

THE EFFECTIVENESS OF THE NATIONAL STUDENTS FINANCIAL AID SCHEME IN FUNDING AND SUPPORTING STUDENTS WITH DISABILITIES – A CASE OF SELECTED HIGHER EDUCATION INSTITUTIONS IN SOUTH AFRICA

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Access to quality education is a fundamental human right for all individuals, regardless of their physical or cognitive abilities. In South Africa, the National Students Financial Aid Scheme (NSFAS) has been established to provide financial support to students from disadvantaged backgrounds to ensure equal opportunities for higher education, including students living with disabilities. Persons with disabilities make up almost 7.5 percent of the total population in South Africa and there is less than 1 percent in 76 higher education institutions. The national government through NSFAS has made funding and special programs available for this cohort of students. However, the question to be asked “is the funding and special programs effective in supporting students with disabilities”? It has, therefore, become vital to examine the effectiveness of NSFAS funding in supporting this cohort.

One key mandate of NSFAS is to support students with disabilities because they face additional barriers to accessing and completing higher education and training. Therefore, this paper aims to investigate the effectiveness of NSFAS in funding students with disabilities in South Africa, with a particular focus on the challenges faced by these students when interacting with the NSFAS funding value chain, identify the barriers to effective learning and successful completion of studies, highlight areas for improvement and the strategies that can be implemented to enhance the effectiveness of support programmes rendered by NSFAS. The study also aims to contribute to the refinement of policies and provide recommendations to enhance accessibility and inclusiveness in higher education and training for students with disabilities. The methodology used in the compilation of this study was focus groups with institutional officials who render support

services to students with disabilities.

Key Words: Disability, Support Services, Policies, Effectiveness, Mixed Methodology

Introduction and Background

Access to education is a fundamental right for all individuals, regardless of their physical or cognitive abilities. In South Africa, the National Students Financial Aid Scheme (NSFAS) has been established to provide financial support to students from disadvantaged backgrounds, ensuring equal opportunities for higher education. One of the key mandates of NSFAS is to support students with disabilities, who often face additional barriers to accessing and completing higher education. It has therefore become vital to examine the effectiveness of NSFAS in supporting students with disabilities. This research aims to investigate the effectiveness of NSFAS in funding students with disabilities in South Africa, with a particular focus on the challenges faced by these students and the strategies that can be implemented to enhance the effectiveness of NSFAS towards students with disabilities. By identifying areas for improvement, this study aims to contribute to the refinement of policies and strategies to enhance accessibility and inclusion in higher education for this cohort.

The NSFAS Act of 1993 mandates the organization to provide financial aid to students who are unable to fund their own education. The Act also requires NSFAS to provide support to students with disabilities, who are often marginalized and excluded from accessing higher education due to financial constraints. The NSFAS funding rules stipulate that students with disabilities must provide medical proof of their disability to qualify for funding. The financial eligibility for persons with disabilities is set up at a different income threshold which is higher compared to other NSFAS bursary students due to the additional support needs required by the students with disabilities.

The importance of education, particularly higher education and training in South Africa cannot be overstated. Education is a key driver of social mobility and economic growth, and it is critical for the development of a skilled and informed workforce. According to the research conducted by the Department of Higher Education, Science and Innovation, South Africa has made significant progress in increasing access to higher education, with the number of students enrolled in universities and Technical and Vocational Education and Training (TVET) colleges increasing by 72% between 2000 and 2017 (DHET, 2018). However, despite these gains, students with disabilities remain underserved in higher education institutions, with many facing significant barriers to accessing and completing their studies (McKinney & Swartz 2020).

Literature Review

The National Students Financial Aid Scheme (NSFAS) in South Africa aims to provide financial assistance to students from poor backgrounds, including those with disabilities, in pursuing higher education and training. The literature review examined the effectiveness of the NSFAS in funding students with disabilities in universities and TVET colleges in South Africa. The study considered experiences and contexts in South Africa, within Africa, and internationally. The review highlights key research findings, challenges, and potential strategies to enhance the support for this group.

• African Contexts

Developing countries like South Africa have made commendable strides in promoting inclusive higher education policies. The South African Higher Education Act, priorities equitable access to education for students with disabilities, offering a firm legal foundation for inclusive financial aid practices. The strategic policy framework on disability for the post-school education and training system advocates for a two percent representation of people with disabilities having the right skill set that will improve their chances of access. To achieve this, the department is ensuring that accommodation provisions are geared towards supporting students with disabilities through infrastructure support, financial

support, and services to improve greater chances of success (Strategic Policy Framework, March 2018).

