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Against the pedagogy of debt in South African higher education

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Abstract

On the back of decades of austerity, marketisation, credentialization and related neoliberal conceptions of education and society, a student debt crisis has emerged in higher education (HE). Despite the well-documented history of government-guaranteed income contingent loans (ICLs) indenturing students and their present and future families, such loans continue to be canvassed by policymakers and interest groups as an ideal ladder of educational opportunity, particularly for students from traditionally excluded communities. In this paper, the author brings together insights from Jeffrey Williams' Pedagogy of Debt, Carter G Woodson's Miseducation, Ha-Joon Chang's idea of Bad Samaritans, and Kwame Nkrumah's theory of Sham Independence as conceptual building blocks to reinforce the wall of resistance against the orthodoxy of debt as a paradigm for HE funding in South Africa. To add to the student debt abolition movements and the voices calling for freeing public HE, this paper critically reviews the recommendations of South Africa's 2017 Fees Commission Report. This is done to offer an analysis that makes explicit the likely impact of the proposed student loan policy on South Africa. As we imagine transitioning towards the new African University, this paper makes a case for freeing public HE for all, on the basis of mutual aid, transitional and reparative justice.

Keywords: Miseducation, pedagogy of debt, student debt crisis, free higher education, reparative justice, post-apartheid South Africa

Introduction

Settler colonialism has fundamentally been about European invasion, displacement, enslavement, dispossession and elimination of African and other indigenous people of the world, and during the pre-colonial and post-colonial era, debt servitude has played a crucial role in enabling and sustaining this process (Lees et al., 2021; Mamdani, 2001). South Africa remains one of the countries where the project of settler colonialism continues to be incubated in educational settings—particularly in the curriculum—in ways that reproduce European dominance and control of the colonised (Mpofu-Walsh 2021; Mamdani 2001). In *Learning Whiteness*, Sriprakash et al. (2022) correctly emphasise that "education has played a central role in cultivating and maintaining the power of whiteness in Australia and other British settler colonies, and it is through this agenda of white domination that some people benefit and others are harmed" (p. 5).

As we imagine possible transitions to a new and just African University, using South African Settler-Colonial State as my context, this paper offers a set of conceptual building blocks aimed at reinforcing the wall of resistance against the orthodoxy of student loans and debt as a primary paradigm of higher education (HE) funding. I theorise the violence and pedagogy of debt and their miseducative effects as enduring pillars of settler-colonial structure that must be unmasked and resisted at all costs (Ndlovu-Gatsheni, 2013).

Several reasons justify the continued critical examination of the intersection of student loans/student debt crisis, indenture and settler colonialism. First, there is clear conflict between the prevalent repurposing of HE into debt-service training, emancipatory notions of HE and efforts to decolonise and free public HE from settler-colonial ideologies. As Masta (2019) has shown, there is a need to disrupt the unjust relationship between settler-colonial ideology and HE spaces. Second, as Battiste (2019) wrote, "Education, like the institutions and societies it derives from, is neither culturally neutral nor fair. Education has its roots in a patriarchal, Eurocentric society, complicit with multiple forms of oppression of women, sometimes men, children, minorities, and Indigenous peoples" (p. 159). HE institutions therefore present ideal spaces to study the varied and yet intersecting ways through which settler colonialism is both advanced and resisted. Third, despite the seemingly general commitment to decolonised education futures, Ndlovu-Gatsheni (2013, p. 10) cautions that "what Africans must be vigilant against is the trap of ending up normalising and universalising coloniality as a natural state of the world. It must be unmasked, resisted and destroyed because it produced a world order that can only be sustained through a combination of violence, deceit, hypocrisy and lies". In heeding Ndlovu-Gatsheni's (2013) caution, this paper sounds the alarm regarding predatory inclusion as an undercurrent of ICL regimes.

