



**Evaluation Study of Safety and Security Sector Education and Training  
Authority (SASSETA) Bursary Programme**

**Final Draft**

## Abstract

SASSETA has been providing bursaries to deserving students since the 2016/17 academic year. The aim of the SASSETA bursary scheme is to encourage youth in tertiary education institutions and those exiting formal secondary education to choose careers in the safety and security sector, to increase the number of adequately skilled personnel from designated groups in the sector and to support and contribute towards the government's transformation processes in the sector.

A multiple methods study collected both quantitative and qualitative data. Quantitative data was collected through a survey involving 859 SASSETA bursary recipients. Only 139 responded. An interview with SASSETA was conducted to collect qualitative data. Two SASSETA employees were interviewed. Document analysis was also conducted to investigate the alignment of SASSETA bursary policy with NSFAS policy and four other SETAs policy documents.

The major findings indicate that the bursary scheme has provided access to higher education for deserving learners, retained them in higher education, and improved their academic performance. It was also found that the bursary scheme has a positive individual and social impact. The study also revealed some challenges that SASSETA must address. The bursary scheme does not meet all the financial needs of students, payment is late, and the bursary does not cover the full duration of programmes, while there is poor communication between recipients and SASSETA.

It is therefore recommended that a) SASSETA continues with the bursary scheme because of the huge impact it has in South Africa, b) SASSETA must consider increasing the bursary amount to cater for shortfalls of funds for meals, accommodation and transport, c) SASSETA must address the issue of late payments to institutions because this negatively affects the awardees, d) SASSETA must address the issue of poor communication with awardees. It is suggested that all communication must be done on time to avoid challenges. This will improve the services provided by SASSETA, and e) if it is possible, SASSETA must establish partnerships with industry to provide internships for its awardees, especially those who are unemployed.

**Keywords:** Bursary scheme, bursary programme, student retention, SASSETA, South Africa

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## List of Acronyms

**CHIETA** - Chemical Industries Education and Training Authority

**CPUT** - Cape Peninsular University of Technology

**DOD** - *Department of Defence*

**HEI** - Higher Education Institution

**INSETA** - Insurance Sector Education and Training Authority

**MERSETA** - Manufacturing, Engineering, and Related Services Sector Education and Training Authority

**NRF** - National Research Foundation

**NSFAS** - National Student Financial Aid Scheme

**OFFA** - Office for Fair Access

**POPI** - Protection of Personal Information Act

**PYEI** - Presidential Youth Employment Initiative

**SANDF** - South African Defense Force

**SAPS** - South African Police Service

**SASSA** - South African Social Security Agency

**SASSETA** - Safety and Security Sector Education and Training Authority

**SETA** - Sector Education and Training Authorities

**SSP** - Sector Skills Plan

**Stats SA** - Statistics South Africa

**TID** - *Technical Indicator Description*

**TUT** - Tshwane University of Technology

**UNESCO** – United Nations Educational, Scientific and Cultural Organisation

**UNISA** - University of South Africa

**W&R SETA** - Wholesale and Retail Sector Education and Training Authority



## **Chapter 1: Introduction and background**

This chapter provides the introduction and background to the study. It includes the problem statement, the objectives and significance of the study.

### **1.1. Introduction and background**

In 2021, The Safety and Security Sector Education and Training Authority (SASSETA) published the 2021-2023 Bursary Policy. The aim of the bursary policy was to increase “the availability of skilled human capital directly related to the safety and security sector activities” (SASSETA Bursary Policy 2021-2013, 2021:6). The bursary policy has three objectives: to identify and increase the production of occupations that are in high demand, improve the level of skills in the South African workforce and increase access to occupationally-directed programmes. The policy targets employed and unemployed South Africans and employed foreign nationals with valid work permits to be beneficiaries of the bursary scheme (SASSETA Bursary Policy 2021-2013, 2021:8). This policy is aligned to national policy documents such as the Skills Development Act 97 of 1998 (as amended), the Higher Education Act No 101 of 1997, and others.

In South Africa, there are many other bursary schemes, offered by state-owned enterprises, civil society, and private organisations. The most popular is the National Student Financial Aid Scheme (NSFAS). All bursary schemes are aimed at removing the financial burden from students and parents/guardians and enabling the learner to access higher education.

The bursary policy has enabled SASSETA to offer bursaries to deserving applicants. SASSETA has been offering bursaries to deserving applicants since the 2016/17 academic year. The purpose of this study is to determine the impact of the bursary programme since its implementation in 2016 to 2021. It is for this reason, to evaluate the bursary scheme, that this study has been commissioned.

### **1.2. Background to the research problem**

This section provides a brief background to the research problem. It defines bursary schemes, tax credits, loans and scholarships and differentiates between them. It provides an overview of bursaries and the reasons behind bursary schemes. It further highlights the challenges that have been encountered by bursary schemes and briefly highlights what research has been done in terms of bursary schemes in South Africa.

### **1.2.1. Bursary and scholarship schemes**

Ojwang (2022:1) defines a bursary as an intervention to cater for the cost of education of students at different levels. Ojwang (2022) further states that bursaries are used to reduce the financial burden of parents and guardians and to facilitate the participation of learners in education. The National Student Financial Aid Scheme (NSFAS) Act (NSFAS Act 56 of 1999:5) defines a bursary as “that part of the loan granted to a person by the NSFAS which the person is not required to pay back on compliance with the criteria and conditions set in the written agreement”. Oketch, Sika and Gogo (2019:401) are of the opinion that bursary schemes are provided to help increase access and equity in the provision of education to those who cannot afford it.

Peterson and Campbell (2001:6) are of the opinion that scholarships are aimed to maximise educational opportunity by offering tuition assistance to needy students. Diffen (n.d.:n.p.) defines a scholarship as an award of financial aid for a student to further education. Staff Writers (2020, n.p.) state that “scholarships are awarded on merit, and they are awarded to prospective recipients based on desired qualities such as athletic ability, academic achievement, and other qualities. Callender (2010:46) is of the opinion that scholarships are awarded based on merit, yet bursaries are allocated based on financial need.

The definition thus makes one distinction: a bursary is awarded based on need and a scholarship is awarded based on merit. Both are to help ease the financial burden of students and parents/guardians. Harrison, Davies, Harris, and Waller (2018:677) state that bursaries are awarded to provide access to underrepresented groups and to support student retention. Callender (2010:45) shares similar sentiments and states that bursary schemes are aimed at helping low-income students access education with the additional purpose of retaining students who are already enrolled in institutions of higher learning.

Two reasons for awarding bursaries and scholarships emerge from the literature; providing access to those who do not have the necessary resources, and to promote student retention. SASSETA bursary schemes supports the former.

### **1.2.2. Challenges facing bursary and scholarship schemes**

Bursary schemes face many challenges in their implementation and operation. Harrison *et al.* (2018) state that one of the challenges facing bursary schemes is that they are used by universities as marketing tools instead of providing and widening

access. Callender, Wilkinson and Hopkin (2009) have found that a few students believed that bursary schemes had an influence on their decision to enter higher education or their preferred choice of universities.

The Office for Fair Access (OFFA) (2010) concluded that the bursary market was not increasing demand for elite universities. Harrison, Baxter and Hatt (2006) have found that one of the challenges facing bursary schemes is the inability of institutions to pay bursary holders on time. This causes anxiety to students, and they are likely to be dismissive of the bursary scheme. Ojwang (2022) has found that political manipulation was the main challenge which bursary schemes in Kenya face. Ojwang (2022) states that bursaries are awarded to undeserving students because of political interference.

### **1.2.3. Bursary schemes impact/evaluation studies**

To evaluate the benefits and challenges of bursary and scholarship programmes, impact studies, evaluation studies, and tracer studies have been conducted in many parts of the world. Harrison *et al.* (2018) evaluated the impact of bursary schemes in two British universities. They found that bursary schemes must not focus only on providing access to university education, but must also consider access in broader terms, such as belonging to a wider academic society.

Harrison, Baxter and Hatt (2006) found that a group of bursary holders had higher levels of retention and success, exhibiting particularly positive attitudes towards their studies and their institution. They also found that it is difficult to ensure that bursaries reach the people who need them the most. This study was also conducted in Britain.

Ojwang (2022) conducted a study to determine the impact of a high school bursary programme in Kenya. It was found that the success of the scheme was its ability to help needy students. Oketch, Sika and Gogo (2019) conducted a similar study in Kenya and found that a bursary scheme contributed to access to secondary school education and that the number of learners increased due to the bursary scheme.

In South Africa, Mabeba and Mamokhere (2021) assessed the impact of bursary schemes at a South African university. They concluded that financial aid is playing a positive role in the lives of students from various backgrounds, as the majority of students rely on them to shape their future. These studies provide several benefits

of bursary schemes around the globe. What is deduced from the literature is that bursary schemes are important for needy students.

### **1.3. Research problem**

According to Mabeba and Mamokhere (2021:178), during the apartheid era, many South Africans did not have access to higher education because of a lack of funds. To address this, the South African government, state-owned entities, non-profit organisations, and private companies have offered bursaries and scholarships to deserving citizens. SASSETA implemented its bursary scheme in 2016/17. Since then, 2443 recipients have benefited. However, since its inception, no research has been conducted to evaluate its effectiveness. This is not surprising, because according to Nursaw Associates (2015:16), bursary schemes have attracted surprisingly little research attention regarding their effectiveness.

Ojwang (2022) states that despite governments' interventions, there are questions on whether bursary schemes have facilitated the participation of needy learners. It is for these reasons that SASSETA commissioned this research. The purpose of the study was to conduct an impact assessment of SASSETA's bursary programme. The programme is for both employed and unemployed applicants.

### **1.4. Research objectives**

The research aims to achieve the following objectives:

- a) To assess the benefit of the programme to the awardees
- b) To explore ways of improving the implementation of the programme
- c) To investigate challenges related to the alignment of SASSETA bursary policy with industry best practice.

### **1.5. Significance of the study**

This study was intended to provide empirical evidence to SASSETA about its bursary programme. The benefits and challenges of the bursary programme were identified. This might lead to policy changes if necessary. The study has contributed to existing literature on bursary schemes.

## Chapter 2: literature review

### 2.1. Introduction

This chapter presents the literature review of the study. Machi and McEvoy (2022:5) define a literature review as a written argument that supports the building of a case from literature sources obtained from previous research. It provides the background and context of current knowledge of the topic under study and lays a foundation of the research being conducted. Kalpokaite and Radivojevic (2021:1546) state that “conducting a literature review is an important part of the craft of research”. This is because this practice enables researchers to familiarise themselves with current trends around the topic of study, thus positioning themselves to contribute new knowledge and build on what is already known in the field.

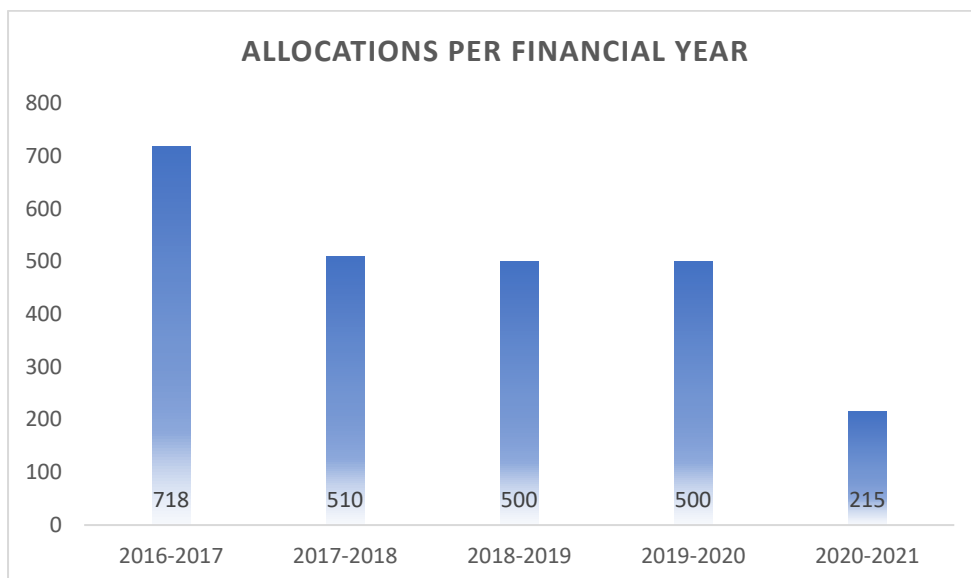
Hart (2018:30) is of the view that conducting a literature review is important because the methodology, focus and originality of a topic depends on it. Hart further provides 12 reasons for conducting research, which include distinguishing what has been done from what needs to be done, discovering important variables of a topic, establishing the context of the study, and having a body of knowledge relevant to one’s study. The purpose of this literature review resonates well with Hart’s points. The main purpose of the study is to identify what has been done on the topic under investigation and regarding the research problem.

