

# Does financial assistance undermine academic success? Experiences of ‘at risk’ students in a South African university

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## Abstract

In the current #FeesMustFall activism, financial relief and support for higher education students are promoted as strategies to enhance access, persistence and progression in higher education. However, despite the increases in government and allied funding for higher education students, high-attrition and unsustainably low graduation rates persist. This reality has dire consequences for individual students, their families and the capacity of higher education to meet the development needs of the country. This article draws on data from an ethnographic study which used interpretive methods to explore the academic experiences of South African university students who despite receiving financial assistance for their studies, continued to be classified ‘at-risk’ of academic failure and exclusion. The findings suggest that an ostensibly positive outcome (such as receiving financial assistance) may have unintended negative academic consequences, including increasing students’ risk of academic exclusion, by virtue of the tendency for such funds to be utilised to ameliorate family poverty. While the cultural capital framework is a valuable tool in understanding student spending behaviours from economically advantaged communities, its explanatory power diminishes when applied to students from low socio-economic backgrounds, who manage competing demands on their student funding. The authors signal the need for higher education institutions to design alternative funding models and interventions to curb financial illiteracy in order to minimise the potential for misappropriation of financial assistance, which compromises academic success.

## Introduction

In the last two decades, student enrolments have expanded considerably and resulted in increased access for students from diverse backgrounds, including first generation students (Gladieux and Swail, 2000; Council on Higher

Education [CHE], 2010; Bailey and Dynarski, 2011). In South Africa, total student enrolment in 1994 was around 425 000 students (CHE, 2010), and by 2013, enrolment had increased to just under one million students (CHE, 2015). The proportion of African student enrolments has also grown considerably, from 43% in 1998 (CHE, 2010) to 71% in 2013 (CHE, 2015). The increased enrolment of African students in higher education suggests increasing access for students from economically and educationally disadvantaged groups. However, increasing access has not resulted in increasing success. Despite government and other forms of financial assistance, a substantial number of students fail to complete their degrees in minimum time, or drop out of programmes completely (CHE, 2014).

Student poverty and the lack of sufficient funding have consistently been cited as key reasons for student academic failure and progression difficulties (Africa, 2005; Letseka and Maile, 2008; CHE, 2010). The Presidential Task Team (PTT) on higher education funding (2016) underscores the pressure of persistent underfunding of higher education in a “context of increasing enrolment growth which leads to most institutions passing an increasing burden of costs onto students through high annual fee increases” (CHE, 2016, p.6). This article explores the phenomenon of academic failure and poor academic progression in spite of the availability of student financial support. The study reported in this article sought to understand and explain how the choices that students from families with low socio-economic status make in using financial assistance, can compromise their academic success, and predispose them to risk of academic exclusion. The evidence suggests that while financial assistance in itself is not a risk factor, students’ perceptions of their needs and their ability to prioritise how to meet these needs, can impact on the choices they make which in turn can impact academic success. This article will attempt to analyse the problem through the eyes of students who have experienced dilemmas associated with financial assistance and the competing demands on such assistance. The article will posit that the current loosely regulated funding regime creates conditions and opportunities for students to misappropriate financial assistance for other imperatives, deemed more urgent, especially for students from low income households. Alternative funding models with greater accountability measures and financial literacy are needed to curb misappropriation of student funding.

## Funding and financial assistance challenges in higher education

Hayward and Ncayiyana (2014) note that while most academic institutions, even in prosperous industrialised nations, face financial problems, such challenges are more keenly felt in Africa than elsewhere. Expansion and massification have placed unprecedented strain on the national fiscus and its ability to meet multiple demands such as health care, housing and social welfare. Moreover, using their own income, without assistance, the majority of South African households are unable to support a dependent at university (in terms of study and related accommodation and living costs) (CHE, 2016). The current wave of student protests over fees in South Africa (# Fees Must Fall), and the emergent debates around higher education funding (Butler-Adam, 2015), point to the consequences of increasing costs of higher education in the contexts of declining employment opportunities. Many students from low socio economic status families seek (higher) education as a mechanism to disrupt blockages to intergenerational mobility and progression (Blanden and Macmillan, 2014). Propelled by common discourses around education as a solution to poverty and underpinned by Section 29 of the South African Constitution (Republic of South Africa (RSA), 1996) which affirms the right to basic and further education, South Africans have come to expect that education can and must be ‘provided’ to all. Notwithstanding the nuanced conceptions of access, success, and throughout in higher education, expectations of education being ‘provided’ are resonant with Morrow’s (1994) notion of a ‘culture of entitlement’ which he claims often accompany political-educational protest movements and mindsets. Yet, the quest for education and consequent liberation from poverty can generate unintended consequences for academic success and throughput, as this article will demonstrate. Mindful of the challenges of affordability and its impact on students with insufficient financial resources, the question of how they can be financially supported to achieve academic success and economic independence has been a concern for government and non-government entities for some time (see Gladieux and Swail, 1998).

