



National Student Financial Aid Scheme

**The Determination of Household Income for Unverified Parental  
Relationships for Students Applying for The National Student Financial  
Aid Scheme (NSFAS) Funding**

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## **Introduction and Background**

In South Africa, where financial limitations frequently prevent students from pursuing higher education and training The National Student Financial Aid Scheme (NSFAS) was established as a key response to eliminating the barriers of poverty by providing access in the form of financial aid support to the poor and working-class families. NSFAS started with just over 1200 beneficiaries in 1996. The entity has seen a significant growth in the number of beneficiaries who grew to 691, 432 for the 2022 academic year (NSFAS Annual Report, 2022/23). This demonstrates the NSFAS's wide reach and impact in removing financial barriers that prevent many South African students from pursuing higher education.

Within the system of higher education in South Africa, NSFAS holds a distinct position because it is the only public entity that provides bursaries and is implementing fee free education policy of this magnitude. A crucial requirement for qualification or eligibility is that the applicant's gross household income must be less than the R350,000 annual cap. For students who would not otherwise be able to pursue postsecondary education because of financial limitations, this requirement makes NSFAS a lifeline.

To accurately assess the program's effectiveness, pinpoint areas for improvement, and contribute to current conversations about expanding access to higher education, in-depth research is essential. This is especially relevant considering the diverse issues confronting the funding scheme. To better understand these important topics and the effectiveness of NSFAS in assisting South African students from low-income families, this study seeks to determine the criteria that can be used to verify parental relationships, which will then serve as a baseline for policy recommendation. Our goal is to improve the efficacy of NSFAS in meeting the needs of low-income students by undertaking thorough research that will yield insightful information that can influence policy decisions.

## **Literature Review**

Achieving a fair distribution of financial aid is still a top priority in the South African higher education and training system, and the National Student Financial Aid Scheme (NSFAS) plays a vital role in advancing educational fairness and socioeconomic inclusion (NSFAS Act, 2000). When it comes to making sure that financial aid reaches the targeted group, especially when parent-child relationships are uncertain, the accuracy of household income assessment becomes crucial. With a particular emphasis on circumstances involving dubious familial links, this literature review attempts to investigate the difficulties and results related to determining financial eligibility based on household income as defined in the funding policy (NSFAS eligibility criteria and conditions for funding, 2024). To offer a more comprehensive viewpoint on this important matter, the review also aims to compare results and models from other countries, for instance Kenya.

South Africa still faces serious limitations in calculating household income given the challenges surrounding fatherless households or single-parent households which is more of a socio-economic issue. According to research, errors are caused by differences in institutional protocols and the lack of uniform procedures, particularly when parent-child links are not checked (National Student Financial Aid Scheme Act, 2000). Insights into the differences and similarities in family income assessment techniques are provided by a comparative study carried out in Kenya. This study may also shed light on systemic or cultural impacts on household income evaluations.

The Journal of Labor Economics published a study by Cortes and Goodman (2014) that examines the complicated relationship between judgments of financial need and parental contributions while pointing out potential biases in these evaluations. It could be feasible to determine systemic or cultural factors influencing household income evaluations by comparing these models with those from Kenya.

According to the Department of Higher Education and Training (2019), errors in household income assessments can have serious repercussions, including the unwarranted exclusion of impoverished South African students and the undermining of initiatives aimed at achieving fair access to higher education. However, there is no available literature on how inaccurate information affects South African students who have unreliable parental ties.

Using perspectives from around the world on household income, computation offers a more comprehensive framework for comprehending and possibly improving practices in South Africa. Davies and Hughes (2014) explore the Bologna Process's transformative goals and provide insights into how other countries handle financial aid and inclusivity in higher education. Likewise, there are important takeaways from Knight's (2015) research on the internationalization of UK higher education that apply to South Africa.

The work of Huisman and Tight (2016) on theory and methodology in research on higher education provides valuable information about research frameworks and techniques. Knowledge of effective research techniques in various contexts will advance with a comparative study of the methodological approaches used in Kenya.

A thorough examination of the problems with household income determination and possible remedies in Kenyan higher education is provided by contrasting Kenyan methods. This comparative analysis provides a standard against which to assess the suitability of certain methodologies or the modification of successful approaches for the South African environment.