The study investigates the impact of the SASSETA bursary programme from 2016/17 to 2021. So far, the programme has provided financial aid to 2443 students. The chapter distinguishes between bursary and scholarship schemes and further differentiates between different types of bursary schemes. It goes on to review literature on different legislative frameworks in South Africa, the purposes, impact, benefits, and challenges of bursary schemes. Lastly it focuses on the impact that bursary schemes have on educational institutions and suggestions provided by studies on improving bursary schemes.

## 2.2. SASSETA bursary awards 2016-2021

The study focuses on the academic years from 2016/17 to 2021. This section briefly discusses bursary award trends since the 2016/17 academic year. Figure 1 shows bursary allocations per year.

Figure 1: bursary allocations per year



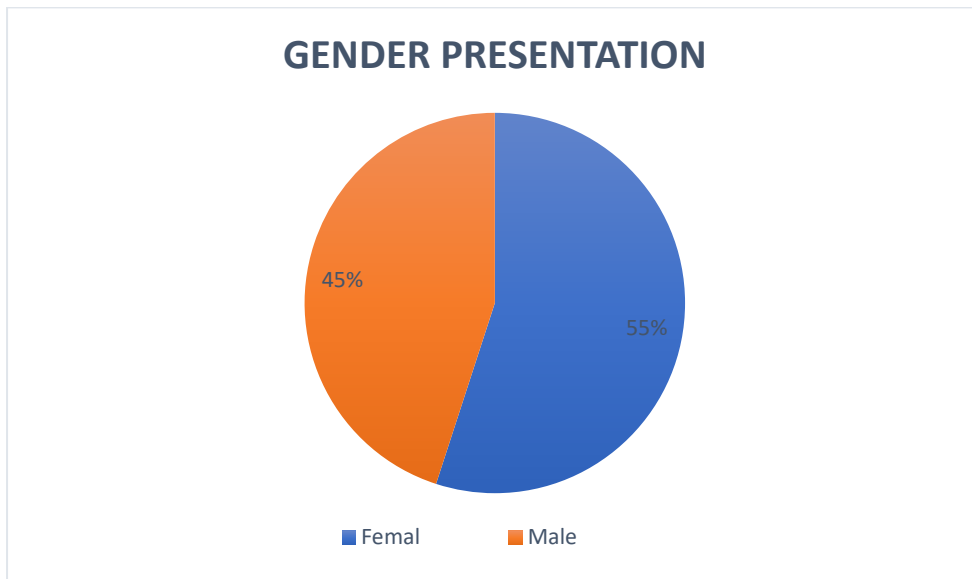
Source: SASSETA Annual Performance Plan 2020/2021 (n.d.)

According to the data presented in Figure 1, in nominal terms a huge investment was made during the 2016-17 financial year. According to the SASSETA Annual Report 2016/17 (n.d.), the Sector Education and Training Authorities (SETA) were under Administration during this financial year, but their performance was remarkable compared to other financial years. Even though the current data does not give the rand value of investment in bursaries, it is notable from the figure above that there was a roughly 40% decrease in the number of supported students through SASSETA bursaries during the 2020-2021 financial year.

According to the Sector Skills Plan (SSP) of 2021/22, the sector is male dominated. According to SASSETA (2021:14), 69% of the labour force is represented by males and only 31% by females. This picture is influenced by the profile of the Private Security subsector, where most employees (79%) are male, whereas in Policing, approximately two thirds (66%) of employees are male, while the Corrections and Defence subsectors are at 69% and 71% male, respectively. In contrast to the picture painted above, females dominate in both the Justice (58%) and Legal Services (63%) subsectors.

One of the SASSETA's strategic priority actions in the sector is professionalisation and transformation. The figure below paints a balanced approach when it comes to the bursary allocation in the safety and security sector of the South African economy.

Figure 2: gender representation of awardees



Source: SASSETA Annual Performance Plan 2020/2021 (n.d.)

Figure 2 shows that SASSETA is serious about the transformation agenda, with females receiving more than 50% of the bursary allocation. The sector consists of 69% of the male population, where the expectation will be that they become more dominant in any intervention that the SETA engages in. However, Figure 2 depicts a different view, which is in line with the transformational agenda of the SETA. Figure 2.2 shows that only 45% of male students are bursary holders.

### 2.3. Policy frameworks

The Government of South Africa, through the Skills Development Act 97 of 1998, identified key skills that must be developed and improved within the South African workforce. The Act established the National Skills Authority SETAs (Sector Education and Training Authorities), gives directions on learnerships, and explains the role of the Department of Labour in the skills development endeavour (Republic of South Africa Government Gazette, 1998). This Act was amended in 2008 by The Skills Development Amendment Act 37 of 2008 and in 2011 by The Skills Development Amendment Act 26 of 2011. Through this legislation, specific skills gaps and interventions were identified.

Another policy framework worth mentioning briefly is the National Skills Development Strategy. It aims to facilitate an increased access to training and skills development opportunities by addressing skills shortages and mismatches in the South African Labour Market (National Skills Development Strategy, n.d.). Increased access can be facilitated by the provision of bursaries and scholarships.

To facilitate access to education, the Government of South Africa passed The National Student Financial Aid Scheme (NSFAS) Act (NSFAS Act 56 of 1999). The purpose of the Act is to establish a financial aid scheme for students in higher education institutions and to provide financial aid to eligible students who meet the criteria for admission to a higher education programme (NSFAS Act 56 of 1999:5). This is a national bursary scheme that funds all eligible students in higher education institutions regardless of the field of study.

SASSETA has its own bursary policy that provides guidelines on the administration and the management of its bursary programme, aimed at increasing human capital directly related to the Safety and Security sector activities. The policy aims to ensure effective implementation of SASSETA strategic objectives to support academic programmes addressing high level skills and research needs in the sector that will enable learners to access higher education (SASSETA Bursary Policy 2021-2023:6). It aims to fulfil three objectives: identifying and increasing the production of occupations in high demand, improving the skills of the South African workforce, and increasing access to occupationally directed programmers.

#### **2.4. Financial aid schemes (bursary and scholarship schemes)**

This subsection defines and differentiates financial aid schemes to conceptualise and contextualise the two concepts examined in this study.

Ojwang (2022:1) defines a bursary as an intervention to cater for the cost of education of students at different levels of study. The National Student Financial Aid Scheme (NSFAS) Act (NSFAS Act 56 of 1999:5) defines a bursary as “that part of the loan granted to a person by the NSFAS which the person is not required to pay back on compliance with the criteria and conditions set in the written agreement”. Oketch, Sika and Gogo (2019:401) are of the opinion that bursary schemes are provided to help increase access to and equity in the provision of education to those who cannot afford it.



Peterson and Campbell (2001:6) are of the opinion that scholarships are aimed to maximise educational opportunity by offering tuition assistance to needy students. Diffen (n.d.:n.p.) defines a scholarship as an award of financial aid for a student to further their higher education. Staff Writers (2020, n.p.) state that “scholarships are awarded on merit, and they are awarded to prospective recipients based on desired qualities such as athletic ability, academic achievement, etc.” Callender (2010:46) concurs and states that scholarships are awarded based on merit, yet bursaries are allocated based on financial need.

The definitions make one distinction; a bursary is awarded based on need and a scholarship is awarded on merit. Both are to help ease the financial burden of students and parents/guardians. Harrison, Davies, Harris, and Waller (2018:677) state that bursaries are awarded to provide access to underrepresented groups and to support student retention. Callender (2010:45) shares similar sentiments and states that bursary schemes are aimed at helping low-income students access education and with the additional purpose of retaining students already in institutions of higher learning. Baum, McPherson and Steele (2008:1) state that financial aid (a scholarship or bursary) aims to “increase educational opportunities for students facing severe financial constraints”.

Two reasons for awarding bursaries and scholarships emerge from the literature; providing access to higher education to those who do not have access and promoting student retention. According to the SASSETA Policy Bursary Document 2001-2203, the SASSETA schemes supports mainly the former.

#### **2.4.1 Types of financial aid schemes**

The subsection above differentiated between a bursary and scholarship. This subsection defines the different approaches to bursaries and scholarships. Depending on the country or region, financial aid schemes involve different approaches. The literature has identified three main types of financial aid schemes, i.e., grants, student loans, and tax credits. They are briefly explained below.

##### **2.4.1.1. Grants**

Market Business News (2022) defines a grant as the amount of money or financial assistance, given by a government, organisation, or person for a specific purpose. Market Business News explains that, unlike a loan, a grant is not expected to be paid back, for example, NSFAS.

### 2.4.1.2. Student Loans

According to the Students loan (n.d.), a student loan is “an agreement by which a student at a college or university borrows money from a bank [or other institution] to pay for their education and then pays the money back after they finish studying and start working.”

The National Student Financial Aid Scheme (NSFAS) Act (Act no.56 of 1999) defines a loan as “a loan granted to a person by the NSFAS in order to enable the person to defray the costs connected with his or her education at a designated higher education institution, and those connected with the board and lodging of that person for purposes of attending the institution” (p.4). A loan must be paid back, for example, Fundi.

In South Africa, grants and loans are the most popular approaches to finance higher education. NSFAS and Fundi are South African examples.

## 2.5. Criteria for awarding financial aid

There are several criteria that are used by different financial aid policy schemes to award financial aid. The literature indicates that financial aid can be allocated based on academic merit, financial need, designated groups, and many other criteria. This subsection briefly discusses financial aid criteria found in the existing literature.

Doyle (2008:160) is of the view that financial aid is granted based on academic merit (scholarship). That is, students must obtain high average scores in their subjects to be eligible. According to Doyle (2008), other subjective criteria can also be used to determine academic merit and thus determine financial aid eligibility. Doyle (2008) further states that financial need is another criterion used by financial aid schemes to award financial aid (a bursary). According to Doyle (2008), the goal of such schemes is to promote access to higher education and to seek increased opportunities for low-income students to participate.

Davies, Slack, Hughes, Mangan, and Vigurs (2008:4) present several criteria used to allocate bursaries and scholarships. They state that they are allocated based on family income, high grades, and being local. Long (n.d.:53) has similar sentiments and states that the criterion for eligibility for financial aid is financial need.

According to Lapovsky (2008), students can also be funded because they are classified as non-traditional students. According to Lapovsky (2008:142), non-

traditional students are students that include any student (regardless of age) with one or more of the following seven characteristics: delays enrolment into postsecondary education; attends part-time; is financially independent; works full-time while enrolled; has dependents other than a spouse; is a single parent; did not obtain a standard high school diploma.

This category of student is different from the traditional fulltime student population because of the many reasons given by Lapovsky (2008).