Decades of austerity, marketisation, financialisation and related neoliberal conceptions of education and society (Brown & Carasso, 2013) have witnessed a repurposing of higher education into a commodity that must be bought and sold, a shift from HE as a public entitlement to a private service, the systematic phasing out of student grants to make way for the troubling rise of student loans financiers (Eaton, 2022) and a consolidation of the orthodoxy of debt as a paradigm of higher education funding (Williams, 2006). Out of this has emerged a global student debt crisis (Adams, 2017; Mitchell, 2021; Shermer, 2021a). As debt captures the heart of the post-welfare university, as well as our participation in it, the very soul of public HE is at stake. For those of us in settler colonies like South Africa, inadequate attention has gone to examining and conceptualising the implications of youth studying under indebted and further-indebting circumstances. In this paper, I argue that the orthodoxy of student loans as a paradigm of HE funding represents one of the central pillars of settler-colonial society and how it reproduces itself in and through education. I thus theorise that resistance against student debt and student indenture represents one of the progressive means of unmasking and resisting the reproduction of settler colonialism in and through education.

How we choose to fund students in HE is inextricably linked to what, and for whom, we believe education is for. Whatever the choice, the implications have stretched well beyond the walls of our universities. Over the years, student funding models have greatly transformed the sector and its perceived role in enabling and/or hindering efforts to achieve a more just and equitable society (Boliver, 2017). This denotes the need for us to shoulder a lot more care and responsibility in the views we advocate for, the values we choose to promote or demote, and the interests we ultimately advance or overlook.

In South Africa, my context, despite the well-documented reputation of government-guaranteed income contingent loans (ICLs) indenturing students, and their present and future families (Van der Merwe, 2022), such loans continue to be canvassed and prescribed by policymakers, university leaders and interest groups as a necessary, *rational* and sole means of attaining, a *sustainable* ladder of educational opportunity. Neither the loud voices of the #FeesMustFall movement nor the current student debt crisis in American HE and similar systems have deterred ongoing efforts to hand over South African youth—and arguably South Africa's sovereignty—to commercial banks through ICLs. This paper, as part of the author's research and advocacy work, is aimed at disrupting this master narrative, by offering analysis that makes explicit the likely impact on South African students, families, communities and the settler-colonial state as a whole, of government-guaranteed ICLs sourced from commercial banks. In this paper, the author brings together insights from Jeffrey Williams' *Pedagogy of Debt*, Carter G Woodson's *Miseducation*, Ha-Joon Chang's idea of *Bad Samaritans*, and Kwame Nkrumah's theory of *Neo-Colonial Client States*, to explain why students, families, communities and broader society should resist ICLs as a financial aid model.

To add to voices in support of free public HE and the student debt abolition movements, I employ a qualitative document analysis methodology (Bowen, 2009) to critically review the ICL model recommended in the Fees Commission Report by the South African government's Commission of Inquiry into Higher Education; the latter was aimed at offering a qualitative analysis of the likely impact of ongoing attempts to introduce government-guaranteed ICLs in South African HE. Although underutilised, qualitative document analysis remains a powerful methodology in social policy research, providing background and context to events, generating rich in-depth insights and offering a means of generating additional research questions (Bowen, 2009). Documents are central to the bureaucratic functioning of modern society, particularly in the domain of educational policies. Documents not only bear witness to key past events, but they also "exist within social fields of action … and are therefore not mere records of social life, but integral parts of it" (Dalglish et al., 2021). More recently, educational researchers, such as Eaton (2022); Mitchell (2021); Shermer (2021), have drawn from policy documents to study the history, evolution and impact of HE student funding policies on students, families and communities. The Fees Commission Report carries HE funding policy proposals recommended to the South African government in response to the #FeesMustFall protest movement, and thus its content can be analysed to interpret and make sense of broader implications of such policy proposals for South Africa and related contexts. I conclude by making a case for freeing public HE for all on the basis of mutual aid (Simkhovitch & Kropotkin, 1903), transitional and reparative justice in education (Sriprakash et al., 2020).