Despite these positive policies, students with disabilities in South Africa encounter various barriers. Key challenges include limited financial aid opportunities, lack of knowledge and awareness about available financial support, and inadequate disability-specific support services.

- International Experiences

Inclusive financial aid policies and practices have been implemented in various countries to support students with disabilities. For instance, Canada's financial aid schemes, such as the Canada Student Grants Program, provide accessible funding options that facilitate the educational aspirations of disabled students. Similarly, the United Kingdom's Disabled Students Allowance offers grants and support services to mitigate financial barriers faced by disabled students.

The sustainable development goals state that “inequality within and among countries is a persistent cause for concern” and have identified persons with disabilities as a risk of being left behind. The Human Rights Commission has also identified the support for persons with disabilities as a critical area as they continue to lack access to adequate health, and education, and risk of economic isolation with no employment opportunities. The sector is highly vulnerable and subjected to discrimination and abuse.

International experiences suggest that disabled students face specific challenges in accessing and utilising financial aid. Common barriers include limited availability of disability-specific financial aid, lack of information, and inadequate support services. Additionally, students with disabilities may face greater financial burdens due to additional expenses related to assistive technologies, accessibility accommodations, and personal care.

Successful practices to enhance the effectiveness of financial aid for students with disabilities include proactive outreach and communication strategies, comprehensive disability support services, and flexible funding options based on individual needs. Some countries also provide additional financial incentives to help disabled students successfully complete their degrees.

Problem Statement

The National Students Financial Aid Scheme (NSFAS) is a cornerstone of South Africa's efforts to ensure equitable access to higher education. However, despite its overarching goals, there is a notable gap in the literature concerning the experiences of students with disabilities who benefit from NSFAS. Harris (2019) and Thompson (2020) highlight the multifaceted challenges faced by students with disabilities in higher education, including financial constraints that may hinder their academic pursuits. The lack of empirical investigations specifically focusing on how NSFAS addresses the unique needs of students with disabilities necessitated a comprehensive study to understand the existing gaps and improve inclusivity.

This research aims to address the identified gap by examining the effectiveness of NSFAS in supporting students with disabilities in the South African higher education and training system. While existing studies have touched on broader issues related to financial aid and disability, a dedicated investigation into the practical implementation and impact of NSFAS for this specific demographic is lacking. The problem statement thus revolves around the need to assess the extent to which NSFAS-funded resources align with the diverse needs of students with disabilities, pinpointing areas for improvement and contributing to the overarching goal of creating an inclusive and accessible higher education system in South Africa.

Research Aims and Objectives

- To assess the impact of NSFAS funding on the academic success of students with disabilities in South Africa.
- To compare the support provided to students with disabilities under NSFAS funding with that offered to non-disabled students in South African universities and TVET colleges.
- To identify and analyze the challenges and barriers faced by students with disabilities in accessing and receiving NSFAS funding.
- To investigate specific factors or eligibility criteria within NSFAS that may disadvantage or hinder students with disabilities in South Africa from receiving financial aid.
- To propose recommendations and improvements for the NSFAS funding scheme that would better cater to the needs of students with disabilities in South African universities and TVET colleges.

Research Questions

- What is the impact of National Students Financial Aid Scheme (NSFAS) funding on the academic success of students with disabilities in South Africa?
- How does the NSFAS-funded support provided to students with disabilities in South African universities and TVET colleges compare to the support provided to non-disabled students?
- What are the challenges and barriers faced by students with disabilities in accessing and receiving NSFAS funding?
- Are there any specific factors or eligibility criteria within NSFAS that disadvantage or hinder students with disabilities in South Africa from receiving financial aid?
- What improvements can be made to the NSFAS funding scheme to better cater to the needs of students with disabilities in South African universities and TVET colleges?

Theoretical & Conceptual Framework

The study is grounded in the Social Model of Disability, which posits that disability results from societal barriers rather than individual impairments. Drawing from this perspective, the research explores how the National Student Financial Aid Scheme (NSFAS) influences the educational outcomes of students with disabilities in South Africa. Additionally, the Human Capital Theory is employed to analyse the investment in education to enhance the productivity and well-being of individuals, considering how financial aid contributes to the human capital development of students with disabilities.

