

**THE EFFECTIVENESS OF NATIONAL STUDENT FINANCIAL AID SCHEME
TOWARDS STUDENT SKILLS DEVELOPMENT AT THE UNIVERSITY OF
LIMPOPO, SOUTH AFRICA**

by

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DEDICATION

This mini-dissertation is dedicated to the following people:

- My parents, Mrs M.C Mokgotho and Mr M.M Mokgotho, thank you for everything- I love you'll every day, every second and every minute.
- My late aunt, P.R Phooko, with this mini-dissertation I have made you proud.
- My brothers, Junior Mokgotho and Kgothatso Phooko, thank you for all your support and encouragements.
- My grandfather, Josheph Phooko, thank you for loving me.
- My-self Manoko Mokgotho, for my sleepless nights, believing in my-self, praying for it, crying for it, compromising for it, couldn't live without it and lastly celebrating it "It wasn't over until I won and with this, I have won" (*Les Brown, It's not over until I win: How to Become the Person You Always Wanted to Be No Matter What the Obstacle*).

DECLARATION

I, MG MOKGOTHO, declare that the mini-dissertation entitled "*The effectiveness of National Student Financial Aid Scheme towards students skills development at the University of Limpopo*" hereby submitted to the University of Limpopo for the degree of Masters of Development Planning and Management has not previously been submitted by me for a degree at this or any other university; that it is my work in design and in execution, and that all material contained herein has been duly acknowledged.

MOKGOTHO, M.G. (Ms)

Date

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- My late aunt, P.R Phooko, for protecting me and believing that I can go beyond anything I have ever done if I believe in myself *“In the name of the Father, and of the Son and of the Holy-Spirit Amen”*.
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- My little sister, Molemo Letsoko, thank you for your courage *“If we fail, we try again and again and again as long as we have breath in our lungs, it’s not over until we win (Les Brown)”*.

LIST OF ACRONYMS

HEIs	Higher Education Institutions
NSFAS	Student Financial Aid Scheme
DHET	Department of Higher Education and Training
NRF	National Research Foundation
TVETs	Technical Vocational Education and Training colleges
NDP	National Development Plan
UL	University of Limpopo
TEFSA	Tertiary Education Fund of South Africa
UNESCO	United Nations Educational Scientific and Cultural Organisation
GPE	Global Partnership for Education
MDGs	Millennium Development Goals
SDGs	Sustainable Development Goals
COVID-19	Corona Virus
SARS	South African Revenue Service
CHE	Council on Higher Education
SDA	South African Skills Development Act
NSF	National Skills Fund
NSDS	National Skills Development Strategy
SIFA	Skills Initiative for Africa
AUC	African Union Commission
AUDA-NEPAD	African Union Development Agency
ASPYEE	Africa Skills Portal for youth Employment and Entrepreneurship
BRICS	Brazil, Russia, India, China and South Africa
MGNREGA	Mahatma Gandhi National Rural Employment Guaranteed Act
EPWP	Expanded Public Workers Programme
NYDA	National Youth Development Agency
TREC	Turfloop Research Ethics Committee
PPEs	Personal Protective Equipments
NRF	National Research Foundation

ABSTRACT

The National Student Financial Aid Scheme (NSFAS) was introduced in South Africa in 1999. Despite two decades of implementation—and some notable successes—the NSFAS has been critiqued for its overall “effectiveness” (McKay, Naidoo & Simpson 2018:25-27). This study investigated the effectiveness of NSFAS from the perspective of skills development among students at the University of Limpopo (UL). The study used a qualitative research design which purposively selected participants using a semi-structured interview instrument. The purposive sampling included nine NSFAS beneficiaries from the Faculties of Management and Law and Science and Agriculture and six NSFAS administrators working at UL. The study applied thematic analysis to analyse the collected data. The analysis enabled insights into the effectiveness of NSFAS on skills development among a limited sample at UL to be presented. The findings suggest that NSFAS funding contributes towards soft-skills development of student beneficiaries. There was less evidence that NSFAS funding contributed to hard-skills development. The study recommends that UL could introduce a number of measures to reinforce the soft-skills development that NSFAS catalysed such as internal mentorship schemes for students and/or engaged collaborations with non-academic partners to reinforce the soft-skills components of students learning experience. Due to the localised nature and small size it is suggested that further research is warranted into the impact of NSFAS on students soft-skills development at a broader scale. During the research process, the ethical rules and regulations dictated by the Turfloop Research and Ethics Committee (TREC) were complied with and the suggested protocols of the experiences of educational researchers in the use of case study design during the COVID-19 pandemic were also observed and adhered to.

Key concepts: Skills development; Higher education; Higher education institutions; National Financial Aid Scheme.

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CHAPTER ONE

INTRODUCTION AND BACKGROUND OF THE STUDY

1.1 INTRODUCTION

Evidence from many countries indicated that the growth of human capital at Higher Education Institutions (HEIs) contributed to national development (Oyinlola & Adedeji, 2019:37). However, equitable access to higher education is not always guaranteed in developing countries due to economic constraints (Gemmell & Harrison 2017:66-80). These constraints meant that significant segments of the population often cannot afford university fees associated with higher education. In order to facilitate increased access to higher education, different countries have adopted varying—yet similar—strategies. These strategies included free, subsidised and tuition based access to higher education (Ilie & Pauline 2016:13-17).

In South Africa, both tuition and subsidised based strategies were utilised to facilitate access to higher education (Badenhorst 2019:33). Notwithstanding these different strategies, the high levels of poverty experienced by learners at HEIs in South Africa prompted the establishment of the National Student Financial Scheme (NSFAS) in 1999. The NSFAS is a loan and bursary mechanism operationalised under Act 56 of 1999 in cooperation with the Skills Development Act 97 of 1998, which is sponsored by the Department of Higher Education and Training (DHET). The NSFAS offers student loans at low interest rates with up to 40% of the value of the loan being convertible to a scholarship should the students progress with all their academic modules registered in the year funding was obtained.

According to Matshediso (2020:16), NSFAS aims to provide a holistic financing scheme for student's that included tuition fees as well as allowances for books, stationary, laptops, tablets, food vouchers and accommodation costs. The NSFAS uses multiple delivery systems to make funds available such as the Sbus system that uses the student's cell phone as a means to generate exchangeable vouchers and the National Research Foundation (NRF) scheme for postgraduate honours and masters students (Callaghan 2018:17)

Bhorat and Phillay (2017:16) found that the number of student beneficiaries of the NSFAS funding has increased steadily overtime, tripling from 70,000 students in 2000

to 191,000 by 2012 which—at that time—accounted for 20% of the total university enrolment. By 2017, the funding rose exponentially with R10.3 billion being allocated to university students and R2.1 billion to students at Technical Vocational Education and Training colleges (TVETs). The R10.3 billion allocated to university students included R8 billion in loans that were converted into bursaries based on student performance and R2.3 billion in loans (NSFAS Report 2017:14). This funding supported 371,368 university students and 288,341 TVET students during the same period.

The expansion of the NSFAS simultaneously initiated additional financing mechanisms to deliver assistance to students including learnerships, workplace-based learning and skills development (Nage & Sixholo 2019:30). According to Nage and Sixholo (2019:8), the NSFAS skills development strategy is designed to facilitate career growth, career progression and the promotion of sustainable employment succession of graduates.

1.2 PROBLEM STATEMENT

Since 1999, NSFAS has provided resources for South African youth to acquire skills that can both contribute to national priority areas and empower the beneficiaries. Despite the ambition of the NSFAS to empower marginalised students there are critiques. For example, McKay, Naidoo and Simpson (2018:25-27) describe challenges with the NSFAS reported by students to be insufficient communication between NSFAS administrators and student beneficiaries; flaws in the design of the scheme and inadequate levels of financing received by students. Manuel (2019:77) also argues that there is a lack of transparency between NSFAS administrators and beneficiaries which undermines the levels of trust students have in the operationalisation of the scheme.

One of the most significant challenges with the NSFAS reported by students are “financial delays [in payments which] makes it near impossible for many NSFAS beneficiaries to fully engage in their studies” (Manuel 2019:78). Furthermore, whilst peer reviewed literature relating to the effectiveness of NSFAS skills development strategy is scarce, but there is evidence that the impact of the strategy could be improved (Petersen, Kruss, McGrath & Gastrow 2016:411).

Further to the relative absence of research into the effectiveness of the NSFAS skills development strategy in South Africa, the National Development Plan 2030 (NDP) underscores the importance of producing skilled graduates as a mechanism to promote growth, reduce unemployment and empower South African youth (Balwanz & Ngcwangu 2016:32). The emphasis on developing skilled graduates both within South Africa and across the continent is also reiterated by international organisations (African Development Bank 2020:5-7; World Economic Forum 2017:34).

Despite the efforts which had been made by NSFAS to provide resources for skills development, there has not been recent research to investigate the effectiveness of the skills development strategy from the perspectives of student beneficiaries at the University of Limpopo (UL). Therefore, this study will contribute to filling the knowledge gap using an exploratory approach that aimed to provide insights into the effectiveness of NSFAS funding to facilitate skills development at UL.

1.3 MOTIVATION OF THE STUDY

The NSFAS strategic plans have been designed to boost funds available for students in South Africa. There have been multiple reports and peer reviewed papers that have reflected on the effectiveness of funding from different perspectives—including skills development. However, at UL, there has been limited research into the impact of NSFAS funding on student skills development. This study is motivated by the existence of a knowledge gap about the effectiveness of NSFAS on student skills development and aims to fill this gap in an exploratory manner.

1.4 AIM AND OBJECTIVES OF THE STUDY

This section describes the aim and objectives of the study.

1.4.1 Aim

The study aims to investigate the effectiveness of National Student Financial Aid Scheme (NSFAS) towards student's skills development at the University of Limpopo.

1.4.2 Objectives of the study

In order to achieve the aim of the study, the following objectives had been initiated:

- To investigate the utilisation of NSFAS allocations by student beneficiaries for skills development;

- To explore the perceptions of student beneficiaries and the NSFAS administrators about how the utilisation of the NSFAS funding has affected student skills development opportunities, and
- To recommend strategies to deal with any issues that may arise from the study.

1.5 RESEARCH QUESTIONS

The following research questions were investigated in order to achieve the objectives of this study:

- How do beneficiaries manage their NSFAS allocations for skill development?
- How do students and the NSFAS administrators perceive the way in which NSFAS funding has affected student skills development opportunities?
- How best can the issues raised by participants be transformed into strategies to improve skills development at UL?

1.6 SIGNIFICANCE OF THE STUDY

The study will contribute to the existing knowledge about the effectiveness of NSFAS funding as a mechanism to facilitate skills development among students at a historically disadvantaged HEI. The study is also expected to inform the DHET, NSFAS, government and UL about the utilisation of funds by beneficiaries and the impact this has on skills development at a rural university.

1.7 DEFINITION OF CONCEPTS

The key concepts that were applied in the study had been described below.

1.7.1 Skills development

Skills development is considered to be the ability to improve an individual so as to perform and advance their state of living through academic excellence creating a pathway for their career development and fostering sustainable employment progression. Skills development means having the capacity to increase educational

productivity to develop students understanding in learning and training programmes (Carton 2019:33).

1.7.2 Higher education

Higher education is classified with various form of post-school formal education undertaken at any institution of higher learning that typically culminates with the awarding of a degree, certificate or diploma (Manuel 2019:3).

1.7.3 Higher Education Institutions

HEIs are institutions whose primary mandate is to educate adult learners. In South Africa, HEIs are both universities and (TVET) offering and delivering higher education. HEIs train qualified specialists, scientists and pedagogical personnel for various branches of the economy, science and culture (Nguyen, Melewar & Hemsley-Brown 2019:23-25).

1.7.4 The National Student Financial Aid Scheme

NSFAS is a financial assistance scheme providing loans or bursaries to eligible students at public HEIs. The scheme was initiated in terms of the National Student Financial Aid Scheme Act 56 of 1999 replacing the Tertiary Education Fund of South Africa (TEFSA). The NSFAS bursaries or loans cover costs associated with higher education including tuition fees, food, accommodation, books and travel allowances (Manuel 2019:72).

1.8 CONCLUSION

This chapter has provided an introduction to the study; a brief historical background. It also provided the problem statement which emphasizes that the need for an investigation towards the effectiveness of skills development strategy from the perspectives of students at UL. The study also outlined research questions, significance and definition of key concepts.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

A literature review is a summary of information relating to a particular study (Snyder 2019:2). Typically, the sources for a literature review are peer reviewed documents and—on occasion—literature, or information, sourced from reputable websites or other media. A literature review describes theoretical perspectives, or frameworks, through which previous research has investigated a topic. A literature review thus describes what other authors have researched in similar fields of study, although not necessarily applying similar ideologies and perceptions.

This chapter is based on literature that evaluated the effectiveness of NSFAS towards students skills development. In this chapter, literature associated with effectiveness of NSFAS scheme will be presented. The chapter will also discuss the developmental context of bursary schemes, higher education system in South Africa, the rationale of NSFAS and other conceptual frameworks.

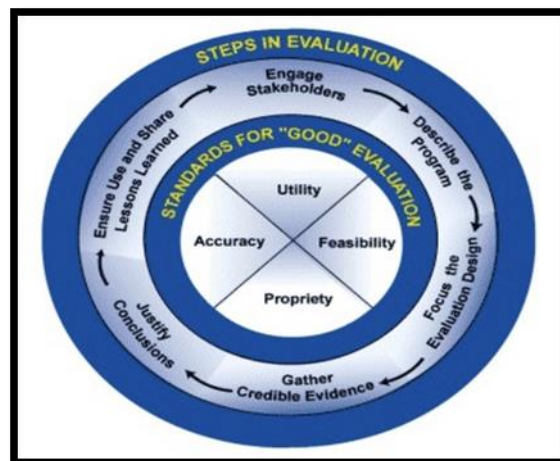
2.2 THEORETICAL FRAMEWORK

The approach adopted in this study is evaluation theory. Sakala (2018:10) argues that evaluation theory aims to provide explanations of how planned interventions contribute to predetermined outputs and/or outcomes. In relation to programme planning and implementation, Guyadeen and Seasons (2018:98) argue that the primary benefit of evaluation theory relates to both improving implementation processes and establishing the trustworthiness of the intervention. They also argue that this enables decision makers to critically reflect on the relevance of the intervention outputs and/or outcomes.

Thus, evaluation theory focuses on determining how successful an intervention has been during different phases of an intervention project or activity which simultaneously facilitates opportunities for critical reflection, learning and improvement during the process (Guyadeen & Seasons 2018:100). The structured design of evaluation theory enables opportunities for generating and synthesizing information about the effectiveness, efficiency and sustainability of an intervention, as well as the degree of fit between both the intended and unintended outputs and/or outcomes. As such,

evolution theory represents a conceptual analytical model, not a specific method or technique.

Evaluation theory focuses on feasible practices that evaluators can utilise to construct knowledge about the value of social programs and is mostly applied to social science research. Reiter (2017:10) explains that evaluation theory is the systematic acquisition and assessment of information which is used as feedback within the context of action-oriented social research. In this research, evaluation theory was applied to assess the effectiveness of the NSFAS towards student’s skills development at UL. Evaluation theory was applied to interrogate diverse stakeholder perspectives including —the student beneficiaries and the NSFAS administrators. Figure, 2.1, indicates the steps which were applied to evaluate the NSFAS scheme at UL.



<http://ctb.ku.edu/en/table-of-contents/evaluate/evaluation/framework-for-evaluation/main>

Figure 1.1 Evaluation steps applied in the study

Typically evaluation theory includes, six components which represent the basis for future decisions about the effectiveness of the object of the enquiry. The steps that were applied in this research include:

1. Engaging stakeholders;
2. Describing the programme;
3. Focus the evaluation design “research methodology”;
4. Gather credible evidence “data collection”;
5. Justify conclusions and ensure use, and
6. Shared lessons.

These steps have been applied in multiple evaluations and a recent review argues that—when implemented in an ethical manner—holistically contribute to a robust evaluation methodology reflecting industry standards that include “utility, feasibility, propriety and accuracy” (Wickens 2021:411).

2.3 THE DEVELOPMENTAL CONTEXT OF BURSARY SCHEME IN SUB-SAHARAN AFRICA

Darvas, Gao, Shen and Bawany (2017:15) argue that the increasing demand and limited supply of education at HEIs in the sub-Saharan Africa region affect marginalised and disadvantaged youth. The increasing demand and limited supply of higher education opportunities has prompted critical reflection by multiple stakeholders such as the United Nations Educational Scientific and Cultural Organisation (UNESCO), and the Global Partnership for Education (GPE) in the context of the Millennium Development Goals (MDGs), Sustainable Development Goals (SDGs). This combination prompted the development and ratification of the Skills Balancing Act in sub-Saharan Africa. (Darvas et al 2017:16) state in 2017, the Task Force on Higher Education and Society, convened by UNESCO and the World Bank, laid out new realities such as the public interest, the systematic agenda as well as the pros and cons higher education was experiencing in a seminal report.

2.3.1 United Nations Educational Scientific and Cultural Organisation

UNESCO is an organisation that was introduced in 1945 by the United Nations, with the goals of ensuring lasting stability and peace within the context of humanity, culture and education through unification among member countries (Akther 2020:110). UNESCO is one of the UN organisation with policies that covers all aspects of education through increasing equity and access; ensuring that education contributes to the development of knowledge and skills in areas such as sustainable development, communicable and non-communicable disease, human rights and gender equality. UNESCO works with different institutions, governments and a variety of stakeholders to make the education system more effective through policy change. It is an influential body which gives advice in higher education and global development agendas (Akther 2020:115).

2.3.2 Millennium Development Goals

In 2000, the Millennium Development Goals (MDGs) were initiated and 189 countries came together and signed a holistic millennium declaration in the United States to reach eight goals by the year 2015 (Omisore 2018:139). For 15 years, the MDGs were influential in global development themes such as reducing poverty—as well as improving access to water and sanitation.

