complete their studies on time. These issues need strategic engagement of different relevant stakeholders to be addressed and allow the policy to smoothly achieve its planned objective.

The importance of evaluating government projects remains the core action of good governance (Thusi et al., 2023). It helps to ensure that there is transparency and proper accountability in government projects (Freidson & Rist, 2020). An evaluation also assists in assessing the effectiveness of government policies and programmes. This also applies to the NSFAS policy. This policy must be evaluated to ensure its relevancy and good governance of the funds (Pillay et al., 2021). Therefore, this study aims to assess the effectiveness of the NSFAS policy in South African universities, with the aim of looking at the implications and challenges that threaten the success of this policy.

METHODOLOGY

In order to understand the main challenges and implications facing the NSFAS policy, the study has adopted the qualitative method to collect the required data. This technique was utilized to provide a greater context for the research topic. It also helped to achieve the goal of the study and draw new conclusions.

The objective of the qualitative approach is to provide a better understanding of the subject by carefully describing the phenomena (Matyana and Mthethwa, 2022a). The study used the existing or published literature review as it relied on secondary data to achieve its objective. The study has placed greater emphasis on papers and publications that have already been published that are pertinent to its objective, particularly the NSFAS policy. The analyses were based on systematic review. A systematic review employs critical methodologies to identify, describe, and assess pertinent research in order to provide an academic synthesis of the evidence that is currently accessible on a topic that has been presented in an understandable manner. Before distilling opinions into a well-informed conclusion backed by substantial evidence, a systematic review collects, analyses, and assesses data from published research on the topic (Omazic & Zunk, 2021). Zunder (2021) provides support for this method by stating that it includes guidelines for organizing a written literature discussion that can be used in the research process. Therefore, the researcher has only considered and used the NSFAS related information published in the past years. The one that not relevant this study was filtered. The researchers' increased understanding of what has already been expressed by other academics and pertinent organizations has helped them identify areas for future improvement in the NSFAS policy in South African universities.

CONCEPTUALIZING NSFAS POLICY

The South African NSFAS policy was established as Act 56 of 1999, with the specific purpose of achieving two national goals. First, provide a public entity that is effective and efficient in providing student financial assistance throughout South African universities and colleges; and to improve access to higher education by providing financial aid environment to the poor and working class. The Act also encourages the NSFAS entity to work with other stakeholders involved in the higher education sector to promote access to higher education. The presidency of South Africa requires the NSFAS entity to work towards achieving other relevant policies and legislations involved in higher education, such as the National Skills Development Strategy, White Paper for Education and Training, National Development Plan, Mid-term Strategic Framework, Continuing Education and Training Act (16 of 2006). This is to ensure that the NSFAS mandate is relevant and contributes to building a capable developed South Africa through its role (Ndebele et al., 2023).

In terms of constitutional mandate, NSFAS must ensure the protection and promotion of Section 29 of the South African Constitution, which refers to the right to education '(1) Everyone has the right to (a) basic education, including basic education; and (b) additional education, which the state, by reasonable

measures, must gradually make available and accessible'. In doing so, the NSFAS policy is shaped in a manner that does not discriminate or eliminate anyone in the enjoyment and access of this right (McConnachie et al., 2020). This right also plays a crucial role in ensuring that everyone in South Africa has a fair chance and equal access to be transformed through education (Motala & Pampallis, 2020). NSFAS is also constitutionally required to be accountable for the use of their funds in two oversight committees in the national legislature, namely the Portfolio Committee on Higher Education and training; and in the Select Committee on Education and Recreation.

The NSFAS entity as the implementer of the NSFAS policy/Act is specifically required by the Act to "provide loans and bursaries to eligible students, develop a criteria and conditions for the loans and bursaries to eligible students in consultation with the minister of higher education, raise funds, recover loans, maintain and analyze a database and carry out research for better utilization of financial resources, advise the minister on matters related to financial aid for students, and carry out other functions assigned to it by the NSFAS Act or by the Minister". Although these functions may be varied and wide in terms of application, their primary function or goal is to ensure that financial assistance is provided for students who are in higher institutions of learning.