Conceptual Framework: The study conceptualizes effectiveness through a multi-dimensional lens, incorporating educational attainment, socio-economic empowerment, and overall well-being of NSFAS-funded students with disabilities. Factors influencing effectiveness include accessibility of educational resources, accommodation measures, support services, and the intersectionality of disability with other socio-demographic variables. The framework considers the role of educational policies, institutional support structures, and the experiences of students in navigating the academic environment, aiming to provide a comprehensive understanding of the effectiveness of NSFAS support for students with disabilities in South Africa (DHET, 2018)

Rationale and Significance of the study

The rationale behind exploring the effectiveness of the National Students Financial Aid Scheme (NSFAS) for students with disabilities stems from the imperative to address the unique challenges faced by this demographic in pursuing higher education. As noted by Anderson (2017), individuals with disabilities often encounter barriers that extend beyond academic challenges, including financial constraints. Understanding how NSFAS, as a pivotal financial aid initiative, caters to the specific needs of students with disabilities is essential for pinpointing areas of improvement and fostering a more inclusive educational system. This research aims to delve into the practicalities of NSFAS implementation, shedding light on its impact on the academic journey of students with disabilities and contributing valuable insights to the discourse on inclusive higher education and training.

The significance of this research transcends academic inquiry, resonating with the broader societal commitment to inclusivity and diversity in education. The United Nations Educational, Scientific, and Cultural Organization (UNESCO, 2021) underscores the importance of creating educational environments that accommodate the diverse needs of learners. By empirically examining the experiences of NSFAS-funded students with disabilities, this study aligns with UNESCO's global initiative, providing evidence-based recommendations for policy enhancements. The practical insights garnered from this research can inform decision-makers, educators, and stakeholders in refining NSFAS policies, thereby contributing to the realization of a more equitable and inclusive higher education landscape in South Africa.

Methodology

The study used the convenience sampling method and targeted students from various universities and colleges in South Africa with a focus on diversity in terms of age, gender, disability type, and field of study and who receive financial aid through NSFAS. This method is used in selecting participants because they are often readily and easily available (Ackoff, 1953). The sample for the study was 94 learners with disabilities from selected universities and TVET colleges across South Africa's provinces.

As NSFAS primarily supports students enrolled in public TVET colleges and universities, the data collection process involved collaboration with the Disability Units within the institutions. Through these partnerships, it was easy to identify students with disabilities for interviews. However, due to resource constraints, only between 3-8 students in each of the selected institutions (universities and TVETs) filled in questionnaires and participated in focus group sessions. In addition, between 2-3 institutional officials were involved in the focus groups. Both these interactions allowed for a balanced exploration of the experiences of NSFAS-funded students with disabilities.

Semi-structured interviews were conducted with the participating students who received financial aid through NSFAS. The interviews explored students' experiences, challenges

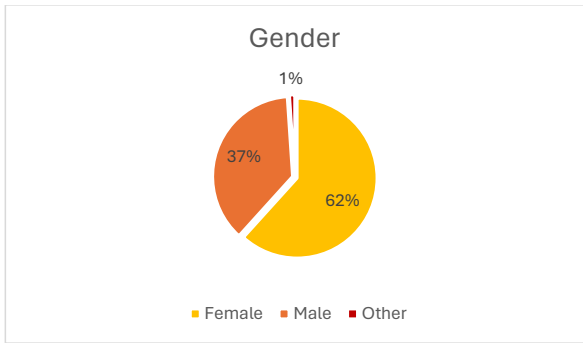
faced, and the extent to which financial aid has supported their education. Existing data from NSFAS, such as program guidelines, policies, and statistical reports, was analysed to provide insights into the implementation of financial aid for students with disabilities.

Data Analysis

The interview transcripts were coded and thematically analysed to identify common patterns and themes in students' experiences and perceptions of the effectiveness of NSFAS funding. Descriptive statistics was used to analyse the secondary data obtained from NSFAS reports, focusing on the number of students with disabilities supported, the amount of financial aid provided, and any trends or discrepancies in the distribution of aid.

