Research article

Exploring the Challenges of First-Year Student Funding: An Intra-Institutional Case Study

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Abstract

Amongst the first of the challenges facing prospective first-year university students is the need to procure funding for their studies. Indeed, demand for funding for students to access higher education far exceeds supply in South Africa. One solution has been the creation of a government loan scheme, the National Student Financial Aid Scheme (NSFAS), but this scheme does not cover all students. Outside of NSFAS, student bursary funding remains limited and universities are being increasingly pressurised to allocate bursaries to ensure students are not excluded due to funding constraints. Despite this, to date, little work has been undertaken regarding university policy and management of bursary applications and funds. Thus this study represents an attempt to fill this gap. The study explores the current student funding model deployed at one particular large tertiary institution as a means to gain an understanding of current funding challenges and attempt to find ways in which funding decisions can be improved. A qualitative approach was used, which involved conducting in-depth interviews with senior university staff involved in a range of student support directorates. The study demonstrates the complexity of the challenges associated with student funding.
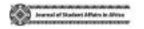
Keywords

student funding; higher education; first-year experience; education management; South Africa

Introduction

Entry into higher education is a daunting proposition: competition for offers of placement is intense, the culture and 'ways of doing' at university are usually far-removed from what many entrants might be familiar with, and there is a gamut of new social experiences to face. Despite their significance, these challenges have, in recent years, been superseded by the challenge of student funding. In South Africa, specifically, the higher education sector has faced a series of rolling protests, dubbed #FeesMustFall, that have drawn acute attention to the high cost of undertaking a university degree. Any meaningful response

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to #FeesMustFall, however, requires an understanding of the complexities surrounding student funding, one of which is the challenge of student bursary provision. Although some work in this regard has been undertaken internationally, relatively little has been done within the context of (South) Africa, specifically (Kerkvliet & Nowell, 2014; Harrison et al., 2015; Panigrahi, 2015).

As such, this study seeks to explore student bursary funding from the perspective of the implementation challenges that pertain to it. This includes exploring who the stakeholders involved are, and the extent to which student funding supports the project of transformation in the country. The study is exploratory and qualitative, and examines the undergraduate student funding model deployed within one higher education institution in South Africa. It is an intra-institutional case study as it draws on interviews conducted with senior university staff involved in a range of student support and financing activities. These senior staff included those working in Finance, Student Services, Information Technology and Recruitment. Importantly, the case study speaks to the first-year student experience in that it interrogates, from an institutional perspective, how students gain access to funding with a view to examining how access to funding can be enhanced in the future.

Student Funding: Challenges and Debates

Access to higher education is a crucial component in solving the myriad of social and economic problems that South Africa faces. But access is inhibited in two crucial ways. First, there are insufficient university places in the current suite of South African higher education institutions to accommodate all the applicants. Second, the aspirations of young people hailing from impoverished areas to attend tertiary education institutions are stymied if they do not have access to the funding necessary to engage in university study (Walker & Mkwananzi, 2015). But the sheer numbers who require funding and the limited funds available mean that there is not enough money to fund all students. This has created an urgent need to investigate alternative and innovative models of student funding within higher education.

One such student funding model is a government-created student loan scheme, known as the National Student Financial Aid Scheme (NSFAS). Although NSFAS costs the South African government upwards of R1.1 billion per year, it remains insufficient compared to the demand for funding (Pillay, 2010; DHET, 2013). In addition, it is not a pure bursary scheme, with only a maximum of 40% converted to a bursary (on the condition of good academic performance) and so, even with NSFAS aid, students exit university deeply indebted (Kwiek et al., 2012). For those who do not qualify for NSFAS, or do qualify but are not able to get funding due to funding shortfalls, it is either the students themselves or the higher education institutions that have to make up this shortfall. In practice, students manage their financial obligations via a balance of some or all of the following channels: student funding (grants, bursaries, NSFAS loans), bank loans, part-time work, savings and parental contributions.