Debt and the battle for the soul of public higher education

Scholars, activists, and more recently politicians (Schneider et al., 2019), have mounted a mainstream pushback against student loans and debt as a primary means of funding HE, by making a case for student debt abolition and the scrapping of tuition fees. While its intentions are not in question, much of this mainstream pushback falls short at very crucial moments. It tends to swim in the same waters dominated by what Berman (2022) calls the problematic yet "dominant economic style of reasoning", the very style of reasoning that, as Berman and others have argued, brought about the very student debt crisis. In this style of reasoning, efficiency is prized above all else (including justice), social policies have to make “economic sense”, and they are tolerated only to the extent that they converge and do not infringe on the interests of the market—particularly those of financial institutions. In this mainstream pushback resides inherent complicity with the very destructive notion of HE as an end-user/self-funded commodity.

By embracing this style of reasoning, the mainstream pushback against marketisation and commodification of HE outsources representation of the problem (Bacchi, 2012)—back to forces that are responsible for the very crisis—and thus confining and limiting our ability to imagine a more humane and just HE policy. For example, the hiking of student fees to balance university books owing to austerity cuts and the reimagining of students as consumers has not only unjustly “passed the buck” to families; it has also consolidated debt as an accepted paradigm of HE funding and propelled the troubling rise of financiers in HE (Eaton, 2022). There is thus a need for a pushback that transcends majoritarian narratives of what constitutes a just and equitable HE funding model, one that makes explicit the trail of destruction that indenture and debt servitude have inflicted on our universities and the constituencies they serve (Love, 2004). This paper seeks to contribute to such pushback efforts.

Context: South Africa’s Fees Commission Report and its proposed ICL student funding model

As a post-conflict society, South Africa presents a unique and interesting context to study HE systems in transition. It is one of the most unequal societies in the world, with an HE system bestowed with a policy mandate that frees itself from the enduring legacy of the country’s colonial and apartheid past (Wiseman & Davidson, 2021). Three decades since the democratic dispensation, South Africa and South African HE continues to be characterised by intersections of race, class, geography and gender dimensions, and how these shape, reproduce and sustain the country’s income, wealth and spatial disparities in access to, and successful outcomes in education (Masutha & Naidoo, 2021; Pomerantz, 2019). A recent study by von Fintel & Orthofer (2020) estimates that “about half of the wealth is owned by the top 1%, and 93% by the top 10% of the population” (p. 8). As the income and wealth inequality gap widens globally, South Africa presents an extreme end of these patterns and thus offers important insights for other countries (Chatterjee et al., 2021).

To mitigate against the exclusion of students from low-income households, the democratic government established the National Student Financial Aid Scheme (NSFAS), an

ICL model aimed at transforming and widening participation for students from historically marginalised communities. Despite the NSFAS's noticeable contribution to transforming the demographic makeup of the student population, the limitations of this ICL model have ranged from administrative deficiencies, unfunded and underfunded students, misalignment with student needs, high non-completion rates and the violence that accompanies graduates/and or dropouts who leave university with a mountain of debt (Masutha & Naidoo, 2021). Most recently, the NSFAS ICL model was at the centre of annual sector-wide instability when the #FeesMustFall student movement protested against continued experiences of financial exclusion that have been a consistent feature of marketisation of HE in post-apartheid academy (Booysen, 2016).

Following a wave of #FeesMustFall student protests against student loans and in demand of free, decolonised HE, in January 2016, former President Zuma established a Commission of inquiry led by retired Judge Jonathan Heher (the Fees Commission) to add to the body of knowledge and evidence that will inform the government's decision making process in pursuit of a sustainable solution to the ongoing HE funding crisis.

The attitude of the Fees Commission Report towards the idea of free HE is captured in the following excerpt from the report:

> The Commission is persuaded that higher education brings with it substantial private benefits. At the most basic level no student attends university or a TVET [Technical and vocational education and training] college because he or she intends in so doing to benefit the state and increase taxes. He or she does so for the potential increase in personal or family advancement, status, income, future opportunity or simply, self-gratification. What can be concluded without fear of rational contradiction is that to typify higher education as exclusively or even essentially a public good is to ignore reality (RSA Presidency, 2017, p. 56).

