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ACCESS AND SUCCESS IN HIGHER EDUCATION: DISADVANTAGED STUDENTS' LIVED EXPERIENCES BEYOND FUNDING HURDLES AT A METROPOLITAN SOUTH AFRICAN UNIVERSITY

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ABSTRACT

In the context of South Africa's complex historical legacy of inequality, access to higher education and academic success have become pressing concerns for governments, institutions, and scholars globally. While strides have been made post-1994 in South African higher education, with increased enrollment and opportunities, disparities persist, particularly for marginalized communities in impoverished or rural areas. The study aims to contribute to the discourse on creating a fairer and more inclusive South African higher education system, offering insights that could reshape the understanding of funding challenges and inform potential solutions. The article used the qualitative empirical data of the Council on Higher Education project to understand the challenges faced by students from these backgrounds as they seek higher education, focusing on their lived experiences beyond financial obstacles. The theory of resilience is deployed to understand how they succeed despite the odds. The COVID-19 pandemic has exacerbated these challenges. The findings indicate that students from disadvantaged backgrounds face various funding challenges, and they strive to succeed despite the odds. The article advocates for institutions to teach as well as boost resilience to these students. Also incorporating the voices of disadvantaged students in debates about higher education funding can inform more inclusive and supportive educational environments. We also advocate for institutional resilience in sourcing more funding for this group.

Keywords: access and success, disadvantaged students, funding, institutional resilience, students' resilience

INTRODUCTION

In the dynamic landscape of higher education, equitable access and academic success have

become critical concerns for governments, institutions, and scholars worldwide. In the context of South Africa, a nation grappling with its historical legacies of inequality and social disparities, the pursuit of higher education is particularly significant in shaping individual lives and national development (Swartz et al. 2019). Concerns about funding students have taken centre stage in South African Higher education considering these historic restrictive and segregated apartheid education laws that existed before 1994 (Habib 2020). During the apartheid regime, communities were divided by race and geography to the extent that educational resources were unequally distributed to the point where a huge rift was evident between the white and black communities. The latter became the most disadvantaged group, especially those in rural and/or township settings with poor-resourced schools. This article delves into the multifaceted challenges faced by these students from marginalised communities seeking higher education in South Africa, with a specific focus on the lived experiences that extend beyond the formidable obstacle of funding hurdles.

Post 1994 South Africa's higher education system has witnessed notable advancements over the years, increasing enrolment rates and broadening opportunities for prospective students (Altbach, Reisberg, and Rumble 2019). However, access to quality education remains unevenly distributed, disproportionately affecting these communities living in impoverished areas or rural and township regions (Venter et al. 2020). Amidst these inequities, financial barriers present a formidable hurdle for many aspiring students, further exacerbating the existing social and economic divide. In 2014, Cele observed that numerous institutions grappled with the paradoxical challenge posed by the post-apartheid higher education policy. This policy aimed to expand access to historically disadvantaged students while facing financial constraints. Consequently, many students had to find ways to cope with the issue of "unmet financial need" (Cele 2015, iii). For individuals unable to overcome funding hurdles, they are confronted with even more daunting challenges. These include but are not limited to increased dropout rates, diminished academic performance and focus, higher levels of student debt that may have lasting impacts on their future, restricted access to essential resources that can significantly influence their learning outcomes, heightened mental and emotional strain, limited employment opportunities, and fewer desirable educational pathways (Pascoe, Hetrick, and Parker 2020). These have been worsened during the COVID-19 pandemic. Beyond the pandemic we must address this complex issue, it is essential to examine not only the structural challenges of funding, but also the nuanced lived experiences of students navigating higher education within this context. We posit that debates about Higher Education funding in South Africa are not complete and meaningful without researching and hearing the voices of these students from marginalised communities. This entails understanding their aspirations, motivations, and

resilience as they strive to overcome financial hardships and other obstacles, ultimately seeking to uplift themselves and their communities through education. These students' voice about their experiences is scant in debates about student funding for. Understanding these students will not only enable stakeholders to identify gaps in their knowledge and understanding of student financial support and its consequences for students but also help universities to create a more inclusive and supportive environment, improve student success and retention rates, and fulfill their broader social responsibilities. It also allows institutions to nurture a diverse community of students, contributing to the betterment of society as a whole. Thus, the lived experiences of disadvantaged students will shed light on the magnitude of this finance debate and the implications for educational opportunities.