The following diagrams indicate the responses from the research participants and their analysis:

Diagram 1: Demographics



The above graph indicates the demographics and/or gender split of the research participants. Sixty-two percent (62%) of the participants are female, with thirty-seven percent (37%) identified as male and one percent (1%) identifying as the "other". The 1% were not explicit in identifying their specific gender but preferred to either leave the

question unanswered or choose the “other” option. The graph indicates that a large percentage of learners with disabilities funded by NSFAS are female. One question that could be asked is, “Is funding for disabled students’ gender-specific or sensitive, or disability funding is gender-neutral? Furthermore, a question could be “What makes female students more prone to disabilities than their male counterparts”? Or do more female students who are disabled have access to higher education and training?

Diagram 2: Age

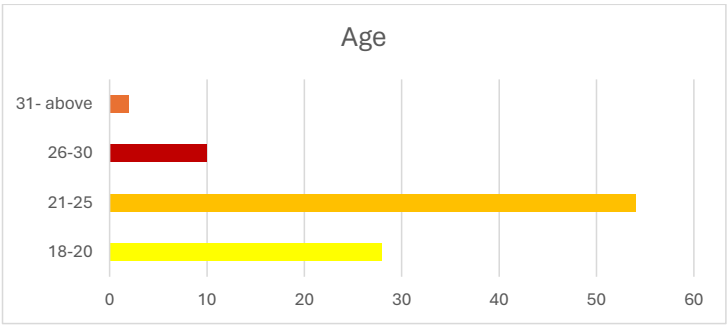
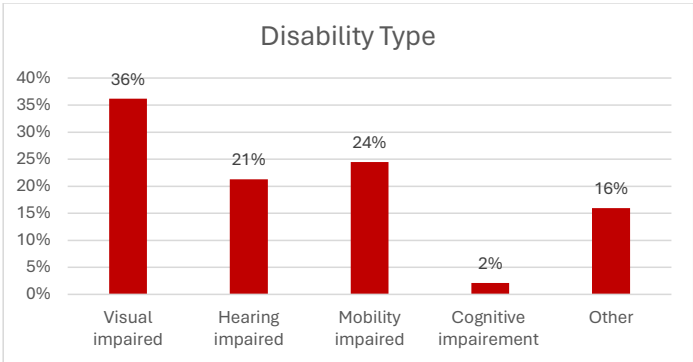


Diagram 2 above indicates the age spread of the participants with 54% of the participants in the 21-25 age group. The second largest percentage is the 18-20% age group with 28%. The third largest percentage is the 26-30 age group at 10%, and lastly, the 31-above age group comprising 2% percent of the student population of learners with disabilities. This means that the largest percentage of students (54%) might have had challenges in accessing their post-school education due to their disability since the average years in starting higher education studies in South Africa is between 18-19 years. It could also indicate that awareness around NSFAS funding for disabled students is not visible enough for this cohort of students to make decisions earlier in terms of post-school

education. The stats are not surprising, as disabled students are usually given concessions and usually take longer. NSFAS through its funding policy (reference) also provides students with a disability an additional year with which to complete their studies through the application of the N+Rule.

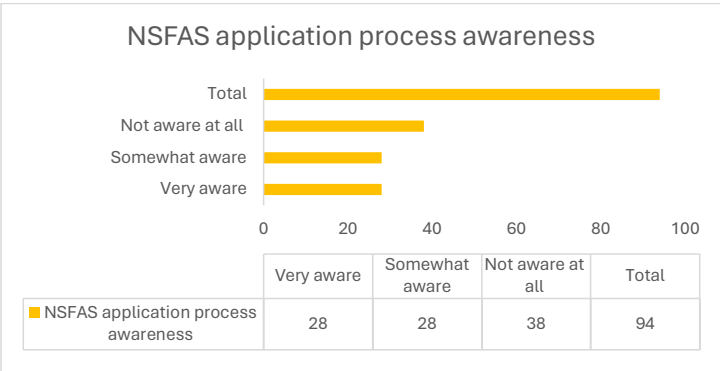
Diagram 3: Disability Type



The diagram above indicates that a total of 36% of disabled students have a visually impaired disability, followed by 24% of students who have a mobility impairment, 21% who have a hearing-impaired disability, 2% with cognitive impairment, and 16% with other types of disabilities. The greatest of the percentages, i.e. 36% (visual impairment) would lead to NSFAS spending most of the allocated funding on assistive devices related to