The MDGs include:

1. Eradicate extreme poverty and hunger
2. Achieve universal primary education
3. Promote gender equality and empower women
4. Reduce child mortality
5. Improve maternal health
6. Combating HIV/AIDs, Malaria and other diseases
7. Ensuring environmental stability
8. Develop a global partnership for development

The UN Agenda of transforming the world was developed, stimulating the MDGs to become modified and new goals were brought forward which were known as the Sustainable Development Goals (SDGs) (Siakwah, Musavengane & Leonard 2020:363).

2.3.3 The Sustainable Development Goals

The SDGs were initiated at the United States Conference on Sustainable Development in 2012 in Rio (Thérien & Pouliot 2020:616). The SDGs goals objectives is to produce a set of universal goals that meet the environmental, political and economic challenges facing the world (Cuenca-Gracia, Sanchez & Navarro-Pabsdorf 2019:55). The SDGs continued in this vein, but emphasised the importance of including a sustainable component to the existing design of the MDGs.

The Brundtland Report of 1987 also played a role in emphasizing sustainable development to be considered in three dimensions being economic, social and environmental (Thérien & Pouliot 2020:619). In this regard, sustainability will be

viewed as an integration where skills development involves human activities that adds value to the economy of the country. Sustainable development is a sum of achieving seventeen independent goals including measured indicators such as promoting quality education SDG 4— through uplifting skills development on the society. The SDGs are committed to tackle the challenges facing the world today in a sustainable manner and reaffirm the international commitment to end poverty (D'Alessandro & Zulu 2017:15).

2.3.4 Global Partnership for Education

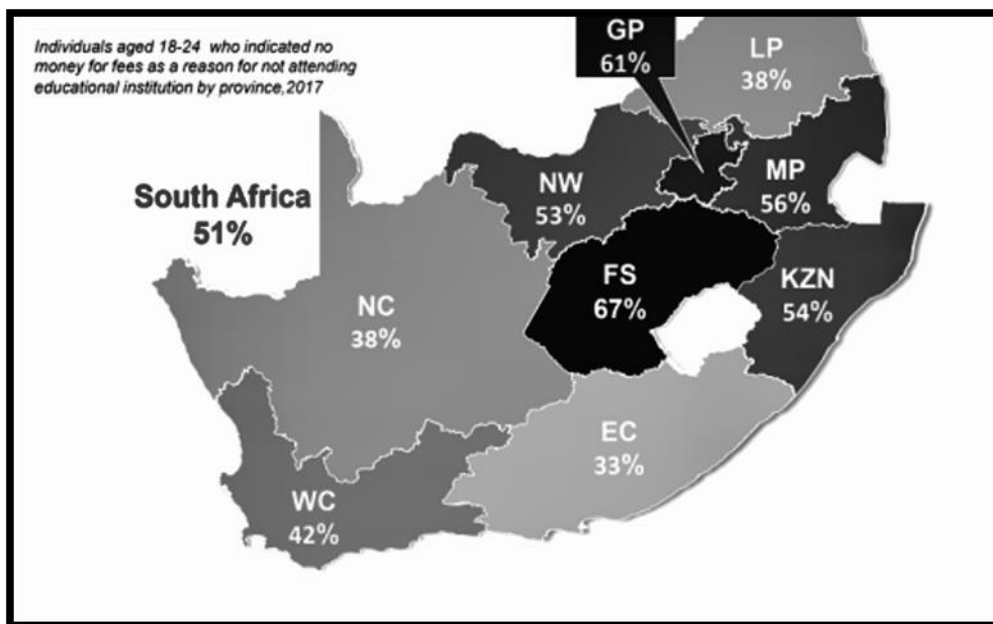
The Global Partnership for Education (GPE), is a multi-stakeholder partnership and funding platform that aims to increase access to education in developing countries as a contribution towards improving the level of literacy of school-going children (Nhamo 2017:231). The partnership was initiated in 2002 by bringing together sixty developing countries, governments, international donors, civil society, teacher's organisations, the private sector and foundations. The key objective of the GPE is to support governments to develop a good quality education plans and encourage donors and sponsors to align their support with these plans. The partnership also focuses on skills development through initiating skills workshops to empower the youth (Nhamo 2017:232).

The GPE operational model also works to advance gender equality in education using multiple strategies including robust planning, mutual accountability, inclusive policy dialogue, effective financing and implementation of sector plans and priorities. The GPE has also developed new strategic plans targeted from the year 2016-2020, which are designed to contribute towards SDG 4—ensuring inclusive and quality education through lifelong learning opportunities for all (Albright & Bundy 2018:442). The GPE supports, and prioritises education for the disadvantaged society including circumstances of conflict and fragility as well as striving to enabling member countries to develop their own national education plans.

2.4 HIGHER EDUCATION IN SOUTH AFRICA

According to Dalu (2014:4) the South African education system is driven by the Minister of Education who works in cooperation with DHET, the Council on Higher Education and other aspects in sphere of government. The Minister of Higher, Education and Training in South Africa introduced bursary schemes as means of

granting students the opportunity to basic education. Mthethwa (2021:1) indicates that South Africa needs to consider a funding model perspective in order to avoid annual student protests reflecting students financial exclusion and cost of university fees. The issue of financial exclusion and student debt is historical in South Africa and on-going. Across South Africa, money struggles are reflected through both staff and student protesting about the outcomes of weak higher education systems. This is evident that the system of higher education needs to be reviewed as devastating economic consequences of Corona virus (COVID-19) also contributes (COVID & Post-Acute Study Group 2020:5). The presence of political disagreements and biasness in the South African government impacts education as the agenda of free education for all still indicates collusion of ideologies. Figure 2.2 indicates the percentage of students that were unable to access HEIs because of financial barriers.



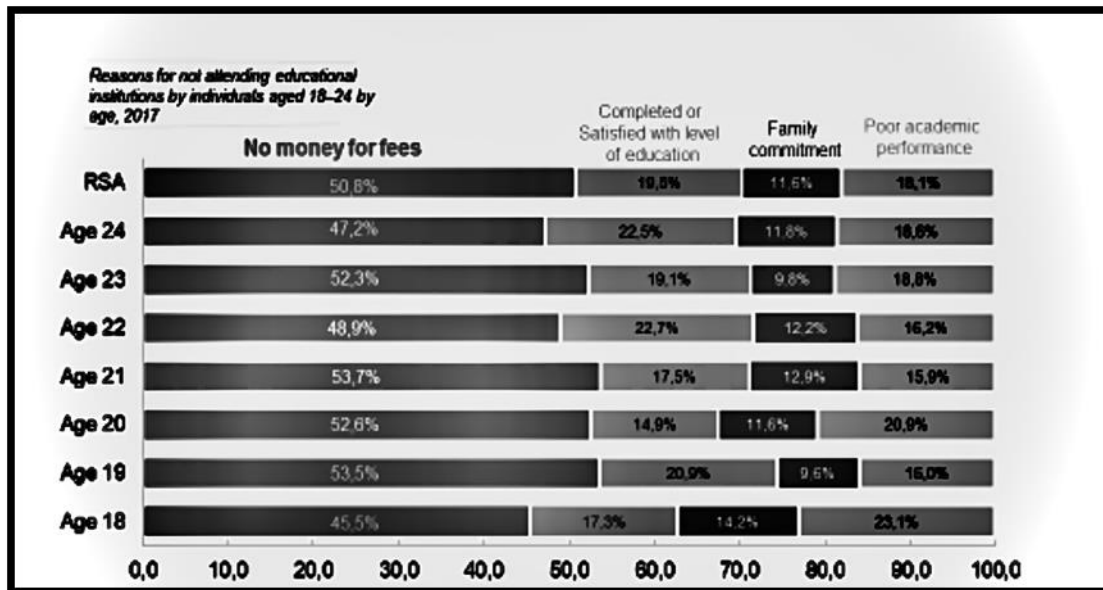
<https://www.southafricami.com/education-statistics.html>

Figure 2.1 Percentage of student unable to access HEIs

The statistic above indicated the percentage of youth in South African provinces from (18-24 years old) that demonstrated that lack of capital from their family households is the main reason they are not enrolled in HEIs (Statistics South Africa 2020:24).

Access to higher education in South Africa remains a challenge. The government is trying by all means to grant resources and opportunities to the society in order for themselves to be uplifted (Dube 2020:140). The spatial imbalances of the past affected

South Africa by creating a gap between the populations. Figure 2.3, indicates the reasons for not attending educational institutions by individuals aged 18-24 in 2017.



<https://www.southafricami.com/education-statistics.html>

Figure 3.1 Rational of students unable to access HEIs

According to Dube (2020:142) the government of South Africa should consider a cost-sharing model, income-contingent loans, and the removal of registration fees and impose a fee-free structure which would minimize university student debt. South Africa has twenty-six (26) universities and NSFAS bursary scheme is accredited in universities. It is NSFAS bursary scheme that accommodates everybody accredited through funding allocations to students. The government of South Africa is still largely the prime funder of universities. The South African higher education system has always had a fee-paying component which is a significant element of HEI's revenue. HEI's are also encouraged to generate third stream income through research, consulting and other entrepreneurial activities (Menon & Cedres 2019:246). The NSFAS funding framework developed for HEIs in South Africa has a number of important implications for promoting equity, fairness and recognition of institutional development. Below, Figure 2.4, indicates the total amount of funding allocated to HEIs during the period 2016/17.

Institution	Total amount allocated R'000
Cape Peninsula University of Technology	1 102 918
University of Cape Town	1 257 912
Central University of Technology, Free State	452 156
Durban University of Technology	923 764
University of Fort Hare	605 283
University of the Free State	1 127 625
University of Johannesburg	1 565 254
University of KwaZulu-Natal	1 762 734
University of Limpopo	730 901
University of Mpumalanga	870 532
Mangosuthu University of Technology	369 173
Nelson Mandela Metropolitan University	1 024 449
North West University	1 569 909
University of Pretoria	2 157 726
Rhodes University	411 829
Sefako Makgatho Health Science University	622 527
Sol Plaatje University, Northern Cape	498 094
University of South Africa	2 850 553
University of Stellenbosch	1 384 375
Tshwane University of Technology	1 602 319
University of Venda	523 047
Vaal University of Technology	698 260
Walter Sisulu University	923 832
University of Western Cape	852 538
University of Witwatersrand	1 404 135
University of Zululand	672 715
Total	27 964 560

http://ideaspartnership.org/userassets/country_Report_South_Africa_2019_FINAL_pdf

Figure 4.1 Funding allocations to public universities in South Africa, 2016/17

The NSFAS funding framework took place in the context of the recognition of hard budget constraints and was driven by the availability of public resources for higher education, rather than the cost of provision (Menon & Cedras 2019:248). Notwithstanding efforts by government to increase access to higher education, since 2015, South Africa had encountered pressure with increasing numbers of eligible student's requesting access to tertiary education, but are simultaneously unable pay tuition fees (Ayuk & Koma 2019:14). Despite the extensive funding problems that were encountered in South Africa, the state was trying to implement a combination of integrated and comprehensive funding (Naidoo & McKay 2018:160).

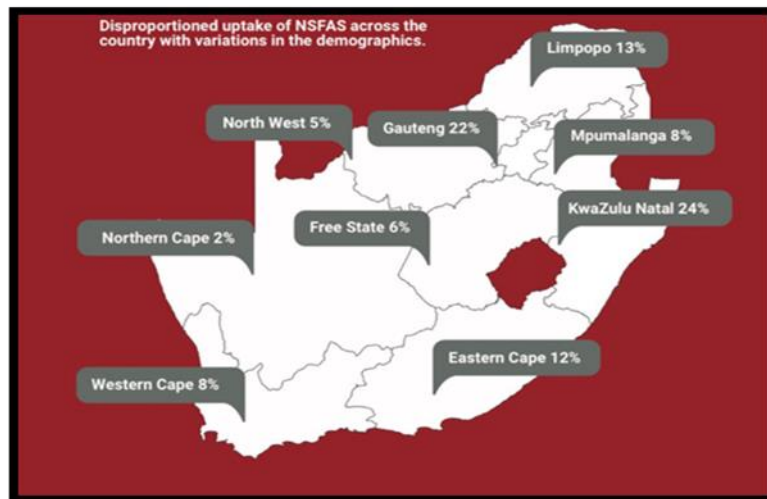
Education and skills development are considered to be drivers of personal, national and global development, therefore investing in both is essential as they have an impact on South Africa's economic development (Turek 2020:160).

2.5 THE RATIONALE OF THE NATIONAL STUDENT FINANCIAL AID SCHEME

The NSFAS (Act 56 of 1999) worked in partnership with the Tertiary Education Fund of South Africa (TEFSA) from 1993 to 2000. The scheme aims at increasing equitable and fair access to higher education by reducing some of the cost of tertiary education. NSFAS is available to all South African citizens whom are registered at a public South African HEI who are able to demonstrate the potential for academic success and financial need (NSFAS Annual Performance Report 2018/19:23).

According to the NSFAS Annual Performance Report (2018/19:23) TEFSA was the earliest non-governmental organisation of Section 21 of the Companies Act and ceased operations in July 2000. All current loans and debts of TEFSA were then conveyed to NSFAS. NSFAS is a financial aid scheme that is currently operating at accredited HEIs in South Africa. The core objective of the bursary scheme is to provide financial assistance to students from disadvantaged families with the opportunity of advancing their education (Matukane & Bronkhorst 2017:03).

The bursary scheme also commits to generating additional funds from fundraising initiatives to assure backing student beneficiaries at Vocational Education and Training (TVET colleges). The NSFAS scheme has managed to sign 369 770 student bursary contracts for both TVET colleges and HEIs in South African including R74 million student bursaries for students with disabilities and R629 million bursary repayments for the fiscal year 2018/19 (NSFAS Annual Performance Report 2018/19:30), Figure 2.5, indicates the uptake of NSFAS funding in South Africa.



[http://nationalgovernment.co.za/entity_annual/1897/2019-national-student-financial-aid-scheme \(nsfas\)-annual-report.pdf](http://nationalgovernment.co.za/entity_annual/1897/2019-national-student-financial-aid-scheme (nsfas)-annual-report.pdf)

Figure 5.1 Uptake of NSFAS funding in South Africa

According to the State of the Nation Address 2020 (2020:3) President of South Africa Cyril Ramaphosa indicated that 720 000 students have received funding for TVET colleges and HEIs in the year 2019. The National Development Plan (NDP) further outlines that the target for university enrolments must be 1.6 million by the year 2030 (Van Wyk & Stiglingh 2020:15). NSFAS bursary scheme provides opportunity for students to access higher education and learning in order to reduce poverty.

2.6 THE HISTORICAL BACKGROUND OF STUDENT FUNDING IN SOUTH AFRICA

South Africa is a democratic nation which gained freedom and new policies in 1994 (Van Wyk & Stiglingh 2020:19). Racial discrimination hindered various ethnic groups' access to HEIs and largely the white ethnic group were advantaged. The implementation of systematic changes in admission policies at universities also brought forward various financial aid support for academically performing and financially needy students (Mckeever 2017:199). NSFAS was one of the recognised educational financial support scheme that has been in operation since 1999 with its own terms and conditions but applied to every ethnic group as means of elevating those students that were disadvantaged or experiencing financial exclusion.

In South African universities, before admission is granted, an upfront payment is required before registration is completed. However, this practice excluded students

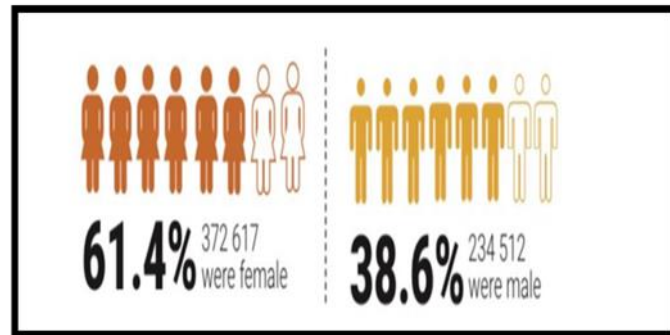
from underprivileged backgrounds whose families experienced a sufficient family income (Bliss & Smith 2017:10). The South African government initiated a scheme named TEFSA in the year 1995 and its operations were recognised in 2000. The scheme's main importance was to promote access to universities by funding both academically deserving and unprivileged students.

According to Uzomah (2018:1748) the NSFAS initiative also experiences challenges of university and student funding outlined in the policy development documents such as the National Commission on Higher Education. The funding mechanism in post-1994 was applicable to various South African universities and used different strategic operational methods. In terms of negotiated budgets, the TEFSA funding was also applicable to historically white universities and Technikons. HEI were expected to proffer their annual budgets which delineate expenditure such as academic administration, external service providers, conferences and research workshops and lastly billing and collection services. NSFAS is also experiencing allegations of corruption and fraud in the application process, with most accusations of corrupt behaviour happening at the institutional level (Musundire & Mumanyi 2020:14).

Repayments of student loans acts as a difficult task to handle in allowing the NSFAS to reinvest back into the university system so it can assist more students. The challenge arises when having to collect loan repayments from graduates and this factor also stimulated the South African Revenue Service (SARS) to be involved. The SARS play an important part of being the debt collector for university graduates in repayment of student loans. NSFAS declares that the sustainability of the scheme and willingness relays on graduates to pay their student loans in order for future generations to also benefit from the scheme (Musundire & Mumanyi 2020:108).

Soudien (2020:119) argues that the funding mechanism used in post-apartheid continued to distribute unequal allocations between various ethnic groups including whites, blacks, Indians and coloureds. These allocations were the main reason for minimal black population being represented in universities and being granted access. John, Barnett and Chapman (2018:15) explain that between 1995 and 2003 universities were minimally funded by the government to administer loans and bursaries. The South Africa legislative frameworks are put at the forefront in addressing the challenge of spatial differences caused by apartheid. NSFAS grants

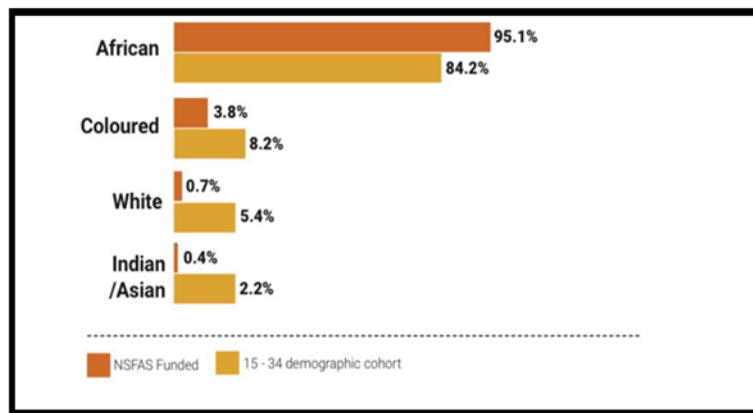
accredited students and in the year 2018, a total of 604 114 (61.4% female and 38.6% male) were granted the financial opportunity to be funded (National Student Financial Aid Scheme Annual Performance Report 2018/19:15; also see Figure 6.1 and 7.1).