Drawing on a diverse range of scholarly literature and firsthand accounts, this article seeks to shed light on the various dimensions of access and success in higher education in South Africa. Historically, the South African higher education system has faced significant challenges due to disparities in funding, resulting in unequal opportunities for students across different socio-economic backgrounds. The main question we pose and ask for this article is: what are the lived experiences of successful disadvantaged students amidst the funding hurdles? To unpack this research question, we further ask the following sub-questions:

1. How do students from marginalized communities experience funding hurdles as they try to navigate higher education?
2. What enables them to enter university, persist and then realise educational success despite the funding hurdles?
3. In what ways may universities intervene to promote epistemological access to these students?

In what ways may universities intervene to promote epistemological access to these students? By synthesising existing research and amplifying the voices of students, we aim to gain a deeper understanding of the lived experiences of higher education aspirants and the strategies they employ to overcome funding barriers. In doing so, this study endeavors to contribute to the ongoing dialogue on creating a more inclusive and equitable higher education system in South Africa. Hearing the student voice to gain an understanding of their experiences and perceptions of funding, could have implications for how South African Higher Education and its universities could closely reimagine the financing dilemma. The stakeholders could have a clear perspective on the student funding phenomenon as they revisit and engage with its complexities. The article commences with conceptualisation of key ideas, proceeds to an examination of existing

literature on funding, and then adopts a theoretical lens and methodology. Subsequently, it presents and deliberates on the findings.

THE CONCEPTUAL TERRAIN

Access and success

Higher education access and success can be analyzed from two distinct perspectives: physical and epistemological dimensions, both of which are essential in providing equal opportunities for all students. The physical dimension of access is evident in the increased enrollment of minority students, particularly black and colored students, signifying progress toward inclusivity and diversity. At the same time, the epistemological dimension of access revolves around students' ability to access disciplinary knowledge and ways of knowing within their chosen field, as aptly described by Morrow (2009, 36–38). Additionally, student success can be seen through two integral aspects: academic and epistemic. Academic success encompasses a wide range of achievements, such as academic performance, active engagement in educational activities, satisfaction with the learning process, acquisition of desired knowledge, skills, and competencies, persistence in pursuing educational goals, attainment of intended educational outcomes, and positive post-college performance (Alyahyan and Düştegör 2020, 3). On the other hand, epistemic success pertains to cognitive accomplishments, such as fostering true beliefs, justified beliefs, knowledge, and deep understanding, all contributing to a comprehensive educational experience and lifelong learning journey. Both the physical and epistemological dimensions of access are closely linked to the notions of academic and epistemic success, forming a coherent framework that advocates for inclusivity, diversity, and excellence in higher education.

Historically marginalised students in higher education

Historically, various groups of students in South African Higher Education have experienced marginalisation due to the country's history of apartheid and its legacy. During the apartheid era, African students were heavily discriminated against and had limited access to quality education. The Bantu Education Act of 1953 institutionalised segregation in education, resulting in inferior resources and opportunities for black students compared to their white counterparts. The legacy of this discrimination still affects access and representation in higher education today. Similarly, students from the "coloured" racial group faced discrimination and exclusion during apartheid. They were also subject to inferior education and limited opportunities for advancement, which continues to impact their representation in higher

education.

The Indian community in South Africa also experienced marginalisation and limited access to quality education under apartheid. Despite advancements since then, historical barriers still affect the representation of Indian students in higher education. Those students from rural areas face additional challenges in accessing higher education due to socio-economic disparities, lack of quality educational infrastructure, and limited opportunities for academic preparation. Students with disabilities have been marginalised due to inadequate facilities, support services, and negative attitudes toward disability. Though there have been improvements in recent years, many challenges remain in making higher education fully inclusive. This article focuses mainly on African students from rural and township areas who are supported by the National Student Financial Aid Scheme and Funza Lushaka.