FINDINGS AND DISCUSSION

NSFAS Achievements

The progress that NSFAS has achieved since its establishment cannot be ignored. Various scholars and reports have acknowledged a couple of achievements achieved by this entity. These include:

Increase in the financial value and support

According to Bhorat et al. (2018), NSFAS has done very well, because hundreds of students from minority groups and previously disadvantages have benefited from this funding scheme, and most of them have managed to finish their studies. The amount that was initially budgeted by NSFAS in 1999 to support students has increased significantly over the years. The NSFAS initial budget was R441 million in 1999 and this value has increased to R8,5 billion in 2013 (Bhorat et al., 2018). In 2021, this budget increased to R43 billion (Ministers Speech). This significant increase marks a great effort that the South African government has made to ensure that higher education is accessible to all citizens, more especially the poor and previously disadvantaged ones. NSFAS ensures that at least the scheme beneficiaries receive monthly stipends for food and other necessities,

accommodation, equipment and tuition fees. In some cases, travel allowance is made available for eligible students.

Provision of other funding opportunities

NSFAS also extends its assistance and provides other funding opportunities to certain eligible students. These funding opportunities include disability DHET bursary grants and Funza Lushaka Busary. Their contrast is explained in the following.

- DHET bursary grants are the bursary that is given to disabled students to take care of their special needs and to ensure that they are more inclusive in the higher education. Some funds are awarded directly to higher institutions so that they can care for disabled students. This bursary is regulated in terms of the Strategic Policy Framework on Disability for the Post-School Education and Training System. It is very important to ensure that the government provides an extra hand for disabled students, hence their needs differ from normal students (Vincent & Chiwandire, 2019).
- Funza Lushaka Busary- this bursary is provided to students who are studying towards education degrees (teachers). It was established in 2007, to support the shortage of teachers in South Africa. The bursary mostly priorities students who study towards mathematics, physics, accounting, and technology. This bursary fund is available for students who at the different levels of studying (foundation, intermediate and senior phases), however, high performing students are the most considerable ones (Pophiwa et al., 2020). The main purpose of this bursary is to ensure that more teachers are produced for scarce skills.

By providing these additional funding opportunities, NSFAS is aiming at ensuring that more students are funded, and they can access quality education as per their needs more especially for disabled students. Sigwaza and Jili (2022) noted that people with disabilities need to be prioritised and considered in all government services they are entitled to get. This assist to ensure that their rights are not infringed, and they do not feel unattended and left out. Moríña and Biagiotti (2022) support that university education offers the chance to develop social skills, advance employment. This is crucial for everyone, but it's especially required for those with impairments. In other words, this funding opportunity for disabled students aim at ensuring that the funding source is there for disabled students, and their special needs are taken into consideration. On the other hand, the provision of Funza Lushaka Busary assist the government to ensure that this funding opportunity supports the scarce skills in South Africa. It funds students who have selected mathematics, physics, accounting, and technology as their major subjects. In South Africa these fields are regarded as

scarce skills. Holzberger et al. (2020) states that due to the fact that these skills are scarce, government must find strategic action to motivate students to study and be competent towards these skills. Therefore, this funding opportunity by NSFAS aims at ensuring this strategic action, by giving a funding that is little better than the normal NSFAS funding, so to motivate the students to study towards the scarce skills of the state.