In conclusion, the literature review emphasizes the difficulties and results related to determining household income in South Africa, especially where there are uncertain parent-child relationships. Through the integration of models from Kenya and other countries, this research seeks to offer a more comprehensive knowledge of optimal approaches, possible limitations, and creative fixes in determining household income for fair access to higher education.

## **Problem Statement**

The NSFAS, which is essential for financially disadvantaged South African students, is presented with a considerable issue when it comes to determining gross household income, especially in situations where parental connections are unconfirmed. Although NSFAS is vital for providing financial support, there is a significant lack of information in the literature about fair and accurate methods for determining household income in these situations. While NSFAS requires applicants to meet certain income requirements and takes household income into account when determining student eligibility, there is still a lack of targeted, thorough research that addresses the challenges and ramifications of using unconfirmed parent relationships in this evaluation.

This research deficit is made worse by the lack of precise guidelines, laws, or standard procedures for determining household income in cases where students' parent-child relationships are complex or unclear. Scholarly publications that currently exist primarily focus on broad topics such as basic eligibility requirements, application processes, and difficulties that NSFAS addresses. Nonetheless, a notable scarcity of literature exists that sufficiently explores the complex challenges surrounding unreliable parental relationships and their influence on precise household income estimation.

Furthermore, insufficient consideration has gone into comprehending the implications of miscalculating household income on students' chances of being admitted to universities and the effectiveness of NSFAS as a financial aid scheme. Such errors may have consequences that go beyond a student's eligibility for financial aid as they may also have an impact on the decisions that students make about enrolling, their academic achievement, and their overall educational goals.

A thorough research that examine the nuances of unverified parental ties in the context of determining household income for NSFAS candidates is necessary to successfully address these challenges. Through eliminating these intricate relationships, scholars can aid in the creation of stronger procedures and regulations meant to guarantee all worthy students' fair access to chances for higher learning. By providing valuable information for practice improvements, these insights will reinforce NSFAS's role as a key tool in promoting socioeconomic mobility and educational equity in South Africa.

## **Research Aims and Objectives**

The research focuses on the equitable allocation of financial aid. To ensure that individuals who require financial assistance receive it, a precise assessment of household income is important. The goal of obtaining equitable access to higher education may be significantly harmed by inaccurate evaluations, which could lead to the unfair exclusion of disadvantaged students. This aligns with the Department of Higher Education and Training's (2019) mission to advance social justice and inclusive education in South Africa.

In South African higher education, the fair allocation of financial aid is a crucial problem that affects both educational equity and social inclusion. To achieve these goals, the NSFAS must play an essential role in obtaining an accurate assessment of gross household income to ensure that financial support provided by the government is well -targeted and directed to deserving students. Inaccurate or incomplete assessments run the potential of unfairly barring students from disadvantaged backgrounds, undercutting the main objective of attaining fair access to higher education. As stated by the Department of Higher Education and Training in 2019, this commitment is in keeping with South Africa's larger goal of advancing social justice and inclusive education.

Cortes and Goodman (2014) have pointed out that the ramifications of imprecise assessments of household income go beyond the personal level to encompass broader societal and economic domains. Financial hardship, student debt, and higher dropout rates might result from inadequate assistance or inaccurate decisions of ineligibility. Such results affect not only the chances of individual pupils but also have long-term effects on the economy and society. Student potential may be stunted by limited access to higher education, which would reduce their future earning potential and ability to contribute to society. For this reason, fixing inaccuracies in household income computations is essential to preserving the country's economic health and citizens' quality of life.

Enhancing South Africa's household income determination processes can be greatly facilitated by learning from foreign comparisons, as Knight (2015) has shown. South Africa can improve its processes to guarantee accuracy and fairness by adopting effective tactics and best practices used in other countries' educational financial aid programs, as urged by Davies and Hughes (2014). Adopting global models is consistent with the cross-border collaboration and knowledge exchange that is currently prominent in higher education, highlighting the significance of assimilating overseas experiences to enhance domestic policies and practices.

## Research Questions

1. *What barriers and inequalities arise for students with unconfirmed parental relationships when calculating household income during the NSFAS application process, and what impact do these variations have on funding distribution and eligibility?*
2. *What effect does incorrectly estimating household income have on students' access to higher education and retention rates when their parental relationships are unverified?*
3. *Pupils may not reach their full potential if they are denied access to higher education or experience financial difficulties because of errors. Can this influence their ability to earn a living in the future and their ability to contribute to society?*

## Theoretical & Conceptual Framework

The NSFAS in South Africa is the appropriate setting for this study's multifaceted theoretical and conceptual framework, which draws from a variety of theoretical perspectives and conceptual frameworks to provide a thorough understanding of how household income is determined for unverified parental relationships. The Department of Higher Education and Training's White Paper for Post-School Education and Training, (PSET, 2019) is a study deeply based on the ideas of social justice and educational equity. These guiding principles form the cornerstones of NSFAS's purpose to advance equitable and inclusive access to higher education and training opportunities for all South African students, irrespective of their socioeconomic status.