The Fees Commission then recommended the adoption of government-guaranteed ICLs as a primary means of funding all students in South African HE.

For the reasons which we have set out at length it is the advice of the Commission that the income contingent loan model is best suited to the achievement of the goals of the NDP [National Development Plan], and will not be hampered by restricted public resources, will provide a huge step towards the attainment of universal access to higher education that the Constitution guarantees, is equal and fair in its operation; is cost efficient, doing away with substantial administration costs; is easily collected and recovered; will be the most likely model to provide long–term sustainability; and is feasible subject only to willing, serious and informed negotiations between the public and private sectors.

> The ICL model that should be created in the best interests of all should be designed by a committee of experts that will pay due regard to models used in Australia, New Zealand, the United Kingdom and elsewhere (Fees Commission Report, 2017, p. 532).

Although President Zuma's Cabinet rejected the ICL model recommended by the Fees Commission and opted for a grant-based free HE model to students from the bottom 90% of South African households, the post-Zuma era has seen efforts to reintroduce government-guaranteed ICLs (Department of Higher Education and Training, 2022).

The next section turns to the reasons why South Africa and related contexts should continue to resist the government-guaranteed ICLs as means of funding students in HE.

The pedagogy of debt and the spirit of indenture: debt fosters miseducative experiences

In light of the growing public awareness of the trail of destruction that student loans with few exceptions continue to leave behind, surprisingly little focus has gone to examining educational implications of students studying under indebted and indebting circumstances (Callender & Mason, 2017; Wozniak, 2017). To contribute to addressing this gap, I invoke the first conceptual building block necessary to reinforce the wall of resistance against the orthodoxy of debt as a primary means of funding students in HE, by drawing from Jeffrey Williams' seminal works, namely "The Pedagogy of Debt" (2006) and "Student Debt and the Spirit of Indenture" (2008).

Observing student loans becoming the new paradigm of HE funding, Williams (2006) cautioned that student loans would revive the spirit of indenture by producing a generation of indentured students who would proceed to live as indentured citizens. He projected that students would "pay their transport through HE in hope of reaching the shores of a decent job in exchange for agreeing to a future of debt peonage" (Williams, 2006, p. 162). He pointed at the lengthy terms of the personal contracts students were made to sign with limited recourse, the role of brokers and the targeting of the youth as illustrative of how student loan debt would revive the spirit of indenture. As a result, debt would permeate and colour our social experience to the extent of determining the very texture of our lives (Williams, 2008). The evidence suggests that Williams was spot on (Eaton 2022; Shermer 2021).

We must resist the orthodoxy of student loans because, as (Williams, 2006) convincingly argued, “debt is not just a mode of financing but a mode of pedagogy” (p. 162). In making this argument, Williams urged us not to think of debt as something extraneous but rather “central to people’s actual experience of the current university” (Williams, 2006, p. 162). Williams invited those of us responsible for teaching and learning in HE to also grapple and contend with the lessons that debt teaches and the implications of our students studying under indebted and indebting circumstances. Taking inspiration from Williams, I would like to emphasise at least three ways in which debt fosters what John Dewey called miseducative experiences (Dewey, 1986), and canvass these as crucial building blocks in the wall of resistance against ICLs in South Africa: First, debt reduces teaching and learning in HE to an act of *debt-service training* (Wozniak, 2017), by imposing itself on both the content and form of study. For example, the defunding of humanities in favour of Business Majors is an example of how student loans have imposed themselves on the content of what is studied (Hutner & Mohamed, 2015). Debt teaches a student from a village with no medical facility that Actuarial Science is a more rational choice and better fit than nursing or midwifery. Second, debt teaches a market-centric worldview. According to (Williams, 2006) “student loans directly conscript college age students into the market. Debt teaches that the primary ordering principle of the world is the capitalist market and that the market is natural, inevitable, and implacable” (p. 164). Third, debt teaches that the worth of a person be measured not because he or she is human or their contribution to our collective wellbeing, but according to their future earning-potential. For those of us in settler-colonial states like South Africa, we must resist student loans on the basis that a life in service of debt has a neutralising effect; it weakens human solidarity and normalises our collective submission to a humiliating system. This, in turn, undermines our ability to imagine our own version of freedom from persisting conditions of coloniality.