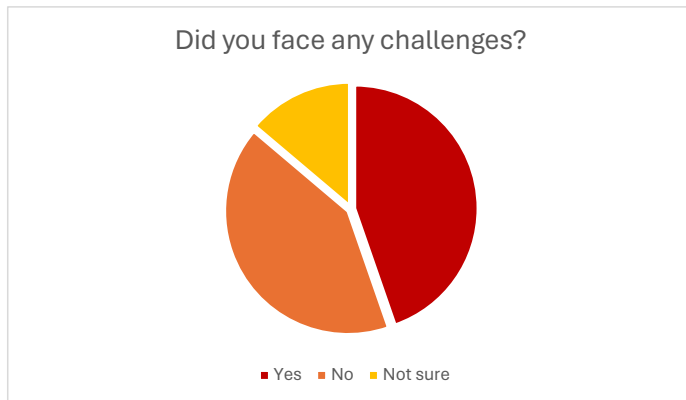
visual improvement.

Diagram 4: Awareness of the Application Process



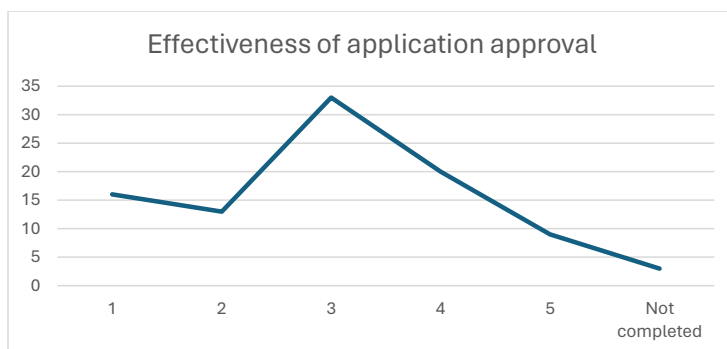
The above diagram depicts the level of awareness of NSFAS application processes by disabled students. Twenty-eight percent (28%) of the respondents indicated a positive sentiment toward the NSFAS application processes for disabled students, i.e. very aware and another 28% are in the “somewhat category”. The combination of the two quadrants, which total 56%, is a positive for NSFAS. However, 38%, indicated that they are not aware of the application processes tailored to them by NSFAS as disabled students and could therefore amount to a disastrous experience for the respondents. This could also mean that the interaction or communication between the organisation and this cohort of students is poor, leading to these students expressing a negative sentiment toward NSFAS’s application processes.

Diagram 5: Challenges



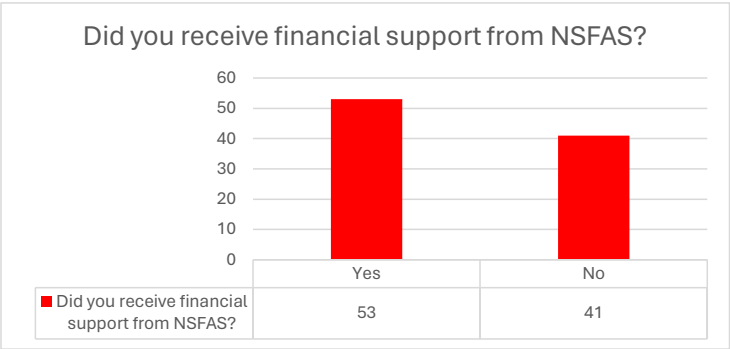
The respondents were asked a straight Yes or NO question to indicate that since interacting with the NSFAS's applications system and its other related components. The distribution of answers is somewhat fair or equal in that there is only a negative four percentage (-4%) point difference between the two quadrants. Though still negative, this may mean that the challenges are not as many as thought out to be. However, 14% of the respondents indicated a "Not Sure" answer which indicates that this percentage of respondents do not think that whatever challenge they have encountered does not need to be reported on.