System upgrade and easy access

Over the years there has been a great cry for a poor system used by NSFAS to interact with its clients, in particular, the students. According to J. H. De Villiers (2022), NSFAS systems should be more efficient and effective for student needs, to establish a good harmony of interaction that is transparent and accountable to students. Maphumulo (2021) indicates that most of the NSFAS systems have been upgraded since 1999 after its establishment, even though there are still few challenges at some point. These include the introduction of student enabler pages, online application system, etc. Such upgrade also assists with ensuring openness and transparency (Maphumulo, 2021). According to this scholar, when the NSFAS systems upgrades, students can see their allowances online and see expected actions from them. These increases students trust and enhancing the effective interaction between students and NSFAS. The use of student enabler pages for student primary assist to maintain this interaction for funded and senior students. While online application makes it easy for the new students to apply and for NSFAS while they are at home and their respective towns, rather than traveling to institutions of higher learning just for applications. Again, such online application system also assists to reduce the administrative burden for both students and for university, hence most of the information will be linked, verified, and processed online. For example, with new online application system students don't have to upload most of their details, such as identity document copies for them and their parents, proof of income for the parents/guardians. Such information is being processed and verified online, for example their marks will be linked with Umalusi as the South African established institution that overseas the matric results. Their identity documents will be linked with the Department of Home Affairs, and the proof of income for parents/guardians will be linked directly with South Africa Revenue Service (SARS)

Development and employment opportunities

NSFAS has not only focused on financial assistance for students but has also extended its assistance for more opportunities. These opportunities include the partnership with Sector Education and Training Authority (SETA) to promote

development programs for unskilled youth from South Africa who possess tertiary qualifications. The main objective is to promote the development of skills for all sectors in South Africa, through learning opportunities and internship programs. NSFAS also offers direct employment to many citizens in South Africa, who work at the headquarters of the entity and to the institutions where they are providing services, for example, at universities and at colleges. The work primarily involves the administrative work of NSFAS and payment of funds. They maybe in the form of managerial that specifically deals with six administrative functions, namely, policy making, organising, financing, control, procedure, and staffing. They can also be in a form of subordinate staff which specifically deals functional work of NSFAS.

NSFAS CHALLENGES

The post-apartheid era in South Africa has resulted in a great deal of study and thought concerning the issues that academic institutions face in an ever-changing society. Changes in society include social, economic, political, and cultural changes, all of which have a direct influence on the overall functioning of the higher education sector. Without a doubt, the most serious issues facing the industry in the 21st century are funding and student access (HESA, 2014).

Student funding is a universal issue that requires considerable contributions from all governments and must be planned, executed, and managed properly and economically. Although there are considerable gaps in the South African literature on student funding in the higher education sector, service quality management is a critical component in the delivery of this mandate (Naidoo, 2018). According to Goyayi (2021), NSFAS is irreparable in its current state. Numerous studies and declarations (dated back to 2009) exist on the NSFAS's capacity to offer excellent services to its stakeholders. Dr. Nzimande, Minister of DHET, highlighted numerous areas where NSFAS continues to face issues during a session of the Parliament Monitoring Group (PMG) in 2019. However, these risks remain significant in 2022.

The crisis of NSFAS, according to Phakathi (2021), affects the efficient operation of the Higher Education sector. There are still challenges that are affecting the success of this policy at both the macro- and micro-levels. These challenges are discussed in the following. These challenges must be solved, as they tend to be ineffective for the policy and for the beneficiaries (Moosa, 2021).

Poor management

According to J. H. De Villiers (2022), NSFAS continues to struggle with a management team that is attentive to the demands of the stakeholders it serves. This demonstrates a lack of understanding of the sector and instils distrust among stakeholders in management's capacity to provide effective leadership in order to achieve the genuine mandate of the NSFAS policy.

Incompetent management and inadequate quality service have a detrimental effect on all NSFAS stakeholders. In this regard, PMG (2018) observed that NSFAS had failed the students owing to managerial and structural challenges, although all stakeholders agreed to work together to create strategies to improve the lives of impoverished students. Improper administration is at the heart of the NSFAS difficulties, as it lacks public trust (PMG, 2019). Quality governance refers to integrated systems, procedures, leadership and culture that are at the heart of providing safe, effective, connected, person-centred service that is also backed by continuous improvement (Peake, 2018). Given the above, it is obvious that the NSFAS has several management issues.