Cortes and Goodman's (2014) theoretical lens on financial aid policy and administration is integrated into the study, which builds upon this foundation. This viewpoint illuminates the difficulties in figuring out household income and how it affects student results while enabling a thorough examination of the complex systems and procedures involved in financial assistance distribution. The study intends to identify possible bottlenecks and opportunities for improvement within the NSFAS framework by analysing the interaction between policy formulation, implementation, and outcomes.



In addition, Knight (2015) highlights that the research integrates a sophisticated comprehension of household dynamics and familial interactions. This component of the conceptual framework explores the intricacies of family structures and their consequences for financial aid eligibility, acknowledging that unreported parental connections can have a substantial impact on household income determination. This study aims to clarify the difficulties experienced by students whose parental relationships are unconfirmed and how these difficulties affect their ability to apply for NSFAS financial help by considering issues including estrangement, separation, and lack of official documents.

As recommended by Davies and Hughes (2014), the study takes a comparative approach, drawing on global viewpoints and best practices in educational financial aid programs. The goal of the project is to find effective tactics and creative solutions for improving the equity and efficiency of household income determination within NSFAS by looking at the experiences of other nations and drawing comparisons with the South African environment. The study aims to provide insightful information through this comparative analysis, which can guide policy formulation and decision-making processes and ultimately promote NSFAS and the wider context of higher education access in South Africa.

### **Rationale and Significance of the study**

Household income is a cornerstone of equity and fairness in financial aid programs. This is especially true for NSFAS, which is run through the NSFAS Act of 2000. However, there are significant obstacles in the way of precisely determining household income, particularly in cases when parental relationships are not confirmed. Layers of ambiguity are added to the family income calculation when it comes to unverified relationships, which can arise from several difficult conditions like estrangement, separation, or insufficient legal paperwork. These issues cast doubt on the fairness and accuracy of the financial aid distribution process, raising the possibility of unintentionally leaving out worthy students or giving funds to ineligible students. These differences perpetuate socioeconomic inequality and impede the achievement of individual potential, hence endangering the overarching goal of guaranteeing equitable access to higher education.

Addressing these issues is important since they have wider societal ramifications than just effects on specific students. Inaccuracies in household income estimates not only impede pupils' educational opportunities but also sustain poverty and inequality cycles. Misallocation of financial aid funds also puts pressure on the long-term viability of initiatives like NSFAS and reduces their capacity to remove structural

barriers to higher education. Research to clarify the difficulties of household income calculation in financial aid schemes such as NSFAS is therefore desperately needed. Investigating the subtleties of this phenomenon can lead to the creation of evidence-based policies and procedures, improve the precision and impartiality of financial aid disbursement, and ultimately promote social justice and educational equity.

To close this knowledge gap, this study examines the nuances of household income determination within the NSFAS and how it affects equitable access to higher education. This study attempts to offer insightful information that can guide the creation of policies, the execution of programs, and institutional practices by analysing the difficulties, ramifications, and potential solutions related to unverified parental relationships in financial assistance assessment. In conclusion, the study hopes to empower students from all backgrounds to pursue their educational goals and realize their full potential by enhancing equity and justice within South Africa's higher education landscape through thorough examination and analysis.

## **Methodology**

Time restrictions prevented the research from incorporating all the prospective data sources and data collection plan that was set to be employed for this study. It is important to recognize that the information gathered from NSFAS applicants nevertheless offers insightful information about the challenges associated with determining household income for unconfirmed parental relationships.

The research report instead stresses the significance of recognising the limitations brought about by time restrictions and making the most efficient use of the resources at hand. The quantitative analysis of NSFAS data provides important insights into the frequency and distribution of errors in family income calculations, even in the absence of the ability to perform further qualitative research, such as focus groups or interviews.