The result of this can be seen in recent history: in South Africa, by the early 2000s, national student debt had risen to R5.5 billion. To reduce this, South African institutions of

higher education vigorously pursued upfront payments and other cost recovery strategies, including debt collection. In some cases, this included withholding academic results until students had settled their debt (Koen et al., 2006). Despite this, entire student debt owed to universities alone stood – by the end of 2016 – at almost R1 billion, and the number of private student loans (from banks for example) stood at 120000, with at least one third in arrears (Govender, 2017; Eighty20, 2016). Indeed, another result was the student revolt of 2015, known as #FeesMustFall, where students took their grievances over the costs of higher education to the streets and to the seat of government, the Union Buildings in Pretoria.

Of course, debates about student funding must be situated in broader concerns about the extent to which higher education is inclusive in terms of the environment it provides for its participants. Student funding is a significant concern, but it is important to avoid 'mis-framing' the nuanced problems that exist regarding social justice and higher education (Bozalek & Boughey, 2012). Access to higher education is crucial for inclusive growth and social mobility, and there are various forms of transformation required across the higher education sector, particularly with regard to language, race, gender, internationalisation and class (Panigrahi, 2015). It may well be of little consequence to increase student funding while ignoring the "interconnecting structures, systems, practices, discourses and cultures of higher education that are complicit in the social, economic and cultural reproduction of inequalities and exclusions in and through higher education" (Burke et al., 2017, p. 1). Thus, the broad aim should be to provide equitable access to higher education study for all groups within society (Asplund et al., 2008).

But Burke et al. (2017) show that representation alone is insufficient: what is also necessary is the redistribution of resources, recognition of diverse resources and transformation of pedagogical spaces. Within such a context, funding needs to be modelled in such a way that it contributes to this project of transformation. Of course, therefore, there cannot be a one-size-fits-all approach; instead, institutions, and government, need to devise funding strategies that are student-centred. While this presents a significant challenge, it may be essential to facilitate effective transformation of higher education.

Nonetheless, while research shows that state aid has a positive relationship with student performance, other studies claim that the total amount of money spent does not reliably improve results (Forster, 2008; Richardson et al., 2009). Thus, one area where student funding could be improved is in the use of multiple criteria, both academic and non-academic to determine who qualifies for a bursary. In this regard, student funding decision-makers may do better to incorporate non-traditional criteria, such as differences between the environment of the institution and the environment from which a student comes. Furthermore, student funding must make provision for institutional life: residence activities provide an engaging environment in which students can become immersed in the academic environment (Burke et al., 2017). This allows for better social integration, which could have a positive impact on students' performance in higher education.

Furthermore, the provision of student funding cannot be divorced from the provision of student support services. Students who require funding often hail from marginalised

groups. Although one cannot homogenise such groups, they face many obstacles: family stresses, financial strain, stigmatisation, social integration, and lack of access to the culture of the academy (Thompson et al., 2013). That said, such challenges are not only felt by so-called "disadvantaged" students. All students require support, particularly in the first year, in order to fulfil their potential, whether this is support with things such as academic writing, or emotional and psychological support. The provision of such support is extremely costly, and is often marginalised within institutions because it does not provide direct forms of income to mitigate its expense. However, in this paper, we propose that student funding must be seen as part and parcel of broader initiatives aimed at (first-year) student support. A significant challenge, however, is to ensure that such support recognises diversity in a positive manner, as opposed to engaging in assimilationist coercion (Burke et al., 2017).

Finally, a key part of student funding is stakeholder engagement. Dewey (2009) proposes that institutions need to make a fundamental change to the way they engage with stakeholders. This involves much closer relationships with students, government and industry in order to ensure a sustainable, effective, accountable and flexible approach to student funding. Indeed, this is critical to student funding with its myriad of challenges and constraints: institutions need to work closely with stakeholders in order to allow for innovative thinking and mutual gains. Student funding (seen within the broad thrust of student support and transformation of higher education) is an increasingly important function of higher education institutions. However, it is not a simple proposition. As Begičević et al. (2010) argue, there are multiple aspects on which higher education institutions are expected to deliver, each of which presents its own benefits and costs. The needs for research, industry engagement and the like present conflicting and dynamic priorities depending on which part of the institution one is positioned within (Asif & Searcy, 2014). Again, this calls for clarity of focus, effective decision-making and open stakeholder engagement.