In South Africa, a funding framework for higher education was introduced in 2004 (DHET, 2004), closely linking funding to student success and throughput (Essack, Barnes, Jackson, Majozi, McInerney, Mtshali, Naidoo, Oosthuizen, and Suleman, 2009; CHE, 2010). However, establishing a tight causal link between funding and academic success may not be a useful one.

Breier (2010) observes that despite general consensus on the impact of adequate financial assistance on academic success, the phenomenon of student success should not simplistically be linked to financial assistance alone, but requires a more nuanced understanding of other factors such as institutional and social forces that contribute to student success. Indeed, the effect of inadequate financial assistance should not be dismissed as inconsequential to the biological and psycho-social health of students, especially since higher education inflation is historically higher than the general inflation index (CHE, 2016). It has been established that students with insufficient financial resources struggle to afford escalating student fees, accommodation, meals and books and erratic transportation costs (Budlender and Woolard, 2006). What is not adequately established in the literature is the impact on academic performance when students from poverty stricken backgrounds are also under pressure to support their families with their limited financial assistance.

Bourdieu (2011) asserts that students enter learning institutions from different structural positions in society, and are therefore endowed with differential echelons of cultural capital (i.e. knowledge and skills that can be transferred from one structural position to another). Students from privileged backgrounds are more likely to have acquired forms of cultural capital from their schooling and upbringing that more easily enable accessing the complex and subtle (academic) practices in higher education that lead to academic success. Whereas students can be granted physical access to higher education (through space and financial assistance), epistemological access cannot “be supplied . . . [or] ‘done’ to the learner . . . [or] ‘automatically’ transmitted to those who . . . attend classes regularly” (Morrow, 1994, p.40). Epistemological access can only be earned through an individual student’s agency and efforts, and agency and effort are often made easier depending on the cultural capital that a student brings into the learning environment. Similarly, Bourdieu (2011) highlights the crisis of student alienation: of having to navigate unfamiliar and sometimes hostile university environments, while negotiating additional cost drivers associated with university life. The central element of Bourdieu and Morrow’s work is that it is necessary to recognise the socio-economic and sociocultural contexts that may impact on individual students’ capacity for agency, self-actualisation, and academic success in higher education. Morrow’s (1994) notion of the culture of entitlement (introduced earlier in relation to the demands for education provision) is also useful at this point as he claims that the culture of entitlement undermines the role of individual agency in academic and educational achievement. If students do

not understand how academic success in higher education may be negotiated, they (and their teachers) may anticipate less from themselves in the learning and achievement trajectory. Similarly, behaviours and attitudes around responsible money management are likely to be located within the family and the sociocultural environment. The complexities of money management in extended families with limited earning power should not be understated. Additionally, students from working-class backgrounds are also more likely to experience “academic disengagement and a less welcoming campus climate in relation to their peers from upper income families” (Soria, Weiner and Lu, 2014, p.5). Feelings of disengagement could motivate students to seek affirmation to compensate for such feelings. Bourdieu (2011) argues that cultural capital is determined by familiarity with the dominant discourses in a society. In the context of student financial assistance, discourses on how families conceive of ‘income’ and their notions of budgeting, has implications for how such income is disbursed among the extended family.