LITERATURE REVIEW

Funding in higher education in South Africa

University education is a huge investment for a country, an institution, and for society. Hence "[U]niversities are national assets and important catalysts for addressing inequality and enabling inclusivity in our society" (Habib 2020, 31). Universities aim to gain value from enrolling and graduating students. Failure of a student to graduate is a huge cost. The accomplishment of government development goals hinges on the presence of a dynamic and performance-oriented higher education system within a country (Andrews, Pritchett, and Woolcock 2017). To reach these developmental goals, it is crucial to establish an effective policy framework and provide sustained and targeted support to individual higher education institutions. Under the democratic government of South Africa, numerous policies were introduced, such as the Higher Education Act (Act 101 of 1997, as amended), the 1997 Education White Paper 3 (Department of Education (DoE) 1997), and the National Plan for Higher Education (DoE 2001). These policies have a common aim, which is to transform the higher education system. However, the plain truth is that the funding provided by the state has not been enough to enable universities to fulfill their crucial missions (Badat 2016). Historically marginalised students often face additional barriers to accessing and succeeding in higher education. Insufficient or lack of funding stands to be one of the major barriers and can result in various challenges for these students (Andrews et al. 2017). Such challenges include reduced access to quality education, achievement gap widening, impact on mental health, decreased career opportunities, the cycle of poverty and inequality, reduced diversity in higher education, limited representation in science, technology, engineering, mathematics (STEM) subjects,

increased social disparities (Maringe and Ojo 2017; Stephens, Hamedani, and Destin 2014).

Funding plays a crucial role in shaping access and success in higher education in South Africa. In a paper written by Walker and Mathebula (2020) they sought to comprehend the experiences of students from low-income rural backgrounds in South Africa as they pursue higher education and encounter various opportunities and obstacles. Their study relies on two sets of interviews conducted with 30 students who are currently enrolled at three major urban universities. By utilising the concepts of capabilities, functionings, monetary resources, and "capitals," the paper highlights the key factors that influence the well-being of rural students and their ability to access education in urban settings. According to Walker and Mathebula (2020) the voices of the students, the ability to navigate and adapt to unfamiliar and often intimidating institutional environments play a crucial role in their well-being and success. They also argue that the combination of being from a rural background and having low income significantly impacts their university life, though it does not fully determine their outcomes (Walker and Mathebula 2020). The authors, therefore, suggest that universities should take more proactive measures to support the well-being of these students and acknowledge the agency and admirable determination they demonstrate in overcoming challenges (Walker and Mathebula 2020). By doing so, universities can foster a more inclusive and supportive environment for students from low-income rural backgrounds. Thus, Van Broekhuizen (2016) also argues that within the framework of South Africa's socio-economic difficulties, higher education should assume a pivotal role that goes beyond merely generating an adequate number of graduates and scarce skillsets needed for economic progress and development, it should serve to offer chances for social mobility and restitution.

There have been earmarked funding instruments like the National Student Financial Aid Scheme, the DHET's Research Outputs subsidy policy, and research funding from public agencies (Van Broekhuizen 2016). Despite increased funding through these channels and programs, public universities continue to face challenges in obtaining adequate funding. The main reasons for this include a significant rise in student enrolments (Muswede 2017). Additionally, most students seeking higher education opportunities come from financially disadvantaged backgrounds and cannot afford the high university fees (Walker and Mathebula 2020).

In 2015/16, students across the country engaged in nationwide protests, demanding free higher education for those from economically disadvantaged backgrounds (Hlatshwayo and Fomunyam 2019; Maylam 2020). The much known #FeesMustFall protest took the South African Higher Education sector by surprise as it "sparked heated debates on fee increases in universities" (Habib 2020, 31; Langa et al. 2017, 8). Among other demands, students protested

that the asking price of higher education was too exorbitant "and unaffordable for the majority of poor black students" (Langa et al. 2017, 8). Top of the demands of the #FessMustFall protests was "[T]he need for free education" which universities were reluctant to offer on the grounds that there is "insufficient funding from the government" (Langa et al. 2017, 12). The movement resulted in students from disadvantaged backgrounds having access to government funding for their higher education– the National Student Financial Aid Scheme (NSFAS). This loan aimed to cover underprivileged students with potential with tuition, food and accommodation (Langa et al. 2017, 108). The Funza Lushaka Bursary Program is also a specific bursary scheme aimed at promoting the teaching profession in South Africa (Salmon and Sayed 2016). This program is focused on individuals who want to become teachers in priority areas such as mathematics, science, and technology (Salmon and Sayed 2016). The goal is to address the shortage of qualified teachers in these critical subjects. The Funza Lushaka bursary covers the cost of tuition, accommodation, and a small allowance for living expenses. In return for receiving the bursary, recipients are required to teach in a public school for a period equal to the duration of the bursary. This program is meant to attract talented individuals to the teaching profession and improve the quality of education in South Africa. These were not new initiatives, but the government had not fully implemented these after the ruling party's resolution at its 53rd National Conference in Mangaung in December 2012 to finalize the policy for free higher education for all undergraduate level students before the end of 2013 (African National Congress 2012). The government's commitment to transforming the higher education system and addressing past inequalities is evident in various policies. Funding is also highlighted in these policies as a critical factor in transforming the system and achieving equity. However, evidence suggests that twenty-five years after democracy, student enrolment continues to grow at a much faster rate than state funding (Council on Higher Education (CHE) (2022).