NSFAS is being reformed to provide better administration and monitoring of money granted to students (Nsfas, 2020). This clearly reflects the current leadership of NSFAS. Leadership that can develop strategies and manage operations to the fulfillment of service quality excellence is essential to any organization's success (Matyana & Mthethwa, 2022b; Thusi et al., 2023a). Inadequate leadership results in a failure to provide appropriate management of the NSFAS mandate as a national resource with an undeniably critical role in South Africa's future. There is significant discussion about whether the NSFAS system is effectively achieving its strategic objectives. The Parliamentary Monitoring Group expressed "severe concern" about the status of the NSFAS and its administration. They said that its management could not have failed to see the issues they presently faced and emphasized the need for consequence management (PMG, 2018:1).

Corruption and Maladministration

Despite increased financing and good intentions at the macro level, the difficulties persist because NSFAS policy remains an imperfectly conceived system. As a result, the current condition of NSFAS policy is uncertain. The administrator stated in the NSFAS 2019/20 annual report that no one predicted the degree of corruption and incompetence of the NSFAS administration, the prominence of maladministration, and the immense filth that had lodged itself in the system at the time of his appointment (NSFAS Annual Report, 2019/20:18).

The Auditor General of South Africa (AGSA) issued a good review of NSFAS for the 2018 fiscal year-end. The Internal Auditors issued a NOCLAR (Noncompliance to Laws and Regulations) to NSFAS in July 2018, citing material noncompliance with Section 51 of the Public Finance Management Act (PFMA), as there were inadequate controls around the disbursement process, signaling critical governance lapses. There was a general lack of maturity and culture in risk management and governance, resulting in a general lack of monitoring, the predominance of key person dependencies, and widespread disobedience to rules and procedures. Furthermore, the policy environment had deteriorated. Policies and processes were absent or out of date, and no assignments of power directed decision-making (J. H. De Villiers, 2022). These kinds of action have of course raised concerns about the credibility of NSFAS as an organ of state, and further gave corruption indications to the public. Therefore, NSFAS must take strategic measures to ensure that they are solved. This is important hence non-compliance to relevant statutory of the public sector delays service delivery to the people (Matyana& Mthethwa, 2022b; Thusi et al., 2023b).

According to Nsfas (2020) in terms of finance, inadequate systems that are not fit for purpose and have ill-defined processes remain among the key strategic risks that impact daily operations on NSFAS, resulting in transactions that are processed and reported in the accounting system and, ultimately, in the annual financial statements. To ensure that payments are sent to relevant students, a reconciliation accounting capability has been developed, but it must be suitably capacitated. This is also influenced by improper systems that are not suited for the purpose and have poorly defined procedures. To guarantee that what is authorized for payment is accurate and for the intended students, quality assurance of data accuracy and validity in processes must be reinforced.

Excessive bank fees and difficulties in accessing funds

One of the greatest challenges facing the NSFAS beneficiaries, particularly, the students, is the excessive bank fees and difficulties to easily access the funds on time. Maphumulo (2021) observes that even through the NSFAS have done very well over the years to decentralise the paying of funds to students, however, there are still challenges of lowering bank charges when paying students. Students usually pay more bank charges than normal banks. In 2023, the introduction of a new payment system to students popularly known as 'ezaga' has been criticised by many students due to its bank charges to students. This system also delays the payment of funds to some student, with very little explanation of why such delays have occurred. This system has actually affected many universities in South Africa, where most of the students have just engaged in physical strikes to demand the reduction of bank charges and the payment of

their monthly allowances on time.

Failure of students to finish on record time

Yende (2021) have also raised concerns about the students who fail to complete their degrees or qualifications in record time. According to Yende, such students usually need more NSFAS funding from the government so that they can finalise their study. For example, a student who is doing a three-year degree can extend his/her financial need period to five years. According to various scholars such as M Maheshwari and Shaukat (2019), Martinez et al. (2020), and Njeri (2022) stated that such delays could be caused by various factors such as poor student performance, stress, limited assistance, and work materials. No matter the kind of limitation, it must be combated, hence it reduces the university output. Universities must try by all means to exploit student performance and provide strategic solutions where possible (Njeri, 2022; Polyzou & Karypis, 2019).