Black Debt, White Debt: ‘There would be no lynching if it did not start in the schoolroom’

Where Jeffrey Williams falls short is in his insufficient attention to the racialised nature of student debt. In building the wall of resistance against the orthodoxy of debt as a paradigm of HE funding, there is a need to pull the black student debt crisis from the crowd in order to avoid obscuring this group’s unique relationship with student loan policies and the disproportionate impact that these policies have had on black students and black communities. For example, a report by Scott-Clayton & Li (2016) found that in the United States, the black-[LB16] white disparity in student loan debt more than tripled after graduation, with black graduates bearing the worst brunt, despite also being consistently underserved by HE institutions. These findings are consistent with earlier findings by Hamilton et al. (2015) in their report “Umbrellas Don't Make it Rain”, finding that “black families whose heads graduated from college have about 33 percent *less* wealth than white families whose heads dropped out of high school”.

Fortunately, where Williams falls short, student debt abolition advocates such as Mustaffa and Dawson (2021) among others, have picked up the button and continued to invite us to disrupt race-neutral understandings of the student debt crisis. The two convincingly argue that it is not enough, as has been the case to merely make reference to student debt and rates of racial inequality—“any nostalgia for an HE system that worked for all relies on an ambivalence towards anti-black violence at every turn” (Mustaffa and Dawson, 2021, p. 6). Even the growing calls for the return to HE as a *public good* must account for how (in the case of such countries as the United States and South Africa) *the public*, did not include black people (Mustaffa & Dawson, 2021).

In “White Debt, Black Debt”**,** the American sociologist Seamster (2019) makes the case for resisting racialised debt (i.e., all debt) on the basis that “racial discrimination shapes who feels debt as a crushing burden and who experiences debt as an opportunity … Unlike white debt, black debt represents a race up an eroding hill of sand: Black debt means higher interest with lower returns. Black debt also represents the past and ongoing theft of Black assets” (p. 32).

Crucially, our universities have been active drivers in speculating and profiting off black indebtedness. Mustaffa and Dawson (2021) remind us that “the early colonial colleges … used Black slaves as collateral to accrue and pay off debt and created academic disciplines to justify treating Black people, not as humans, but commodities” (p. 3). Recently, revered institutions such as Columbia, Harvard, Georgetown and Princeton have all published reports confirming that they did not only benefit from the indenturing of black people as commodities, but they also helped justify it (Reilly, 2017). It is therefore crucial that the black student debt be pulled from the crowd and understood within its historic and current contexts. Importantly, in the South African Settler-Colonial State, we must resist ICLs in order to prevent the repeat of a history of speculating and profiting off black indebtedness in and through education during the colonial and apartheid era (Bond, 2014).

In sum, visions of transitions towards the new African University should resist the orthodoxy of debt because, as Carter G. Woodson cautioned in “Miseducation”, the “violence inflicted upon Black people has always begun at the level of ideas and knowledge”. Woodson further observed that “there would be no lynching if it did not start in the schoolroom”. Afterall, “Why not exploit, enslave, or exterminate a class that everybody is taught to regard as inferior?” (Woodson, 2006).

Government-Guaranteed ICLs as Predatory Samaritans’ “Baited Hook”.

Third, government-guaranteed ICLs should be resisted because, in their design and intent, they represent Predatory Samaritans’ ‘baited hook’; that is, a carefully constructed debt trap that co-opts our educational aspirations and, under the cloak of inclusion, exploits our individual and collective repayment struggles (Mitchell, 2021; Mustaffa & Dawson, 2021).The troubling rise of financiers in HE resembles what Chang (2007) called *Bad Samaritans* to describe highly trained academics from the global north, mostly hired by their governments to advise less developed countries, who misled poorer countries by prescribing development policies that have no history of success in their countries of origin. These policy prescriptions to poorer countries also happen to represent the exact opposite of how much the global north has actually developed (Chang, 2007).