[http://nationalgovernment.co.za/entity_annual/1897/2019-national-student-financial-aid-scheme \(nsfas\)-annual-report.pdf](http://nationalgovernment.co.za/entity_annual/1897/2019-national-student-financial-aid-scheme (nsfas)-annual-report.pdf)

Figure 6.1 Demographic of NSFAS funding in terms of gender year (2019)

Figure 6.1, indicated the overall percentage of male (38.6%) and female (61.4%) population in South Africa’s HEIs that were funded by the NSFAS scheme in the year 2019.



[http://nationalgovernment.co.za/entity_annual/1897/2019-national-student-financial-aid-scheme \(nsfas\)-annual-report.pdf](http://nationalgovernment.co.za/entity_annual/1897/2019-national-student-financial-aid-scheme (nsfas)-annual-report.pdf)

Figure 7.1 Demographic of NSFAS funding in terms of ethnic groups year (2019)

Figure 7.1, indicated the demographic of NSFAS funding based on the overall population of South Africa’s ethnic groups funded students in the year 2019. The African population rates at 95.1%, coloured 3.8%, Whites 0.7% and Indian 0.4%. This demographic reflects that majority of Africans are funded by the NSFAS scheme and minority which are least funded are Indians.

2.7 STUDENT AFFAIRS WITH NSFAS FUNDING IN SOUTH AFRICAN UNIVERSITIES

According to NSFAS, Council on Higher Education (CHE) and South African Qualifications Authority Annual Performance Plan (2020/21:15) states that NSFAS still experience technological challenges in terms of capital transfers as R12 billion was distributed to reach funded students at higher institutions of learning but the funds did not reach all the students. This challenge also involved engagements of NSFAS working with the bank sector directly to ensure that student funding must be deposited in beneficiary's accounts. Annually, NSFAS experiences new developments based on the number of applicants and funded beneficiary's expansion, which impacts the scheme to encounter different demands. This matter is also reflected through ongoing student protests at various HEIs in South Africa.

According to the NSFAS Annual Performance Report (2018/2019:05) states NSFAS has distributed R4.6 billion in financial aid to students but there have been controversies regarding this allocation as not all the money had gone to them. A number of complaints were brought forward from TVET colleges, as it reflected the allocation was not flowing efficiently to students. This issue influenced the scheme to find better ways of distributing allocations to students and the banking route was deemed the most appropriate mechanism. NSFAS voucher system was introduced in order to reduce schemers and misuse of funding as allocations are now transferred directly to student accounts. It was therefore the aim of NSFAS in 2021 funding allocations to dispatch funding through students bank accounts (NSFAS, CHE and South African Qualifications Authority Annual Performance Plan 2020/21:15).

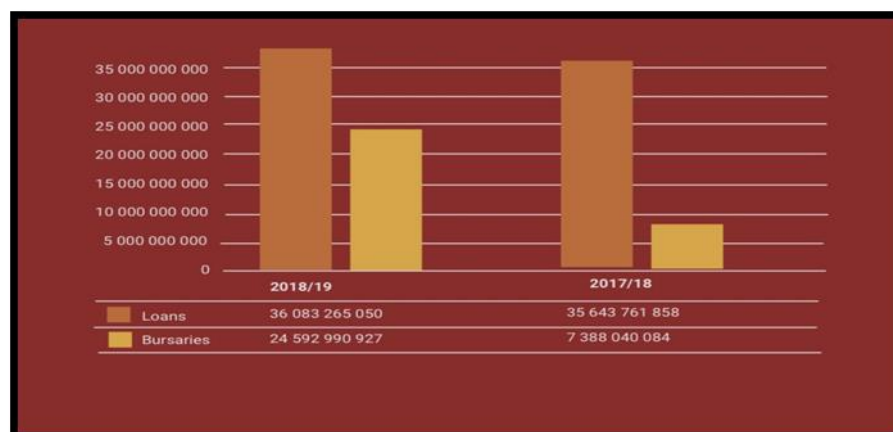
Funding for HEIs in South Africa has recently become topical and have impacted many students beneficiaries to become drop outs due to the fact of unavailability of funds to cover all students and others cannot even apply for student loans. This matter was reflected through the #FeesMustFall student movement in October 2015. This matter was caused by HEIs raising university fees at rates above the inflation rates of the country, as South Africa's inflation rate was 4.5 per cent in 2015, while HEIs encountered a rise in cash payments of 8.89 per cent between 2014 -2015 (Jacobs, Moolman & De Beer 2019:134). The NSFAS student funding system should enforce

strict measures on the repayments of loans as the system is a sustainable framework but lacking to render sustainable outcome.

Another student affair chronicle in relation to NSFAS funding can be reflected through the emergence of COVID-19 crises in the country as it has also affected the budget and targets of NSFAS. The scheme was in the process of enhancing its management structure to prioritise technical expertise before the outbreak of COVID-19.

This caused the scheme to work in partnership with other organizations such as Sector Education and Training Authority (SETA), as other means of financial support and providing funding to students that do not qualify for NSFAS support but are progressing academically (Machanick 2020:2). The COVID-19 pandemic has also caused NSFAS funding budgets to encounter amendments as HEIs have also been alerted to the fact that the scheme will not fund student beneficiaries enrolled in the programme of education and nursing in the year 2021.

According to the NSFAS Annual Performance Report (2018/2019:33) the total student funding has increased by 37.7% from R12.1 billion in the year 2017/18, to R16.7 billion in year 2018/19. It is also indicated that overall student funding has increased by 1.2% to R36.1 billion from R35.6 billion. Bursaries increased by 233% from R7.3 billion for the year ended 31 March 2018 to R24.6 billion for the year ended 31 March 2019 (NSFAS Annual Performance Report 2018/2019:33; also see Figure 8.1).



[http://nationalgovernment.co.za/entity_annual/1897/2019-national-student-financial-aid-scheme \(nsfas\)-annual-report.pdf](http://nationalgovernment.co.za/entity_annual/1897/2019-national-student-financial-aid-scheme (nsfas)-annual-report.pdf)

Figure 8.1 NSFAS Funding (2017-2019)

Figure 8.1 indicated the relationship between loans and bursaries that were distributed to student beneficiaries in the year 2017-19. The graph indicated that student loans still remain dominant over bursaries.

2.8 SKILLS DEVELOPMENT AT HIGHER EDUCATION INSTITUTIONS IN SOUTH AFRICA

HEIs in South Africa have found a way of capacitating students through skills development in order to add value in the production chain of the economy. The South African Skills Development Act (SDA) outlines the importance of investing in higher education and training as means of increasing South Africa's economic prosperity. The main objectives of SDA 62 of 2011 include:

- Investing in education and training;
- Providing access to learner-ships and bursaries that are recognised in the labour market and
- Providing financial assistance for skills development in partnership with the National Skills Fund (NSF).

HEIs have introduced community engagement programmes, research projects and also work integrated learning at HEIs in order to expose students to working environments prior to applying for employment. The rate of unemployment in South Africa keeps escalating and affecting the majority the youth (Ngcwangu 2019:2). The DHET identifies the challenge of youth unemployment which increased in the year 2020 stimulated by the COVID-19 pandemic. The South African government tries by all means to reduce the youth unemployment rate through initiating internship opportunities, students improving access to universities and TVET colleges (Langa, Ndelu, Edwin & Vilakazi 2017:108).

This will also be prominent to WIL or practicals being initiated by universities as a way of capacitating students in career management and building. The National Skills Development Strategy (NSDS) was also one of the policies which were introduced after apartheid in order to enhance and promote skills development in South Africa through a strategic framework of cooperation between the state, businesses, institutions of higher learning and the labour market (Dalu 2019: 163).

There is a need to prioritise in social concerns, i.e. poverty, inequality amongst the society and community development (Ngcwangu 2019:9). The democratic transition of South Africa influenced bureaucratic changes to the skills system and other related policies of the state. This transition leads to initiation of the SETAs, the NSF, and the national skills authority as platforms for stakeholder engagement on skills development.

The NSDS has also been brought upfront as a policy to enhance and promote skills development through a strategic framework of cooperation between stakeholders (Dalu 2019: 163). The government also tries to address the skills development crises South Africa experience by initiating the skills development legislation piece known as the Skills Development Act 97 of 1998 which describes its objective and role incorporating the National Skills Authority, Skills development institutes, financing skills development and learnerships (Plant & Padotan 2017:2).

In South Africa’s HEIs, students are encouraged to take part in practicals, projects and other programmes such as peer education, automotive industry, electrical engineering, student tutors as a way of promoting skills development and enhancing their abilities. At the University of Limpopo, skills development is reflected through student support service programme, whereby in the year 2019 the university achieved 60% of the target it had set for improving student support and development service (University of Limpopo Annual Report 2019:42; also see Figure 9.1).

The information for 2019 in this case is presented in the table below:

CATEGORY	AMOUNT
Merit awards (UL funds)	2,329,249.00
Postgraduate funding	13,305,322.82
Government & private funders	54,366,450.56
NFAS funding	977,500,212.00
TOTAL	1,047,501,234.38

http://www.ul.ac.za/application/downloads/university%20of%20Limpopo_annual%20Report_2019.pdf

Figure 9.1 Demographics of University of Limpopo skills development funding year 2019

Vincent and Chiwandire (2019:5) explain that NSF is responsible for the promotion of skills development at HEIs. This funds help in identification of gaps and complement resource shortages for higher institutions in line with the objectives and goals of the NSDS. The NSF brought to light monitoring and evaluation capacity and a system that will bring forth the required management, assurance and transparency regarding allocation of funds through contract or Service Level Agreement.

2.9 SKILLS DEVELOPMENT IN THE SUB-SAHARAN AFRICAN CONTEXT AND EMPLOYMENT

2.9.1 Skills Initiative for Africa

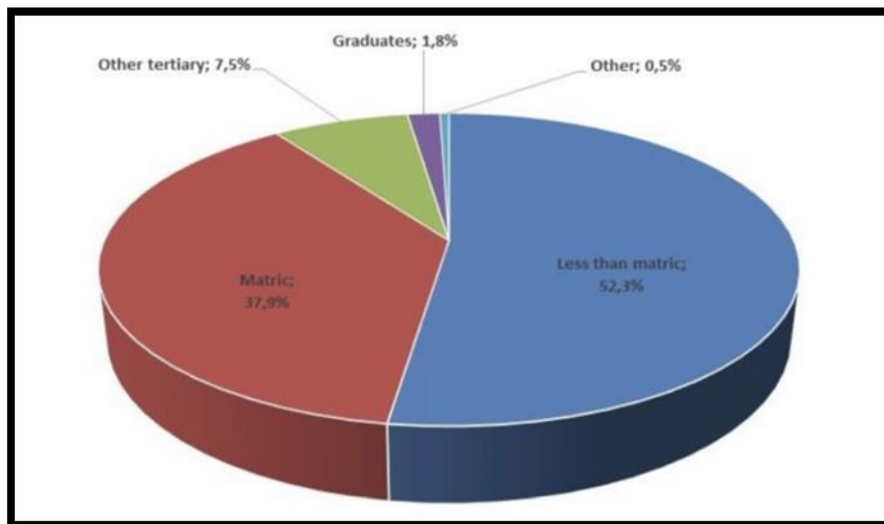
In the Sub-Saharan Africa, an organisation called Skills Initiative for Africa (SIFA) was developed in order to promote skills development and employment opportunities (Skills development initiative for Africa 2019:1). This initiative was started by the African Union Commission (AUC) and the African Union Development Agency (AUDA-NEPAD) which is mainly supported by the German Government to strengthen occupational prospects of young people in Africa. SIFA sponsors different skills development projects in African countries such as Cameroon, Ethiopia, Ghana, Kenya, Nigeria, South Africa, Togo and Tunisia (Skills development initiative for Africa 2019:2). SIFA aims to provide young people with innovative skills development programmes and engaging with private institutions through dialogues as ways of creating partnership to expand more on creating job opportunities. The organisation focuses on two sectors which provide financial facility and technical component.

The AUDA-NEPAD financial facility provides capital to innovative employment-orientated skills development projects directed by competitive application process (Skills Development Initiative for Africa 2019:2). This initiative has three funding windows which include:

- *Large skills development investment projects:* This skills development projects are therefore proposed by domestic training entities in partnership with private companies;
- *Skills development investment projects:* In this category, the skills development projects are therefore proposed by international private sector entities in partnership with domestic skills training entities, and-

- *Innovative skills promotion pilot projects*: This is the last category in the financial facility which brings forward skills development projects proposed by domestic training entities in collaboration with both public and private companies.

In the technical component sector skills development is enhanced by dialogue events for knowledge exchange through online platforms known as Africa Skills Portal for Youth Employment and Entrepreneurship (ASPYEE). SIFA also tries to address the challenge of youth unemployment as it poses a fundamental challenge for the whole of Africa. Abodohou and Su (2020:10) indicate that around 60 percent of unemployed youth are under the age of 25 and young women are affected. This factor also increases the percentage of inequality and poverty experienced in the Sub-Saharan Africa. The COVID-19 pandemic has also contributed to recent increases in unemployment of South Africa, Figure 10.1.



<http://www.statssa.gov.za/publications/P0211/P02114thQuater2020.pdf>

Figure 10.1 Demographic of South Africa's unemployment rate (2020)

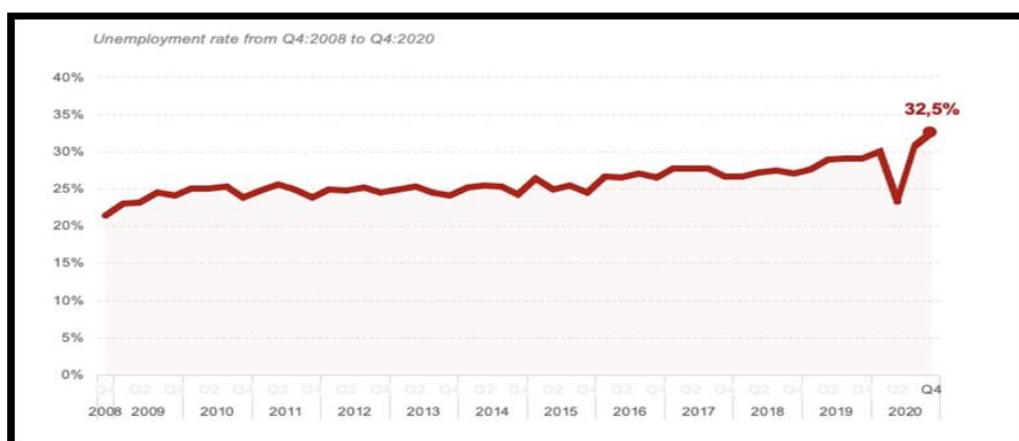
Figure 10.1, above indicates the breakdown of the unemployed by educational level : 52,3% had educational levels below matric, 37,9% with matric, 1,8% graduates and 7,5% had other tertiary qualifications as their highest level of education (Statssa 2020:10).

2.9.2 BRICS, youth and employment

BRICS is an organisation which was formed by the world's leading emerging markets and economies known as Brazil, Russia, India, China and South Africa. The main aim

of BRICS is to promote peace, security, development and cooperation. It also aims to elevate these countries' skills development and education through collaboration of various stakeholders putting prioritisation on reducing unemployment, financing tertiary institutions to promote skills development, promoting industrial revolution and sustainable development (Ozcalik 2021:80). BRICS countries bring forth the impact of industrial revolution as a way of equipping the society in increasing their abilities through digitalization which would reduce the skills gap encountered in these countries by empowering them through workshops to build and capacitate their personal development. Skills development requires that society move away from traditional ways of doing things. In the fifth BRICS Summit, South Africa brought forward an establishment of BRICS Youth Fund directed at encouraging support programmes to create jobs for young people.

The main objective of BRICS Youth Fund was to tackle youth unemployment and facilitate HEIs exchange between BRICS countries (Ulriksen 2018:12). BRICS countries experienced an increase in youth employment as followed by the 2008 to 2012 financial crisis. South Africa's youth unemployment rate also increased to 32.5% in the October to December quarter 2020 being stimulated by COVID-19. (Mthethwa 2020:5) states that 72 million people were unemployed up from 30.8% in the previous three months which impacts on the economic status of South Africa, Figure 11.1.

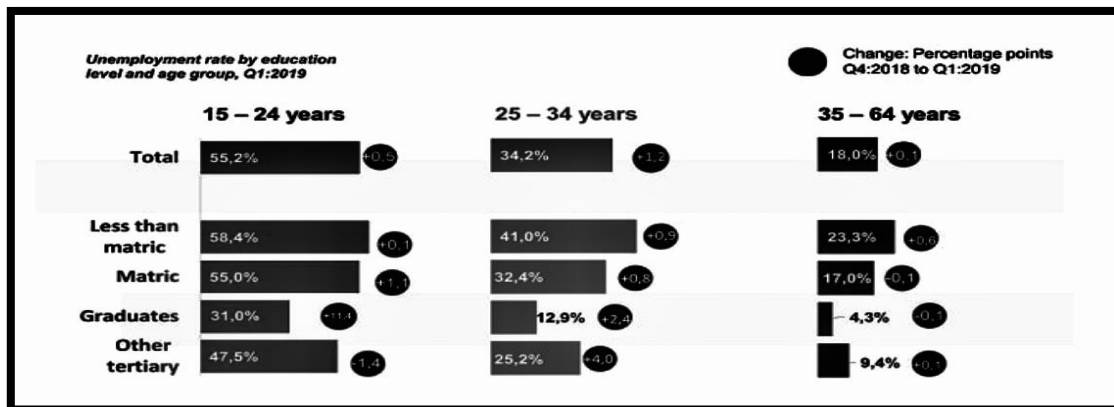


<https://www.statista.com/statistic/370516/unemployment-rate-in-south-africa/>

Figure 11.1 Unemployment rate in South Africa (2008-2020)

BRICS further notices and acknowledges the shortage of skills in the Sub-Saharan Africa which increases the rate of unemployment and therefore tries to address this

challenge through digital learning (Ulriksen 2018:11). This can be understood by BRICS countries moving away from traditional ways of doing things through manual procedures to more technological digitalised systems. This involves the introduction of E-learning programmes which uses technology to design, select and administer learning. BRICS countries have an adequate understanding of their current skills gap, and also suggests that appropriate policies for skills development can be developed, Figure 12.1.