Methodology

The purpose of this study was to explore the undergraduate student funding model used at one contact institution of higher education in South Africa, from the perspective of senior university management. The aim was to determine if, and how, the student funding model could be improved. Participants were selected based on how familiar they were with the inner workings and decision making of the institution. Most were in middle management with portfolios that were either strategic or operational. The seven who agreed to participate were from the departments of student services, student finance, information technology and recruitment. These departments all work on various aspects of student funding (independently, and in conjunction with one another) and, in combination, the selection of these participants allowed for a broad exploration of the challenges, (dis)advantages and considerations related to student funding.

It is important to note that the interviews were conducted in 2015, prior to the emergence of the #FeesMustFall protests. Participation was voluntary and participants were given the option to withdraw at any time. Moreover, participation was confidential

and ethics clearance from the institution was obtained. A limitation of the present study is that participants were limited to 'internal' role players only and stakeholders, such as students, parents and lecturers were not included. Due to the focus being funding, no direct investigation into student support was undertaken.

Table 1: List of interviewees

Title	Years of experience (in student funding)	Years of experience (in Higher Education)
Senior Manager: Student Finance	15	30
Business Analyst: Student Finance	6	18
Division Head: Student Finance	35	35
Manager: Bursaries & Loans	19	19
Manager: Financial Aspects	10	10
Senior Manager: Recruitment & Retention	14	14
Deputy Director: Recruitment & International Students	18	18

A semi-structured interview schedule was designed (see Appendix). The areas of focus within the interview schedule were: (a) the mechanisms used to facilitate student funding; (b) the criteria used for student funding; and (c) the challenges facing student funding. The interviews were recorded and the transcribed data amounted to 79 pages or 35 300 words. Content analysis was used to analyse the transcriptions and the themes that emerged from the data are presented here. Where necessary, data collection and analysis was supplemented by referring to internal documentation such as memos and policies.

Results

Current student funding model: Criteria and stakeholders

The interview data suggested that the institution divides student funding into three different fund groups: (1) Own Funds, (2) Controlled Funds, and (3) Administered Funds (see Table 2) with 1 698 individual funds managed by the university. Each individual fund has its own set of criteria based on the strategy and/or needs of that particular fund. As Participant 1 pointed out, all "have different criteria, different reasons why each is awarded, and the processes, marketing and communication for each is different" making it "complicated" due to the "different stakeholders … finance, client service, faculties, external donors, education innovation".

Table 2: Fund groups and examples

University's own funds	Funds controlled by the University	Funds administered by the University
• Merit bursaries • Sport bursaries • Loans • Special projects • S-Funds bursaries • Family discounts • Staff rebate • Edu-loan	• NSFAS • NRF • Studentships • Donors with M.o.U.	• City Council • Provinces • Government • Other

Table 3 lists the types of criteria that individual student funds use, although some fund groups use a combination of these criteria. Participant 7 indicated that the range of criteria was useful as it allowed the institution to "tailor offerings to suit an individual or the market … you are trying to capture". Thus, as Participant 1 added, the wide range of criteria gave the institution "options".

Table 3: Criteria used in student funding

Academic	Non-academic
• Grade 12 results (individual subjects, admissions point score, etc.) • Grade point average	• Financial neediness • Sports achievement • Extra-curricular activities especially leadership (Head boy/girl, etc.) • Employment status (institutional staff) • Disability status • Application for funding • Faculty and/or study choice • Population group/race • School • Loyalty (development or school programmes)

Although there are non-academic criteria, the institution places a great deal of emphasis on academic criteria. Participant 1 noted that this was because the institution wanted to attract "top students". Participant 7 added that "we were specifically [worried about] losing market share, especially in the top [Grade 12 results] category … so it was reviewed and a new model [Vice-Chancellor's award] has been put in place for 2016". But, Participant 6 noted that "rewarding performance based on study choice was perceived as being unfair by parents and students". As such, the overemphasis on academic criteria (although this rewarded student for academic performance) was viewed as problematic. Instead, Participant 1 wanted leadership to be emphasised in addition to academic results, whereas for Participants 3, 4 and 5, "need" was identified as taking precedence. Participant 7 felt that excellence, rather than need alone, should be adopted as a criterion for NSFAS: "I would like

government to reward academic excellence … couple neediness to academic excellence." Participant 6 was concerned that the awarding of sports bursaries was not transparent and that the criteria were not clear. Most wanted the university to adopt aptitude and ability tests and use the results to improve student funding decisions. Participant 2 wanted the settlement of previous, outstanding debt and/or the efforts made in terms of securing their own funding via loans to be a criterion. This participant also felt that "students … [who] put in a lot of effort into getting money to settle their outstanding balances but … then we help students [who] have not paid at all … [so] students who try to settle their debts are ignored in favour of those who made no effort".