THEORETICAL FRAMEWORK

The theory of resilience

The established notion is that some individuals, particularly students, are naturally resilient. This means they can adapt and recover even in rigid and unsupportive systems, and they could thrive and adjust in adverse circumstances or when faced with change. This idea has been supported by researchers Jeans, Castillo, and Thomas (2017) and Bahadur et al. (2015). However, these researchers also criticize the limited perspective on how resilience is understood, as it has been traditionally seen as an innate individual capacity. In recent studies, there has been a growing interest in understanding resilience beyond just individual traits,

particularly within universities. Bahadur et al. (2015) and Jeans et al. (2017) propose a new conceptualisation of resilience that includes four capacities: adoptive, adaptive, predictive, and transformative. These capacities go beyond mere adaptation and bouncing back, encompassing the abilities to predict and transform.

The authors argue that to harness the potential impact of resilience on students, South African universities should move beyond considering it as an inborn trait and should integrate it into the curriculum. This would allow students to learn about the expanded notion of resilience and its practical utility. The inclusion of predictive and transformative capacities could further enhance students' resilience and address systemic and institutional barriers that hinder equal access to higher education. Both predictive and transformative capacities are seen as tools to dismantle inequalities in higher education. Consequently, universities must not only advocate for resilience but also cultivate resilience within their own structures.

Methodology

The methodology employed in this article is based on empirical data obtained from a mixed methods project conducted by the Ali Mazrui Centre for Higher Education Studies (AMCHES), in collaboration with the CHE. The project involved six institutions and focused on exploring students' epistemic access and success. The main areas of investigation were the Humanities and Sciences faculties. Data for the main study was gathered from various sources, including institutional policy documents, statistical data from 2016 to 2020 covering student demographics and success rates, interviews with final year undergraduate students from disadvantaged backgrounds in the two faculties, and interviews with academic, support, and administrative staff.

The study used purposive sampling to select participants exclusively from undergraduate students and staff in the Humanities and Science faculties. For students, the selection criteria included Black South African students from disadvantaged backgrounds in their final year of study, those part of the NSFAS program, and those who demonstrated academic success by reaching their final year. The staff selected were those directly involved with the students. For this article, our spotlight is the funding theme. With a focus on one of the six universities, we decided to take a detour to gain an understanding of the disadvantaged students' lived experiences and perceptions of funding for their education. This study relies on insightful accounts that the students give about their experiences (Ndofirepi 2015, 65) and perceptions of the funding phenomenon.

The institution studied is research-intensive, historically considered a white university, but after democracy, it became accessible to students from historically disadvantaged backgrounds.

The sample size for the case study consisted of fifty-four individuals, including thirty-four students, six academic staff members, two support staff members, and two administrative personnel from the Faculties of Humanities and Science. However, data for this study comes from interviews with 34 students.

Data analysis of the 34 interviews was performed using MaxQDA software. Transcriptions of interviews were imported into MaxQDA, and individual cases were established for each participant. A thorough reading of the transcriptions multiple times allowed the researchers to develop ten distinct colored codes for each participant group, which formed the basis for developing themes. These themes were then extracted from the initial codes in the report and transcripts of the 34 students, and narratives were developed. This thorough analysis resulted in rich and more distinct findings presented in the next section. The voices of the participants are much foregrounded to unveil their experiences of the funding phenomenon and its effects thereof. However, for ethics considerations with regard to maintaining confidentiality, quotations from the interviews are anonymous. So to protect the participants' identities, numbers and letters are used in place of actual names. "After each quotation, a pseudonym description of each participant is given in brackets" (Ndofirepi 2015, 90). For example, "SS13", where "SS" stands for Faculty of Sciences and "13" is just a number and, "HS04", where "HS" stands for Faculty of Humanities and 04 is just a number.

The study had some limitations, especially that of being small-scale research which then gave no room for generalisation of its findings. Instead, the goal was to conduct an in-depth examination of access and success for historically disadvantaged students. Additionally, the data collected were not originally intended to address the specific research questions presented in this article; rather, the questions emerged as the researchers deeply analyzed the data while writing the CHE report.