It is also critical to understand that mixed-methods research produces results that are significant while allowing for flexibility in responding to limitations. A thorough investigation combining quantitative and qualitative methods would be ideal, but given time constraints, the quantitative analysis completed offers a strong basis for comprehending the extent and effects of household income calculation errors on NSFAS funding eligibility.

The methodology part of the research report clearly identifies the restrictions imposed by time constraints and addresses how these constraints might have impacted the breadth and depth of the investigation.

The possible effects of these limitations on the validity and generalisability of the study findings should also be highlighted by researchers.

Finally, to provide a more thorough grasp of the issue at hand, the research report stresses the significance of a follow up study that build upon the findings of this research and incorporate other qualitative data collection techniques. The study establishes the foundation for more research in this field and offers insightful contributions to the conversation around household income assessment within the NSFAS framework, despite its limitations.

### Data Analysis

An exploration into the demographic composition and socio-economic backgrounds of each applicant category can offer valuable insights. By examining factors such as age, gender, geographical location, and educational background within each group, the report provides a nuanced understanding of the profiles of students seeking financial assistance for higher education.

The analysis focuses on the categorisation of applicants applying for NSFAS funding, particularly encompassing three distinct groups: continuing students, first-time entrants (FTEN) students, and senior students.

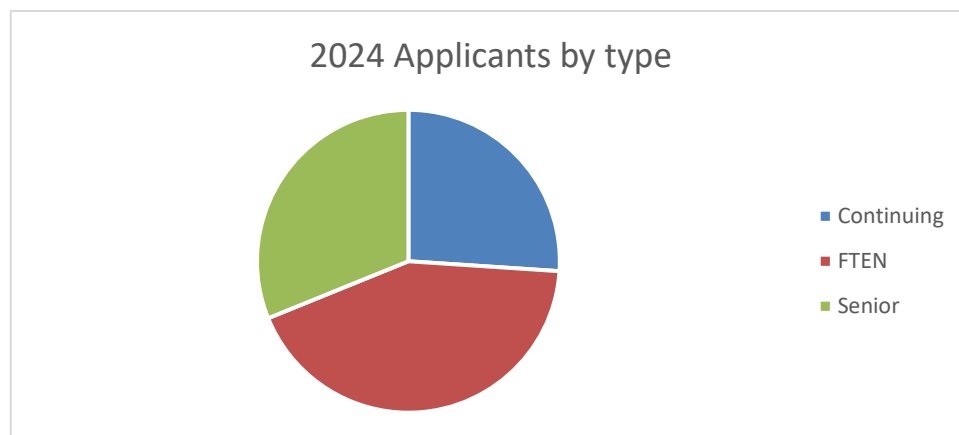


Fig 1. Application by student type

Of the 20748 rejected applications for the 2024 academic year, 4159 were for continuing students. It can be argued that continuing students would have demonstrated their commitment to pursuing their education by successfully completing previous academic years. By providing financial aid to these students, NSFAS would encourage retention and academic progress. Supporting continuing students

throughout their educational journey is crucial to their successful completion of degree programmes and eventual entry into the workforce.

The rejection of 10082 of FTENs against the 6507 senior students who applied implies a potential barrier to access for individuals commencing on their first year of higher education. This category of candidates reflects those who are just starting out in higher education and come from a variety of socioeconomic backgrounds. Denial of funding to FTENs may limit their ability to pursue future studies, compromising their academic goals from the start.

## **Demographics**

Studies like Reddy and Juan's (2018) have brought attention to the gendered dynamics of higher education finance access. Their research explores the interplay between gender, socioeconomic status, and educational opportunity, illuminating the difficulties female students—particularly those from underprivileged backgrounds—face in obtaining financial aid. Policymakers can create targeted interventions to address gender gaps in higher education financing and promote equitable access for all students by connecting data on NSFAS funding applicants with gender-conscious studies.

The National Development Plan (NDP) emphasises the necessity of resolving gender inequities in education and fostering gender equality as critical components of socioeconomic growth. By assessing NSFAS funding applicants by gender, policymakers can measure progress towards the NDP's goal of guaranteeing equal chances for all individuals, regardless of gender, to receive quality education and engage fully in the economy.