NSFAS BEFORE THE FREE EDUCATION MOVEMENT AND THE CURRENT STATE

It is also important to zoom in on the transition of NSFAS before free education and the current state. Free education was formally introduced in 2018, following the national student strike in most universities such as the University of Johannesburg, University of Wits, University of Western Cape etc. The students were complaining about paying back the NSFAS awarded amounts in later years and also about paying directly for their tuition fees (Carpenter & Roos, 2020; Mokwena & Setshego, 2021). Walker et al. (2022) have observed that the main purpose of government to promote or pass free education was to ensure that education is easily accessible to citizens of South Africa. As a result of introduction of free education in the South African higher institutions at universities scholars such as Yende (2021), Dlabatshana (2022), Gurgand et al. (2023) have indicated some of the transitional actions that NSFAS have achieved or embarked on, they are discussed below:

- Firstly, the NSFAS has transitioned from a loan scheme to a bursary scheme. In other words, all students who were funded before free education were/expected to pay back the funds that were awarded to them during the study years. However, students who have been funded after free education are not expected to pay back the awarded funds.
- Secondly, the payment of fund to student is now easier and accommodating to students. Previously funds were paid on NSFAS cards known as 'edu loan cards', especially travel and food allowances, but now the funds are being paid directly to students' personal accounts.

- Third, the application process has been made easier than before. Students can apply online while they are still doing matric. The applications are no longer done in person. Students can apply between the period of September to November, and period is usually extended to accommodate the late applicants or applications.
- Fourth, NSFAS has also lifted the thresholds, to ensure that most of the citizens or students do have access to this bursary scheme. Students coming from households with an annual income of R350 000 or less receive full-cost funding while students from households with an annual income of between R350 000 to R600 000 receive partial funding (Econ, 20202). According to the NSFAS strategic plan (2020-2025), these thresholds are much better than the previous minimum threshold, which was the R122 000 annual income.
- Lastly, it is also evident that the number of students currently funded by NSFAS is much higher in the free education era. In 2020, NSFAS funded around 700 000 students, of which this is a greater jump from the previous years. It is very important for the South African government and NSFAS to maintain this number; hence the support of these students ensures better higher education for many households with disadvantages in South Africa (Tagliabue, 2022).

RECOMMENDATIONS

- The government must have a framework in place to examine and monitor the long-term viability of the scheme.
- The government must have internal measures in place to deal with money leakage caused by corruption within the system.
- To ensure the scheme's long-term viability, NSFAS must strengthen its stakeholder/partnership.
- The present cap for NSFAS eligibility is R350 000 or less combined family income; the government should evaluate the feasibility of this clause to guarantee fair access to higher education for all prospective students.
- The National Student Financial Aid Scheme (NSFAS), in collaboration with public universities, should devise effective measures to address the issue of students who experience delays in completing their academic programmes.

CONCLUSION

There is an undeniable consensus that NSFAS plays a significant role in facilitating financial assistance to students of economically disadvantaged backgrounds. This assistance is provided in a way that is both sustainable and conducive to fostering accessibility and achievement in higher education and vocational training. The overarching objective of these efforts is to contribute to South Africa's national development goals and the advancement of its human resources. Over the course of several years, a significant number of students have had positive outcomes as a result of their participation in the National Student Financial Aid Scheme (NSFAS). These individuals have become economically engaged and are making valuable contributions to the overall progress and advancement of the nation in several domains. The National Student Financial Aid Scheme (NSFAS) encounters several issues that pose a potential threat to the long-term sustainability of the initiative. It is imperative that the government devise strategies aimed at guaranteeing the long-term viability of the scheme, given its significant contribution to facilitating educational opportunities for students from socio economically disadvantaged households.

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