According to the NSFAS website (n.d.), all South African citizens (including South African Social Security Agency) (SASSA) grant recipients), and citizens whose combined household income is less than R350 000 per annum and persons with disabilities whose combined annual income is no more than R600 000 and students who started studying before 2018 whose household income is not more than R122 000 per annum are eligible to apply.

The SASSETA Bursary Policy Document (2021-2023:8) stipulates criteria for its bursary scheme. SASSETA provides bursaries to both unemployed and employed South Africans. Preference is given to people between 18-35 years of age. Recipients can study in institutions of higher learning in South Africa, thus at vocational colleges, traditional universities, and universities of technology. Fulltime and distance learning is supported by the bursary scheme.

The literature reveals different criteria for the award of financial aid. Two criteria stand out: financial need and academic merit. SASSETA criteria supports mainly the former, but other criteria are also critical.

## **2.6. Financial Aid schemes impact/evaluation studies**

The purpose of this study is to determine the impact of the SASSETA bursary programme on recipients. The section reviews literature on studies that have been conducted in the same field as this study. To evaluate the impact of bursary and scholarship schemes, impact studies, evaluation studies, and tracer studies have been conducted in many parts of the world.

These studies are categorised into three kinds. There are studies that focus on the impact of bursaries on students' access to education. These focus mainly on students from designated groups (minority groups). Other studies focus on students' retention or participation at higher education institutions. These are studies that aim to retain students who are already enrolled but cannot afford to

pay their tuition fees after enrolment. The last category focuses on the relationship between academic success and bursary or scholarship schemes.

First to be discussed is literature on the award of bursaries for enabling access to higher education institutions.

### **2.6.1. The impact of financial aid on access to higher education**

Many students do not have access to higher education because of very high education costs. Dynarski and Scott-Clayton (2013:67) are of the view that lowering the cost of education can improve access to tertiary institutions and completion. Access-related financial aid is awarded mainly to underrepresented groups (designated groups) (Hatt, Hannan, Baxter & Harrison, 2005). Hatt *et al.* (2005:380) state that “economic disadvantage and lower social class adversely affects higher education participation and success in many countries”. Mundel (2008:10) states that “the rates of enrolment at different types of colleges remain very different for lower-income and higher-income household college-goers.” In fact, Mundel (2008) states that lower-income household students have a very low access rate to higher education compared to high income household students. Dearden, Fitzsimons and Wyness (2014:66) are of the view that student aid is widely used as a tool to promote access and participation among individuals from disadvantaged groups.

Dynarski (2000) has analysed the impact of financial aid and its impact on campus access to lower and middle-income household students and found that the scheme increased campus access by 8% among 17–18-year-olds. Dynarski (2000) further states that such programmes influence the decision of middle-income household student to attend or not to attend college. Dynarski (2003) found similar findings in a study on the impact of financial aid and students’ access and completion. The study concluded that financial aid influences access and enables students to complete their studies.

In Denmark, Nielsen, Sørensen and Taber (2010) found that college enrolment increases with increased subsidy. This means that if financial aid is increased, there is a high possibility of students accessing higher education. Long (2011) conducted a literature review on the impact of bursaries on access to higher education in the United States of America (USA) and found that bursaries indeed increase access to higher education. In their study of the impact of bursaries and participation, Dearden, Fitzsimons and Wyness (2014) found that student financial

aid increased participation of first-year student in the United Kingdom (UK) higher education institutions. They found that after grants were implemented, participation increased by 3.5% points. The United Kingdom's Office for Fair Access (OFFA) (2015) found that students from minority groups are highly influenced by bursaries and scholarships to apply and choose institutions of higher learning.

South Africa faced the same problem of access to higher education. In 2015/16, the #FeesMustFall protests brought a lot of debate about the affordability of higher education. Protests were held in higher education institutions across the country to demand free education. The then president of the country, Jacob Zuma, announced that the government would subsidise poor students (News24, 16 December 2017). Since then, studies have been conducted to investigate the impact of bursary schemes on access and retention in South Africa.

Walker and Mkhwanazi (2015) conducted a study at a disadvantaged school to ascertain the students' willingness to proceed to higher education institutions. The respondents indicated that they were willing, but because of financial need and other social and economic challenges, they doubted that they would have access to higher education.

Shange's (2018) masters dissertation investigated the experiences of South African students facing financial difficulties in accessing higher education. The study found that due to financial challenges, the students encounter problems such as an inability to cope with the high standards of studying as well as difficulty in paying fees and accessing basic needs.

Pillay, Borat and Asmal (2021) evaluated the impact of NSFAS grants on students' access and performance. Their study looked at demographics, institutions, and subjects. They concluded that the scheme has been successful in increasing access and participation in higher education in South Africa. They further state that the scheme has been successful in increasing access and participation of designated groups in South Africa (Pillay, Borat & Asmal, 2021:191).

Mabeba and Mamokhere (2013) also conducted a study to determine the impact of financial aid on students' participation and success at a South African University. The study revealed that if it was not for financial aid provided to them, it was going to be difficult to access higher education.

A synthesis of the literature reveals that financial aid plays an important role in allowing access to higher education in institutions in South Africa and around the globe. It also reveals those students from low- and middle-income families and students from designated groups benefit the most from higher education financial aid.

### **2.6.2. The impact of financial aid on student retention in higher education institutions**

Studies have been commissioned to investigate the retention rate of students who have been awarded financial aid in institutions of higher learning. Student retention is defined as the ability of students to continue with their studies after the first year of enrolment (Hatt *et al.*, 2005:381). According to Anderson and Goldrick-Rab (2018:148), most students who enrol at higher education institutions do not complete their studies. One of the reasons mentioned by the authors is the increase in tuition fees after enrolment. This subsection reviews literature on the impact of financial aid on students' retention.

In their study of retention rates of students with and without bursaries, Hatt *et al.* (2005) found that students with bursaries have a higher retention rate than students without bursaries. McCaig *et al.* (2016) drafted a report of a study which investigated the impact of bursaries and other financial aid schemes on students' retention, academic success, student wellbeing and participation throughout the student life at an institution of higher learning. Their study found that 85% of students stated that financial support enabled them to continue with their studies. The financial support enabled them to participate along with other students, eliminated anxiety, and they then felt comfortable to be students.

Hu and St. John (2001) found that student financial support had a positive impact on retaining students from different race groups. The study found that the impact was greater on Hispanic and Black African students than on White students. Campbell, Deil-Amen and Rios-Aguilar (2015:68) also agree that financial aid, specifically directed to the needy, improves student participation and retention. Hossler, Ziskin, Kim, Cekic, and Gross (2008) in their study of the impact of financial aid and its relationship with students' retention found that the receipt of large financial aid has a greater positive impact on student retention than on the receipt of smaller amounts. This means that the more funds are made available, the more students are eager to continue with their studies.

Contrary to the positive results obtained by financial aid, subject literature has identified negative impacts of financial aid on student retention. Heller (2008) found that financial grants could have a negative effect on overall participation and access to higher education institutions. They found that students and parents might not be willing to take up loans to finance education, because high rates of debt cause anxiety to both students and parents. The Office for Fair Access (OFFA) (2015) found similar results in the United Kingdom. Their study found that students with financial support are more likely to drop out of school. The report states that this is contrary to other findings in institutions of higher learning where it was found that students with financial support are less likely to drop out. They believed that there could be different attitudes and behaviours among the different populations.

Cofer and Somers (2000) found similar findings to that of OFFA. They found that the more study loans were offered to students, the more likely students were going to be negatively affected and drop out of school. According to Cofer and Somers (2000), this happened mainly in private colleges in the USA. Dowd and Coury (2006) conducted a similar study and found that while loans were negatively related to persistence from the first to the second year, there was no impact of loans on subsequent degree level attainment. This means that loans are only useful in certain phases of education, but they cannot guarantee student success.

Kaye (2021:775) looked at a different angle of students' participation at higher education institutions in the United Kingdom. As much as he agrees that financial aid schemes increase student participation, he also believes that other factors such as students not being able to fit in at university and other socioeconomic factors come into play. Hossler, Ziskin, Kim, Cekic, and Gross (2008) also found that loans are not as effective as grants in enhancing persistence. This is because student debt has a negative effect on pursuing graduation.

A search of South African subject literature on this issue indicated that financial aid does indeed lead to participation and access, but Matsolo, Ningpuanyeh and Susuman (2018:65) raise concern about the high dropout rate in South African higher education institutions. The researchers are concerned that such dropout rates may affect the South African labour market. The dropout rate is due to lack of financial support.

The literature presents two differing views of the impact of financial aid and students' retention. One view is that it increases student retention, and the other disagrees. This differing view calls for more research to be conducted to determine the impact.

### **2.6.3. The impact of financial aid on students' academic performance**

Studies have been conducted to investigate the relationship between financial aid and students' academic success. This is because the assumption is widely held that financial aid improves students' academic performance. Chen and Zerquera (2011:n.p.) state that there is growing concern about the effectiveness of financial aid policies on students' success from different social groups. In their study to investigate the effectiveness of financial aid to student academic success, they found that financial aid policy schemes do improve success.

Anderson and Goldrick-Rab (2018) investigated the impact of a top-up bursary that was awarded to college students in Wisconsin in the USA. They found that funded students' performance did not improve after receiving funding. They also found that it did not prevent them from leaving college before their final year. Similar findings were found by Coonrod in 2008, who found no relationship between a bursary award and academic performance.

Mundel (2008:10) states that "the college-going and graduation rates of lower-income youth remain significantly below those of their higher-income counterparts." This is after students from low-income families have been awarded grants.

The findings from the studies above are contrary to the views of Dynarski and Scott-Clayton (2013), who state that grants that tie financial aid to academic performance appear to boost college outcomes such as persistence (Dynarski & Scott-Clayton, 2013:67). They further state that achievement incentives (grants) increase effectiveness, thus improving college performance. Hatt *et al* (2005:387) also found that students holding bursaries are most likely to succeed academically.

In South Africa, Sader and Gabela (2017) investigated the impact of financial aid on student participation and success. They state that "while equity of access to higher education has significantly increased, it has not been accompanied by equity of opportunity and outcomes for the historically disadvantaged" (Sader & Gabela, 2017:234).



Mngomezulu, Dhunpath and Munro (2017) conducted a similar study. They found that financial aid does not improve academic performance. They state that some students use the bursary funds to support their families. They state that “this redirection of funding compromises academic performance in that it reduces the amount of funding available for study-related expenses” (Mngomezulu, Dhunpath & Munro, 2017:138). They state that this causes the funds to dwindle, causing anxiety to the students.

Naidoo and McKay (2018) conducted a study at a university to investigate the relationship between student bursary funding and academic performance. The study found no relationship between students being awarded a bursary and their successful graduation. They further found that there was no relationship between the value of bursary awarded students and students’ academic performance. They concluded that bursary awards do not lead to improved academic performance.

The literature presents opposing views on the impact of financial aid and academic performance. One view is that financial aid does improve success and the other disagrees. It is worth noting that the South African literature is quite clear that it does not improve success. This is worrying indeed because financial aid ideally should contribute to academic performance.

## **2.7. Financial aid effects on institutions**

Financial aid has not only affected awardees, but they have also affected institutions in one way or the other. The effects can be negative or positive. This section reviews literature on the effects of grant disbursement on education institutions.

On the positive side, Mandel (2008:23) is of the opinion that colleges and universities can increase their intake of designated students because of financial aid allocation. They may also provide services to students and parents that help them with the grant application process.

On the negative side, Mundel (2008:23) is of the opinion that institutions come under enormous pressure when managing financial aid. He states that these grants require institutions to allocate scarce personnel and time to the complex application processes. Institutions can also increase their tuition fees because of the availability of financial resources, which could have negative effects on student enrolment and retainment.

Darolia (2013) also found negative effects of grant disbursement in institutions of higher learning. Darolia's (2013) study reported that institutions run into trouble with funders and lose their privilege by offering grants to students if students do not repay grants. When such happens, institutions' enrolment decreases.