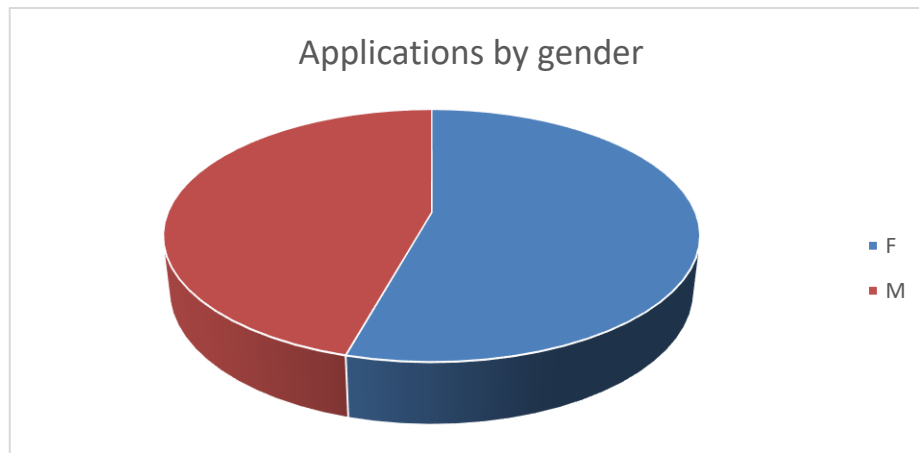


Fig 2. Applications by gender

The fact that females account for 54% of the NSFAS funding applications received, compared to 45% by their male counterparts, highlights a significant trend in higher education participation that warrants further analysis and alignment with existing literature and policy frameworks.

It is important to clarify the distinction between gender and other factors such as socio-economic status when analysing higher education participation. Reddy and Juan (2018) and Unterhalter et al. (2017), emphasize the complex interplay of gender, socio-economic background, and educational opportunity. By examining NSFAS funding applications through a gender lens, it can best be understood how socio-economic factors intersect with gender to shape individual's access to higher education and the financial assistance required.

### **Disability**

Among the rejected applicants due to unverified parental data, it is important to note that only a small fraction, 0.12%, indicated having a disability. The low representation of students with disabilities among rejected applicants highlights potentially that barriers specific to this population in accessing financial aid exist, even though only small percentage. These barriers may include difficulties in providing required documentation, accessing support services for navigating the application process, and addressing additional verification requirements due to their disability status. These challenges underscore the need for inclusive and accessible application processes that accommodate the diverse needs of students with disabilities.

Disabled	Number of student
Non – disability indicated	23,347
Disability indicated	30
<b>Grand Total</b>	<b>23,377</b>

The table above reflects the number of disabled whose intention was to apply for NSFAS funding but were denied funding as their parental relationships could not be verified.

## Findings

For the 2023 financial year NSFAS received a total of 941,491 applications against the 1,936,330 applications received in 2024 for funding. The rejections based on unverified parental relations account for 2,630 and 20,747 respectively leading to an overall number of 23,377 rejections for the two- year period.

There are many assumptions that could be argued to be the cause of this, amongst those could be that applicants may come from non-traditional family structures and/or face challenges in obtaining documentation due to complex family dynamics, such as estrangement or legal guardianship issues which are not and cannot be easily resolved.

Learners could also not possess the knowledge as to the actual documentation that is required to legally satisfy NSFAS in verifying parental relations which consequently lead to omissions in submission of the required documents.

Key finding: The larger number of rejected applications from FTENs as opposed to continuing students in 2023 and 2024 suggests a trend.

This trend means that NSFAS needs to be more supportive of FTENs in terms of helping them to address application requirements related to unverified parental relations. The need for this intervention is more dire in poorer communities. Addressing the root causes of rejections and expediting the verification process is vital to improve the accessibility and inclusivity of NSFAS funding for all qualified students.

FTEN students received 1,126 rejections in 2023, compared to 685 rejections for continuing students. In 2024, FTEN rejections totalled 10,081, compared to 4,158 rejections among continuing students. DesJardins and McCall (2014) found that first-time entering (FTEN) students may be less familiar with financial assistance application processes, resulting in greater rejection rates owing to incomplete or erroneous applications. Hossler et al. (2009) and Perna and Titus (2005) found that FTEN students from underprivileged backgrounds experience extra challenges, such as restricted access to support services, which increases their chances of rejection. This may contribute to the large number of rejected applications from FTENs.

NSFAS requires that applicants provide official documents from the Department of Home Affairs (DHA) to validate their biographical information and family links. Discrepancies or inconsistencies in this documentation may result in application rejection or processing delays. The DHA system may face

inefficiencies or backlogs in processing applications or providing documentation, causing delays for students who rely on these documents to complete their NSFAS applications. Errors or discrepancies in the DHA database may pose difficulties for students while establishing their identification or family relationships throughout the NSFAS application process.