<https://www.southafricami.com/education-statistics.html>

Figure 12.1 Unemployment rate by level of education

Figure 12.1, above presents the overall population of the unemployed in South Africa according to categories such as age, less than matric, those that have matric and graduates from 2019.

According to Mokoena (2018:10) in order for skills development and the rate of unemployment to be reduced, the introduction of youth-orientated social programmes must be initiated. These programmes would create opportunities for job creation and can be grouped into three categories. The categories include:

- Workfare, technical or professional training;
- Access to promote self-employment and;
- Entrepreneurship

In this regard, the rate of youth unemployment would be reduced. In India, the Indian Mahatma Gandhi National Rural Employment Guaranteed Act (MGNREGA) grants opportunity for the youth to stimulate their abilities and capabilities through skills development. The Expanded Public Workers Programme (EPWP) was introduced in South Africa as a government programme that tries to alleviate poverty and

unemployment through intensive use of labour through infrastructural projects. The programme also provides skills training support and targets to create 4 205 730 work opportunities by the end of 2018/19 (Mokoena 2018:10).

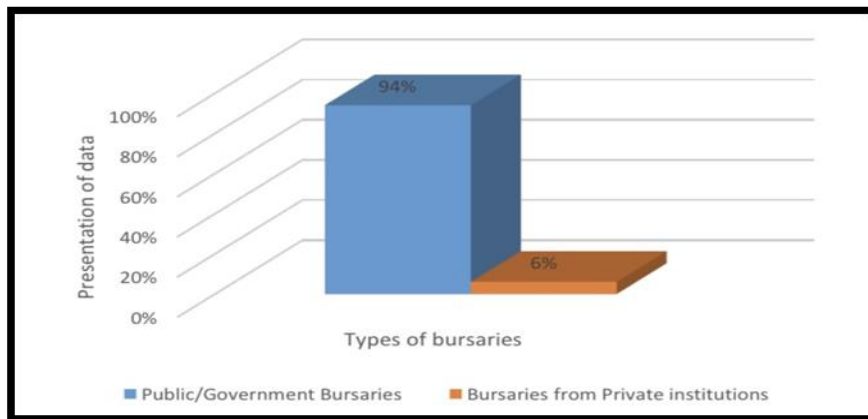
2.9.3 National Youth Development Agency

The National Youth Development Agency (NYDA) was initiated as an agency programme that grants opportunities for youth in South Africa and offers training opportunities and entrepreneurship grants. BRICS countries are trying by all means through providing opportunities, investment and collaboration to reduce the skills gap (Mazwi 2020:16).

2.10 THE INTERDEPENDENT DYNAMICS OF NSFAS AND THE SKILLS DEVELOPMENT IN SOUTH AFRICA

The importance of bursary schemes in South Africa plays a crucial role because they promote higher education access for students that are academically gifted but do not have enough capital to pay for tuition fees at tertiary level. Bursary schemes create a platform for financially deprived students to access HEIs in order to change their socio-economic status and become employable through the skills they possess (Mazwi 2020:22). Lack of financial capital is one of the major problems present at HEIs to fund all students. The South African NDP emphasizes on the exclusion of students regarding their financial barriers and minimising the impact of higher tuition fees (Ayuku & Koma 2019:3). Bursaries were also introduced as means of reducing poverty and inequality in South Africa.

According to Wildschut, Megbowon and Miselo (2020:33) bursaries have some motivation on students academic progression. Financial assistance such as Funda Lushaka bursary guarantees its beneficiaries job opportunities and skills training after completion of their degree. In this manner, students will become stimulated to work hard at HEIs in order to shape their career paths. Students who have access to financial assistance also contributes to reduction of student drop-out rates at tertiary level. Mabeba and Mamokhere (2021:5) found that the majority of students at South Africa's HEIs use NSFAS bursary scheme as means of funding their academic journey. Below, Figure 13.1, presents the overall percentage of students population at South Africa's HEIs that use NSFAS bursary scheme.



http://ulspace.ul.ac.za/bitstream/handle/10386/3290/mabeba_impact_2021.pdf?sequence=1&isAllowed=y

Figure 13.1 NSFAS bursary scheme student population coverage

In terms of contemporary issues regarding bursary schemes, Mabeba and Mamokhere (2021:6) explain that the COVID-19 pandemic also impacted allocation of funding to student beneficiaries. The DHET experienced budget constraints in 2020, as NSFAS's budget to fund 2021 students was reduced by R6 billion. It has then been brought forward also that the DHET had to cut off R3.3 billion from the National Skills Fund (NSF) in order to cover NSFAS's shortfall.

2.11 CONCLUSION

This chapter has presented literature on how skills development stimulates the ability and capabilities of the society to be employable but because of political disputes, the rate of unemployment still continues to increase. It also unpacked contemporary issues regarding South Africa's HEIs. The literature outlined the pros and cons of the NSFAS scheme towards student beneficiaries. The chapter had also examined some indicators that had been used for skills development to be encouraged in South Africa. This included skills development at HEIs and skills development in the sub-Saharan African context and employment. What happened to be a consensus regarding skills development and NSFAS was that both concepts are integrated making them complementary towards each other. The next chapter will outline the research methodology.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 INTRODUCTION

The first part of this chapter describes the research methodology design and approach, the study area, population of the study, the sampling techniques, data collection methods which were considered and applied prior to data collection. The subsequent section of the chapter outlines the method of data analysis followed by the ethical considerations.

3.2 RESEARCH METHOD

A research methodology is inclusive of coherent techniques, paradigms, tools and techniques that reflect the process of developing a research design (Creswell 2016:8). A research methodology describes the procedures applied by the researcher to systematically design a study to ensure reliable and valid results that are aligned with the research aims and objectives (Aksan & Baki 2017:15). Typically, this answers the following questions:

- What data is required to complete the study?
- From whom—the sample—should the data be collected?
- The optimal data collection approach, and
- How to subsequently analyse the data?

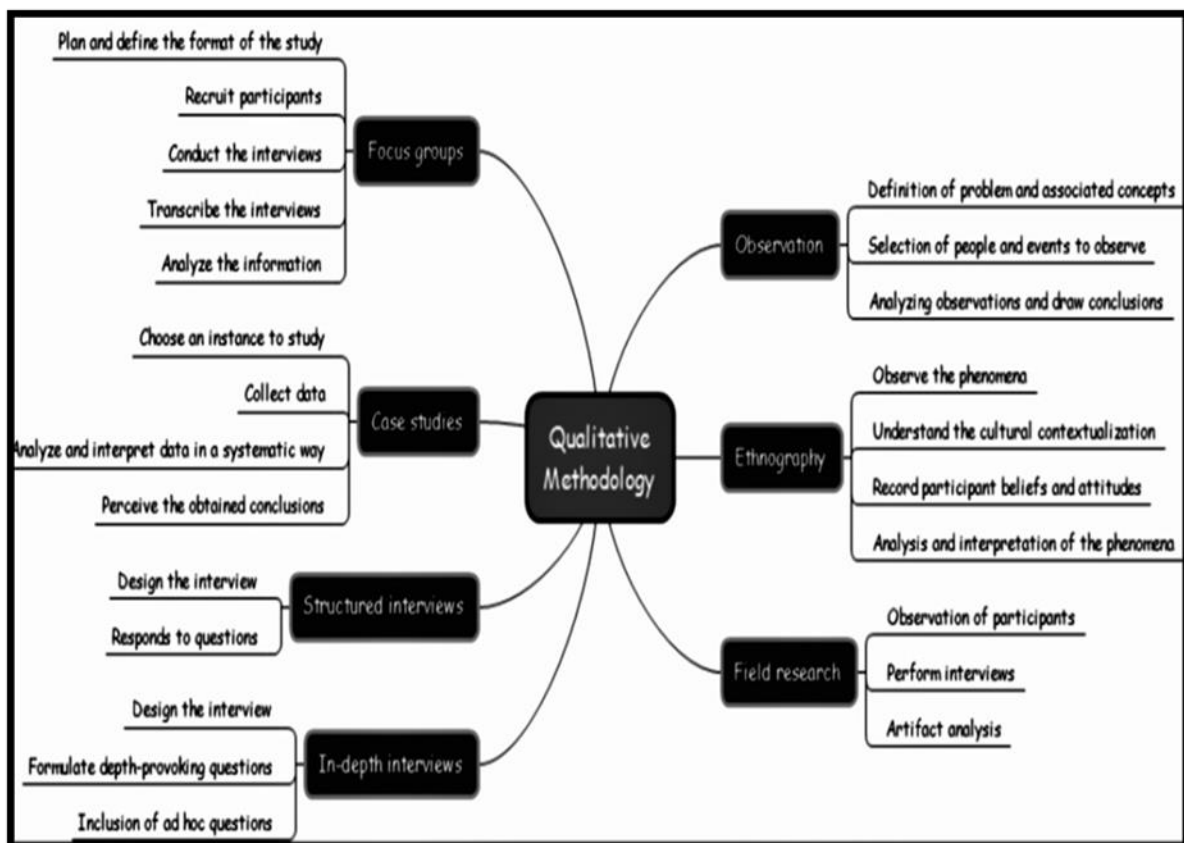
A research methodology thus provides a researcher with a comprehensive roadmap of both the research approach and instruments used to collect findings. Brinkmann and Kristiansen (2014:24) describe two dominant research approaches—quantitative and qualitative—which can be applied to collect, analyse and interpret findings. In this study the qualitative research method was used.

3.3 RESEARCH APPROACH

Qualitative research methodologies typically focus on social phenomena and are designed to produce an interpretation of—or perspective on—a phenomenon (Babbie & Mouton 2016:15). In qualitative research, the perspectives that are identified and then analysed are derived from the subjective narrative findings reported by the

participants (Babbie & Mouton 2016:16). Thus, qualitative paradigms enable a researcher to get an “insider perspective on social action” without recourse to numerical data. The qualitative approach that was applied was inductive because, as Creswell (2016:17) indicates that the researcher makes interpretations of the findings collected from participants by developing themes. Subsequently, the researcher constructed a holistic theoretical overview of the analysed findings from the themes that were developed.

This type of research requires non-numerical data which seeks to interpret meaning from the findings generated from a targeted population (Petrescu & Lauer 2017:10). Typically, this type of research investigates local knowledge and understanding of a given problem; people’s experiences of the problem as well as the contextual factors that affect the issue being investigated. Below, Figure 14.1 represents a simplified overview of the qualitative research methods that were considered for this study.



<http://oapub.org/edu/index.php/ejes/article/download/1017/2934>

Figure 14.1 Representation of qualitative methodologies

Qualitative research aims to provide a detailed understanding of human behaviour, emotion, attitudes and experiences (Aspers & Corte 2019:12). As such, qualitative research aims to construct abstractions that can then be developed into concepts followed by hypotheses—or even robust novel theories, rather than testing existing theories. Qualitative research involves the following characteristics

3.3.1 Characteristics of qualitative research

The characteristics of qualitative research involve the researcher being the primary instrument for data collection and interpretation of findings. Qualitative research also provides opportunities to produce rich descriptive analyses that are particularly well suited to investigating localised phenomena and the contextual factors that affect the phenomena (Mohajan 2018:30) as indicated below.

- The researcher has the advantage of collecting findings in directly from the participants through face-to-face interactions such as individual or group interviews. This enables the researcher to enter into iterative narrative with participants so that misunderstandings can be rectified and ambiguities clarified during the dialogic process;
- This enables the researcher to enter into iterative narrative with participants so that misunderstandings can be rectified and ambiguities clarified during the dialogic process;
- The findings collected are used to generate new theories for future researchers to build from and gain a better understanding of various behaviours, perspectives and attitudes found from the society;
- The sampling and sampling methods seek to demonstrate representativeness of findings from the targeted population through random selection of subjects, and
- Qualitative research involves naturalistic field work because the researcher typically enters into dialogue with participants whilst observing their body language in an environment that the respondent feels comfortable in.

In summary, qualitative research seeks to understand a given research problem from the perspectives of the local population. It is rooted in the society's daily lives and their behaviour patterns, interpret and make sense of phenomena in a naturalistic setting. Attia and Edge (2017:35) caution that qualitative research is used to understand a

social phenomenon and its frameworks, but the findings are limited to a particular context and should not be extrapolated out in a generalised fashion to other populations, or settings.

This study used a qualitative research approach because it allowed the researcher to investigate a social phenomenon in a naturalistic setting. The qualitative approach was applied to explore the meaning individual students and the NSFAS administrators attribute to NSFAS funding in the context of skills development.

3.4 RESEARCH DESIGN

Research design is “the framework of research methods and techniques selected by the researcher whilst in the planning phases of data collection” (Swat 2019:15). Research design allows the researcher to explore various research methods that may be suitable for data collection, prior to deciding which research method fits their particular set of research objectives and questions best. During the research design planning phase, the researcher critically asks which methods may be appropriate. Examples of the types of research they may consider include whether the research will be experimental, survey research, field research or semi-experimental research.

In this study the researcher opted for field research design based on participant observation and semi-structured interviews of the effectiveness of NSFAS towards student skills development. Field research can be understood as “participant observation or design around a social field which contains a variety of interpretative procedures and interactions studying people individually or in groups while inhabiting their natural environment by using research tools or other forms of gathering data” (Queiros, Faria & Almeida 2017:23).

Creswell (2016:13) explains that field research design can also be understood as “the assembly of information outside the laboratory, library or workplace setting”. Field research design involves a variety of methods such as semi-structured interviews and direct observation in the field (Babbie & Mouton 2016:15). In this instance, the researcher acquired information in the field through taking field notes, recordings and diary entries which were captured and recorded as empirical observations of research whilst undertaking the semi-structured interviews.

The findings gathered did not consist of conclusive statements, but rather a reflected and fragmented mosaic of clues contained within the narratives derived from the semi-structured interviews, as well as observations of behaviours.

In order to begin the process of analysing the 'fragmented mosaic of clues, the research undertook a preliminary coding of all the data. This was followed by a thematic analysis of the codes in order to tease out the overriding themes, concepts and ideas. Thematic analysis is a research technique of analysing qualitative data (Swart 2019:22). It is usually applicable of texts from recordings extracted from semi-structured interviews. The researcher review the findings in order to identify common themes and patterns of meaning that come up repeatedly (Swart 2019:22). Thematic analysis is a flexible method adopted after collecting data from the field in order to analyse it. Thematic analysis is applicable mostly when the researcher is trying to find out different opinions, knowledge and/or experiences from a set of data.

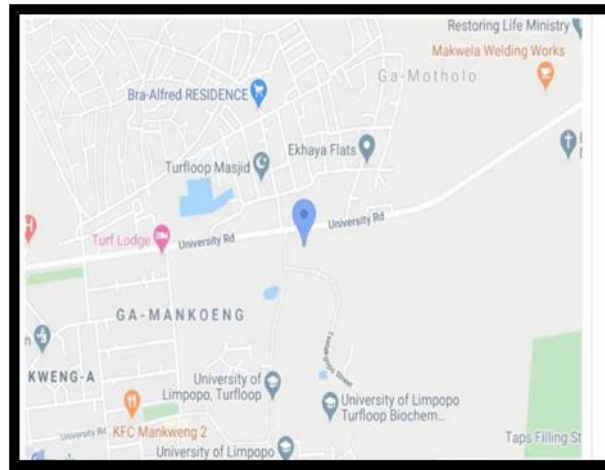
3.5 RESEARCH PARADIGM

Kumar (2015:15) notes that a research paradigm is an approach for conducting research that has been verified by the academic community. Creswell (2016:10-11) explains that research can either take a "positivist (typically numerical) or interpretivist (typically non-numerical) approach". In this study, the researcher adopted an interpretivist approach because the study involved the subjective perceptions of NSFAS stakeholders on the effectiveness of NSFAS funding to facilitate skills development for students at UL.

Interpretivist paradigm is used to "explore the behaviour, perspectives, feelings and uniqueness as part of a particular context. It interprets social reality and the description of a lived experience" (Berkovich 2018:16). This paradigm's analytical strength is derived from analysis of the in-depth findings generated with participants in the field and the subsequent, inductive, meaning making process. Thus, the interpretivist paradigm relies heavily on local context during the analysis of insights into the subjective experiences of participants (Kumar 2018:23). The interest of this paradigm is typically not the generation of new theory, but to explore, evaluate or analyse and refine interpretive theories which may have relevance for future research.

3.6 GEOGRAPHICAL AREA OF THE STUDY

The research is conducted at the University of Limpopo (Main Campus), Limpopo province as illustrated in Figure 15.1 below.



<http://google.com/mapuniversityoflimpopo>

Figure 15.1 Geographical area of the study

UL is a public higher education institution which is situated in Mankweng suburb outside the city of Polokwane. UL currently consists of the Faculties of Health Sciences, Humanities, Science and Agriculture and Management and Law.

3.7 POPULATION

According to Roskam (2018:18) states that the population involves the relevant targeted group of participants which will add value by providing full information of their knowledge. To add on the above definition, the target population in social science research refers to individuals, groups and organizations that the researcher is interested in studying and from which a researcher draws a sample (Creswell 2016:20).