## Methodology

Data was drawn from the first author’s doctoral study. A qualitative approach was used as it enabled the researcher to make sense of students’ experiences, perceptions, beliefs, attitudes and behaviours in a given cultural context (Clissett, 2008). A case study research design was selected for an in-depth enquiry into the phenomenon of students who received financial assistance and became ‘at-risk’ of academic exclusion (Maree, 2007). Email invitations to participate in the study were sent to 30 students who met the study’s inclusion criteria. All students were reading for a Bachelor of Education degree in the School of Education at the University of KwaZulu-Natal in 2010. The researcher purposively sampled (academically) ‘at-risk’ students who were receiving financial assistance, aiming to elicit in-depth descriptions of their experiences.

In acknowledging the financial challenges which contribute to students’ enrolment and academic programme choices, the Department of Education (DOE) introduced various funding schemes that aim to increase the number of qualified teachers being produced by the higher education system (Onwu and Schoole, 2011). The Funza Lushaka Bursary Programme, NSFAS, and the National Skills bursary are examples of such funding schemes. Students who are awarded financial aid via the NSFAS and other funding schemes generally

receive an additional stipend for incidental academic and living expenses. Of the 30 students who were invited to participate in the study, 12 responded and participated in a focus group discussion. Of these 12 students, six introduced content on 'funding' into the focus group discussion. A data set derived from four participants who produced particularly rich accounts was drawn upon for this article. The students were informed that their participation in the study was voluntary and that they could withdraw from the study at any time. Interpretive phenomenological analysis was employed to analyse the interview and focus group discussion transcripts. This analysis assisted in identifying repeated themes across transcripts. The approach that was used involved taking each case (i.e. students), describing it, and then inductively identifying themes from the data. Inductive analysis allows patterns, themes and categories to be constructed from the data, rather than being imposed on them prior to data collection and analysis (Rule and John, 2011).

## Biographical snapshots of participants

This section introduces the student participants by providing snapshots of their backgrounds. The four students, who received financial assistance, provided rich accounts of their experiences in managing their funding obligations. Some of the students received National Student Financial Aid Scheme (NSFAS) financial assistance based on their family's socio-economic status, and some received financial assistance based on merit and subject priority area (e.g. the Funza Lushaka Bursary Programme for teacher trainees).

Sizwe, a first language isiZulu speaker, is a 22-year-old male from an urban area who attended a private primary school and moved to a public school for his secondary education. Both his parents are alive and his father is a principal at one of the secondary schools in their neighbourhood. Sizwe, who stays in a campus residence, was awarded a Funza Lushaka bursary in his first year of study because of his good performance in grade 12.

Sabrina comes from a middle class family of four where she is the eldest sibling. Her father passed away during early childhood and her mother is employed as a chef. Two of Sabrina's siblings are still in school while her sister is registered for the first year of a Bachelor's degree at UKZN. Sabrina's home language is English and she attended her primary and

secondary education in an urban area. Although, she had originally hoped to pursue a career in nursing, Sabrina's "mom insisted that [she] take teaching". She was awarded a Funza Lushaka bursary for her good performance in grade 12. This financial assistance was meant for Sabrina's studies, but she also used it to cover costs associated with her sister's studies.

Zodumo, a first language isiZulu speaker, is a 23-year-old female from a rural area. She attended both her primary and secondary school in a disadvantaged area. Zodumo's aunt has supported her throughout her education as both her parents passed away. She received financial aid (NSFAS) in her first year of study, and she now uses part of this funding to support her aunt.

Khethiwe is a 24-year-old female from a township and her home language is isiZulu. She completed both her primary and secondary education in a disadvantaged area. She has a very supportive mother who paid her secondary school fees. Khethiwe's first year of study was funded by the National Skills Fund, which is a one year scarce skills bursary. She stays at an off-campus residence and commutes by bus to campus.

## Emerging trends from the data

### Use of funding to support family needs

Participants in the study indicated that coming from a poor home or a working class family exacerbates their inability to sustain satisfactory performance in their studies. Students receiving bursaries for their studies are sometimes expected to redirect part of the funding they receive to their families so as to alleviate the family's living conditions. As the students explained, the suffering of their families contributed to their psychological schemas which consequently impacted on their academic performance. The following quotation illustrates how students redirect their financial assistance to support their families.