Presentation of findings

Pre-enrolment funding hurdles

Financial challenges for marginalised students in South Africa start well before enrolment in universities, going far back as the home and high school. These students come from home backgrounds and schooling backgrounds that are characterised by resource constraints and inadequacy. At the onset when asked about their life experience before coming to university, most of the participants' narratives zeroed in on issues of poverty, and how as a family they were struggling to make ends meet later alone when it concerns going to school.

> "I think the challenge that we've experienced were the financial problems because like, we didn't have enough money. We depended on my granny's social grant." (SS09).
>
> "... or rather in my family, for one, I would say, like there were some things that they couldn't afford me to even assist with my schoolwork. Or instance, when I was in grade 12, we had to attend extra lessons elsewhere, so more of ... based on extra lessons during the holidays and all that. So I wasn't afforded that opportunity to go there because it required us to have paid and all that, it was a little bit of a challenge." (HS06).

The quality of education that they were subjected to prior to entering higher education leaves a lot to be desired. One student commented about their home background and how the parents lacked funding, getting discouraged and seeing a slim chance of getting into university:

> "I knew very well that my parents did not have the money to send me to varsity so that on its own affected how I thought. Like, it took me steps back to say, you know what, you are inferior, you'll never go to varsity and even if you study hard you won't get funding as easily." (SS13).

It is also noteworthy that the high school environment lacked funding in equipping the students with the experiences relevant for university. A student pointed out that their initial experience with digital resources was during their entry into the university, and they found it challenging to navigate and utilize them:

> "So, everything was new when I came to the university, I did not know how to open a computer, how to type, how to use the internet, where to go with google or google scholar. I had zero experience when it comes to technology. I had my first cellphone when I was doing my second year." (HS13).

Two other students echoed similar and interesting sentiments of lack of skills in using computers:

> "Yes, a lot of pressure and, yes, the transitional part obviously was going to be problematic because of coming from a public and rural school. You know, I was not familiar with a lot of things such as ICT in literacy, you know. I lacked a lot of skills. You know, computer skills. So, I expected the worst, actually. And I knew it was not going to be an easy thing." (HS03).
>
> "... so for me to get to that stage where they expected (us) to write our essays using MS Word, typing and all that, it was a challenge because now I'm not familiar with using laptops, never mind printers and all that, so it was a struggle." (HS06).

They lack funding to apply for universities and this has impacted how they worked throughout their high school. This is what some participants had to say:

> "I had one favourite university which was University X. I wanted to go there and then coming

> back to the challenge of finance, they wanted R300 application fee and at that time I didn't have that R300. So, the application was incomplete, hence it never went through successfully. So, for me to get access to Wits, I would say it was by the grace of God because now, even there I could pay the R100 that they wanted ... I got an offer, so ja, that is how I go about studying at the university." (HS06).
>
> "Like it took me steps back to say, you know what, you are inferior, you'll never go to varsity and even if you study hard you won't get funding as easily. And while other learners were applying during the course of the year to various varsities, I did not have funds to apply. So that on its own was like a big disappointment to me to say people are applying to varsity, and you are there, you are not applying. Even though you are doing good, but you are not applying." (HS04).

This illustrates the emotional and practical challenges the student faced in their pursuit of education.

On-campus experiences: What was the funding reality?

Students highlighted the difficulties they faced in their initial entry into universities thereby justifying their initial fears of pre-enrolment.

> "... because of the issue of not having finances, you don't get to be able to register and you don't get to have a place to stay in. So, you can't study if you don't have a Res and if you have not registered." (SS10).
>
> "... when I was starting varsity my father was unemployed, and he was still waiting for his unemployment fund to come through. So that was hectic because now my mother was the only breadwinner in the house, and my brothers as well were struggling to find employment." (HS04).

This helps to understand the interconnected challenges faced by the students' families during a crucial phase of their life. These challenges include financial instability, reliance on delayed funds, and particularly for this student, the burden of supporting the family falling on the mother's shoulders. The situation may have forced the family members to adapt, make sacrifices, and potentially rethink their priorities to navigate these difficulties. The student's choice of the word "hectic" underscores the intensity and stress of this period. This experience likely influenced the student's outlook on finances, responsibility, and perseverance, and it might have contributed to shaping their perspective on personal and family resilience.

Almost all the students indicated their funding predicaments related to education, specifically the payment of fees. For example, this is what one student had to say:

> "Didn't even have the money to pay for the fees, and then luckily my parents paid like 30% of the fees and then during the year I applied for various bursaries and all. And then finally they assisted me and then the fees were paid." (HS04).