In this study, the target population was beneficiaries of NSFAS who are in their second to fourth year of studies at UL and the NSFAS administrators on campus which represents a total population of 12,600 (University of Limpopo Annual Report 2018:63). Welman and Kruger (2005:22) argue that qualitative research should aim for holistic perspectives of the population under study. In this study students in their second to fourth years of study at UL—represents students that have sufficient

experience of the impact of NSFAS funding on skills development to be able to provide a holistic perspective.

3.8 SAMPLE SELECTION PROCESS

3.8.1 Sampling criteria

Sampling is the process of selecting part, or a sub-set, of the population which is used during the research process (Berg 2018:35). The characteristics of the study population such as size and diversity determine the type of sample that is selected.

3.8.2 Sample

The researcher purposefully selected a non-probability sample of students in their second to fourth year of studies at UL and the NSFAS administrators situated on campus. The student sample was drawn from both Faculties of Management and Law and Science and Agriculture.

3.8.3 Sampling method

A non-probability sampling method was applicable in this study because it enabled the researcher to purposively decide how to recruit participants based on their experiences of NSFAS funding and skills development at UL. Purposive sampling is a sampling technique that qualitative researchers use to recruit participants who can provide experiential, in-depth information about the phenomenon under investigation (Creswell 2014:21). A purposeful sample using a non-probability method was pragmatic for the researcher because it was less stringent and time consuming than other methods and it was justifiable for this study.

The inclusion criteria for the study were students who have received NSFAS funding for two to four years and the NSFAS administrators. Students at UL who were not recipients of the NSFAS funding have been excluded from the study, as well as students from the Faculty of Humanities and Health Sciences and academics. The reason for selecting participants from the students who had been receiving NSFAS funding for two to four years of studies and the NSFAS administrators was to attempt to collect a holistic qualitative data-set with regard to skills development (Palinkas, Horwitz, Green, Wisdom & Hoagwood 2015:13).

The student participants were identified in consultation with the Deans and appropriate Directors of Schools of both the Faculty of Management and Law and Science and Agriculture. The NSFAS administrators were identified in consultation with NSFAS senior management at UL.

3.8.4 Sample size

The sample size of participants were three students from each of the identified years—second, third and fourth year students—in both faculties giving a total of eighteen. In addition, six NSFAS administrators were selected and interviewed.

3.9 RESEARCH DATA COLLECTION AND INSTRUMENTS

Research data collection is the process of gathering information or data that the researcher requires to achieve the research aim and objectives using verified research rules and procedures (Kumar 2015:25). In this study, the data collected included subjective perceptions of UL students who have received the NSFAS funding and NSFAS administrators about the effectiveness of the funding in the context of skills development.

3.9.1 Planning for safety in the context of COVID-19 before going to the field

Since the COVID-19 pandemic has evolved precautions measures need to be undertaken before data collection and the researcher being engaged in field work activities. Safety guidelines need to be followed before conducting research in the presence of COVID-19 (Department of Higher Education & Training 2021:14). The researcher received an approval from the Turfloop Research Ethics Committee (TREC) which grants permission to collect data from participants while maintaining all COVID-19 precautions and equipping COVID-19 safety toolkit for field work. The researcher used different data collection tools and COVID-19 related protocols during the interviews to ensure accurate data capturing. Tools employed by the researcher are indicated in the table 1.1 below:

TABLE 1.1 COVID-19 SAFETY TOOLKIT FOR FIELD WORK

Item	Considerations
Mask	Cloth, face shield or surgical.

	May require several if spending the whole day in order to change and for emergency purposes.
Alcohol-based hand sanitiser (70%)	For regular cleaning of hands before, during and after the interview.
A4 zip size zip-lock plastic bags	To store informed consent documents and completed paper semi-structured questionnaires which were left in the plastic bag for a minimum of two days prior to opening for minimising the spread of COVID-19.
Recorder	To record the participants and be able to play it over again in order to make sure all information is captured.
Diary	To capture notes and other additional of information.
A pen	For short hand notes
A phone or Laptop	This was used for conducting virtual interviews, restricted by COVID-19 pandemic lockdown regulations

(Department of Higher Education & Training 2021:16)

3.9.2 Process of data collection

The researcher used semi-structured interviews to collect data with individual participants. According to Creswell (2016:21) a semi-structured interview is a qualitative data collection technique the researcher applies and asks participants a concatenation of prearranged, but open-ended questions (Creswell 2016:21). This method was applied with each participant in the study as a conversational style that includes a balanced and flexible approach guided by the semi-structured open-ended questions.

3.9.3 Data collection method

The researcher used a semi-structured interview guide to collect data with individual participants. According to Creswell (2016:21) a semi-structured interview guide is the foundation of undertaking semi-structured interviews that can generate qualitative data. The semi-structured interview guide is augmented by the option to probe further for specific details if the need arises during the researcher-participant dialogues. Nevertheless, the semi-structured interview guide represents the basis of a series of inter-connected, open-ended questions that directly relate to the research questions and objectives. This method was applied with each participant in the study using a

formal, yet conversational style that provided opportunities for clarifications and further probing as required.

The conversational style combined with the semi-structured nature of the data collection instrument enabled the researcher to be flexible, adaptive and innovative during the interviews (Abutabenjeh & Jaradat 2018:33). The researcher was able to make minor changes when the participants did not understand and probe the participant further for details or seek clarifications about any ambiguous issues that was encountered.

3.9.4 Participants biographical information

The participants biographical information has been represented into two sections, firstly being section A: NSFAS beneficiaries and the other section B: NSFAS administrators. The participants were provided with consent forms to make sure they fully understand the procedures of the study and questionnaires indicating biographical information to both participants. Table 3.8.2 and 3.8.3 below represents the respondent's biographical information.

3.9.4.1 Section: NSFAS beneficiaries

Section A included NSFAS beneficiaries' biographical information. This included the age, gender, race, level of study and the faculty which they are based at. The researcher was assisted by the reviewed literature in selecting the demographic information. This includes:

TABLE 2.1 BIOGRAPHICAL INFORMATION OF NSFAS BENEFICIARIES

Profile	Description
Age	This is referred to the period of time the participants have been alive.
Gender	This is referred to the feminine or masculine (Female or male). The characteristics of socially constructed roles of two sexes.
Race	This can be understood as the biological characteristics and ethnicity. The participants can either be African, white, coloured, Indian or other racial group.
Level of study	This can be understood as the highest level of qualification the respondent have completed in an institution of higher learning, it can either be first year, second year, third or fourth year.
Faculty	This can be understand as a group of university departments a student resides at. It can either be faculty of Management and Law and the faculty of Science and Agriculture.

(Chuene 2018:65)

Table 2.1, above indicated the biographical information of NSFAS beneficiaries which was provided on the data collection instrument.

3.9.4.2 Section B: NSFAS administrators

Section B included NSFAS administrators' biographical information. This included the age, gender, race and years of occupation at UL. The researcher was also guided by the reviewed literature in selecting the demographic information. This includes the following:

TABLE 3.1 BIOGRAPHICAL INFORMATION OF NSFAS ADMINISTRATORS

Profile	Description
Age	This is referred to the period of time the participants have been alive. It can be from 26 to 30 years, 31 to 35, 36 to 40 years and over 40 years
Gender	This is referred to the feminine or masculine (Female or male). The characteristics of socially constructed roles of two sexes.
Race	This can be understood as the biological characteristics and ethnicity. The participants can either be African, white, coloured, Indian or other racial group.
Years of experience	This is referred to the number of years the participants have been working in their profession. It can be one year, two years, three years or four years and above

(Chuene 2018:65)

Table 3.1 above indicated the biographical information of NSFAS administrators which was provided on the data collection instrument.

3.10 RELIABILITY AND VALIDITY

Reliability and validity in this study was ensured by making sure that only knowledgeable people that were using the NSFAS scheme and those that were dealing with administrative work of NSFAS were participants in the study. The researcher had also constructed a questionnaire in the UL official language of instruction with simple and unambiguous questions related to the study. The researcher made sure that the questions are understandable and the participants participation is voluntary.

3.11 THE PILOT STUDY

Ismail, Kinchin and Edwards (2018:17) explain that a "pilot study is a preliminary, small-scale [rehearsal] in which the researcher determines the adequacy of the

methodology, sampling and if whether research instruments are authentic". Aziz and Khan (2020:10) argue that in a qualitative research context, a pilot study as a small-scale study implemented in preparation for data collection in the field. It is also known as a feasibility study of pre-testing qualitative research instruments such as a semi-structured, open-ended interview guide.

In this study, the researcher conducted a pilot study with six participants that was inclusive of three NSFAS beneficiaries and three NSFAS administrators who were not part of the sample size to determine if the sample of the study would be able to understand the semi-structured questions presented. The purpose of the pilot study was to improve the effectiveness of the research instrument. The pilot study assisted the researcher to adjust questions that were unclear to the pilot participants so that the intended meaning of the questions was easier to convey during data collection.

3.12 DATA ANALYSIS

The primary goal of data analysis is to determine whether the participant observation of the researcher supports a claim about behaviour (Jackson 2018:24). In this study, the target is to reach the objectives such as to investigate the utilisation of the NSFAS allocations by student beneficiaries in the context of skills development and recommend strategies. A selected sample of participants taking part in the study included gathering data that assisted the researcher to identify gaps, issues and factors related to the problem statement.

Data analysis enables the researcher to generate insights into the research aim and objectives by divulging patterns and themes in the data (Jackson 2018:25). The qualitative data which was obtained from the participants in this study was analysed using codes and therefore gradually developed into broader themes after a preliminary scanning of the data to remove the data which was not relevant to the study (Gerring 2017:20).

After the preliminary analysis, an analytic approach was used to provide insights into the research aim and objectives by revealing patterns and themes in the data. The researcher followed (Swat 2019:22) whilst undertaking the thematic analysis which included transcription, organising, coding of the data and development of themes. The approach that was adopted and applied were described below:

- Step one (1): Transcribing the data

Transcribing the data involved, the researcher firstly familiarise herself with the data. The researcher took note of the data which was collected and gave specific attention to the data which was creating repetitions. Transcribing the data involved converting the recordings obtained during the semi-structured interviews from the field using Microsoft Word into direct electronic texts. The researcher also recapitulated the text and noted down repetitions of findings alongside looking at the data to get familiar with it.

- Step two (2): Organizing the data

Organizing the data involved, the researcher arranging the set of data gathered from the field into groups. The researcher managed to label the set of data. The labelled data was then grouped into categories and developing initial codes of the data.

- Step three (3): Coding the data

Coding the data involved, the researcher highlighting sections of the data-set which was converted into text mostly phrases or sentences and coming up with labels known as codes in order to describe the content. For example, the study is focused on the effectiveness of NSFAS towards student's skills development. The researcher obtained perceptions from participants regarding the utilisation of NSFAS funding allocations and as participants gave out their opinions that when they received the NSFAS funding allocations they would buy groceries. Groceries were then labelled as code one while other perceptions that aroused were labelled as code two, three, fourth and so forth.

- Step four (4): Development of themes

As the researcher coded the data with labels, the patterns that arose led to identification of themes (Kiger & Varpio 2020:13). This was done through examining the patterns that have been placed together for the emergence of themes.

- Step five (5): Conclusion of data analysis

This involved the researcher writing up the findings of the study in full details. The conclusion and recommendations presented in Chapter five (5). The steps of thematic analysis which the researcher opted for are also more explicit in chapter four (4) data analysis, presentation and interpretation of findings.

3.13 ETHICAL CONSIDERATIONS

Ethical considerations are the norms or standards for conducting research that differentiate what is morally wrong or right (Welman & Kruger 2005:22). “Ethical considerations help to delineate allowable ethical behaviour and unethical approaches to research from the perspective of how the participants and the information they provide are treated” (Welman & Kruger 2005:22). Ethical considerations protect both the participants and the researcher from exposure to unethical activities and behaviours.

For the sake of clarity, the ethical protocols which were complied with whilst conducting the research are categorised into pre-data collection; during data collection and post-data collection sub-sections. By adhering to the ethical protocols described below the researcher ensured that the participants taking part in the study—and their associated communities—were treated with respect, dignity and a high standard of care throughout the research process. It is also noted that some of the ethical protocols identified below apply to both the ‘during’ and ‘post’-data collection categories. These cross-cutting ethical protocols are identified in the relevant sections.

3.13.1 Pre-data collection ethical protocols

Prior to collecting data, permission from the gatekeeping organisations, or institutions was secured, followed by the informed consent of the participants taking part in the study. These ethical protocols are discussed below.

3.13.1.1 Permission

Before conducting the research, the researcher requested permission from the Faculty Higher Degrees Committee in the Faculty of Management and Law at UL and had been granted approval of the research proposal. The researcher had also requested permission from Turfloop Research and Ethics Committee (TREC) for ethical clearance before conducting the research. As a matter of professional courtesy, the researcher had also requested permission from the senior management of NSFAS and the Deans of both the Faculty of Management and Law and Science and Agriculture prior to beginning the interview process.

3.13.1.2 Informed consent

According to Thornhill (2016:13) “informed consent ensures that participants taking part in the study are fully informed about the purpose of the research so that they can make an informed decision about whether, or not, they wish to participate in the research”. Kumar (2015:285) also notes that “seeking informed consent prior to undertaking research is necessary not only to ensure that the participants are made aware of the type of information that is going to be requested from them, but also to ensure that the participants are aware of what will happen to any information that they provide”. The informed consent form explained what the research entails and what will happen to any information that they provide during the research process.

In order to ensure that the participants in this study provide informed consent, the researcher firstly verbally explained the purpose of the research to the participants and then further requested that they sign an informed consent form that they have read and understood. The informed consent form noted that the participants taking part in the study were free to withdraw from the interview at any stage. A copy of the signed informed consent form were retained by the participants taking part in the study and the researcher.

3.13.2 Ethical protocols during the data collection process

During the data collection process, ethical protocols were also followed and are explained bellow.

3.13.2.1 COVID-19 safety guideline precautions and regulations

Paying attention to all COVID-19 precautions and regulations were adhered to in order to prevent the transmission of COVID-19. The researcher made sure two meters of social distancing was practiced, the participants wore their personal protective equipment (PPE) and sanitized before, during and after the semi-structured interviews. The figure below indicates safety precautions and regulations of COVID-19 that were adhered to during the interviews.



<http://health.gov.za/covid19/assets/downloads/infections/preventions%20guidelines.pdf>

Figure 16.1 COVID-19 safety guideline precautions and regulations

The COVID-19 pandemic had created an impact and adhering to associated regulation and guidelines were essential. The society protecting itself reduces the spread of it. It was essential to sanitise or wash our hands regularly because hands were commonly exposed to touching environmental objects. (Shah & Jain 2021:5) states that “washings hands or sanitizing removes bacteria which is microscopic”. The most contaminated areas where bacteria is found is the fingers and thumbs (Lobe, Morgan & Hoffman 2020:5).

3.13.2.2 Covid-19 personal protective equipment

Since the COVID-19 pandemic had occurred, in order to conduct research, respective measures had to be undertaken such as paying full attention to prevention and control guidelines to minimise the spread of it (Department of Higher Education & Training 2021:2).

In order to minimise the spread of COVID-19 in this field research design, the researcher and participants had to wear personal protective equipment (PPEs) such as non-medical (cloth) face masks and eye protection visors, used sanitizers and social distancing were initiated —to mitigate transmission risks (Mabasa & Themane 2021:2). Wearing masks in all public spaces protected the society from the virus spreading, therefore it was recommended to wear PPEs and making sure two-meter social distancing was created to avoid direct physical contact (Lobe et al 2020:5). All this safety guideline precautions and regulations were practiced by the researcher.

3.13.2.3 Harm

“Harm can be either physical or psychological and can manifest in different forms including stress, pain, anxiety, diminishing self-esteem and/or an invasion of privacy” (Creswell 2016:35). It is crucial that the study processes do not harm the participants. It had been the researcher’s responsibility to be vigilant for signs that the participant is feeling psychologically, uncomfortable or even threatened during the interview experience and to take action to reduce the threat, or terminate the interview (Ncube 2014:21). The researcher was careful to negotiate sensitive matters with participants in an ethical manner.

The researcher also ensured that if any respondent is uncomfortable whilst discussing a particular topic and that the participants were aware that they can immediately cease the discussion. In this study, the researcher made appropriate measures to ensure that the participants were not subjected to any risk of harm during the interview process.

3.13.2.3 Confidentiality

Confidentiality means that “any identifying information that may expose the true identity of a respondent is not made available and/or accessed to anyone except for the researcher” (Creswell 2016:35). Confidentiality also acknowledges the recognition of information is kept out from reports or published documents (Kumar 2015:286). In this study, the researcher ensured that the participants were aware that their identity was protected and took appropriate measures to protect the identity of each respondent. The appropriate measures that were applied in this study included ensuring that all of the transcribed material and field notes were stored in a secure location and any identifying information is omitted from the mini-dissertation or subsequent publication of the same material.

3.13.2.4 Anonymity

Anonymity means that a research participants identity cannot be identified (Creswell 2016:36). Additionally, Ncube (2014:25) notes that anonymity refers to ensuring that the information provided by a participant cannot unintentionally expose the identity of the respondent. In this study, participants were made aware that their identity will remain anonymous prior to the beginning of the interviews. Measures to ensure that

the participants remain anonymous were applied in this study included storing the transcriptions and field notes in a secure location and—during the transcription phase—each respondent were made to assign a pseudonym as a method to protect their personal identity.

3.13.3 Post-data collection ethical protocols

The ethical protocols ‘confidentiality’ and ‘anonymity’ that were described in the previous section were adhered to in the post-data collection phase. These protocols are augmented by the protocols described below.

3.13.3.1 After care of participants

The intention of the researcher is to adhere to the above ethical protocols in order to minimise risks, or unintended consequences, that emerge from the research process. The risks were further minimised by the researcher being permanently vigilant about the necessity of maintaining an ethical stance throughout the research process.

3.13.3.2 English medium of instruction

The researcher used English as a medium of instruction because the university adheres to the protocol of using English in the institution. Consequently, it was unnecessary to collaborate with a translator or to consider using local languages.