Similarly, ICLs have not been a neutral attempt to address the HE funding challenge. For example, although their sustainability claim is contingent on students’ future income earning ability (loan recovery), in reality, ICL financiers have been found to particularly target those who are least likely to pay back the money (Eaton, 2022; Mitchell, 2021; Shermer, 2021a). In January 2022, the New York Times reported that Navient, one of the largest student loan companies in the United States, ‘repeatedly and deliberately … engaged in deceptive and abusive practices, targeting students who it knew would struggle with repayment, and placing an unfair burden on people trying to improve their lives through education’. The private loans were according to legal filings—in Navient’s own words, ‘a *‘baited hook’* to reel in more federally backed loans’ (Cowley & Bernard, 2022).

As the Navient case shows, “student loans are perfect for racial capitalism because they answer demands for social access and inclusion, and reproduce both the disposability and dispossession of Black people’s everyday lives” (Mustaffa & Dawson 2021, p. 19).

A client state, sham independence and the grip of a virtual senate

The fourth conceptual building block to reinforce the wall of resistance against government-guaranteed ICLs in South Africa stands on the basis that an indentured student is an indentured (present and future) family, and indentured families will ultimately constitute and contribute to the reproduction of an indentured South African Settler-Colonial State. Given the state of South

Africa as one of the most unequal societies in the world in terms of wealth and income distribution (Chatterjee et al., 2020; Greenwood, 2018; von Fintel & Orthofer, 2020), and the NSFAS's history of less than 5% student loan recovery rates (Presidency, 2017), all indications are that the bigger fish to be reeled in through the government-guaranteed ICLs baited hook is the very sovereignty of the state (i.e., the loan guarantor), or whatever remains of it. Further indebting the South African State will arguably reproduce its neo-colonial character or what Kwame Nkrumah referred to as a client state or *Sham Independence* (Nkrumah, 1969). Nkrumah, in his 'Handbook of Revolutionary Warfare' (Nkrumah, 1969), theorised that 'a state can be said to be a neo-colonialist or client state if it is independent *de jure* and dependent *de facto"* (p. 8). A client state, in theory, "has all the outward trappings of international sovereignty' but "in reality its economic system and thus its political policy is under the control of international finance" (Nkrumah, 1969).

The effect of a client state and its neo-colonial character is that it delivers itself to the grip of what renowned scholar Noam Chomsky referred to as 'a Virtual Senate of lenders and investors' (Murray & Kocharova, 2010). Importantly, the virtual senate of lenders, in turn, arrests the ability of the indentured state to preside over the direction of its own social and economic policy. The virtual senate conducts moment-by-moment referendums on government policies. If the virtual senate determines that those policies are irrational—meaning that they are designed to benefit people, not profit—then it can exercise its "veto power" by means of capital flight, attacks on currency and other means (Murray & Kocharova, 2010). All of these have occurred in post-apartheid South Africa (Bond, 2014; Mpofu-Walsh, 2021; Sergeant, 2013; Terreblanche et al., 2002). During the #FeesMustFall protests, the South African government's frantic attempt to balance the interests of students/families on the one hand and the banks on the other as shown in the Fees Commission Report, is illustrative of a government serving what Chomsky calls a *dual constituency* (Murray & Kocharova, 2010).

Our transition to a new African University should thus reinforce the wall of resistance against the orthodoxy of debt as a paradigm of HE funding because the unguarded blurring of lines between the state and the powerful elite minority has a well-established track record of pursuing "policies that benefit them and harm everyone else" (Chomsky, 2017). In the absence of formidable opposition, the concentration of power that primarily flows from the masses into the hands of a privileged few results in a vicious cycle that feeds into what Adam Smith called the Vile Maxim of the Masters of Mankind—"all for ourselves and nothing for anyone else" (Chomsky, 2017). In sum, what is at stake when a state is indentured to the virtual senate of lenders (the new Masters of Mankind), is best described by words attributed to the former Canadian Prime Minister, William Lyon Mackenzie King, when he said:

> Once a nation parts with the control of its credit and money, it matters not who makes the nation's laws. Until the issuance of currency and credit is restored to government, and recognized as its most sacred responsibility, all talk of sovereignty, of parliament, and of democracy, is idle and futile (McMurtry, 1999).