This highlights the importance of financial support from both family and external sources in overcoming financial obstacles to education. This also shows that there is nothing like free education. It also underscores the student's determination to seek out opportunities to alleviate their financial burden and achieve their educational goals.

With funding from the NSFAS and Funza Lushaka, many students felt grateful that such kind of bursaries would help them succeed and move out of their misery.

> "So, things got better when I had financial assistance from NSFAS. My mother as well was also relieved in a sense. She will spend most of her income on the household rather than on my education."

This reflects a positive change in the individual's life after receiving financial assistance from NSFAS. However, some students spoke of insufficient NSFAS funding and others made reference to either poor disbursement of the funding in the form of delays or wrong figures, or premature stoppage and that was very disappointing:

> "For me, it was very hard, it was hard because my only source of income or finances was NFSAS. With NFSAS, you would get an allowance this month the next there won't be any allowance." (HS10).
>
> "... kay like my challenges financially like there was this one time whereby NSFAS like dropped me. So that time was hard for me because my parents couldn't pay me for my studies and it was a stressing moment, even though it picked up and paid but then those few weeks of knowing that I don't have funds to study was challenging. Those are the difficulties that I experienced financially." (SS10).

It is also important to note that the bursary money in many instances became insufficient as students also use the funding to support the family back home thus our argument highlights the impact of family background. The issue of inadequate financial support has been highlighted by Badat (2016) as crippling the students' efforts to become successful. This is what one student had to say:

> "Having ... my parents got unemployed, like both in 2019. So, like with the money which I got from NSFAS I used to help at home and ... it was hectic." (HS13).

Surviving against the odds – what kept the students going?

Realising the money was not enough to cover their needs and their families' needs, they embark on part-time jobs, and this again compromises the time they should spend studying.

> "So, I had to have a second job other than being a student. Like I used to work on weekends, go out tutoring learners and getting paid like ... how much was it? R400. So, I used to use that money to support my family and my siblings at home." (HS04).

This is an example of another student who indicates a strong sense of dedication to their family and a willingness to put in the effort to support them, even during a time when they were focused on their education.

Strong belief in their religious affiliation gave them strength to continue navigating higher education despite the financial barriers:

> "I could say, God. I prayed a lot sometimes I would go to school and come back only to find that there is no food, and my roommate is eating pizza. On the other hand, I am tired, hungry and I still have to study because there is an exam tomorrow. I would be like God I give up. But I would then pray and say I know why I came to the University and so I need to push. I prayed a lot and talked to my sisters because they are my support system." (HS13).

Some demonstrate their determination to conquer adversities by directing their attention towards their goals. This is what one student had to say:

> "Obviously, poverty is the one that was driving me through all these years. I wanted to change the situation at home. I wanted to see a change in my life because everything was just bad, it was not like the way we wanted. So, I think poverty is the one that pushed me to study further." (SS08).

Turning to friends and family was also what most of them did during these challenges:

> "I prayed a lot and talked to my sisters because they are my support system. At a later stage, I found friends at res, and we could help each other, in case I needed help with food and bathing soap." (HS13).

The specific mention of help with food and bathing soap highlights the importance of these basic necessities as one navigates higher education. The student also highlights the power of connection, both with family and friends, and how these relationships contribute to one's ability to navigate difficult situations. It is a testament to the importance of social support in their lives as students. Many of the participants had to make deliberate effort to stay strong despite the odds. This is what one participant had to say:

> "I knew now what to do when I meet new people. I feel like at secondary they all knew me, that I stayed at this house, that at home we didn't have food or parents. So, at the University, I had to be a completely new person. I had to be tough like there is no crying, there is no saying I am a victim here; I don't have food and all." (HS8).

Having not being used to handling money before, some students had challenges in financial management and planning and had to learn the hard way:

> "I have like, problems with money management yes and yeah, I have financial struggles. because I really run out of money before even like, I run out of money in the middle of the month. So I feel like I needed to get help with managing my finances and everything." (SS09).
>
> "... initially, when you get here you don't know how to manage your money well and you get to misuse it and then you become broke for the entire month. So, the next time when they give you that money, you get to know, okay, I have to put this money aside, just in case something happens and then I have to do this." (SS10).