Diagram 6: Efficiency



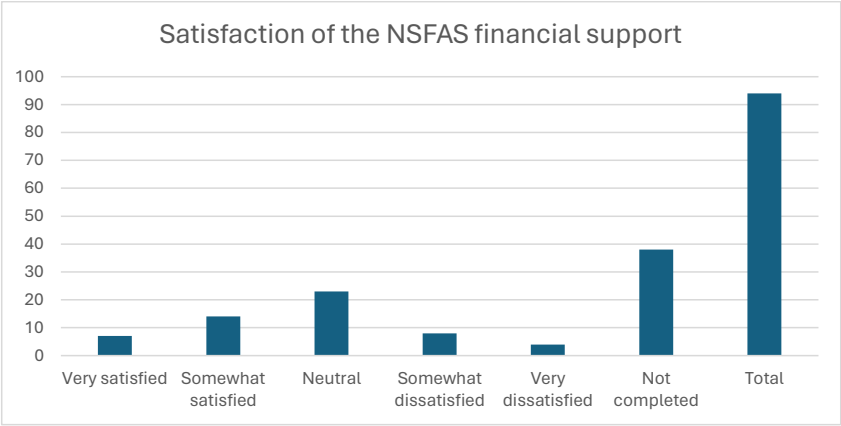
The respondents were asked to indicate the level of NSFAS's effectiveness regarding application approval with a scale ranging from 1-5, with 1 being the least effective and 5 the most effective. Sixteen percent (13%) indicated that approval effectiveness by the organisation is least effective, and at the end of the scale, nine percentage points (9%) indicated the approval process as being most effective. However, in the median of the scale, 33% of the respondents indicated satisfactory approval.

Diagram 7: Financial Support



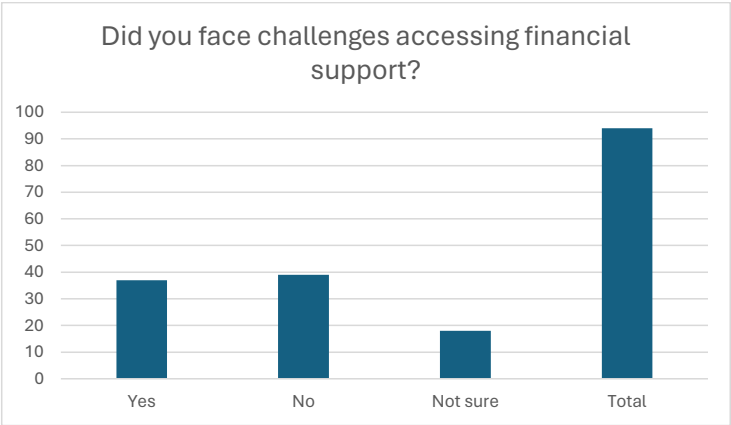
The above diagram wanted to find out if a student was funded or not. Fifty-three percent (53%) of the respondents answered in the affirmative with respect to the funding whilst 41% answered in the negative. This could mean most disabled students at the higher institution are NSFAS funded which indicates strides that the organisation has taken to financially support this cohort of students. The 41% not funded by NSFAS could be an indicator that higher education is valued across this cohort of students even if it means accessing non-NSFAS resources to fund higher education. There could be various reasons why 41 percent of the respondents are not funded, i.e. not meeting the financial threshold, not being aware of the NSFAS application processes, or having applied for funding and got rejected.

Diagram 8: Satisfaction Level



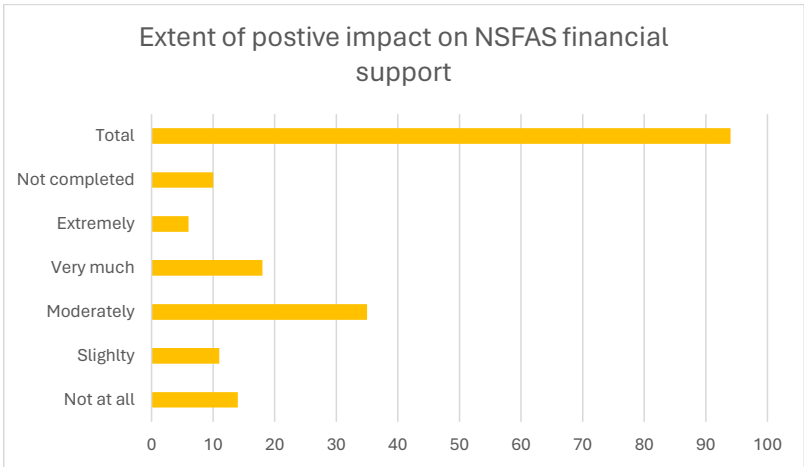
The satisfaction levels regarding NSFAS financial support varied between 7 percent indicating very satisfied levels of financial support and 4% indicating a very dissatisfied level of financial support. Most of the respondents, (23%) choose to remain neutral in answering this question and that could mean that disabled students have accepted the status quo and will navigate these challenges as they come or are not clear on the service expectations or offerings.