*I have a bursary, Funza Lushaka bursary, I can't use it for my studies only. I also use it to pay for my sister's university fees. I don't have to stress about my single parent having to struggle to pay for my transport fees and my sister's university fees. It also took a lot of pressure from my mother. Now I can't really buy all what I need for my*

*modules because I have to use my scholarship to look after my family.*  
(Sabrina)

Students are faced with conflicting pressures of either prioritising their own, or their family's financial needs. Redirecting funds toward the family can be seen as a generous gesture but it sabotages a students' own financial resources which have been allocated for the express purpose of supporting them through their studies.

*My aunt, who is receiving social grant, helped me to pay for [my] school fees. At university I have NSFAS bursary which is supporting me. I also use this NSFAS to support [family] at home because there is no one who is working. I received funding, but moved out of campus because it is too expensive. I wanted to send money home but my new accommodation is very far from campus. Now I cannot use the library in the evenings.* (Zodumo)

For Sabrina, Zodumo, Khethiwe and Sizwe, it is evident that at least three factors contributed to their low academic performance and subsequent 'at-risk' status. The first factor is using money awarded for study funding, for financially supporting families at home. This redirection of funding compromises academic performance in that it reduces the amount of funding available for study related expenses. The second factor that contributed to the students' low academic performance pertains to their anxiety and concern with the welfare of their families at home. Their constant apprehension about how their families at home are struggling to meet daily expenses leads to a decision to provide for their families by using money received from their funders. Preoccupation with their families' welfare results in students' attention to their studies being negatively impacted as indicated by Khethiwe.

*I come from a poor family; I use money from National Skills Fund bursary to support my family. As long as I have money left for me to eat and I know that at least my family can buy few things to keep them for a while. I worry a lot about them.* (Kethiwe)

The third factor which seems to have contributed to the students' poor academic performance relates to the choices students make when faced with competing demands on the limited funds they have. This results in their funds being spread so thinly that the purposes for which the funds were intended are not achieved. Coupled with the generally inadequate financial literacy skills,

the consequent misappropriation of money leads students to prematurely being heralded into the 'at risk' category, from which it is often difficult to be rehabilitated.

### Financial illiteracy

A lack of budgeting skills and a lack of experience in handling money resulted in Sizwe's focus being shifted from studying.

*When I got a bursary things fell apart having to experience having money in my account for the first time. There have been such as freedom, it's tough, having access to funding sometimes you misuse the money, handling the money and using it for wrong things. (Sizwe)*

Sizwe received funds at the point of his entry into higher education, based on merit. He refers to 'things falling apart' as soon as he received financial assistance. Inexperience in money handling, excitement at accessing money for the first time, difficulties of not knowing what to do with the money, and a lack of budgeting skills contributed to his misuse of funds which in turn resulted in his poor performance. The 'freedom' of having received funds becomes an inhibiting factor to his academic success. This finding suggests that as much as bursaries are intended to make students' lives less stressful, they sometimes have the opposite effect.

All students in the study acknowledged that a lack of budgeting skills and misdirection of funding contributed to their poor academic performance. The lack of experience and inability to handle money responsibly according to priorities proved to be an inexorable challenge for students who receive financial assistance, especially where students do not have the requisite skills to manage such funds. It is evident that students would benefit from prior training in and orientation to money management and budgeting as a life skill before transitioning from high school to further education. This skill should assist them with becoming more independent and responsible at money management, and enhance the likelihood that financial assistance intended to make students' lives less stressful and help them to meet financial needs does not become a hindrance to success.

## Renegotiating identity

Whilst funding may not be a challenge for middle class families, other distractions subject them to the same levels of risk as disadvantaged students. In the absence of little or no prior experience in managing finances, without parental supervision, students' new found financial independence and decisional power to spend at will, can and does lead them to make inappropriate choices on what and how to utilise the available funding. This is evident, for instance, in some students' preoccupation with being trendy and the temptation to party to satisfy expectations of friends and peers. Peer pressure is another critical influence on how students who receive funding make choices and decision on how to spend funds.