3.14 CONCLUSION

This chapter explained the research methodology and techniques which were used to collect data from the participants, the geographical area and targeted population. The data collection process was done in the context of COVID-19 and all protocols and regulations were applied as the researcher firstly planned for safety before going to the field. In the next chapter, the researcher will discuss the study analysis and interpretation of data.

CHAPTER 4

DATA ANALYSIS, PRESENTATION AND INTERPRETATION OF FINDINGS

4.1 INTRODUCTION

This chapter presents data analysis, presentation and interpretation of the findings from the field research conducted through semi-structured interviews with both NSFAS administrators and student beneficiaries. The purpose of the data analysis was to begin the process of addressing the objectives of the study which were as follows:

- To investigate the utilisation of NSFAS allocations by student beneficiaries for skills development;
- To explore the perceptions of student beneficiaries and the NSFAS administrators about how the utilisation of the NSFAS funding has affected student skills development opportunities, and
- To recommend strategies to respond to findings that arise from the study.

The researcher has provided details of the empirical investigation that was undertaken. The results obtained from the study are derived from the thematic analysis of raw data — analysed using Nvivo computer-assisted qualitative analysis software (CAQDAS) — and augmented by visualization charts.

4.2 ANALYSIS

Following Vaismoradim and Snelgrove (2019:17) the qualitative data was obtained from the participants through semi-structured interviews which were coded and then analysed into themes. Following Swart (2019:22) the thematic analysis was undertaken using the following steps:

4.2.1 Step one (1): Transcribe all data

This step involved verbatim transcription of the data recorded during the semi-structured interviews. Transcribing the data required converting all the recorded data into text so that Step two (2) - five (5), below, could be undertaken in a systematic manner. The researcher transcribed the data provided by participants in the recording word for word. The transcribed text was then scrutinised for codes through multiple

readings and notes taking. This was time consuming but it enabled the researcher to become familiar with the data and identify emergent patterns within the text that might be potential codes.

4.2.2 Step two (2): Organise the data

The researcher labelled the data by identifying sentences that conveyed similar meanings which began the process of categorising it into codes. The researcher continuously reflected back to the research questions as guidance to ensure that the process remained systematic, yet focused — thus aligned with the research objectives.

4.2.3 Step three (3): Coding the data

According to Swart (2019:22) coding in qualitative analysis involves categorizing the data into concepts and patterns. This helped the researcher to give coherent meaning to the fragmented mosaic of data collected from the field. Having undertaken steps 1 and 2, the researcher became increasingly familiar with the data-set, and inter-linkages within the data-set, which in turn enabled the researcher to generate the initial codes.

The coding process was achieved by taking notes of potential data items of interest that were described, or discussed, by several participants— as well as associated inter-linkages. For example, with regard to research objective number 1 the researcher interviewed the participants about how NSFAS beneficiaries handled their funding allocations. Through the multiple readings of the transcribed texts it became evident that different participants provided shared, or similar — yet, subjective — opinions in relation to the handling of NSFAS funding. These shared similarities were used to generate the initial codes. Two specific examples of the process of developing codes are described below.

One of the shared responses to NSFAS funding related to food. Food was labelled as a code (code 1). Some participants indicated that they sometimes used their funding to buy food which they shared with others. The use of funds for food that was shared was labelled as code 1.1. Other participants stated that they spend their NSFAS funding allocation for accommodation (code 2) and transport (code 3). Small differences within the codes, were labelled as 2.1, 2.2 and so forth.

During this step, the coding process was done manually using hand written notes in a diary and the use of coloured pens in the transcript to enable visual identification of shared repetitions, similarities and linkages to simplify the process.

4.2.4 Step four (4): Development of themes

As the researcher coded the data with labels, the patterns that aroused led to the identification of themes (Kiger & Varpio 2020:13). For example, as participants shared their opinions that they handled their NSFAS funding allocations through buying food and food was labelled as code one. The researcher probed to participants that *“what way does the funding allocation enhance their capabilities in the context of skills development? Direct researchers question”*. The participants were able to describe that in the context of skills development the funding allocations provide security.

Through the participant responses and description, the researcher was able to note that ‘provision of security’ was a theme. The development of ‘provision of security’ as a theme was achieved by clustering codes that were related. The researcher was also able to identify linkages between codes and themes. In this manner, all of the subsequent themes were generated.

4.2.5 Step five (5): Conclusion of data analysis

This involved the researcher writing up the findings of the study in full. The reflective process of iteratively generating the findings has been described above and included note taking, then coding which was followed by theme development. In this last step the researcher stated the findings of the research outcomes based on the research objectives. Concluding the data analysis involves the researcher representing the data as a final report, which is focused on in chapter five (5).

4.3 RESULTS OF BIOGRAPHICAL INFORMATION

The sample size of this research was a total number of twenty-four (24) participants. NSFAS student participants included eighteen (18) students who were purposefully selected from second, third and fourth year level. Nine participants were from the Faculty of Management and Law and nine from the Faculty of Science and Agriculture. The NSFAS administrators that participated were six (6).

The participants' biographical information is presented below. Section A describes the NSFAS beneficiaries followed by the NSFAS administrators in Section B.

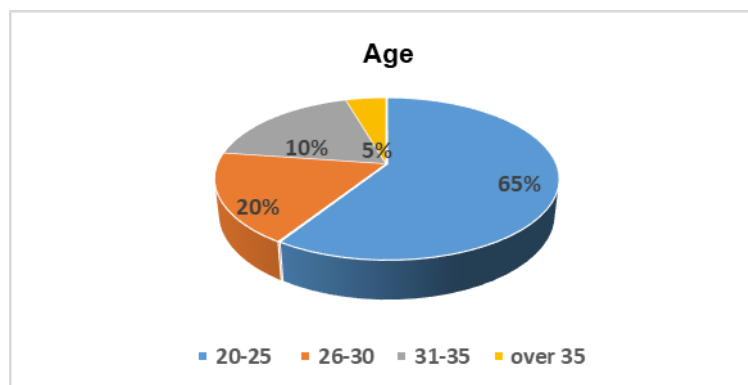
4.3.1 Section A: NSFAS beneficiaries

The first part of the semi-structured interview guide included the following biographical information: age, gender, race, level of study and faculty they are falling under whether being the Faculty of Management and Law or the Faculty of Science and Agriculture. The biographical information was requested and used as a guide for the researcher to have assurance that the participants have relevant information related to the study. The biographical information further assisted the researcher in obtaining knowledgeable participants that provided broad insights. The researcher used Microsoft Excel to analyse the biographical information of participants which is described below:

4.3.1.1 Age

Pie-chart 1.1 indicates the percentage rate indicating the age group of the participants. The participants were requested to tick their age in numbers from the research tool and during the analysis, the ages were grouped as 20-25, 26-30, 31-35, over 35 years.

Pie-chart 1.1 Percentage rate indicating age group



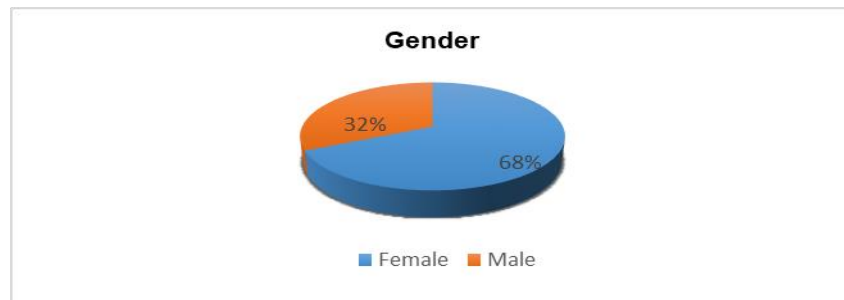
Source: dissertation author's contribution

The majority of the participants were between the ages of 20-25 years with the percentage rate of 65%, followed by 26-30 years with the percentage rate of 20%, then 31-35 years with the percentage rate of 10% and over 35 years with the percentage rate of 5%. This pie-chart 1.1 presents the overall participants of NSFAS beneficiaries that participated in the study (18 participants were involved).

4.3.1.2 Gender

Pie-chart 2.1 indicates the percentage rate by gender. The participants were requested to state their gender. They were two categories to tick from the research tool, whether the participants were male or female.

Pie-chart 2.1 Percentage rate by gender



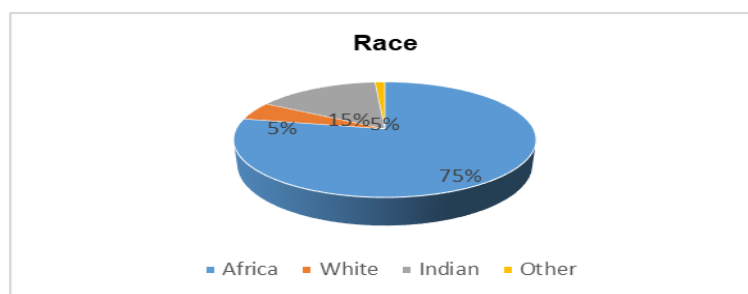
Source: dissertation author's contribution

It has been reflected from pie-chart 2.1 that the majority of the participants were females with the percentage rate of 68% and then males with the percentage rate of 32%. This imbalance was influenced by the impact of lockdown regulations as securing interviews was strenuous. The females that participated found interest in the study while males were reluctant and some withdrew from participating. The University of Limpopo Report (2019:29) states that the overall population of students was 21490 in the period of 2019, with 9943 females and 8489 males.

4.3.1.3 Race

Pie-chart 3.1 indicates the percentage rate by race. The participants were requested to state their race whether they belong to the African, White, Indian or other ethnic groups.

Pie-chart 3.1 Percentage rate by race



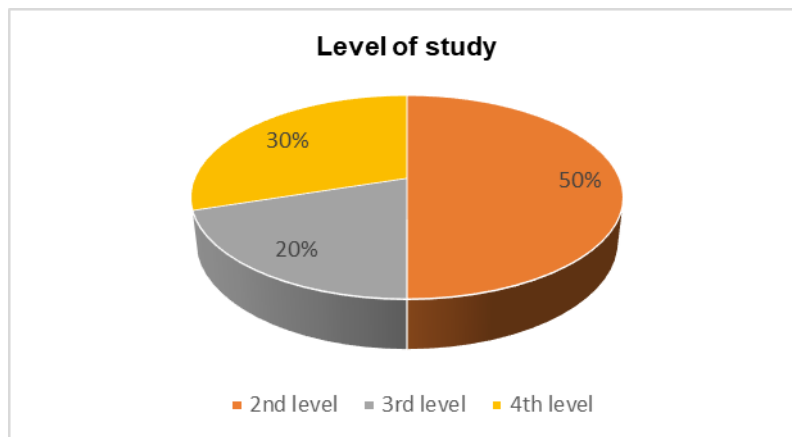
Source: dissertation author's contribution

Pie-chart 3.1 indicates that majority of the participants who took part in the study were Africans with the percentage rate of 75%, followed by Indians with the percentage rate of 15%, then it was an equal balance between Whites and Other races with the percentage rate of 5% each. The University of Limpopo Report (2019:29) states that the demographic profile of students enrolled in 2019, majority was Africans, followed by Indians, then an equal balance between whites, coloureds and other races.

4.3.1.4 Level of study

Pie-chart 4.1 indicates the percentage rate by level of study. The participants were requested to state their level of study they belong to and during the analysis the level of study was grouped into second, third and fourth level.

Pie-chart 4.1 Percentage rate by level of study



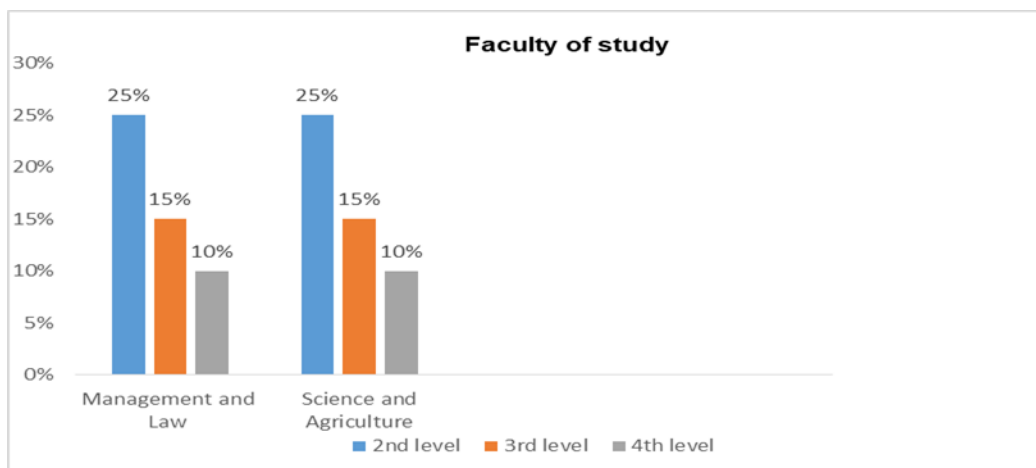
Source: dissertation author's contribution

Pie-chart 4.1 indicates that majority of the participants who took part in the study were in their second level with the percentage rate of 50%, followed by fourth level with the percentage rate of 30% and third level with the percentage rate of 20%. The University of Limpopo Report (2019:30) states that majority of NSFAS beneficiaries were funded in their second year, as participants in their first level have not yet received funding. Majority of students apply when they enrolled in their first level of study because during the application process to become a NSFAS beneficiary, the scheme requires a proof of university registration. This proof increases the likelihood of student's applications being successful.

4.3.1.5 Faculty of study

Bar-graph 1.1 indicates the percentage rate of faculty of study. The participants were requested to state the faculty they belong to i.e. Faculty of Management and Law and Faculty of Science and Agriculture.

Bar-graph 1.1 Percentage rate indicating faculty of study



Source: dissertation author's contribution

Bar-graph 1.1 indicates majority of the participants who took part in the study were in their second level from both the Faculty of Management and Law and Faculty of Science and Agriculture with the percentage rate of 25% meaning ($25\% \times 2 = 50\%$) as indicated in pie-chart 4.4. Followed by third level with the percentage rate of 15% meaning ($15\% \times 2 = 30\%$) as indicated in pie-chart 4.4 and fourth level with the percentage rate of 10% meaning ($10\% \times 2 = 20\%$) as indicated in pie-chart 4.1.

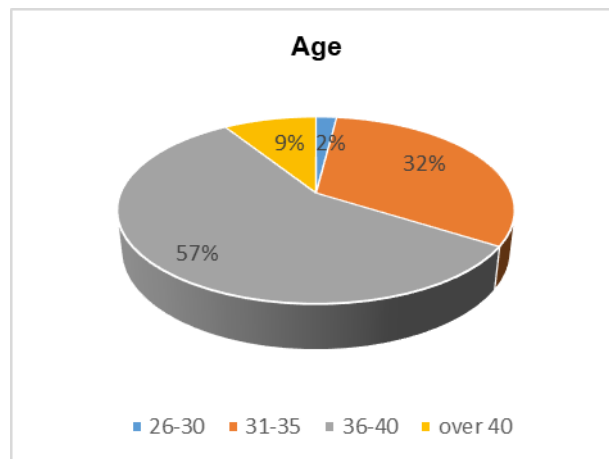
4.3.2 Section B: NSFAS administrators

The NSFAS administrators were also requested to state their age, race, gender and years of occupation. The participants' biographical information was therefore analysed and outlined as follows:

4.3.2.1 Age

Pie-chart 5.1 indicates percentage rate indicating age group of the participants. The participants were also requested to tick their age in numbers from the research tool and during the analysis, the ages were grouped into 26-30, 31-35, 36-40, over 40 years.

Pie-chart 5.1 Percentage rate by age



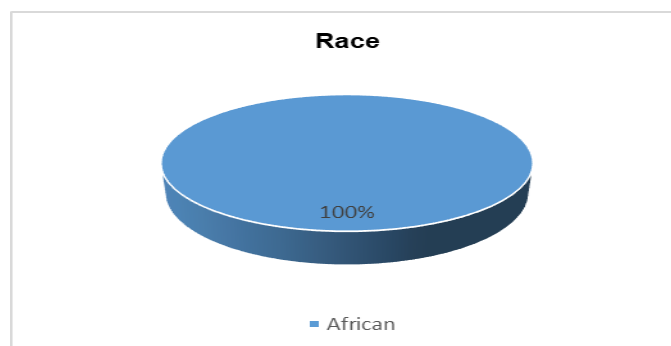
Source: dissertation author's contribution

Pie-chart 5.1 indicates majority of the participants' who took part in the study in the category of 36-40 years with the percentage rate of 57%. They were then followed by the category of 31-35 years with the percentage rate of 32%. Then followed by over 40 years with the percentage rate of 9% and the category of 26-30 years with the percentage rate of 2%.

4.3.2.2 Race

Pie-Chart 6.1 indicates the percentage rate by race. The participants were requested to state their race whether they belong to the African, White, Indian or other ethnic groups as it was mentioned through the semi-structured interviews.

Pie-chart 6.1 Percentage rate indicating race



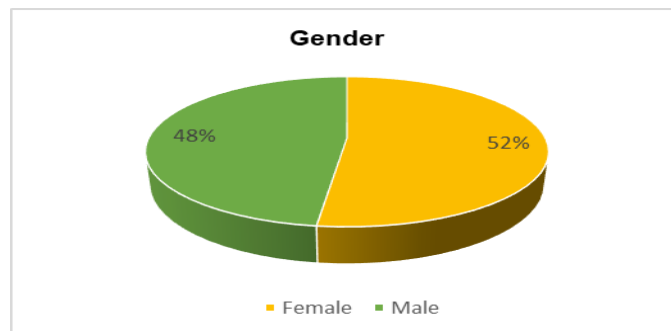
Source: dissertation author's contribution

Pie-chart 6.1 indicates that all of participants who took part in the study belong to the African ethnic group with 100%.

4.3.2.3 Gender

Pie-chart 7.1 indicates the percentage rate by gender. The participants were requested to state their gender of either being male or female.