The participants identified a combined total of 18 stakeholders (see Table 4). The key stakeholders were identified as the University finance department, external funders (including NSFAS) and students. In most cases, participants also mentioned parents. It was felt that there was significant consultation with stakeholders. For example, Participant 1 argued that "they have a lot of input" while Participant 5 stated that "we sit around a table often, everyone is notified" and Participant 7 confirmed "we have developed a bit of a policy, so I think there is lots of opportunity to give input". It was found that key stakeholders "sit around a table" to raise their concerns, but non-key stakeholders were managed by the relevant staff members who relay concerns to those in authority. Although participants were unanimous in their belief that stakeholders were satisfied, they qualified this by arguing that there was need for some improvement. For example, Participant 4 stated "yes, but potential funders are unhappy due to the process followed to become a funder".

Challenges of the current student funding model

It was found that the student funding model is continuously under review and revised annually, with ad-hoc changes made even during a cycle when necessary. Overall, the participants felt that the current student funding model faced four significant challenges: finance, communication, funding design and student support. Each of these challenges is elucidated below.

Finance

The most important challenge was that requests for funding far outstripped the money available. Participant 1 stated that "the budget is under constraint" while Participant 7 adds, "the institution can't make up the shortfall, we don't have the money". All of the participants acknowledged this lack of funding. The university was under financial pressure [Participants 2 and 6]. Participant 7 was particularly concerned that universities were spending their reserve funds ("money is not kept in reserve") which was seen to be detrimental to the long-term survival of the university ("you are cutting off your own sustainability if you offer too many of these [bursaries]"). Despite this, there was also an attempt by the institution to take inflation and real costs into account [Participants 1 and 6]: "Bursary values were enhanced and made more competitive [compared] to other universities".

Table 4: Internal and external stakeholders

Internal stakeholders	External stakeholders
• Administration Department • Career counsellors • Client services • Education innovation • Executive management • Faculties • Finance Department • Institutional advancement • Institutional planning • Research and innovation support • Residences • Student affairs • University relations	• External funders • Government Departments • Parents • Schools • Students

Crucially, Participant 7 noted that the bulk of the money was allocated in the first year of study: "We frontload the offerings" which was seen to be "inherently unfair". This participant wanted funds to be disbursed "through the years" as staggering the award over the duration of the study period provides consistency for the student. That is, for students to "know that [I] got that left for 2nd year" and "[what] I got left for 3rd year". Some wanted a system in place whereby student fee accounts had to be settled first rather than giving money that students can "take out and go do something else with". Another issue was that upon graduation, the NFSAS bursary is converted to a loan, which means such students do not return for postgraduate studies due to this "loan hanging over their head" [Participant 6].

Communication

Participants felt that communication with students and other stakeholders could be improved. In some cases, students did not know about bursary funding and so "if the student didn't apply for funding, then they are not going to be on the list" [Participant 2]. Participant 4 concurred and felt that a potential solution was to wrap funding applications with the standard application to study. That is, "funding applications should be automatic". Participant 7 felt that students need to understand the "strings" attached to loans and noted that only recently could students even "view the terms and conditions on the bursary website", as "the rules and regulations [are currently not] clear". Another challenge was communication with potential funders, with Participant 4 remarking that "potential funders are sent from one person to the next" rather than there being one central interface whereby the university can engage with potential funders. However, the participants did indicate that the university was constantly improving its practices. Participant 5 noted that "we try to see if we can do it better, faster, communication" and Participant 1 added "there's a lot more communication than before".

Funding design

All the participants felt that the bursary fund rules and criteria were overly complex. Participant 1 noted that "there are different criteria … why the award is given … they have different processes, the marketing, and the communication … it's quite complicated … it's a lot of admin". Added to this, was the need to manage the limited funds well ahead of time: "We try to forecast a year or two in advance." This causes problems as there are multiple factors that can impact on these forecasts, such as inflation, strikes and budget cuts. Most acknowledged the huge support offered by NSFAS, but wished that they could do more. Participant 3 contends that "the offer to the student is not enough to cover all their fees and for instance the hostels". Participant 5 confirms that "[NSFAS] have a capped amount of R67 000 … and so can't fund the additional R20 000 or what's needed".