Students may encounter administrative hurdles and additional expenditures when getting or updating documentation from DHA, especially if they must travel considerable distances or navigate complex bureaucratic procedures. These problems may disproportionately affect disadvantaged groups, such as students from low-income or rural locations, who may have inadequate resources or support networks to efficiently navigate the DHA system.

### **Ethical Considerations**

Ethical considerations were adhered to when collecting data from students. The NSFAS applications indemnity that was voluntarily submitted by the applicants has allowed for the information on the application to be used internally. The goals of this human research include understanding real-life phenomena and improving lives in other ways. NSFAS ensured that the rights of research participants are protected, research validity enhanced, and scientific or academic integrity maintained.

NSFAS has permission to utilise the information provided to the organisation directly by the owner of the information and the organisation is not going to share it with any other third party. Therefore, the participants were aware of the benefits of submitting their information to NSFAS through the applications portal. NSFAS (researchers) do not know the identities of the participants (anonymity maintained) and at all material times, NSFAS has kept the information secure. NSFAS has anonymised personally identifiable data so that it cannot be linked to any participant.

In all the work done, potential harm (social, psychological, physical and all other types) was eliminated and we have ensured that our work is free of plagiarism or any research misconduct, and as such we accurately represent our results.



## **Limitations**

Previous research, such as that conducted by Smith and Johnson (2019), has raised questions about the authenticity and completeness of NSFAS data, notably information on rejection reasons and applicant characteristics. The information provided here includes all the biographical information needed, however it is restricted by the applicant's location. Having this data would help distinguish between issues that arise in urban and rural areas.

According to Govender et al. (2021), research resource constraints may limit the extent and depth of the study, potentially reducing its ability to handle complicated research topics fully.

Ramakrishnan and Govender's (2017) exploration of intersectionality highlights the nuanced ways in which socioeconomic status, race, gender, and other identities intersect to shape financial aid application outcomes, emphasizing the importance of a comprehensive approach to addressing barriers and promoting equity in higher education access.

Aspects of identity such as disability status, geographic location, and cultural background may intersect with socio-economic, racial, and gender identities to shape students' experiences with financial aid. Students with disabilities as a classic example may encounter additional difficulties in accessing financial aid resources, including accommodations and support services adapted to their needs.

## **Conclusion & Recommendations**

Develop targeted support services tailored to the unique needs of marginalized student populations such as unverified parental relations with particular attention to those from low-income backgrounds, and historically disadvantaged racial and ethnic groups. Studies by Govender and Naidoo (2020) and Jones et al. (2016) highlight the importance of addressing institutional and systemic barriers faced by marginalised student groups in accessing higher education. This should form the base of a study of this nature.

Findings from Mabena et al. (2018) echo the importance of providing accurate and accessible information to students to facilitate their engagement with financial aid programs. NSFAS needs to be intentional about increasing outreach efforts to raise awareness among prospective students, especially those from underrepresented communities, about financial aid opportunities and requirements to be able to access such. Legal guardianship as an example should be appropriately managed at basic education level, so that when student apply for financial aid post matric, they are not compelled to prove their parental relationships.

NSFAS needs to be intentional about increasing its outreach efforts to raise awareness among prospective students especially those from underserved communities. Although NSFAS annually conducts outreach programmes, in future these programmes need to be targeted and based on evidence of low application trends. In addition, institutions where there is a trend of unverified parental relationships, strengthened partnerships with schools in obtaining accurate supporting data could assist in closing the gap.

The unverified parental relationships challenge is a bigger than NSFAS as it is a societal issue. There could be cascade mechanisms of information sharing from the internet through schools and communities or there could be literature pertaining to bursaries that are made available by the same groups. Alternatively, NSFAS recipients within communities could be ambassadors and share their experiences on how to address parental information requirements which makes it easier for prospective students to comply with the requirements to prove unverified parental relationships. This would ultimately reduce the time to conclude funding decisions.

Lastly, there are instances where the parental information is deliberately omitted by students with the hope of securing funding without NSFAS being aware. These students usually withdraw their applications and change parental details. Education and awareness is critical to notify both the students and parents on the accurate submission of parental information and consequences of deliberately misleading the entity to derive unjustified benefit from the bursary scheme.

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