**Campbell, Deil-Amen and Rios-Aguilar (2015:68)** is of the view that financial aid places considerable pressure on institutions of higher learning because more resources must be allocated to the administration of grants.

Globally, there are concerns that governments are reducing higher education budgets. COVID-19 made matters worse. According to The World Bank-UNESCO report (2022), "the COVID-19 pandemic has worsened existing gaps in education investment across and within countries". The same applies in South Africa. Universities are lamenting the reduced funding of higher education institutions (USAF, 2017). This applies to NSFAS funding as well. Yende (2021:70) agrees: "funding has been deteriorating on a high scale", and further states that part of the problem is that students do not pay back their loans. This has caused challenges in higher education. The SASSETA data shown in Figure 2 confirms this.

The literature indicates that there are challenges and opportunities that are presented by financial aid in institutions of higher learning across the globe. The main challenges are that institutions come under pressure to provide resources to manage financial aid. They experience risk when students do not pay their loans, and this may lead to reduced funding.

## **2.8. Challenges of bursary and scholarship schemes**

Financial aid schemes face many challenges in their implementation and operation. Harrison *et al.* (2018) state that one of the challenges facing financial aid schemes is that they are used by universities as marketing tools instead of providing and widening access. Callender, Wilkinson, and Hopkin (2009) have found that a few students believed that financial aid schemes had an influence on their decision to enter higher education or their preferred choice of universities. The Office for Fair Access (OFFA) (2010) concluded that the bursary market was not increasing the demand for elite universities. Harrison, Baxter and Hatt (2006) found that one of the challenges facing bursary schemes is the inability of institutions to pay bursary holders on time. This causes anxiety to students, and they are likely to be dismissive of the bursary scheme.

Campbell, Deil-Amen and Rios-Aguilar (2015) share similar sentiments. Their study found that there are delays in fund disbursement; grant recipients have had to wait for a month before their bursary funds were released. They also found procedural and eligibility challenges. They state that these issues include who is eligible to receive a grant and the long and sometimes unclear procedures of applying for grants.

Another study that was conducted by OFFA (2015) found that financial aid schemes might not work well because of the way they are operated. They state that “this is due to the complexity of arrangements, the variety of financial support on offer, the timing and availability of information and a lack of coordination with outreach activity (OFFA, 2015:4).”

Mundel (2008:9) believes that financial grants have failed to yield their desired results because of unrealistic expectations, inadequate programme funding, and far-from-perfect programme operations. Mundel (2008) further states that another challenge is caused by researchers who have failed to make relevant knowledge accessible to policymakers, and policymakers have failed to use the available knowledge in designing programmes.

Ojwang (2022) found that political manipulation was the main challenge a bursary scheme in Kenya faced, and states that bursaries were awarded to undeserving students because of political interference. Long (n.d.:53-55) claims that financial aid schemes are affected by a lack of awareness of financial aid schemes, the complexity of the application process, how the financial aid scheme treats recipients, the award criteria, and the size of loans (too much and too little).

The brief study of the literature provides a few examples of challenges facing bursary schemes. This study will determine if the SASSETA bursary programme faces such challenges or not.

## **2.9. Suggestions on financial aid improvements**

Studies have provided many suggested solutions to past and current financial aid schemes. This section provides a brief review of the suggestions.

Mundel (2008:15) suggests that “simplifying grant criteria and application processes, marketing and publicising the existence of and benefits provided by grant programmes; making grant awards more predictable and directing larger

grants (and a larger share of all grants) to more price-sensitive, lower-income youth would increase grant program effectiveness”.

Heller (2008:60) recommended that more information should be provided to parents and students regarding financial grants. This was after their study found that insufficient information was available to students and parents on the topics of grant application and availability.

Schwartz (2008) suggests that financial aid should be made available earlier, that is, before student enrol at college. This is because if financial aid is allocated earlier, students will work harder at high school thus qualifying for university, thus increasing access. According to Schwartz (2008), this will enable parents and students to plan well for higher education.

In a study on the impact of financial aid to part-time students, Lapovsky (2008) concluded that such students are vulnerable and that without financial aid, they might not graduate. Lapovsky (2008) suggested that this group could be funded by a Worker’s Education and Training Trust Fund (Lapovsky, 2008:154). Doyle (2008:183) suggested that to improve, financial aid schemes must be simple; that is, they must be made easy to access; information about schemes must be provided early to students and parents for decision-making purposes; and that focus must be on students on the margin (those who are likely not to respond).

Campbell, Deil-Amen and Rios-Aguilar (2015) suggested that financial aid must be awarded directly to the students, not via institutions. According to Campbell, Deil-Amen and Rios-Aguilar (2015:73), this is aimed at eliminating the burden on institutions. Campbell, Deil-Amen and Rios-Aguilar (2015) further recommended improved information dissemination to students. This will save time and the application process and grants will be awarded in time. Campbell, (2015:73) also supports better data collection to “support financial aid offices in developing data collection in a way that allows staff and leaders to make informed and better decisions to support their students, especially those in most financial need”. The last recommendation by Campbell, Deil-Amen and Rios-Aguilar (2015) is the flexible disbursement of grants. In fact, Campbell, Deil-Amen and Rios-Aguilar (2015) suggests that grants be allocated throughout the semester, not at specific times of the year.

Long (n.d.) identifies several barriers to the successful implementation of financial aid and suggests several solutions to the challenges. Long (n.d.:55) suggests improvements in information provision and the application process and believes that financial aid must be linked to benchmarks.

## **2.10. Summary**

This chapter reviewed the subject literature, i.e. studies that are relevant to the current study. The literature review defined bursaries and scholarships and identified the different types of scholarships. It discussed impact studies and identified challenges that are faced by financial aid schemes. Identified interventions have also been unsuccessful.

The main findings of the literature review are that financial aid is usually provided to increase access to higher education. Financial aid can take the form of a bursary, scholarship, or tax credit. Bursaries are awarded mainly to designated groups. Impact studies have revealed that financial aid aims to promote access to higher education, but it is not clear if it promotes student retention and promotes academic success. The literature presents conflicting positions on these matters.

These are issues to be investigated further. It was revealed that financial aid affects institutions of higher learning in one way or the other. They may enable institutions to recruit more students, but on the other hand cause problems for institutions. They consume a lot of resources and can cause disagreements between funders and institutions. Financial aid schemes have many challenges, among them the challenges identified in literature, like slow disbursement of funds to students, long application procedures, political manipulation, and lack of accurate information.

## Chapter 3: Research methodology

### 3. Methodology

This section presents the research methodology. The study approach, design, population, sampling, research instruments, data analysis, and validity and reliability are discussed. First to be discussed is the research approach.

#### 3.1. Research approach

This study adopted a multiple methods approach in a largely quantitative study. According to Creswell (2011) as cited by Park, Yin and Son (2019:337), a multiple methods approach is a study in which the researcher collects, analyses and uses multiple forms of qualitative and quantitative data. According to Park, Yin and Son (2019:337), the major benefits of multi-method design are strengthening the findings through triangulation and complementing the weaknesses of a single research method.

Davis, Golicic and Boerstler (2011:468) state that using multiple methods, the researcher draws data from more than one source and applies more than one data analysis method. Multiple methods are used in qualitative and quantitative data collection. The multiple methods approach is different from mixed methods. In a mixed methods study, the mixing of methods must be done throughout the study, not at a single point. An example would be using pragmatism at philosophical level, and using a survey design and a case study, and applying both probability and non-probability sampling methods in the same study.

The current study employed multiple methods, not mixed methods. The choice of multiple methods was made because the study combined research design, data collection and data analysis only. Qualitative and quantitative data collection instruments were used, and the data was triangulated.

Multiple methods were suitable in this study because the study sought to determine the impact or to evaluate SASSETA's bursary programme. This required multiple approaches to measure impact or to evaluate the required quantitative data. The study also sought to determine whether the SASSETA policy is aligned to other policies in the industry. That required policy document analysis, which was done qualitatively.

## 3.2. Research design

In this research, the survey method was used to collect data from bursary awardees through questionnaires. The survey also collected qualitative data from SASSETA. In a survey, data is collected from a varied number of respondents using questionnaires and interviews (Thomas, 2013; Saunders, Lewis & Thornhill, 2019). The above-mentioned authors state that a survey is suitable where the population of the study is large. This was the case in this study, for which the population was indeed large. A sample was drawn, and results were generalised to the whole population. Researchers argue that the process is rigorous, thus enabling results to be a true reflection of the population.

The main disadvantage of a survey is that the sample size could be too large to manage. It is also notorious for very low response rates. This is the case in this specific study. A very low response rate was achieved: only 16% of the sampled population responded.

Another design that was used in this study is document analysis. According to Bowen (2009:27), document analysis is a systematic procedure for reviewing or evaluating documents in both print and electronic formats. According to Morgan (2022:64), document analysis involves analysing various types of documents including books, newspaper articles, academic journal articles, and institutional reports. Morgan (2022) is of the opinion that document analysis is often used with other designs (mostly qualitative) as a means of triangulation.

Six policy documents were analysed. The reason for the document analysis was to determine the differences and similarities between them. The analysis was used to determine if the SASSETA bursary policy is aligned to other policies.

## 3.3. Population and sampling

This section presents the study population and sampling methods adopted. The reasons for choosing those sampling methods are also provided.

### 3.3.1. Population

A population is all the people or items with characteristics that the researcher aims to study (Bhattacharjee, 2012:65). Asiamah, Mensah and Oteng-Abayie (2017:1607) define a population as a group of individuals having one or more characteristics of interest. Blaikie (2010:172) defines a population as an

“aggregate of all cases that conform to some designated set of criteria. Blaikie (2010) further states that population elements are single members of units of a population. These could be people, social actions, situations, events, places, time, or things. This means that a population of a study could be any unit of interest that is paramount to answering research questions.

The population of this study was particular people and documents. That is, recipients of the SASSETA bursary, bursary administrators and policy documents. The study targeted both employed and unemployed bursary recipients. According to SASSETA Annual Reports from 2016-2021, there were 2443 bursary awardees. That was the total population of the study. Six policy documents were analysed. They are policy documents of the Chemical Industries Education and Training Authority (CHIETA), Insurance Sector Education and Training Authority (INSETA), Manufacturing, Engineering, and Related Services Sector Education and Training Authority (MERSETA), Wholesale and Retail Sector Education and Training Authority (W&R SETA), SASSETA and NSFAS documents. The NSFAS bursary policy document was targeted for analysis because it is the largest financial aid scheme for students in South Africa, and it is funded by the taxpayer. The other documents were analysed because they were taken from other SETAs, which are in the same industry as SASSETA.

### **3.3.2. Sampling**

Two types of sampling techniques are common in social research, namely probability sampling and non-probability sampling. In probability sampling, the elements have a known chance of being selected (Blaikie, 2010:172). In non-probability sampling, the probability of elements being selected is not known, because the researcher might choose a particular element consciously or unconsciously (Blaikie, 2010:172).

In this study, both probability and non-probability sampling methods were adopted. For probability sampling, cluster sampling was adopted. A cluster of 859 students was created from the total population of 2443. This cluster was created because it consisted of awardees with valid email addresses. The researcher found that it was going to be easy to sample this group because of their contact details.

Purposive sampling was used to sample bursary policy documents. Purposive sampling is employed so that participants and sites can purposefully inform an



understanding of the research problem (Creswell, 2013:208). In this study, bursary policy documents were selected carefully to attempt to attain objective three. That is intended to investigate if there is alignment with other policies in the industry. Two SASSETA staff were also purposefully sampled to answer questions on the bursary programme.