*I always wondered how other students afford to have all these things. . .(so) I used my money to buy a new cell phone and new clothes. . .(and) I was able to go out with my friends. (Sizwe)*

Students faced with the pressure to acquire certain status symbols are afforded the opportunity to demonstrate a new social status on and off campus. They shift from who they were to what they have always aspired to be (for instance, in their choice of fashionable clothing and cell phones). The shift into who a student aspires to be may compromise his/her academic performance if this shift involves redirecting study related financial assistance to non-study related expenses. In some ways, this shift may be conceptualised as the consequence of how a new cultural environment (i.e., a university) could impinge on a student's sense of self-worth, which in turn influences their values and what they deem valuable as an expression of their emergent identities in the new cultural field.

## The paradox of financial assistance

The ostensibly simple choice of disbursing funding to purposes for which it was intended such as purchasing a meal or a textbook can become a source of a spending dilemma, as students make decisions based on emotional impulses, rather than educational ones. Students from poor socio-economic backgrounds, who currently account for the vast majority of funded students in South Africa, are likely to experience challenges associated with money management when they arrive at university. In their study on a group of South African university students, Shambare and Rugimbana (2012, p.581) found

“moderate levels of financial illiteracy.” The level of financial literacy is a function of both disadvantaged schooling backgrounds which do not privilege money management skills as a life skill, as well as the absence of fiscal cultural capital in low socioeconomic status households, which renders money management superfluous as these households typically have little to manage.

Whilst students’ academic success can be undermined on different fronts (Mushtag, 2012), findings from this study suggest another layer of challenge, related to the influence of funding which impact their experiences and serve as barriers to academic success. It is evident that when faced with financial illiteracy, students are vulnerable to a myriad of competing influences such as heightened peer pressure and anxiety to construct a new self-identity on campus which work in concert to expose students to the residual effects of misuse and mishandling of funds. Similar studies amongst college students in the USA reveal that low-income students were more likely to borrow and accrue more debt than their middle/upper-income peers (see Soria *et.al.*, 2014). In this context, while Bourdieu’s cultural capital framework is a powerful tool in explaining spending behaviours in households with surplus income, the framework has limited explanatory power in explaining student behaviours and student outcomes particularly when family needs compete with individual desires as students pursue tertiary qualifications. While social and cultural capital provide a useful lens in understanding choice, we have an obligation to draw on more nuanced models that draw on multiple theoretical perspectives relevant to the context of higher education, where students from lower/working-classes encounter challenges in the middle-class habitus of higher education (Soria *et.al.*, 2014)

The implications of competing interests are that even if students do have the cultural capital to succeed in higher education, by virtue of their academic attributes and aspirations to interrupt the cycle of inter-generational mobility, their perceived sense of responsibility, obligation and commitment to supporting families, conspire to divert attention and funds to securing the means of survival for their families. In diverting funding to family, some students inadvertently predispose themselves to academic risk, as study resources are eroded, and with it, follows the erosion of objectified cultural capital. Universities, thus, which are institutionalised forms which credentialise and cultivate cultural competence, have in the South African context, been co-opted to become agencies for alleviating family poverty, and by implication, become sites of social stratification.

## Financial in(dependence) and decisional power

Higher education funding is allocated to qualifying students on the presumption that all students have the same skills and level of maturity in money management. However, the reality of the South African context is that students receive funding based on their satisfactory academic performance as they exit secondary schooling. There are no preconditions linked to students' money management skills. Additionally, schools, particularly those located in low socio economic contexts, rarely provide training and/or orientation in how to manage funds appropriately. Swart (2005) posits that the inclusion of financial literacy and management components in the higher education curriculum should be compulsory for all students. However, the critical question relates to when this competence should be acquired. Upon first entry, students not only experience the challenges of transitioning from school to campus life, and from dependency on family authority to independence and self-regulation with decisional power. Students' new found independence includes the power to manage money and make concomitant choices independently. Faced with the novel experience of having a bank account and handling money for the first time, students should be exposed to financial literacy programs to cultivate awareness of money management skills and allied decision-making skills. Absence of these fundamental skills, generate unintended consequences including the lack of capacity to prioritise needs and make prudent choices.

As the findings in this study reveal, students' ability to make judicious decisions points to a critical disconnect between the structural arrangements at universities which require particular forms of cultural capital to navigate an unfamiliar field, and students' inclination to make choices which actually compromise their capacity to succeed. First entry students receive funding at a vulnerable stage in their lives (in terms of social, emotional and cognitive development). This is a stage when there is peer pressure to conform, to be acknowledged by peers and the pervasive pressure to engage in new modes of entertainment afforded by campus life. Their priorities change in response to the affirmation they receive from their peers on the one hand, and the sense of obligation they feel for their families on the other.