Some students survived by learning or employing financial literacy skills:

> "I had to learn it on my own and I buy groceries that are going to be enough for the whole month. What's worrying is at times you would buy grocery and then the lecturer would say we need such a textbook that costs about R600. Hence, such will affect the grocery budget. So, one has to balance with books first and the rest following." (HS13).

The student reflects on the challenges many students face in managing their education-related expenses while also ensuring their basic needs are met. It emphasises the need for financial planning, adaptability, and the ability to make informed choices when faced with unexpected costs. The student's approach to balancing their educational needs with their daily necessities demonstrates responsibility and determination in pursuing their learning goals.

> "how I manage my finances, I make sure that I buy in bulk so that next month I don't buy or I don't use all the money to buy groceries, so that's how I manage my finances, my mum does not worry about giving me money, I'm not receiving any financial help from home, I'm only receiving NSFAS, that's the only money that I'm using to eat and to buy myself clothes and cosmetics, so I've learned that from receiving that money I've taught myself to be financially wise and not just use money, because it's so exciting to receive money and it can tempt you but then I taught myself that I need to save money because you can't use all of the money, you can't buy everything, you can't have everything." (HS07).

This demonstrates responsible spending, strategic planning, and a strong sense of financial awareness. There is also the ability to make informed choices, save money, and resist impulsive spending which serves in maintaining a stable financial situation and achieving long-term financial goals.

DISCUSSION OF EMERGING THEMES

The marginalised students' funding hurdles start pre-university, during transition to university

through to life at university. These challenges are often rooted in the broader socio-economic disparities and historical inequalities in the country. Pre-university, issues such as educational inequality, limited access to resources, and the impact of societal barriers on individual aspirations take center stage. The students' words convey a deep sense of frustration, disappointment, and a longing for opportunities that they are unable to access due to their circumstances.

This highlights the students' recognition of the challenges they anticipated due to their educational background and lack of certain skills. It captures a mixture of pressure, uncertainty, and readiness for difficulties in a transitional phase. This shows the student's mindset and context, showcasing their willingness to confront challenges despite their initial apprehensions.

According to Altbach et al. (2019), students from disadvantaged backgrounds frequently face challenges related to the steep expenses linked to pursuing higher education, such as tuition fees, textbooks, accommodation, and daily living costs. As a result, Shotton, Lowe, and Waterman (2023) contend that universities often overlook significant aspects of the early stages of these underprivileged students' experiences. Most high school students aspire to join post-secondary education yet far too many of them fail to do so or enter university without sufficient resources (Venezia and Jaeger 2013). Recognising and addressing these challenges can lead to a deeper understanding of these students and, consequently, enable more effective interventions, particularly in the realm of financial support.

Most students highlight the positive impact of financial assistance from NSFAS on their education and their family's financial well-being. It underscores the importance of support systems like NSFAS in creating opportunities and alleviating financial burdens for students, especially in situations where families may struggle to afford higher education expenses.

The student reflects a significant life event that had a profound impact on them and their family, leading to financial strain and emotional challenges. In addition to their aspiration to attain education, the student is willing to help and their ability to navigate these difficulties demonstrate resilience and a strong sense of familial responsibility.

Funding challenges experienced by students on campus can significantly impact their academic success and overall well-being. These challenges can manifest in various ways, such as tuition and fees, textbooks, housing costs, and personal expenses. Tuition and fees often form a significant portion of the financial burden for students (Altbach et al. 2019). According to Mitchell et al. (2018), the average cost of tuition and fees at public four-year institutions in the United States has been steadily increasing over the years, making it increasingly difficult for underprivileged students to afford higher education. Additionally, budget cuts in public funding for universities (Mitchell et al. 2018) can lead to increased tuition costs for students, further

exacerbating the financial strain. In South Africa, Muswede (2017) argues that the data pertaining to higher education trends in South Africa reveals a concerning statistic: approximately half (50%) of students who enroll in higher education institutions end up leaving within the first three years. An even more alarming figure is that around 30 per cent of these students drop out during their very first year (Letseka and Breier 2008). It's noteworthy that some of these students had achieved notable results in their Senior Certificate, earning endorsements, merits, or distinctions. Many of them also come from financially disadvantaged backgrounds and rely on financial support from the NSFAS and other education funding agencies to pursue their studies. This high dropout rate poses a significant challenge to the goal of breaking the cycle of poverty, leading to disturbingly low success rates within the higher education system.

Textbook costs are another common financial challenge for students on campus. A survey conducted by Senack (2014) found that the high cost of textbooks can force many students to forgo purchasing them, which may impact their academic performance. Furthermore, the rapid adoption of digital resources and online platforms can introduce additional costs if access codes, or online materials are required for coursework (Senack 2014).