### **3.4. Research instruments**

In this study, three instruments were used: a questionnaire, interview schedule and a document analysis schedule. A questionnaire was used to collect data from bursary recipients, the interview schedule was used to collect data from SASSETA representatives, and a document analysis schedule was used to analyse data from documents (bursary policy documents). Please see the appendices for the instruments.

The questionnaire had four sections and contained open and closed questions. This was meant to collect quantitative and qualitative data. The interview schedule and the document analysis schedule collected qualitative data. The interview schedule consisted of seven sections, while the document analysis had only six items.

### **3.5. Data analysis**

Descriptive statistics was used to analyse quantitative data. Pietersen and Maree (2010:183) define descriptive statistics as the collective name for several statistical methods that are used to organise and summarise data in a meaningful way. Pietersen and Maree (2010:183) identify two ways of representing statistical data, namely graphical and numerical. In this study, graphs and numbers were used to present the data. Descriptive statistics is in the form of frequency counts and percentages, and it is presented using graphs and tables. Microsoft Excel was used as a data analysis tool.

Qualitative data was analysed using content analysis. According to Krippendorff (2004:18), content analysis is a “research technique for making replicable and valid inferences from text to the content of their use”. It provides new insights, increases a researcher’s understanding of phenomena, or informs practical actions. Elo and Kyngäs (2008:108) define it as a system of analysing documents. The aim is to attain a condensed and broad description of the phenomenon, and the outcome of the analysis are concepts or categories describing the phenomenon.

Content analysis was used for the analysis of data from closed- and open-ended questions, interviews, and document analysis. These and other categories were used to present the analysed data.

### **3.6. Validity and reliability**

Issues of validity and reliability are very important in research. They are benchmarks that are used to validate research. A valid study must show what exists and a valid instrument must measure what it is supposed to measure (Bapir, 2012). Le Compte and Goetz (1982) state that reliability is concerned with whether a study can be replicated. In this study, validity and reliability was assured by pretesting the instruments before the final instruments were distributed.

## **4. Ethical consideration**

Every researcher is expected to consider research ethics. In any research involving human subjects, respondents are protected from any form of harm. The privacy and anonymity of participants must be observed. In this study, before data collection, permission was sought from SASSETA and the participants. SASSETA wrote a letter to participants informing them about the study. The research instruments (questionnaire) had informed consent that clearly spelt out the conditions for participation. The interview schedule had the same information. During data collection, research ethics were strictly observed. Participants' names and other identifying details have been removed from the report. This ensured confidentiality and anonymity. All ideas obtained from sources other than the researcher have been acknowledged (please see Appendix D for the letter of authority).

## Chapter 4: Presentation of findings

This chapter presents the findings of the study. They are divided into ten sections.

- Section A is devoted to demographic details,
- Section B provides SASSETA's bursary information,
- Section C examines the impact of the bursary scheme on access to higher education,
- Section D determines the impact of the bursary scheme on student retention,
- Section E measures the impact of the bursary scheme on academic performance,
- Section F gauges the impact on individual students and society,
- Section reports satisfaction with bursary scheme funds allocation,
- Section H lists bursary challenges,
- Section I reflects the interview with SASSETA on the bursary scheme,
- Section J is a comparison of SASSETA and other bursary policy documents,
- Section K traces the evolution of the current SASSETA Bursary Policy.

For the survey, the population was 859 awardees of whom 139 responded to the questionnaire, making a response rate of 16%.

### 4.1. Section A: Demographic details

This section presents the demographic details of the participants. Information such as gender, age, province, and employment status are presented in this section.

#### 4.1.1. Date of birth

Participants were asked to provide their ages. This question was asked to determine the age range of the participants. There were three wrong responses (people who selected recent dates such as 2018 and 2022) and 40 did not respond to this question. Table 2 shows the responses.

*Table 1: age categories*

<b>Age category</b>	<b>Number of respondents</b>
20 - 29	70
30 - 39	22
40 - 49	2
50 - 59	2
No response or wrong selection	43
<b>Total</b>	<b>139</b>

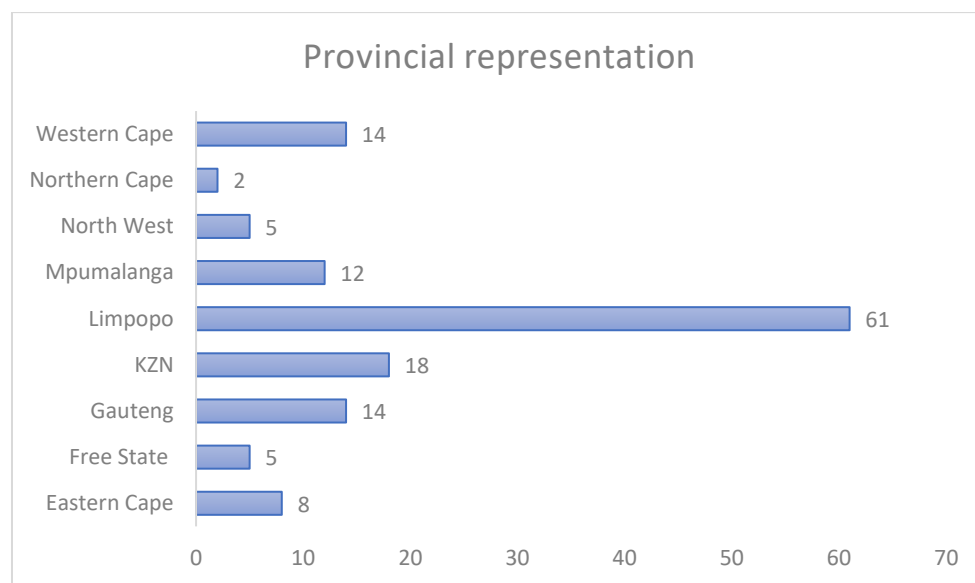
Source: Survey data

The findings reveal that most participants are aged between 20-29, followed by those whose ages range between 30-39. Two people were between ages 40-49 and another two between 50-59 years. This means that a good number of awardees are youthful (below the age of 35). This is commendable because the youth must be the main beneficiaries of education. This is also in line with SASSETA policy, which states that for the unemployed bursary category, the youth is given preference.

#### 4.1.2. Provinces

Participants were asked to state the province they come from. This was to determine the spread of bursary allocation according to provinces. Figure 3 shows the findings.

Figure 3: provincial representation



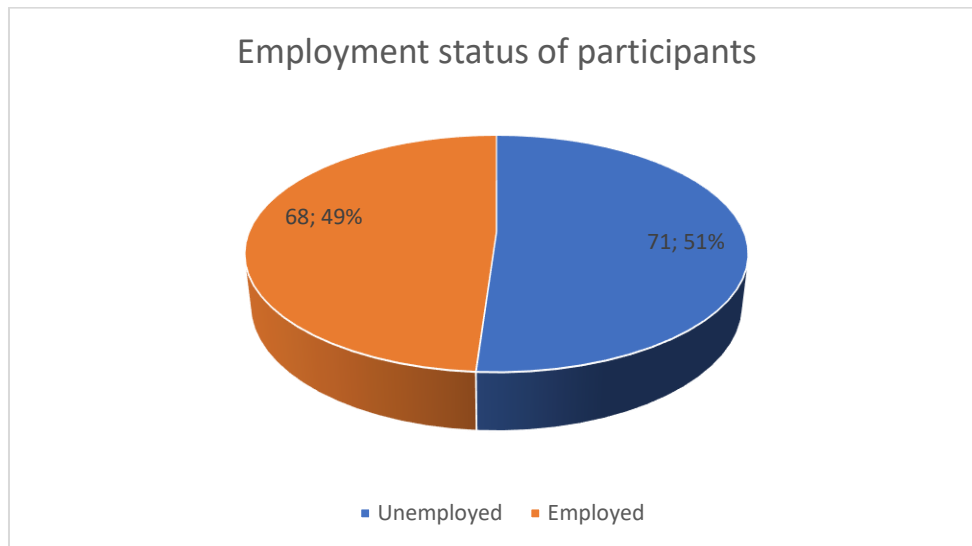
Source: Survey data

The findings reveal that most of the participants are from Limpopo Province, followed by participants from KwaZulu-Natal. The Northern Cape has the least with only two participants. The interpretation of the findings means that most bursary awardees are from Limpopo. This could be inaccurate because of the low response rate of 16%. It could be that more people from Limpopo participated in the study, and not that many bursaries were awarded to people living in that province.

#### 4.1.3. Employment status

The study revealed that 71(51.1%) of the participants are unemployed and 68(48.9%) are employed. The findings reveal a very unfortunate situation among the participants. This simply means that many of the awardees are not employed. Figure 4 shows the findings.

Figure 4: employment status of participants

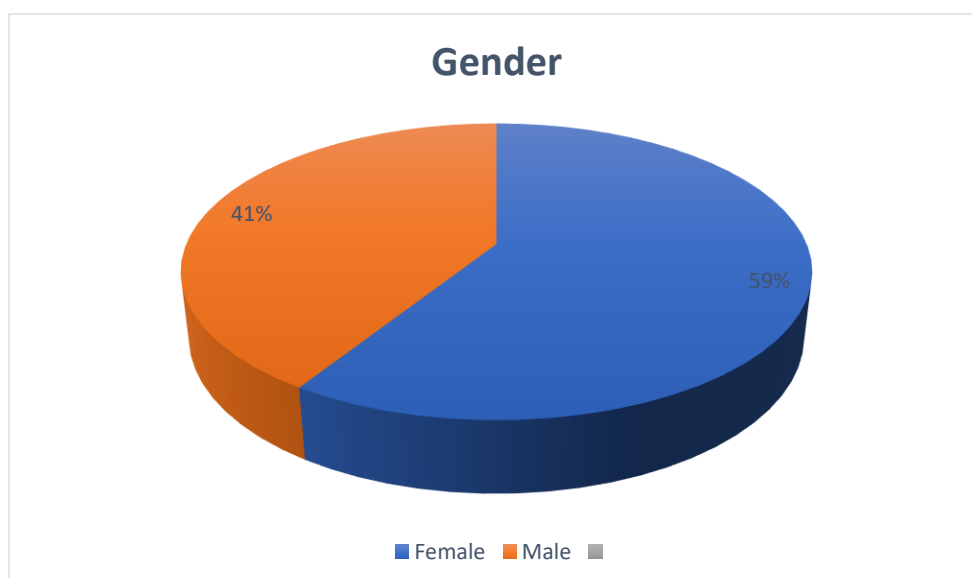


Source: Survey data

#### 4.1.4. Gender profile

There were more female than male participants. There were 82 (59%) females and 57(41%) males. These are encouraging findings because they show that SASSETA is serious about female empowerment. This is in line with government policies that give preference to female candidates. Figure 5 shows the findings.

Figure 5: gender representation of participants



Source: Survey data

## 4.2. Section B: SASSETA bursary information

This section presents findings about the SASSETA bursary. It presents information about how participants came to know about the bursary scheme, the institutions they were enrolled in when the bursary was awarded, information about the application process, their expectations of the bursary, and communication between SASSETA and institutions.