Student support

Many participants felt that student support was critical to student funding success. Participant 2 was explicit in this regard: "there is a huge lack of support for the students". Participant 3 indicated that such support is vital to student life ("it must be compulsory for students to receive counselling so that they fit in") as did Participant 4, who felt that students needed support in an environment in which they do not feel comfortable: "students feel that this [the institution] is not my first choice … I was not accepted elsewhere". Lastly, Participant 7 felt that those that receive funding need to be monitored closely with full support given based on the student's need: "I would introduce … a type of monitoring system … for students [who have] gotten funding from us … [as we do not know who] might be at risk or might not be at risk." This way they can "get whatever kind of help is necessary".

Student funding and transformation

Most participants were of the view that funding did take transformation into account. Participant 1 said: "Yes, there are equity awards." Participant 7 gave voice to the strategic nature of transformation: "Yes … if you take the broad sense of transformation from equity to demographics … we have a wide range of bursaries." In terms of improving transformation, two participants (Participants 6 and 7) suggested that more emphasis should be placed on non-academic criteria and Participant 1 argued for emphasis to be shifted to particular degree programmes.

The question of transformation played out in the interviews in various ways, and significant, related points emerged from the data. These included: student support (again), capacity planning, language policy, and organisation development. Each of these are discussed in turn below.

Student support

Student support was also seen to be important for transformation. Participant 2 wanted an early warning system: "Support for students … this [support must be] in the beginning of

their studies, otherwise they get discouraged and they just drop out." Participant 3 indicated that there is a need to find the root cause of the problem and address that "support services, to see really where the problem is and pinpoint that". Participant 4 wanted cultural integration programmes: "[Creating] a culture at university … [where students are more comfortable]." Participant 6 argued for "a quota system" outlining that "we have a quota system in residence, which I think is good" [Participant 6]. Participant 3 argued that "it must be compulsory for students to receive counselling".

Capacity planning

Participant 4 took the view that by increasing capacity, there would be a natural progression in terms of transformation as the institution's demographic starts to resemble that of the nation. This involves re-designing the university to cope with the greater number of students. Capacity planning refers to achieving a balance between massification and staff-to-student ratio. That is, simply increasing enrolments will not, in the long run, reduce inequality because when the staff-to-student ratio becomes too large, excellence in tuition is sacrificed.

Language policy

Some participants indicated that transformation may require changing the University's language policy [Participant 6 and 7]. Language policy, in the context of the institution under study, refers to teaching in a language that students are comfortable with so as to level the playing field for all students.

Organisational development

Organisational development refers to transformation of the organisation in order to match the objectives of government and ensure that staff buys in to the requirements of transformation. Thus, transformation is complex and nuanced and the debate needs to be widened beyond that of funding. Participant 7 sums this point up particularly cogently: "Your environment should be changed that it's welcoming to all people … and it's something that needs to be addressed by looking at accommodation, language policies, HR policies … if you don't address it at an institutional level and cascade that down to departmental levels … they won't become embedded in what you do."

Discussion

Participant concerns over money mirrored those of the #FeesMustFall campaign (although these interviews were conducted before this campaign entered the public discourse). It appeared that while the institution was attempting to assist students, it was overwhelmed by the size and scale of the problem. However, the short-term solution of using equity and 'discretionary funds' to help students was seen as going against the principle of long-term financial sustainability. These findings are in alignment with the literature (Koen et al., 2006; Aydin, 2014; Styan, 2014; Mulaudzi, 2015).

There are numerous challenges associated with current funding mechanisms. The total bursary money available from the government is insufficient to fund all the students who need it (DHET, 2013). Thus, even academically strong students will not necessarily receive funding. Another challenge is the effective allocation of bursaries, an issue found worldwide (Callender & Wilkinson, 2013). The institution under study here does attempt to allocate bursaries in a transparent, predictable and timeous manner. But, the range of funds from which bursaries must be allocated means that this ideal is not always achieved in practice. In addition, funding information is poorly communicated to students; as such, those who really need it often do not apply. In other cases, students hear too late that funding for which they have applied has been granted or declined, leaving them either unable to take up the bursary or unable to find alternative funding. As such, better communication with all stakeholders, but especially students, is required.