Housing expenses are also a significant financial burden for students. According to a study published by The Hope Center for College, Community, and Justice (Goldrick-Rab et al. 2018), a substantial number of college students face housing insecurity, which can lead to negative academic and personal outcomes (Ringer 2015; West 2017). High rental costs in college towns, especially in metropolitan areas, can make it challenging for students to find affordable housing options (Walker et al. 2023).

Personal expenses, including transportation, groceries, healthcare, and other essentials, can add to the financial stress experienced by students on campus. A survey conducted by Ahmed et al. (2022) revealed that a significant percentage of students struggle with food insecurity. On a similar note, "Students' income ... can also affect feeling included or excluded at university. In the absence of sufficient funding, students could find themselves without safe accommodation and lacking food security" (Moosa and Langsford 2021, 140).

Most students reveal the sense of needing to reinvent themselves as they transition to university. It highlights themes of resilience, independence, and a desire to escape the perceived vulnerabilities of their past. It's a reflection on the complex process of adapting to new environments and the choices one makes to shape one's identity in those settings.

While these students may initially seem resilient as they manage the dual responsibilities of part-time work and education, it's important to note that Hordósy, Clark, and Vickers (2018) emphasised that the necessity of engaging in part-time employment is likely to place limitations

on both their degree achievements and their ability to develop the essential skills required for employability. Corno (2023) highlights the importance of social networks and family as contributors to students' success, commitment and retention however, Bahadur et al. (2015), Chiramba (2021) and Jeans et al. (2017) argue that we need to go beyond students' resilience also to embrace institutional resilience to promote success.

Funding in Higher education has a huge impact on student access and success. In the context of South Africa, higher education is considered an important route for students "to social mobility" (Ashwin and Case 2018, 5) and "class mobility" (Habib 2020, 32). One's social and class status change with the level of education one acquires. However, accessing that education is very difficult as there is no such thing as free education in South African higher education. If one is not self-funded, there is always someone footing the bill. This kind of support on its own is a huge challenge as the funders are not always readily available and if they are, there is red tape, some stringent measures put into place. There is a nexus between access, success, and funding. This tends to pose more multidimensional challenges than opportunities, especially for students from disadvantaged backgrounds. To access education, there must be funding and for funding to continue and be sustained, there must be success. This threesome is not a given when it comes to students from disadvantaged backgrounds who already at the point of entry are disadvantaged by coming from low-resourced schools that do not prepare them for university life and where the university is also not ready to accommodate them. The signal is remediation sooner than expected. This has a spiral effect on funding. No success no funding, no funding no remediation, no remediation, no success, and progression. Financial challenges bring to the fore that "universities are not always inclusive spaces and need to be more responsive to the lived realities of their student bodies" (Moosa and Langsford 2021, 129). We contend that the nexus between student lived experiences and funding in South Africa Higher Education cannot be ignored. Understanding student voices around the funding phenomenon can be a relevant agenda for further research ways of mitigating challenges.

CONCLUSION

Knowledge about pre-enrolment experiences especially for disadvantaged students is crucial for universities to equip themselves with the necessary support at enrolment:

- Providing sufficient funding at enrolment helps level the playing field, ensuring that talented students from diverse backgrounds have an equal opportunity to pursue higher education.
- By providing sufficient funding at enrolment stage, universities tap into a broader talent

pool, which can lead to the discovery of exceptional individuals who might otherwise be overlooked.

- When they get enough and necessary support beginning from enrolment, these students may go on to become successful alumni, contributing to the reputation and achievements of the university, which can lead to increased donations and support.

We have gained insights from the experiences of students regarding the accessibility of NSFAS and Funza Lushaka financial assistance programs. It's essential for universities to expand funding opportunities, particularly for underprivileged students. This can only become possible when universities:

- Create more scholarships and grants specifically targeted at underprivileged students. This can include scholarships based on financial need, academic merit, or specific criteria related to the students' backgrounds or interests.
- Encourage donations to endowment funds dedicated to supporting underprivileged students.
- Build partnerships with corporations, alumni, and philanthropic organisations that are interested in promoting education equity. These partnerships can provide funding for scholarships, mentorship programs, and other support services.

Moreover, given the finding that individual resilience plays a crucial role in overcoming financial challenges, universities should teach as well as boost resilience to all their students.

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