Faced with these choices, some students consider supporting their families as a priority, which in turn finds expression in the choices they make in how much to appropriate for sustenance and support in pursuit of their qualifications. These choices are influenced by the intermeshed experiences

of deprivation, poverty, effects of unemployment, and poor socio-economic status which defines and shapes reality for the student and his/her family. Bronfenbrenner (1995) supports the contention that in attempting to understand student behaviours, we should be cognisant of the interrelatedness of factors affecting the individual such as family, peer, the community and broader societal ecosystem. The burden of having to shoulder such complex layers of challenge in their new found positions of independence with disposable income, leads to a psychological burden which in turn impacts negatively on academic performance. Pressure to construct new identities and the expectation that students should have skills in making independent judgements requires support from appropriately skilled mentors, the absence of which can result in students engaging in potentially risky behaviour. The potential for risk can be mitigated by the condition that funding should be accompanied by curriculum interventions and mentorship programmes that cultivate financial literacy.

### Making financial accountability transparent

Once students receive financial assistance, the choices they make are often hidden from view, until these choices reveal themselves in the unintended consequences that predispose them to risk. It is therefore crucial that higher education institutions acknowledge financial literacy as a necessary life skill, the absence of which could undermine student progression and success. “Higher education has a remarkable capacity to insulate itself from change, as is evident in the mismatch between the prevailing inherited qualification frameworks and the needs and capacities of the student body” (Dhunpath and Vithal, 2012, p.13). It is vital for institutions to elevate financial literacy to a curriculum concern. Opportunities exist for the prevailing curriculum to be configured to provide financial skills. These include short courses, online portals and counselling centres. For students who receive financial assistance, institutions could develop monitoring mechanisms to identify students who are potentially at risk and institute rehabilitation strategies. “When financial literacy is embedded in the campus culture, students know how to access institutional support and resources that support their personal development” (Soria *et.al.*, 2014).

## Concluding comments

The quest to increase and expand access to higher education as a global phenomenon has produced interesting but varied results in different contexts. One feature that is perhaps common across contexts in the global higher education landscape is the impact of increased access on the fiscus. Whereas the implications of such impact are studied at a macro level, its effects at a micro level and the ripple effects it produces on the students and their families, particularly seen through the students' own experiences, are less well documented. Increased access to higher education has resulted in universities opening their doors to diverse groups of non-traditional students, who come from differing socio economic backgrounds. Bourdieu (2011) recognises the difference in structural conditions impacting students who enter higher institutions with varying levels of cultural capital. Associating the phenomenon of students' poor progression in university to an understanding of their inability to successfully navigate unfamiliar and sometimes hostile environments and structures of the university system can provide insights into the kinds of alienation students experience when faced with dilemmas on how to appropriate funding in the context of competing demands.

A clear message from this study is that a focus on both academic and non-academic support mechanisms are needed to bridge the transitional gap between secondary school and university. This indicates the need for cultivating competencies in attaining pedagogic access but equally importantly, providing empowering literacies and life skills for psycho-social-economic survival at university. This has key policy implications for higher education curriculum planning, and the need for an expanded conception of academic support which includes financial planning. Currently in South Africa, the focus in higher education institutions is on curriculum content. How students negotiate alienating dilemmas of being socialised into university environments needs to be opened up for more rigorous enquiry.

The authors submit that the phenomenon of misappropriation of student funding to ameliorate conditions of family poverty is not intended to negate the related problem of the culture of entitlement displayed by some students, nor their predisposition to use student funding to satiate their desire for largess. While these may be real or perceived challenges, the data generated in the study portrays the sampled students as being conflicted in using their student funding for the purposes intended. This suggests that providing

financial assistance solves some problems but creates others. This emphasises the need for higher education institutions to research and design interventions to curb financial illiteracy among their students.

While universities cannot and should not be agencies to alleviate poverty, university officials and funders have an obligation to acquire cultural competence that helps both to navigate the contested terrain of student funding in conditions of relative deprivation.

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