Sometimes, complex rules and criteria bear unintended consequences. For example, some students are awarded multiple bursaries, while other, similarly deserving students – or even more needy students – are left out altogether. Thus, there should be limitations on the amount of money any one student can be allocated. This is borne out in the literature, which argues that more money does not automatically produce better academic performance (Kinnucan et al., 2006). In addition, the administrative decision to write off outstanding student fee balances is a disincentive to settle debts; in fact, it creates an incentive to not pay at all. Although there is a heavy reliance on NSFAS, the cost of attending the institution was not fully covered by the fund. Thus, NSFAS needs to be re-examined and an increase in the availability of loans can be achieved through adopting innovative measures such as income contingent loans (Greenaway & Haynes, 2003). Subsequent to this research being conducted, the Heher Commission of Inquiry into higher education funding, instituted by former President Zuma in response to the #FeesMustFall protests, has also identified income contingent loans as a means of addressing funding shortfalls (The Presidency, 2017). Furthermore, although institutions should be able to use their own funds to attract students, this should be capped to ensure long-term financial sustainability.

Although the institution does its best to capture an extremely varied group of students in order to achieve transformation targets, the main driver of bursary allocations remains academic criteria (that is, Grade 12 Results and Grade Point Averages), which means that transformation continues to be stymied by the inequalities present in the primary and secondary education sectors. While a focus on academic quality above all else is consistent with what happens elsewhere in the world, some participants nonetheless wanted greater emphasis to be placed on non-academic criteria, especially leadership and aptitude (subject-related skills tests or access tests) as well as ability (non-subject-specific tests or interviews) (Zaaiman, 1998; McCaig, 2016).

Although this study has focused on student funding, all the participants made it clear that funding is but one issue facing the transformation of higher education. Students also require emotional and social support, as well as language support, integration support, career support and psychological support. This is consistent with other studies (Webber & Ehrenberg, 2010; Volberding et al., 2015) where it has been found that offering emotional support and other similar support services positively influences success rates.

Conclusion

Student funding is complex: it cannot be viewed simplistically as just a process of giving funds to students. From an institutional perspective, funding faces two main challenges: the available money is too little, and careful management of multiple stakeholders, rules, regulations and criteria is required. As such, the institution struggles to address these two factors. This may in part explain why first-year students struggle to obtain the funding they need. In order to ensure that what limited funding there is goes to those students most in need, it is recommended that the current funding model be improved by the inclusion of both academic and non-academic criteria. Importantly, the study showed that not all students, especially first-years, know where or how to apply for funding. This means there needs to be better communication about funding. Importantly, all the participants in the study emphasised that funding is but one issue facing first-year students. First-year students are highly vulnerable and need emotional and social support, as well as language support, integration support, career support and psychological support. Without this improved student support, no amount of funding may help the student. In terms of future research, a number of suggestions can be made: (1) to explore students' perceptions of student funding; (2) undertake investigation into how to ensure the sustainability of (a) institutional, (b) government and (c) corporate student funding in the South African context; and (3) the development of a model that allows for efficient and effective student funding communication, both internally and externally.

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Appendix: Structured Interview Questions

1. What criteria are used to make undergraduate student funding (bursary allocation) decisions?

2. In your opinion, what are the advantages and disadvantages of the current criteria?

3. What aspects of the current student funding (bursary allocation) system would you change if you could?

4. What inhibits the implementation of changes to the student funding (bursary allocation) system, in your opinion?

5. When last was the undergraduate student funding (bursary allocation) system reviewed? What was the outcome?

6. In your opinion, does the current student funding (bursary allocation) system address transformational issues? Could the addition of other criteria assist with regards to transformation? What would these criteria be?

7. Should the student funding (bursary allocation) system be used to address transformational issues? What other tools are available to address transformational issues?

8. Who are the internal and external stakeholders of the student funding (bursary allocation) system? Are they satisfied with the current student funding (bursary allocation) system? How much input do they have with regards to the student funding (bursary allocation) system?