To paraphrase James Baldwin, we must resist any further indenturing of South Africa to avoid waking up one day to "discover that the flag to which we have pledged allegiance … has not pledged allegiance to us, that the country which is our birthplace, and to which we owe our lives and our identity, has not in its whole system of reality evolved any place for us" (Buccola, 2020).

A critique of government-guaranteed ICLS specific to the Fees Commission's report

The commission's recommended ICL scheme has resulted in disastrous experiences internationally (Callender & Jackson, 2004; Coughlan, 2017). Whereas the commission's proposed ICL model is anchored in the aim of cutting social spending to reduce government debt; elsewhere this model has in practice had the opposite effect on government debt. In England, the Institute for Fiscal Studies (IFS) found that "more than 77% of those taking out student loans will have some or even all of the loans paid off by the government because graduates will not earn enough to repay their loans within that time … and that the abolition of the last maintenance grants in 2015 had disproportionately affected the poorest, while students from the richest 30% of households would run up lower average borrowings" (Adams, 2017). In July 2017, Andrew Adonis, former British Education Minister and one of the architects of the ICL model in England has referred to the model as "a politically diseased Ponzi Scheme with catastrophic effects" he never anticipated; he subsequently called for the model to be scrapped (Mortimer, 2017).

Second, owing to high non-completion rates, general economic stagnation, a shrinking labour market, falling wages and unregulated university fee hikes, two thirds of England's graduates are unable to repay their student debt even when given a 30-year repayment period, resulting in the government incurring a debt crisis (Adams, 2017). In South Africa, research into non-completion HE (Masutha & Naidoo, 2021) illuminates how the dropout rate alone, which disproportionately affects low-income students, would result in both students and the South African government incurring a debt crisis. For example, the 2013 report of the

Department of Higher Education and Training's Ministerial Committee on the review of the NSFAS, revealed that between the years 2000 and 2010, of the 656 000 students funded through NSFAS, 67% were no longer in HE by 2010. Of this group, 67%, 72% dropped out without completing their studies and only 28% graduated (Masutha & Naidoo, 2021).

Third, the Fees Commission Report affirmed that available "evidence suggests that the generation of work opportunities by and in relation to students who graduate will be sufficient to support the stability of the scheme" (Presidency, 2017, p. 539). This prediction was not supported by empirical evidence and has turned out to be wrong. Even before the Covid-19 pandemic, South Africa was already experiencing record levels of unemployment ("South Africa's Unemployment Rate Jumps to New Record High," 2021). Of particular relevance to this point, the latest evidence from Statistics South Africa's quarterly labour survey shows a worrying trend of growing unemployment amongst university graduates (Chabalala, 2022).

Lastly, the recommended ICL model of the fees commission was widely rejected by the most important constituency in South African HE, the students. Some student leaders viewed the commission's recommended ICL model as a debt trap worse than the pre-2017 NSFAS ICL that converted up to 40% to grants upon graduation. In their media statement, the South African Students Congress rejected what they termed "a corporate-inspired fees commission report" (Dispatch, 2018). Cape Peninsula University of Technology's SRC secretary-general Mbaliyezwe Madikizela told radio station OFM that the fees commission's ICL model was "worse than anything we could've ever expected … We are very, very disappointed … all I can say about the report is that we reject it" (News, 2017). Speaking to the SABC, the Economic Freedom Fighters Student Command echoed the same sentiment, saying "free quality education is our generational mission, not this nonsensical report". Student leader's stance against ICLs were consistent with research by (Callender & Mason, 2017) which found that the fear of student debt and its lifelong implications deters and undermines the participation in HE. of youth from low-income households.