### 4.2.1. Bursary awareness

Participants were asked to reveal how they came to know about the bursary scheme. They provided different information sources. The analysis of the data revealed seven information sources which are:

- Internet (social media like Facebook groups), websites (SASSETA Website) and Google)
- Employer (SANDF (South African Defence Force), SAPS (South African Police Service), human resources departments, and colleges)
- Via email
- Institutions of higher learning (bursary/funding office, lecturer, tutor, department/faculty, and information center)
- Friends
- Other students
- Newspapers

These are some of the responses from participants:

*“Through the SSSETA home page [website]”*

*“A friend of mine randomly forwarded me the application forms.”*

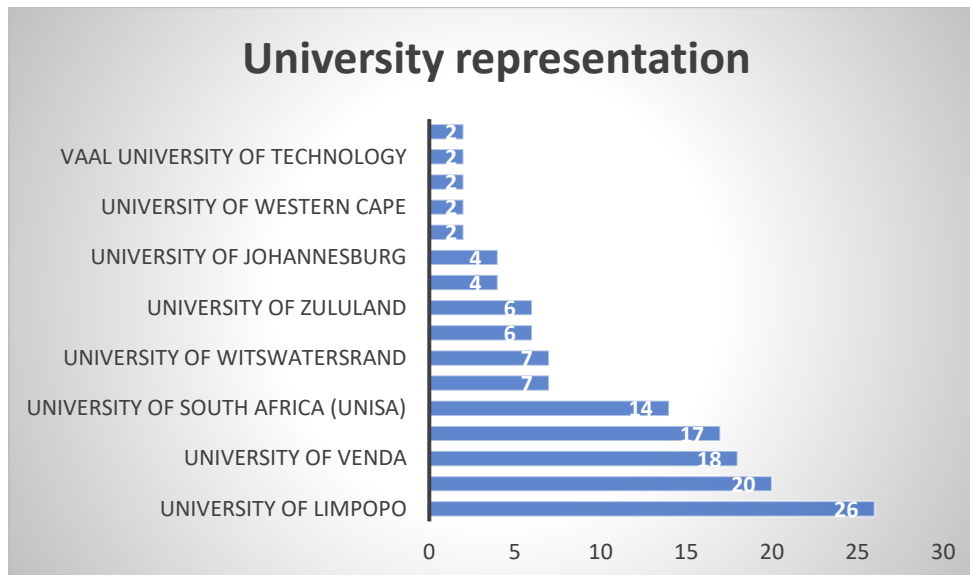
*“The financial aid office in my university introduced me to it.”*

*“It was introduced to us by our faculty.”*

### 4.2.2. Institutions of higher learning

Participants were asked to state the institutions they were enrolled at when they were awarded a SASSETA bursary. Figure 6 presents the findings.

Figure 6: institutions of higher learning



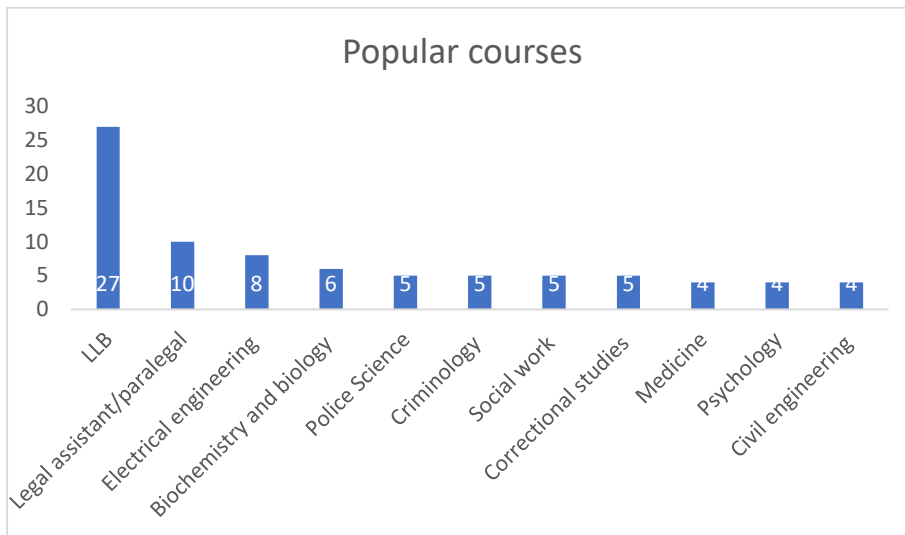
Source: Survey data

The findings indicate that most of the participants were enrolled at the University of Limpopo, followed by Cape Peninsula University of Technology (CPUT), University of Venda, Tshwane University of Technology (TUT) and the University of South Africa (Unisa). A few came from other universities.

#### 4.2.3. Academic programmes

The study asked participants to state the academic programmes that they were enrolled for when they were awarded the bursary. The findings indicate that participants were enrolled for many different programmes at undergraduate and postgraduate levels. The Bachelor of Laws (LLB) programme was the most popular among the students. There were 27 participants who were enrolled for that programme. Legal assistant/paralegal was the second most popular course with 10 participants, followed by electrical engineering with eight participants, Biochemistry, and biology with six participants, police science, criminology, social work, correctional studies had five each, medicine, psychology, and civil engineering had four participants each. Figure 7 present the findings.

Figure 7:popular courses



Source: Survey data

There are many other programmes that participants enrolled for, but the above mentioned are popular. This was discovered after a count was made for all responses.

#### 4.2.4. Satisfaction with SASSETA bursary application process

Participants were asked to explain the application process. This is because a bursary application process has a huge bearing on the applicant. The easier the steps, the better the possibility of the student applying and possibly getting the bursary.

There were applicants that stated that they were satisfied with the application process, although others were not satisfied.

Those who were satisfied stated that:

*“I was [satisfied]. Forms were sent and made available and options to email the application were convenient given I was a student at the time. Otherwise, I wouldn't have been able to apply if there was only the option to send the application forms physically.”*

*“The application process was easy, [I] did it through the university's financial aid office and they assisted in handling everything.”*

*“The application process was simple, all I needed to do was to complete a hardcopy of the application and attach all the required documents. I had to submit everything to SASSETA offices and the person that received us at the offices was professional and helpful.”*



Those who were not satisfied stated that:

*“No, it had a short window period [short application deadline].”*

*“No, because the promises were not met as promised.”*

*“It would have been easier if there were people whom one could have directed the queries to.”*

As much as there were those who were not satisfied, a lot of the participants stated that they were satisfied.

#### **4.2.5. Application information provided by SASSETA during application process**

Participants were asked what information had been provided to them by SASSETA during and after the application process. There are three major responses that were received; information was provided during the application process, it was also provided after the bursary was awarded, and some said no information had been provided to them.

Those who received information before the application process responded as follows:

*“Information regarding how the bursary works and the funding they provide”.*

*“Bursary application requirements were spelled out clearly and also time frames.”*

*“The requirements of the bursary and documents needed to apply for the bursary.”*

*“How to apply for the bursary and the total amount of funds they can provide for each student and what the bursary cover.”*

*“Bursary application form, where it should be sent, what it covers, and I knew from receiving the application request that I already qualified for the financial aid.”*

These are some of the responses from those who were provided information after the bursary was awarded:

*“Information was given after I was granted the bursary. It was stated that they pay for tuition and residences fees only to the amount of not more than R50 000.”*

*“That being funded does not guarantee us employment.”*

*“I was told it's going to pay for that particular year that I was awarded I signed all the documents submitted all the requirements documents just to be told that the bursary was cancelled at our institution.”*

*“Their only communication was informing me that I would be a recipient of the bursary”.*

These are some of the responses from those who were not provided with information:

*“No information received.”*

*“No information was given specifically by SASSETA.”*

*“No information at all. Mostly admin or bursary office always unavailable.”*

*“None, they did not communicate with me directly but via my institution.”*

Participants were also asked if the information provided to them was useful or not useful. Mixed responses were received, but most of the participants indicated that the information that was provided to them was useful. Others said it was not useful.

#### **4.2.6. Bursary expectations**

Participants were asked what they expected from the bursary that was awarded to them. This could seem to be a straightforward question, but the study wanted to know the different expectations of the awardees. The findings revealed three major expectations: that the bursary would cover all their tertiary education costs, that it would offer them job opportunities after completion of the academic programmes and would pay for the duration of their academic programme.

On the first point, students indicated that they expected the bursary to cover their full academic costs. This includes tuition fees, accommodation, meals, research costs, transport, and allowances.

They responded as follows:

*“To cover the full cost of my studies.”*

*“I expected the bursary to assist me with accommodation, provide a meals allowance, a travelling allowance as I collect data. Assist with procuring equipment.”*

*“[I expected] full funding support financial including food allowance, tuition fees, and accommodation.”*

*“I expected it to cover all my university fees.”*

Student also hoped that the bursary would cover their educational costs and offer them job opportunities in the form of internships after studying. they said,

*“[I expected] funding and maybe an opportunity to assist with employment”.*

*“I expected funding and job after completion.”*

*“Payment of all fees and allowances and also an internship.”*

*“To at least get an internship after graduation.”*

Other students expected the bursary to cover them for the full duration of their programmes. For example, to cover them for three or four years if that is the duration of the programme. They responded as follows:

*“I expected to accept me and cover all the 3 years I have been studying.”*

*“My expectation was that they will fund me until the rest of my degree. Unfortunately, they only paid for one year. which I am grateful.”*

*“To pay my fees until I finish my degree.”*

There were also minor expectations from applicants. For example, some expected the bursary to pay their tuition fees on time, but payment was usually late; others expected the bursary to pay for them in the year of application, but it paid late, and others expected better communication of information about the bursary.

SASSETA confirmed some of the expectation from participants. The findings are presented in Section I.

#### **4.2.7. Overall communication about the bursary**

Participants were asked to comment about the overall communication process with SASSETA about the bursary scheme. The findings revealed mixed reaction from participants. Some indicated that they were satisfied, and others indicated that they were not.

Those who were satisfied said:

*“It was satisfactory.”*

*“Communication was very efficient. Emails were used and upon no response a call was made to me to note the email and apply thereafter.”*

*“The mode of communication was very effective and on time.”*

*“Excellent service, I was able to communicate with SASSETA when I need information about something.”*

Those who were not satisfied said:

*“I only had a contract to refer to and could not directly communicate with SASSETA, we had to go via the SAMHS HQ and came across many obstacles.”*

*“All communication was via SAPS (South African Police Service). We were not allowed to contact SASSETA directly. I had no contact with SASSETA up until there were administration issues like late payments or the missing documents.”*

*“There was little communication between the bursary and myself as a holder, especially the exact amounts that were due to me as a holder. Had to rely on the university on allowances which fluctuated yearly and only got to holders from September every year.”*

*“There is no communication at all. [I] don’t know who to call when you encounter problems.”*

The different responses mean that this is an issue that needs attention. There are participants that are not satisfied with the communication offered by SASSETA. The responses indicate that sometimes communication was between SASSETA and employers and institutions of higher learning, but some avoided direct communication with applicants. On the positive side, there are participants that are happy with the communication process.

### **4.3. Section C: Impact of the bursary scheme on students’ access to higher education**

Several questions were asked to measure the impact of the bursary scheme on the awardees. These questions addressed issues such as access to higher education, student retention and contribution to students’ academic success.

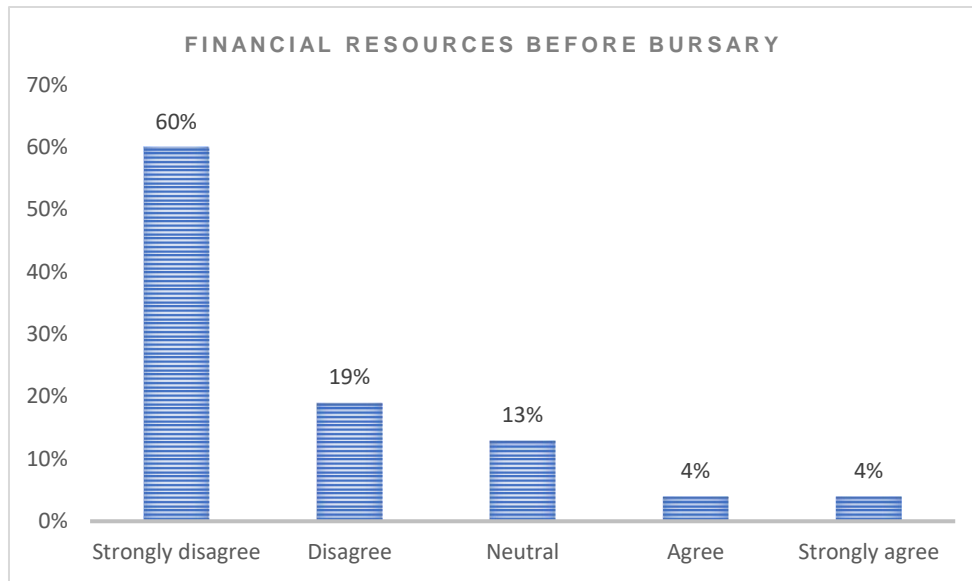
#### **4.3.1. Impact of the bursary on higher education access**

This question aimed to determine the impact of the bursary scheme on access to higher education; that is, would the participants have been able to access higher education if the bursary was not awarded?