Pie-chart 7.1 Percentage rate indicating gender



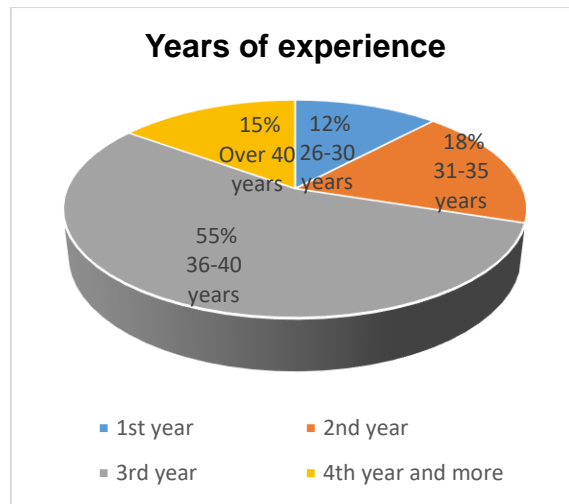
Source: dissertation author's contribution

Pie-chart 7.1 indicates that many participants who took part in the study were females with the percentage rate of 52%, followed by males with the percentage rate of 48%. University of Limpopo Report (2019:53) states that the summary of staff profile by gender in the year 2019, females are in majority with the percentage rate of 52%.

4.2.2.4 Years of experience

Pie-chart 8.1 indicates the percentage rate for years of experience as a NSFAS administrator. The participants were requested to state their years of experience which ranged from first, second, third and fourth year or more.

Pie-chart 8.1 Percentage rate indicating years of experience



Source: dissertation author's contribution

Pie-chart 8.1 indicates that majority of participants are experienced workers as NSFAS administrators at UL are in the category of third year with the percentage rate of 55%, aged from 36-40 years. This was then followed by second year with the percentage rate of 18% aged from 31-53 years. The fourth year and more aged from over 40 years was the second last with the percentage rate of 15% and first year with the percentage rate of 12% aged from 26-30 years.

4.4 RESULTS: NSFAS TOWARDS STUDENTS SKILLS DEVELOPMENT

Section B of the semi-structured interview guide requested participants opinions regarding the effectiveness of the NSFAS towards student's skills development at UL. The semi-structured interviews purpose was to generate in-depth perspectives from participants about their experiences with the NSFAS scheme at UL. This process involved both NSFAS beneficiaries and administrators (see Appendix F and G below). The findings obtained from the semi-structured interviews were analysed using Nvivo software to facilitate the process.

The findings were grouped into initial themes by clustering the codes identified during the early phases of the thematic analysis. In order to establish the veracity of the initial themes, the researcher further reviewed and refined them. Theme refinement was done through evaluating whether the coded extracts making up a particular theme resonated coherently. The findings were outlined into two parts A: NSFAS beneficiaries and B: NSFAS administrators.

4.4.1 PART A: NSFAS beneficiaries

The refinement process identified five themes:

1. Financial security;
2. Spending prioritisation and collaborative budgeting;
3. Time-management skills;
4. Self-esteem (self-confidence and personal growth), and
5. Skills development opportunities.

A description of the themes—as well as direct narratives relating to each theme are presented below.

4.4.1.1 Financial security

This theme incorporated participants' perceptions regarding NSFAS funding allocations for food security.

The participants described their perceptions on how NSFAS stimulated their financial security. "As soon I received my allowances in a form of direct payment into my student bank account, I bought groceries such as maize meal, meat, tin-stuff, noodles, toiletries and all other necessities (Interviewee 5, female)".

"NSFAS funding allocations helped me with groceries as I don't have any other support system to assist in terms of my university lifestyle (Interviewee 7, male)".

The funding allocations were also use for domestic items that were perceived to be secondary to securing food supplies.

"The funding allocation helped me to buy food and the rest of the money I would use it for clothes, hair, cosmetics and beauty products (Interviewee 3, female)".

These findings correspond with Sano, Mammen and Houghten (2021:18) who describe financial security for students as being economically stable and having enough money saved, or received to cover expenses such as foodstuffs in order to maintain their well-being whilst studying.

4.4.1.2 Spending prioritisation and collaborative budgeting

This theme provides indicators of participants prioritisation of NSFAS funding allocations.

“When I received my funding allocations, I would write down a list on what needs to be paid firstly. For example, since I stay off-campus, I would write down accommodation, transport and food on my list and allocate a specific amount needed for each category. In this way, it was simple for me to manage my funding allocations (Interviewee 2, female)”.

“NSFAS funding allocations helped me in identifying my priorities. In this way, I would write down my needs and my wants. I would also review if really my needs are essential (Interviewee 1, male)”.

Spending prioritisation also stimulated participants budgeting techniques to be developed collaboratively. Spending prioritisation and collaborative budgeting were typically referred to in tandem by participants which is why the two techniques were grouped together as one theme. Whilst collaborative budgeting represents a secondary component of the theme, it is relevant to note that it is a strategic resource to maintain their well-being while studying — which may also lay the experiential foundations for the development of a useful life-skill (Mitchell & Eli 2017:11).

“I stayed with my roommate, so a sharing of funds would occur between us, by sharing responsibilities of buying groceries together. In this manner we would minimise the expenditure costs and have more money to save (Interviewee 6, male)”.

These findings interrelate to Stewart and Maisonville (2019:10) who state that students should understand budgeting theory in order to effectively spend their money. The findings also correspond with Dalla Pellegrina, Di Maio, Landoni, and Rusina (2021:10) who argue that “prioritisation of spending by students is an important skill and the learning process simultaneously enables personal growth and entrepreneurial financial responsibility”.

4.4.1.3 Time management skills

This theme comprised participants' effective usage of time i.e. time-management skills.

"The funding allocation really helped a lot as it brought changes in my life. It made me to be more vigilant on how I spend my time and increased my productivity towards my academic performance bearing in mind that if my average mark decrease, the funding will cut me off (Interviewee 4, male)".

"Through my NSFAS funding allocations, my lifestyle started to change as I could schedule my plans, become flexible and plan ahead regarding the usage of my next allowance (Interviewee 10, male)".

"As I received my NSFAS funding allocations, I was able to find more effective and productive ways on how to manage my time (Interviewee 9, female)".

This findings concur with Alias, Noor, Bhkari and Ariffin (2019:22) who argue that "time management is a skill that is acquired through experience which results in individuals improving how they organise their time effectively in order to maintain productive results whilst studying".

4.4.1.4 Self-esteem (self-confidence and personal growth)

This theme described participants' self-esteem development, self-confidence and personal growth.

"Being able to become a NSFAS beneficiary motivated me as many people get excluded through the NSFAS admission process and it is a privilege to be funded (Interviewee 8, female)".

"The funding allocation stimulated my self-confidence and reduced self-doubts. I managed to save my funds and was able to register for a driving licence as most jobs in my career pathway require the proof of having a driving license (Interviewee 11, male)".

The findings correspond with Yu, Shek and Zhu (2018:23) who argue that "self-confidence and—to a lesser extent—personal growth affects student's educational goals and may develop into a [holistic] life-skill".

4.4.1.5 Skills development opportunities

This theme delineates participants' shortage of skills development opportunities provided by NSFAS.

“Some funding schemes offer the privilege of finding jobs to their beneficiaries. In the context of NSFAS, I have never encountered any opportunities (Interviewee 13, female).”

“NSFAS has not granted me with any other opportunity to develop myself and my academics. It has just been me through my exposure in the institution of higher learning to search more literature on what can help me to develop myself, and what are the other available schemes that grants skills training workshop for student's (Interviewee 14, female).”

“NSFAS has not provided any opportunity, but through the institution they are various opportunities and seminars that are provided for different faculties, in order to grant exposure of various fields of occupation and where you find interest at (Interviewee 12, male).”

The findings concur with Darvas, Gao, Shen and Bawany (2017:15) who state that “the limited supply of skills development opportunities at African HEIs hinder students opportunities within working environments in preparation for the world of work”.

4.4.2 PART B: NSFAS administrators

The refinement process identified two themes that resonated coherently.

1. Dishonesty and transparency, and
2. Lack of satisfaction.

4.4.2.1 Dishonesty and transparency

This theme reflected NSFAS administrators' perceptions towards student beneficiaries i.e. dishonesty and transparency.

“Beneficiaries tend to lie when enquiring about the funding allocations. It was once stated by a beneficiary that they did not receive any funding for their upcoming months, while on the other hand this is caused by their lack of budget skills and misuse of funding allocations (Interviewee 3, female).”

These findings correspond with Manuel (2019:77) who argued that there is a lack of transparency between NSFAS administrators and beneficiaries which undermines the levels of trust NSFAS administrators have in the operationalisation of the scheme based on the manner that NSFAS beneficiaries turn to lie if they received funds or not.

4.4.2.2 Lack of satisfaction

This theme reflected an outcome of the dishonesty and transparency theme described above from the perspective of some NSFAS administrators towards beneficiaries of the scheme i.e. lack of satisfaction.

“I experience challenges when working with NSFAS beneficiaries because you can never satisfy them (Interviewee 1, male)”.

“You can never satisfy beneficiaries. The challenge arise when beneficiaries do not qualify anymore based on the qualification criteria used (Interviewee 3, male)”.

“Working with NSFAS beneficiaries you become cornered to provide valid explanations regarding their exclusion which was imposed by their academic downfall (Interviewee 2, female)”.

The findings partially correspond with Manuel (2019:80) who argues that NSFAS beneficiaries will never be satisfied because they feel entitled to receive an allowance increase—as evidenced by recent NSFAS student protests (Langa, Ndelu, Edwin & Vilakazi 2017:25).

4.5 DISCUSSION OF FINDINGS

The purpose of this chapter was to describe the demographic profile of the participants that were interviewed, followed by the results that emerged through the thematic analysis from the perspective of both NSFAS beneficiaries and administrators.

The findings were discussed based on the objectives of the study as stated in chapter one which were:

- To investigate the utilisation of the NSFAS allocations by student beneficiaries in the context of skills development;

- To explore the perceptions of student beneficiaries and the NSFAS administrators about how the utilisation of the NSFAS funding has affected student skills development opportunities, and
- To recommend strategies to deal with any issues that may arise from the study.

The findings of this study indicate that funding contributes to the acquisition of soft-skills for NSFAS beneficiaries. Soft life-skills can be described as personal attributes or personal traits which consist of financial or budgeting skills, time-management skills, self-confidence and personal growth whilst studying (Rebele & Pierre 2019:5).

Furthermore, Spanjaard, Hall and Stegemann (2018:4) argue that soft-skills are an attribute that increases opportunities for future graduate employability, yet insufficient attention is given to these types of personal attributes at HEIs. This argument is summarised by (Mtawa, Fongwa & Wilson-Strydom 2021:17) who state that undergraduate degree holders should be equipped with soft-skills for them to be “players in the labour market”. The findings demonstrate NSFAS funding stimulated its beneficiaries with the attributes of soft-skills.

Thus, the findings of this research indicate that soft-skills enable students to identify opportunities whilst studying at UL to become responsible for their academic work, which may also boost their personal development—which may, in turn, develop further into life-long skill-sets.

4.6 CONCLUSION

The chapter outlined data analysis and interpretation relating to the three research objectives. In this chapter, special attention was on the biographical information of both NSFAS beneficiaries and administrators. The results of NSFAS towards students skills development reflect that NSFAS funding was attributed as the catalyst by student participants and stimulated soft-skills rather than hard-skills. Chapter five has presented the summary of results, conclusion and recommendations.

CHAPTER 5

SUMMARY OF RESULTS, RECOMMENDATIONS AND CONCLUSION

5.1 INTRODUCTION

The aim of the study was to investigate the effectiveness of NSFAS towards student's skills development at UL. Chapter one provided an overview of the introduction to the study, the problem statement, rational of the study, aims and objectives. Chapter two provided literature relating to the study. A qualitative research methodology was applied to collect data relating to the perspectives of both NSFAS beneficiaries and administrators with regard to funding and skills development. This chapter outlines a summary of the findings followed by recommendations, limitations and a concluding statement about the study.

5.1.1 Overview

The NSFAS was introduced in South Africa as a strategy to improve opportunities for underprivileged learners to access higher education. The NSFAS strategy includes free, subsidised and tuition based access to higher education for its beneficiaries (Yende 2021:22). Although the scheme has been implemented as a means of alleviating levels of poverty experienced by students at HEIs, there have been critiques of the scheme with regards to skills development (McKay, Naidoo & Simpson 2018:25-27). It is this challenge that prompted the researcher to evaluate the effectiveness of the NSFAS towards student's skills development at UL. To understand the associated challenges prior to initiating the field work, relevant literature was presented to contextualise the study.

5.1.1.1 Objectives of the study

Hennink, Hutter and Bailey (2020:17) explain that the objectives of a study represents a guide for the researcher to achieve the aim of the research by obtaining relevant data from appropriate sources. The following objectives were developed:

- To investigate the utilisation of the NSFAS allocations by student beneficiaries for skills development;

- To explore the perceptions of student beneficiaries and the NSFAS administrators about how the utilisation of the NSFAS funding has affected student skills development opportunities, and
- To recommend strategies to deal with any issues that may arise from the study.

5.2 CONTEXTUAL SUMMARY

The study was conducted at UL. The sample size was twenty-four (24) participants who were purposefully selected to take part in the study. The sample included eighteen (18) second, third and fourth year students from Faculty of Management and Law and Science and Agriculture and six NSFAS administrators.

Asper and Corte (2019:21) suggest that qualitative research questions are a systematic, deliberately constructed series of questions used to prompt informed responses from the participants. The research questions which were applied reflected the methodological focus of this study. The research questions which guided this study are as follows:

- How do beneficiaries manage their NSFAS allocations in the context of skills development?
- How do students and the NSFAS administrators perceive the way in which NSFAS funding has affected student skills development opportunities?
- How best can the issues raised by participants be transformed into strategies to improve skills development at UL?

Prior to data collection, the researcher conducted a pilot study with three NSFAS beneficiaries and three NSFAS administrators. The pilot group was not included in the sample but was engaged with to determine if the sample selected for the study would understand the semi-structured questions. The purpose of the pilot study was to test the original research instrument. Having reflected on the feedback from the pilot study, the researcher opted to adjust questions that were unclear to the pilot participants so that the intended meaning of the questions was conveyed more accurately during data collection.

5.3 SUMMARY OF LITERATURE REVIEW

A successful research design is inclusive of a relevant and detailed literature (Mohajan 2018:10). The literature review relating to the study is summarised below.

5.3.1 Theoretical framework

The design of evaluation theory enables opportunities for generating and synthesizing information about the effectiveness, efficiency and as well as the degree of fit between both the intended and unintended outputs and/or outcomes (Guyadeen & Seasons 2018:98).

In this instance, evaluation theory was applied to interrogate diverse stakeholder perspectives of both student NSFAS beneficiaries and associated administrators. The researcher's evaluation process involved various steps relating to the effectiveness of the intervention. The steps were as follows:

1. Engaging stakeholders;
2. Describing the programme;
3. Focus the evaluation design 'research methodology';
4. Gather credible evidence 'data collection';
5. Justify conclusions and ensure use, and
6. Shared lessons.

The above has been applied in multiple evaluations and a recent review argues that the steps—when implemented in an ethical manner—holistically contribute to a coherent evaluation methodology that includes “utility, feasibility, propriety and accuracy” (Wickens 2021:411).

5.3.2 The developmental context of bursary schemes in sub-Saharan Africa

Bursary schemes in sub-Saharan Africa were initiated to improve both access to higher education and wellness of students during their period of study—especially for disadvantaged students. The increasing demand of higher education opportunities has led multiple international organisations such as United Nations Educational Scientific and Cultural Organisation (UNESCO) and Global Partnership for Education (GPE) to collaborate with sub-Saharan African nations to achieve the above aims in

contributing to the Sustainable Development Goals (SDGs) (Akther 2020:110). Chapter two provided more comprehensive details relating to these organisations.

5.3.3 Higher education in South Africa

The demand for access to higher education in South Africa increases annually as a consequence of increasing numbers of school-going learners who matriculate and obtain bachelor passes required for university access (Ayuk & Koma 2019:14). South Africa has twenty-six (26) universities and NSFAS funding is available in all of them. The scheme was introduced as a way of capacitating students by providing subsidized access to funds that could be utilised whilst studying. Despite the critiques that are brought forth by various authors about the scheme, NSFAS strategy has been implemented as a comprehensive funding system for disadvantaged students at HEIs in South Africa (Naidoo & McKay 2018:160).

5.3.4 Skills Development at Higher Education Institutions in South Africa

The National Skills Development Strategy (NSDS) was one of the policies introduced after apartheid in order to enhance and promote equitable skills development in South Africa through strategic frameworks of cooperation between multiple stakeholders (Dalu 2019:163). Currently, skills development programs in South Africa reinforce the importance of strategically investing in higher education and training as a contribution to both individual empowerment and economic growth (Ngcwangu 2019:2). Today, the importance and relevance of these programs is underscored by the high levels of youth unemployment in South Africa and opportunities such as research and work integrated learning for students.

At the UL, skills development is reflected through student support service programs such as the Centre for Academic Excellence which provides guidance, support and referrals in multiple ways for students. In the year 2019, the university achieved 60% of the target it had set for improving student support and development service (University of Limpopo Annual Report 2019:42).

5.3.5 The interdependent dynamics of NSFAS and the skills development in South Africa

Bursary schemes in South Africa are designed to promote increased access to higher education for both existing students and prospective students. These schemes— influenced by the Sustainable Development Goals—also interdependent with the aims of reducing poverty and inequality in South Africa (Hendricks & Thengela 2020:12).

According to Wildschut, Megbowon and Miselo (2020:33) bursaries, as well as providing financial security, also act as motivation for students to focus on their academic performance. Further to this, it has also been reported that the schemes also expose students to different life-skills opportunities (Mazwi 2020:22). For example, the National Research Foundation (NRF) in partnership with NSFAS aims to build both student and institutional capacity to promote skills development in pursuit of broader socio-economic development (Msimango 2019:13).

5.4 SUMMARY OF KEY FINDINGS

The summary of the key findings comprises of biographical information of the participants and both NSFAS beneficiaries and administrators perceptions towards funding allocations of skills development. These perceptions were grouped and arranged during the process of theme refinement. The findings are outlined below.