Overview discussion

From fee-free to freeing public higher education

First, my advocacy for a free public HE is anchored on the notion of *Freedom* as inscribed in South Africa's Freedom Charter of 1955 (Freedom Charter, 1955), one of the founding documents of South Africa's struggle for liberation and freedom from settler colonialism and apartheid. Free means a free publicly funded HE for all. The Freedom Charter, a 66 year old document adopted at a gathering of the Congress of the People in Kliptown, declares that the "Doors of Learning and Culture Shall be Opened!" It further declares that: Education shall aim to teach the youth to love their people and their culture, to honour human brotherhood, liberty and peace; education shall be free, compulsory, universal and equal for all children; higher education and technical training shall be opened to all by means of state allowances and scholarships awarded on the basis of merit … The colour bar in cultural life, in sport and in education shall be abolished. (Freedom Charter, 1955)

The call for a free public HE should thus not be reduced to a system that is merely *free of charges* at a point of access—the so-called *fee-free higher education* or *deferred charges*. HE needs to be freed from the destructive market logics and pressures that have repurposed our universities into a marketplace where settler-colonial structures of power, domination and subordination are reproduced (Brown, 2016; R. Brown, 2010; Carnevale et al., 2020; Naidoo & Whitty, 2014). As Brown and Carasso (2013) have shown, treating universities as a marketplace is achieving in HE what neoliberalism has done to society as whole. (i.e., facilitating an unprecedented concentration of wealth, power and opportunities in the hands of those already well-placed and a steady rise in chronic levels of insecurity and precarity for those already in the margins of society). As academics, we must resist the further marketisation of HE in order to avoid formalising ourselves into what Robin DG Kelley recently called mere "functionaries and cogs" in the neoliberal machine's "spectacular acts of violence" (Yancy, 2022).

Mutual aid, transitional and reparative justice

The tenet of mutual aid is Kropotkin's idea that "we all have a natural and voluntary will to cooperate and help our fellow beings, and that we are predisposed to help one another, and need not be coerced to do so" (Simkhovitch & Kropotkin, 1903). There are ample examples of this around us, we just need to foreground this idea in our development of social policies. The Covid-19 pandemic has reminded us that there can be no truly sustainable future if that future is shared and rooted in the spirit of collectivism. The author also advocates for freeing public HE for all as a pathway to reparative justice and future. In their recent Background Paper for UNESCO's *Futures of Education Initiative,* Sriprakash et al. (2020) make a case for reparative futures in education as a commitment and recognition that "past injustices, even when they appear to be distant in time or *over*, will continue to endure in people's lives in material and affective ways unless, and until they are consciously and carefully addressed" (p. 2).With the enduring legacy of its colonial and apartheid recent past, nowhere is reparative justice more needed than in South Africa (Mpofu-Walsh, 2021). Freeing South African HE for all represents one of the avenues through which the unjust afterlives of South Africa's recent transition can be redressed.

Conclusion

I conclude this paper by putting forward two practical measures that must accompany efforts to free HE for all in South Africa: The introduction of a wealth tax and contextual admissions. A recent study by Chatterjee and his colleagues at the Southern Centre for Inequality Studies found that a progressive wealth tax on the top 1% richest South Africans could raise a conservative estimate of R70–160 billion (that is between 1.5% and 3.5% of South Africa's gross domestic product). The upper bound of this estimate is more than three times the current budget of the NSFAS. Contextual admissions are necessary to address the flaws of colour, gender, geography and class-blind meritocracy in admissions (Gorard et al., 2018).

Furthermore, as we imagine varied pathways to the new African University, it is recommended that educational researchers continue to peel off and carefully examine what the author considers to be the *Black Box* of South African HE—where black working-class dreams, individually and collectively, go to die under policies of predatory inclusion—seemingly progressive policies that often achieve the opposite of their stated intentions. As shown above, the government-guaranteed ICLs proposed in the Fees Commission Report fits into the category of policies of predatory inclusion. It is for this and other reasons outlined in this paper that a case for freeing public HE is made.

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