Participants were asked if they had enough financial resources to access higher education before the bursary was awarded.

A five-point Likert scale was used to measure the responses. The number 1 represented strongly disagree, 2 disagree, 3 neutral, 4 agree and 5 strongly agree. The Likert scale has been used in this way throughout the study. Figure 8 shows the findings.

Figure 8: Access to financial resources before the bursary

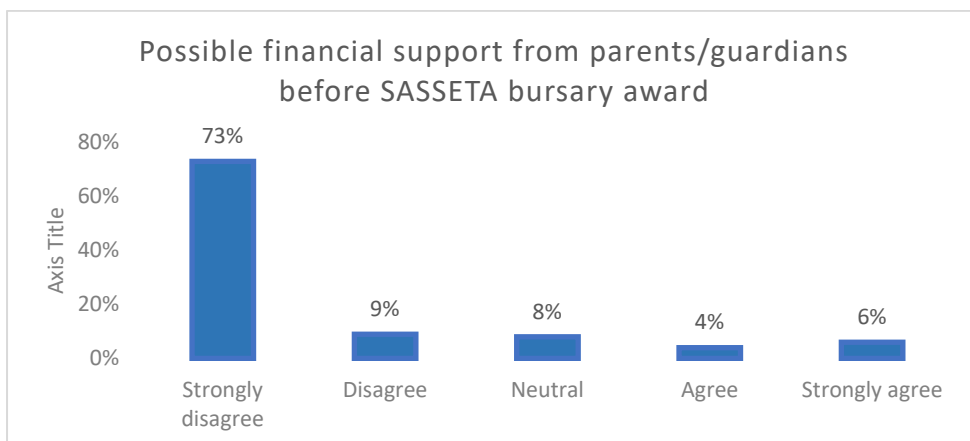


Source: Survey data

The findings of the study indicate that 83(60%) of the participants strongly disagreed, 27(19) disagreed, 17(13%) were neutral and 6(4%) agreed and another 6(4%) strongly agreed. The overall findings means that many of the participants could have not accessed higher education without the help of the SASSETA bursary scheme.

Another question was asked: if participants believed that their parents or guardians could have been able to pay for their higher education if they did not receive the SASSETA bursary. Figure 9 presents the findings.

Figure 9: Possible financial support from parents/guardians before SASSETA bursary award

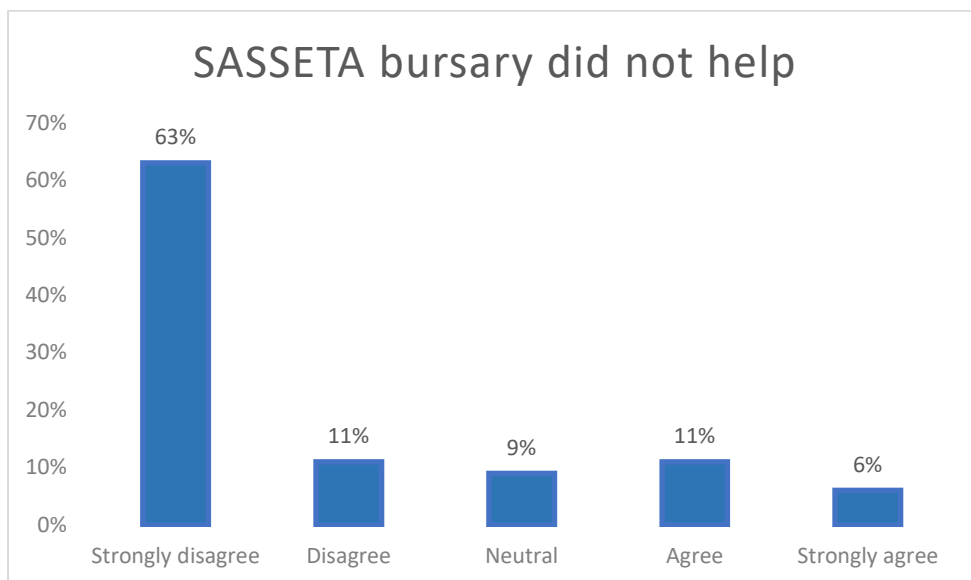


Source: Survey data

The findings show that 101(73%) of the participants indicated that they strongly disagreed with the statement, 12(9%) disagreed, 11(8%) were neutral, 6(4%) agreed, and 8(6%) strongly agreed. This means that a majority of the student would not have received any financial help to fund their higher education from their parents or guardians. Only a few would have been able to receive financial help from their parents or guardians. This again shows the high positive impact of the bursary scheme on students.

A statement that said the SASSETA bursary scheme did not help much in accessing higher education was presented to the participants. They had to indicate their agreement and disagreement. Figure 10 shows the findings.

Figure 10: help with SASSETA bursary

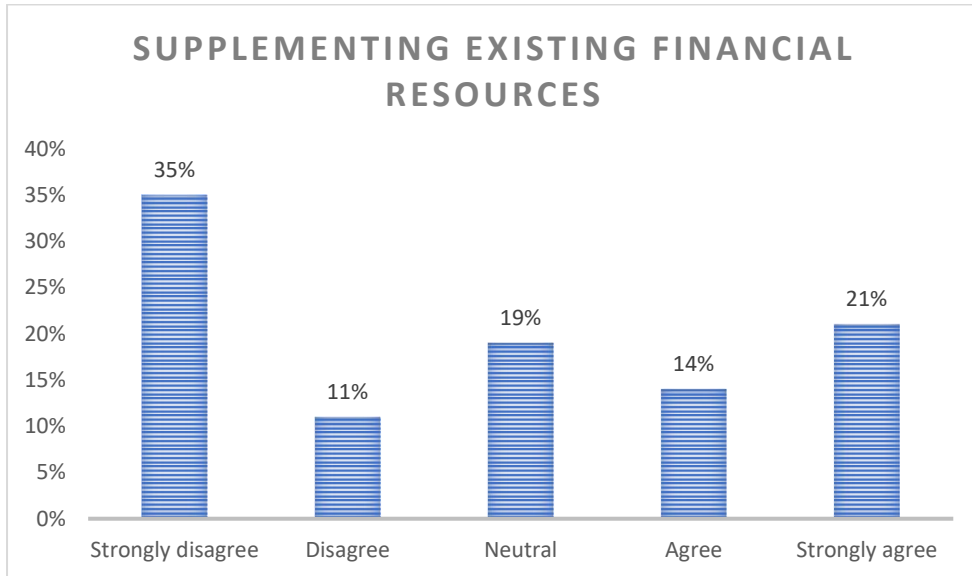


Source: Survey data

The findings show that 88(63%) of the participants strongly disagreed with this statement, 15(11%) disagreed, 12(9%) were neutral, 15(11%) agreed, and 9(6%) strongly agreed. This means that most of the participants disagreed with this statement. This, therefore, it means that the bursary indeed helped the participants in one way or the other. Those who might agree with this statement might not have been happy with a few issues as indicated in the sections above.

Participants were asked if they used the bursary to supplement whatever resources they had. Figure 11 shows the responses.

Figure 11: supplementing existing financial resource

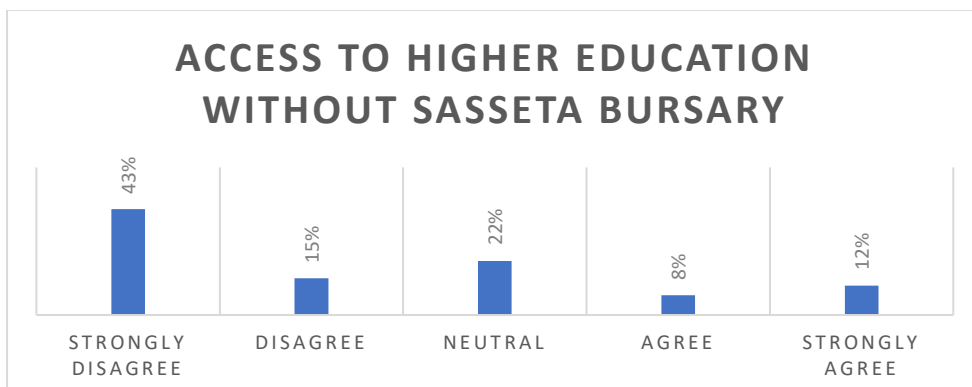


Source: Survey data

The findings show that a 49(35%) of participants strongly disagreed with the findings, 15(11%) disagreed, 27(19%) were neutral, 19(14%) agreed, and 29(21%) agreed. The finding therefore indicates that most students relied solely on the SASSETA bursary scheme to fund their higher education. There is a good number as well 48(29+19) that did say that they used it to supplement existing resources. This could be because some students were not sponsored for the full duration of their programmes and some were employed.

To further test the impact of the bursary scheme, students were asked to indicate their agreement or disagreement to a statement that said they could have accessed higher education without the bursary. Figure 12 shows the findings.

Figure 12: access to higher education without SASSETA bursary

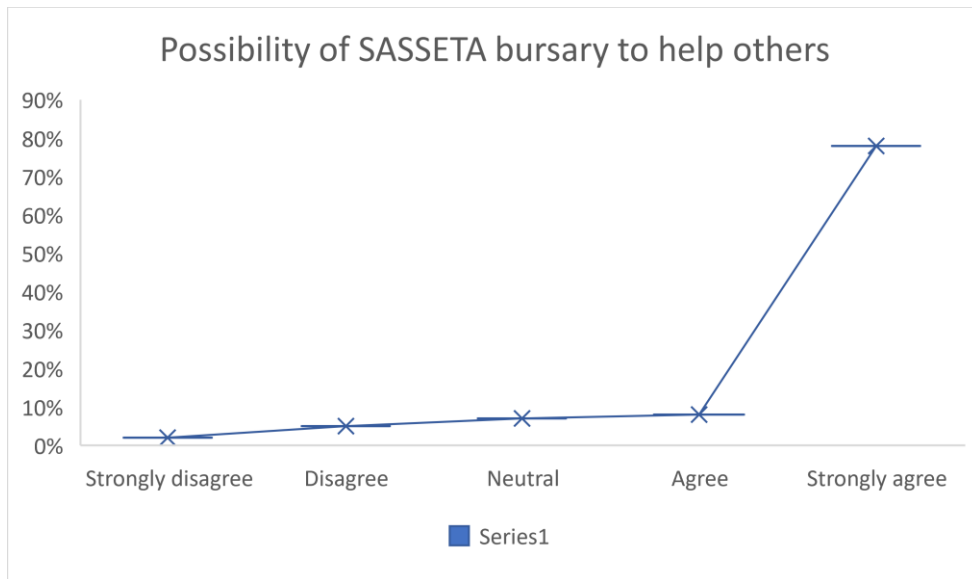


Source: Survey data

The figure shows that 60(43%) of participants strongly disagreed with the statement, 20(15%) disagreed, 31(22%) were neutral, 11(8%) agreed and 17(12%) strongly agreed. Again, this means that participants would have not been able to access higher education if there had been no bursary.

When asked if they believed that others could benefit from the bursary scheme, most participants strongly agreed. Figure 13 shows the findings.