5.4.1 Summary of the biographical information of the participants.

The biographical information was requested to assist the researcher in obtaining knowledgeable participants that would provide holistic insights. In this study the biographical information of participants was categorised into two sections using Microsoft Excel. Section A outlines the biographical information of NSFAS beneficiaries and Section B of the NSFAS administrators.

5.4.1.1 Section A: NSFAS Beneficiaries

Nine NSFAS beneficiaries from the Faculty of Management and Law and Science and Agriculture were selected. The biographical information of beneficiaries included the age, gender, race and level of study. The data of biographical information was

captured and analysed using Microsoft Excel. A summary of their biographical information is provided below in Table 4.1.

TABLE 4.1 BIOGRAPHICAL INFORMATION OF NSFAS BENEFICIARIES

Biographical Category	Sub-category	Percentage
Age	20-25 years	25%
	26-30 years	20%
	31-35 years	10%
	Over 35 years	5%
Gender	Female	68%
	Male	32%
Race	African	75%
	Indian	15%
	White	5%
	Other	5%
Level of study	Second year	50%
	Third year	20%
	Fourth year	30%
Faculty of study	Management and Law	50%

Source: dissertation author's contribution

Table 4.1, provides a summary of NSFAS beneficiaries biographical information.

5.4.1.2 Section A: NSFAS administrators

The biographical information of NSFAS administrators included the age, race, gender and years of experience as an administrator. A summary of their biographical information is provided below in Table 5.1.

TABLE 5.1 BIOGRAPHICAL INFORMATION OF NSFAS ADMINISTRATORS

Biographical Category	Sub-category	Percentage
Age	26-30 years	2%
	31-35 years	32%
	36-40 years	57%
	Over 40 years	9%
Gender	Female	52%
	Male	48%

Race	African	100%
Years of experience	First year	12%
	Second year	18%
	Third year	55%
	Fourth year and more	15%

Source: dissertation author's contribution

Table 5.1, provides a summary of NSFAS administrators biographical information.

5.4.2 NSFAS beneficiaries perceptions towards funding allocations for skills development

This section provides perceptions from beneficiaries regarding the effectiveness of the NSFAS towards students skills development at UL. The findings obtained from beneficiaries were analysed using Nvivo software to facilitate the process. Theme refinement process was initiated and the themes that emerged through the analysis included the following:

1. Financial security;
2. Spending prioritisation and collaborative budgeting;
3. Time-management skills;
4. Self-esteem (self-confidence and personal growth), and
5. Skills development opportunities.

Skills development typically refers to technical hard managerial types of skills such as time-management, financial management, leadership and organising. Hard-skills can be understood as skills that are taught through theoretical education or formal education and reflected in associated qualifications (Owusu, Kalipeni, Awortwi & Kiiru 2017:15). The narratives from the participants suggest that the NSFAS beneficiaries developed softer skills as a consequence of the NSFAS support and the subsequent experiential learning—with experiential learning understood to be “learning by doing” (Lyu and Liu 2021:15). Soft-skills are less about what qualification an individual possesses and more about the experiences, commitment, personality and commensurate self-confidence of an individual (Rebele & Pierre 2019:5). Typically, soft-skills dovetail with technical hard managerial types of skills but are articulated as a habit, rather than as a consequence of work-place necessity (Maric 2019:18).

The findings suggest that the NSFAS funding stimulated these types of personal attributes within beneficiaries as a consequence of the experiences of managing NSFAS funding whilst studying. The student narratives also indicate that they underwent varying types of experiential learning whilst managing NSFAS funds.

5.5 RECOMMENDATIONS

Based on the findings of the study contextualised by the literature review the following recommendations are suggested.

- Promote collaboration with private stakeholders

The NSFAS skills development strategy aims to facilitate career-growth, career progression and promotion of sustainable employment of graduates (Nage & Sixholo 2019:8). The findings indicate that the scheme stimulates soft-skills development. UL's Centre of Academic Excellence could collaborate with private stakeholders to support more employment oriented soft-skills training and coaching programmes. Furthermore, these programmes could be reinforced by adapting existing curricula to dovetail with the ambition of promoting soft-skills amongst the student body wherever possible.

- Introduce internal mentorship about soft-skills at UL

UL could initiate soft-skills mentorship programmes by more experienced students, assisted by academics, that complement the hard-skills opportunities already provided to enhance students self-confidence and potentials for future employment opportunities.

- Promote community engagement activities at an early level of study

UL, like many HEIs (Neeley 2021:14) provides students with opportunities to participate in community engagement and/or research in their third and fourth level of study. Encouraging students to become involved in these types of opportunities at an early level of study could contribute to stimulating their soft-skills attributes—as well as their critical thinking skills.

- Establishment of capacity building workshops

McKay, Naidoo and Simpson (2018:25-27) describe challenges with NSFAS reported by students to be insufficient communication between NSFAS administrators and

student beneficiaries. The findings from this study report a similar pattern which was inclusive of claims of dishonesty, lack of transparency and a sub-optimal working relationship between administrators and NSFAS beneficiaries. UL could introduce capacity building workshops designed to explain the NSFAS process, encourage dialogue between the two groups and could represent a bridge for improved relationships in the future.

5.6 FURTHER RESEARCH

Further research is warranted into both groups of participants of the study because it could clarify the dissatisfaction voice by NSFAS administrators likely to impact negatively on NSFAS administrative process, thereby affecting the student body and soft-skills is relevant for all student development. Further research could contribute to improved NSFAS administrator-student relations and facilitate career-growth, career progression and promotion of sustainable employment of graduates if both the hard and soft-skills opportunities are enhanced among students at UL and beyond (Nage & Sixholo 2019:8).

5.7 CONCLUSION

This chapter has outlined the overview, study objectives and contextual summary, summary of literature review, summary of key findings, the limitations of the study and recommendations for future research. Overall, the findings of the study indicate that NSFAS funding was attributed as being the catalyst for some soft-skills development by the student participants.

5.8 RESEARCH LIMITATIONS

Kumar (2015:273) explains limitations of a qualitative research as any constraints the researcher might encounter while conducting her research and the extent to which the research can be generalised to other contexts. In this study, the following limitations were experienced.

- Size of the sample

Since this is a qualitative study which utilised a small sample the findings cannot be generalized to represent the entire population of students at UL.

- Nature of dependency

Some of the participant beneficiaries may have been reluctant to disclose information about their perspectives regarding NSFAS funding for fear of jeopardising future payments. The other limitation that affected the study is that potential employers were not involved in the research process. The reason for this is that the study is an exploratory form of research which was designed to provide a foundation for further research that could be inclusive of potential employers' perceptions about skills development. Nevertheless, the absence of perspectives of potential employers represent a limitation.

- COVID-19 lockdown regulations

The study took place during the period of hard-medium lockdown due to COVID-19. Securing interviews with participants was strenuous because of the lockdown regulations and some of the interviews were consequently re-scheduled. It is plausible that this context may have adversely affected the findings.

5.9 SUMMARY OF CHAPTERS

Chapter one (1): Introduction and background of the study.

Chapter one presented an introductory background about the study. The problem statement was also introduced, which was to determine the effectiveness of NSFAS towards skills development. Chapter one also provided the motivation/rational of the study. The aims and objectives of the study were also outlined. The key research questions included the following:

- How do beneficiaries manage their NSFAS allocations in the context of skills development?
- How do students and the NSFAS administrators perceive the way in which NSFAS funding has affected student skills development opportunities?
- How best can the issues raised by participants be transformed into strategies to improve skills development at UL?

This chapter also outlined key concepts pertinent to the study and the research methodology which was applied.

Chapter two (2): Literature review.

Chapter two provided a literature review about the effectiveness of NSFAS towards skills development. The chapter also reviewed evaluation theory as a conceptual analytical framework relating to the effectiveness of the scheme.

Chapter three (3): Research methodology.

Chapter three provided the framework of the research starting from the study methodology, research approach, research design and research paradigm. The methodological details were followed by information regarding the geographical area of the study, population, the sampling criteria process, sampling selection and criteria, data collection method and instrument including the process of data collection, reliability and validity, the pilot study, data analysis. This chapter also presented the ethical policies and procedures that were followed, as well as the ethical guidelines that were adhered to due to COVID-19 and lockdown.

Chapter four (4): Data analysis, presentation and interpretations of findings.

Chapter four focused on the data analysis which involved a thematic analysis of the recorded narratives followed by the presentation and interpretation of the findings relating to both NSFAS student beneficiaries and administrators. The findings from the student participants highlighted that the experiential learning from managing NSFAS funds contributed to soft-skills development. The findings from NSFAS administrators indicated a sub-optimal working relationship between them and some student beneficiaries.

Chapter five (5): Summary of results, recommendation and conclusion

Chapter five provided an overview, contextual summary of the study, a summary of the literature review and summary of findings. The chapter also provided recommendations prompted by the study.

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5.11 APPENDICES

5.11.1 Appendix A: Letter requesting consent of participation

Dear Participant

I am a student enrolled in Master of Development (MDev) at the Turfloop Graduate School of Leadership (TGSL), University of Limpopo (Turfloop Campus). You are invited to participate in my study titled: The effectiveness of National Student Financial Aid Scheme towards student skills development at the University of Limpopo.

The purpose of this study is to find out opinions from NSFAS beneficiaries and Administrators about the effectiveness of NSFAS towards skills development at the University of Limpopo. Your participation requires completing a questionnaire.

Please note:

- In this study, your participation is voluntary and you can withdraw at any time without stating any reason;
- The study does not cause any harm and if you feel uncomfortable with answering any questions, feel free to notify the researcher;
- In this study, your personal information i.e. identity will be kept confidential and anonymous.
- The completion of the questionnaire will take 30 minutes;
- Feel free to ask questions and clarifications related to the study;
- Your completing the questionnaire suggests approval to participate in the study. A copy of the report will be made available to the University of Limpopo Library database after the study. If you need any further information please contact the following:

Supervisor: Dr Burman (Christopher.burman@ul.ac.za)

Co-Supervisor: Mr Njoko (Mnqobi.njoko@ul.ac.za)

Turfloop Graduate School of Leadership

5.11.2 Appendix B: Letter of Indemnity/ Participants Interview Consent form

I _____, hereby agree to voluntarily participate in the research titled “The effectiveness of National Student Financial Aid Scheme towards students skills development at the University of Limpopo”.

I have read and understood the contents of this invitation to participate in this study and hereby confirm my voluntary consent to participate in the study and that my responses will be kept confidential and anonymous. I also understand that I am not bound to participate in the study and that it is my right to stop my participation at any time whenever I feel uncomfortable without stating any explanations.

Participant signature _____ Date _____

Researcher’s signature _____ Date _____

5.11.3 Appendix C: Letter requesting permission to conduct a study at the University of Limpopo

To: Senior Management of NSFAS

From: Mokgotho M.G

Date: 24 May 2021

REQUEST FOR PERMISSION TO INTERVIEW NSFAS ADMINISTRATORS

I am a student enrolled in Master of Development (MDev) at the Turfloop Graduate School of Leadership (TGSL), University of Limpopo (Turfloop Campus). I would like to request for permission to interview and engage with NSFAS administrators on the research am going to conduct. The research is titled “The effectiveness of National Student Financial Aid Scheme towards student skills development at the University of Limpopo”.

The purpose of this study is to find out opinions from NSFAS beneficiaries and administrators about the effectiveness of NSFAS towards skills development at the University of Limpopo.

Key note:

- The study will only involve NSFAS beneficiaries and administrators at the University of Limpopo.
- A copy of the report will be made available to the University of Limpopo Library database after the study.

Your permission will be highly appreciated, as it will help me to get more information to add on my research.

If you need any further information please contact the following:

Supervisor: Dr Burman (Christopher.burman@ul.ac.za)

Co-Supervisor: Mr Njoko (Mnqobi.njoko@ul.ac.za)

5.11.4 Appendix D: Letter requesting permission to conduct a study at the University of Limpopo

To: Dean of Faculty of Management and Law

From: Mokgotho M.G

Date: 24 May 2021

REQUEST FOR PERMISSION TO INTERVIEW NSFAS BENEFICIARIES IN THE FACULTY OF LAW AND MANAGEMENT

I am a student enrolled in Master of Development (MDev) at the Turfloop Graduate School of Leadership (TGSL), University of Limpopo (Turfloop Campus). I would like to request for permission to interview and engage with students in the Faculty of Law and Management who have been using NSFAS from second to fourth year as part of the research I am going to conduct. The research is titled "The effectiveness of

National Student Financial Aid Scheme towards student skills development at the University of Limpopo”. The purpose of this study is to find out opinions from NSFAS beneficiaries and administrators about the effectiveness of NSFAS towards skills development at the University of Limpopo. Key note:

- The study will only involve NSFAS beneficiaries and administrators at the University of Limpopo.
- A copy of the report will be made available to the University of Limpopo Library database after the study.

Your permission will be highly appreciated, as it will help me to get more information to add on my research.

If you need any further information please contact the following:

Supervisor: Dr Burman (Christopher.burman@ul.ac.za)

Co-Supervisor: Mr Njoko (Mnqobi.njoko@ul.ac.za)

5.11.5 Appendix E: Letter requesting permission to conduct a study at the University of Limpopo

To: Dean of Faculty of Science and Agriculture

From: Mokgotho M.G

Date: 24 May 2021

REQUEST FOR PERMISSION TO INTERVIEW NSFAS BENEFICIARIES IN THE FACULTY OF SCIENCE AND AGRICULTURE

I am a student enrolled in Master of Development (MDev) at the Turfloop Graduate School of Leadership (TGSL), University of Limpopo (Turfloop Campus). I would like to request for permission to interview and engage with students in the Faculty of Science and Agriculture who have been using NSFAS from second to fourth year as part of the research I am going to conduct. The research title is titled “The effectiveness

of National Student Financial Aid Scheme towards student skills development at the University of Limpopo”. The purpose of this study is to find out opinions from NSFAS beneficiaries and administrators about the effectiveness of NSFAS towards skills development at the University of Limpopo. Key note:

- The study will only involve NSFAS beneficiaries and administrators at the University of Limpopo.
- A copy of the report will be made available to the University of Limpopo Library database after the study.

Your permission will be highly appreciated, as it will help me to get more information to add on my research.

If you need any further information please contact the following:

Supervisor: Dr Burman (Christopher.burman@ul.ac.za)

Co-Supervisor: Mr Njoko (Mnqobi.njoko@ul.ac.za)

5.11.6 Appendix F: Semi-structured interview guide for NSFAS beneficiaries

The semi-structured interview guide for NSFAS beneficiaries consists of two sections.

Table 6.1: Sub-structured interview guide; NSFAS beneficiaries

Section	Focus area
A	Demographic profile of participants
B	Inquiry to NSFAS beneficiaries

Source: author’s contribution.

Topic: The effectiveness of the National Student Financial Aid Scheme towards student skills development at the University of Limpopo.

Remember your participation is Voluntary, Anonymous and Confidential.

Please mark “X” on the box space below.

Section A: Demographic Profile of Participants

1. Age?

20-25 years	26-30 years	31-35 years	Over 35 Years
Mark 'x'			

2. Gender?

a) Male	
b) Female	

3. Race?

a) African		c) Indian	
b) White		d) Other	

4. What is your level of study?

Level of study	2 nd	3 rd	4 th
Mark 'x'			

5. What faculty are you falling under?

Type of faculty	'x'
a) Management and Law	
b) Science and Agriculture	

Section B: Inquiry to NSFAS beneficiaries

a) Can you describe how you handle your NSFAS funding allocations?

b) In what way does the funding allocation provided by NSFAS enhance your capabilities in the context of skills development?

c) What are your priorities when you receive NSFAS funding allocation?

d) In terms of skills development, what difference has NSFAS funding scheme brought to improve your academic livelihood?

e) Describe the changes encountered towards your academic journey, since NSFAS funding scheme was involved in your life?

f) Through your experience using NSFAS funding, what types of opportunities have you come across that modifies your academic discipline for the better?

g) Describe the process of NSFAS funding allocations.

h) If any, what are the shortcomings of NSFAS funding allocation process mentioned above?

i) Can you narrate any short comings you have encountered while using NSFAS funding scheme?

j) If any, how was the shortcomings resolved?

5.11.7 Appendix G: Semi-structured interview guide for NSFAS administrators

The semi-structured interview guide for NSFAS administrators consists of two sections.

Table 6.2: Sub-structured interview guide; NSFAS beneficiaries

Section	Focus area
A	Demographic profile of participants
B	Inquiry to NSFAS beneficiaries

Source: author's contribution.

Topic: The effectiveness of the National Student Financial Aid Scheme towards student skills development at the University of Limpopo.

Remember your participation is Voluntary, Anonymous and Confidential.

Please mark "X" on the box space below.

Section A: Demographic Profile of Participants

1. Age?

26-30	31-35	36-40	Over 40
Years	years	years	Years

2. Race?

a) African		a) Indian	
b) White		b) Other	

3. Years of experience as a NSFAS administrator?

1 st year	2 nd year	3 rd year	4 th year and More
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Mark 'x'			
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Section B: Inquiry to NSFAS administrators

a) Can you describe your experience working as a NSFAS administrator?

b) Through your experience, in what way does NSFAS funding allocation enhance student beneficiaries capabilities in the context of skills development?

c) What is your perception regarding the way NSFAS student beneficiaries manage their funding allocations?

d) In the context of skills development, what difference has NSFAS funding scheme brought to improve the student beneficiaries academic livelihood?

e) Can you describe the procedure, how NSFAS funding allocations reaches student beneficiaries?

f) If any, what are the shortcomings encountered about the procedure mentioned above?

g) As a NSFAS administrator, what types of opportunities have you come across that NSFAS provides to student beneficiaries, in order to modify their academic discipline for the better?

h) Can you describe your experience working with NSFAS student beneficiaries?

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- i) If any, what are the shortcomings encountered working with NSFAS student beneficiaries?
 - j) How was the shortcomings encountered above resolved?
-

THANK YOU FOR TAKING PART IN THIS STUDY.