Diagram 9: Access to Financial Support



Respondents were asked if they have challenges in accessing financial support from NSFAS due to their disability. Thirty-seven (37%) of the respondents answered the affirmative. This could mean that due to the type of disability, a student could experience difficulties in following up regarding their application depending on their type of disability. However, 39% indicated that their disability plays no part in their accessing funding, which could be an indication of acceptance of their disability and not accepting the stigma that sometimes is associated with disability. Eighteen percent (18%) of the respondents indicated that they were not sure, which could indicate whether this is the case, they want to be treated fairly.

Diagram 10: Impact of Financial Support



Respondents were asked to measure the impact of NSFAS funding on their academic performance and educational experience. Twenty-four percent (24%) of the respondents (Very much and extremely) indicated that NSFAS funding has had a positive impact on their education experience. Thirty-five percent (35%) indicated a moderate impact of the funding on their learning experience. The choice for this response could be aligned to the challenges experienced as indicated somewhere in the report and might even out the

extreme initial experience that might have been experienced. Between eleven to fourteen percent (11-14%) of the respondents indicated that slightly to no impact at all NSFAS funding on their education experience.

Ethical Considerations

An NSFAS Circular was sent to Institutions as a request for permission to be granted access for undertaking research within their premises. Informed consent was obtained from all participants before conducting the interviews, ensuring participants' anonymity and confidentiality. Research ethics protocols were followed, and ethical clearance will be obtained from the relevant ethics committee.

Limitations

Due to resource constraints and time limits of the study, a limited number of Universities and TVETS were selected to be part of the study. The study could not include all the higher education institutions in the country. The study was also limited to NSFAS-funded students with disabilities. The study also relied on self-reported experiences of students, which may introduce biases or limited perceptions.

Findings and Recommendations

As per the responses recorded, a combined 59% indicated a positive response in terms of NSFAS funding. This affirms NSFAS's contribution to the achievement of its mandate or policy goal(s) and the role of government in the transformation project by addressing the socio-economic condition of the past through funding for post-school education. This percentage could increase through better planning, improvement of the communication channels, and innovative application platforms such as voice prompts for the visually impaired.

Funding for disabled students is somewhat different compared to non-disabled students. The general funding conditions for disabled students cover a year more at a higher institution of learning than non-disabled students and they also receive additional funding for assistive devices. However, access to the assistive devices has become a challenge due to the NSFAS processes and the students are sometimes not aware of the extra funding available to them. Therefore, an outreach campaign could assist in making the information available to such students.

A moderate number of respondents (45%) indicated several barriers such as delayed payments and lack of accessible materials. This is an issue that needs urgent attention by NSFAS because such challenges normally may contribute to the dropout rates and undo the work that has been done as indicated above. A wrap-around service model could be formulated and implemented to circumvent these challenges and leave no students behind.

In the focus groups, the discussion addressed three key challenges. Firstly, some have a challenge of the non-acceptance of their disability condition which leads to missed opportunities for funding as students do not disclose their conditions except in cases of visible disabilities.

Secondly, the worsening of a disability condition, and lastly multiple documentation that students with disabilities must fill out and submit to verify their condition. Thirdly, no continuous monitoring and evaluation. In other cases, students do disclose but the condition keeps worsening and there is no continuous monitoring and evaluation to check if the provided assistance is still relevant. NSFAS could streamline the application processes for disabled students by using the relevant information from other State Agencies such as **Health** to verify disabilities.

Commented [MB1]: DHET Health?

NSFAS, in collaboration with DHET, DHET Health, and Higher Learning Institutions could form partnerships to promote awareness around disability issues and reduce the stigma around disabilities. NSFAS could also create an evaluation and monitoring sub-unit to keep track of students' disabilities throughout the academic year.

Conclusion

The research study intended to shed light on the effectiveness of the National Students Financial Aid Scheme (NSFAS) in supporting students with disabilities in South Africa.

By examining the impact of NSFAS funding on the academic success, retention rates, and overall well-being of disabled students, the study provides valuable insights for policymakers and stakeholders. The findings will contribute to the enhancement of existing policies and initiatives, ensuring that students with disabilities receive the necessary financial support and resources to pursue higher education on an equal footing with their non-disabled peers. By bridging the gap in knowledge and understanding, the research proposal aimed to foster a more inclusive and equitable funding system for all individuals in South Africa regardless of their physical and other disabilities or abilities.

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