*Figure 13: possibility of SASSETA bursary to help others*



*Source: Survey data*

Many participants 109(78%) strongly agreed that others can benefit from the SASSETA bursary. They were followed by 11(8%) who also agreed that the scheme can benefit others. This is positive feedback, because it shows the importance of the scheme and the role it has played in helping fund higher education.

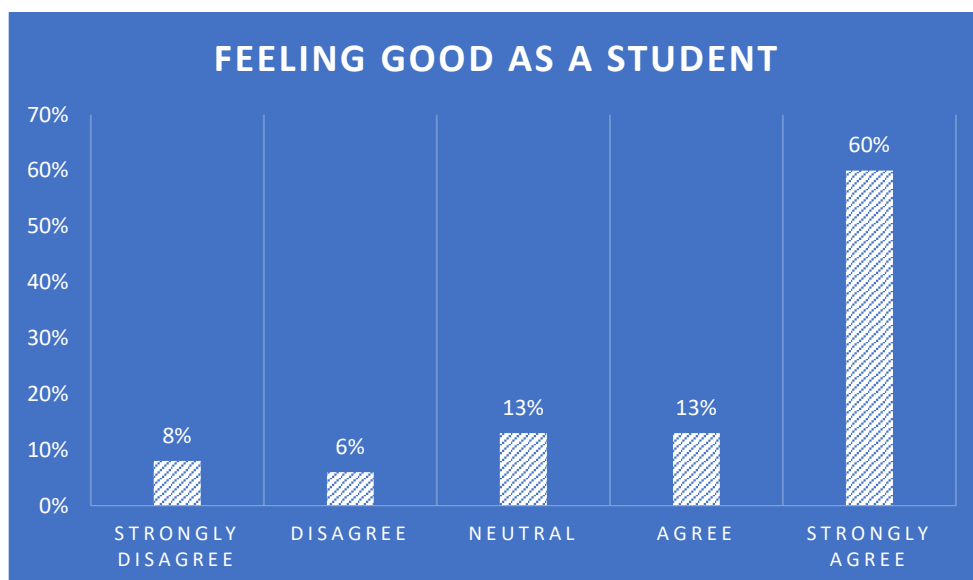
#### **4.3.2. Section D: impact of bursary scheme on student retention**

This section determined the role played by the bursary in student retention. It sought to determine whether the bursary scheme enabled participants to continue without or with few challenges.

Participants were asked to indicate whether the bursary enabled them to feel like other students. That is, to feel comfortable at higher education institutions. Most of the students strongly agreed with this statement. Only a few were not sure or strongly disagreed. Figure 14 shows the findings.



Figure 14: participants' feelings as students after bursary award

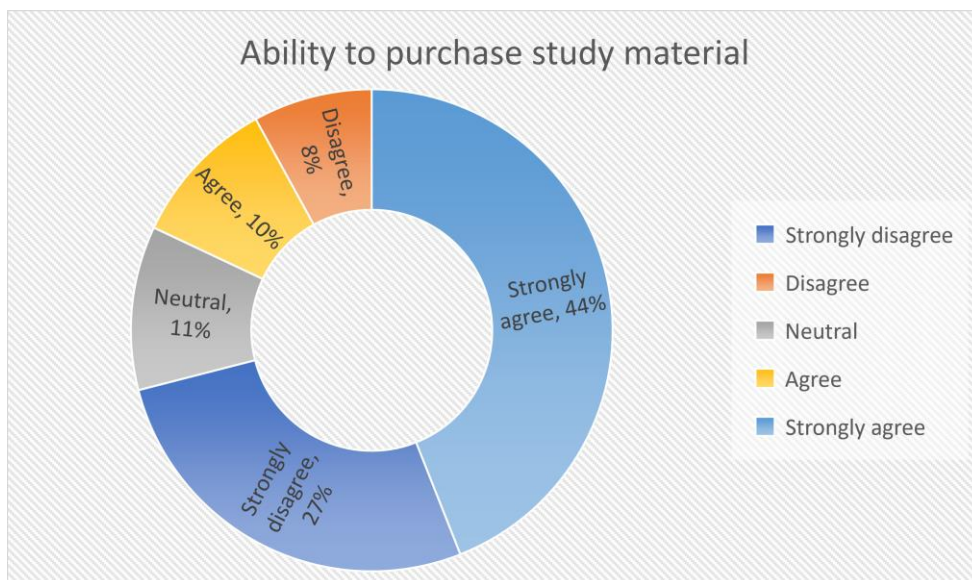


Source: Survey data

The findings clearly indicate that most students 84(60%) strongly agreed that the bursary made them feel comfortable, like other students. They were followed by those who agreed and those who were neutral 18(13%). A few (19%) indicated that it had no bearing on them feeling comfortable.

Participants were asked if the bursary enabled them to purchase study material which enabled them to continue with their study. Most student strongly agreed, but interestingly, they were followed by those who strongly disagreed. These opposite responses could be a result of a situation in which, maybe at some point, the bursary scheme did not provide funds for study material, but only catered for tuition fees. Figure 15 presents the findings.

Figure 15: ability to purchase study material

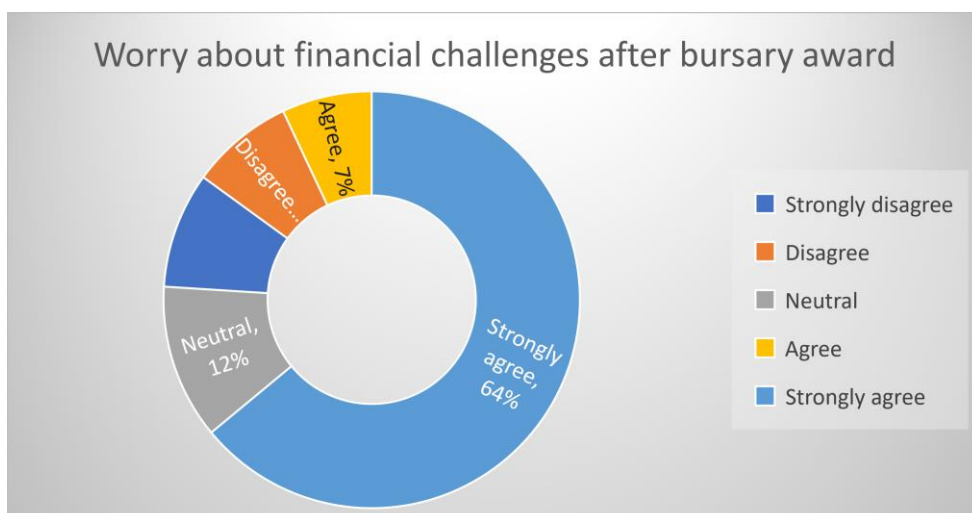


Source: Survey data

The figure shows that 61(44%) of participants strongly agreed with the statement. They were followed by 37(27%) who strongly disagreed. A good number of students 15(11%) were neutral, but overall, the majority agreed and strongly agreed that they were able to purchase study material and hence were able to continue with their studies.

When asked if they were worried about financial issues after being awarded the bursary, most participants indicated that they were not. Figure 12 shows that 72% of the participants were not worried about a lack of study finance after SASSETA had given them a bursary. Only 18% were worried. This could mean that the amount allocated to them was not enough. Figure 16 shows the findings.

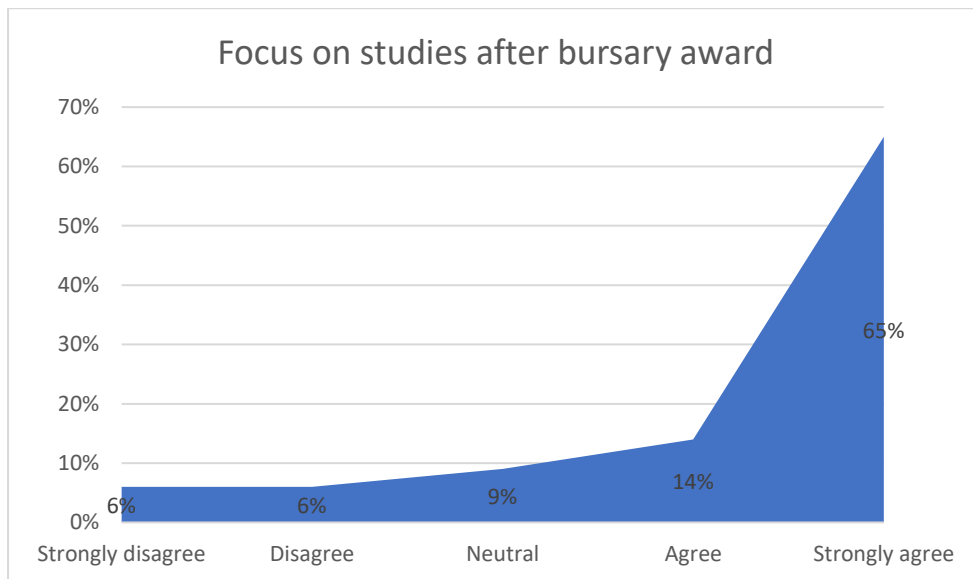
Figure 16: financial worries after bursary award



Source: Survey data

Participants indicated that the bursary enabled them to focus on their studies. This means that they were less worried and stressed about financial challenges. This enabled them to continue with their studies. Figure 17 shows the findings.

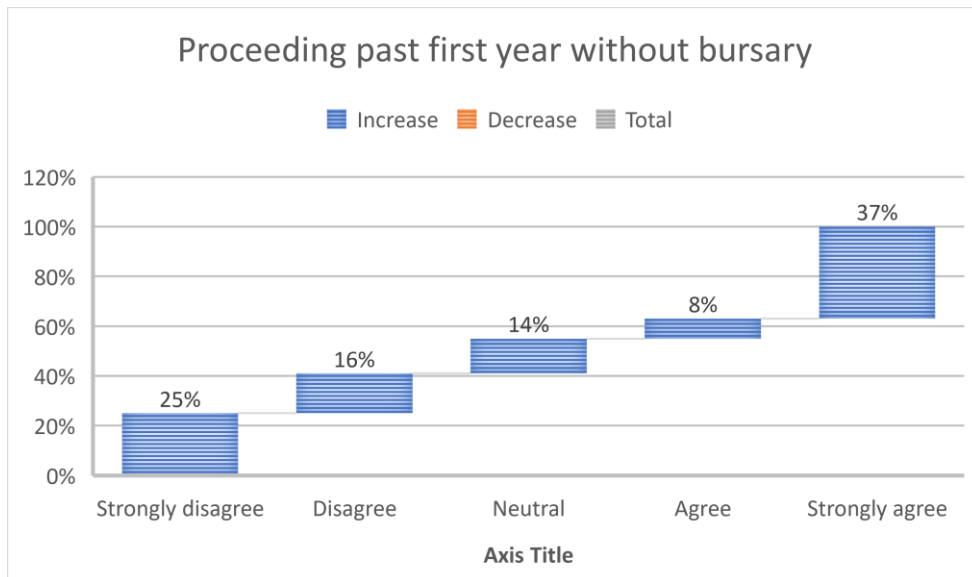
*Figure 17: focus on studies after bursary award*



*Source: Survey data*

The findings indicate that most students 90(65%) strongly agreed that were able to focus on their studies after receiving the bursary. Twenty (14%) agreed that they were able to focus as well. A small number, 8(6%) indicated that they were not able to focus and 12(9%) were neutral. It was also necessary to establish if participants would have been able to go past their first year if the bursary had never been awarded to them. A slight majority indicated that they could have not. This majority is closely followed by those who indicated that they could have been able to continue past the first year if they did not receive the bursary. These closely conflicting responses could have been caused by the educational levels and duration of the bursary. Some could have been awarded at 3<sup>rd</sup> year level and only lasted for a year. Figure 18 shows the findings.

Figure 18: continuing past first year without bursary

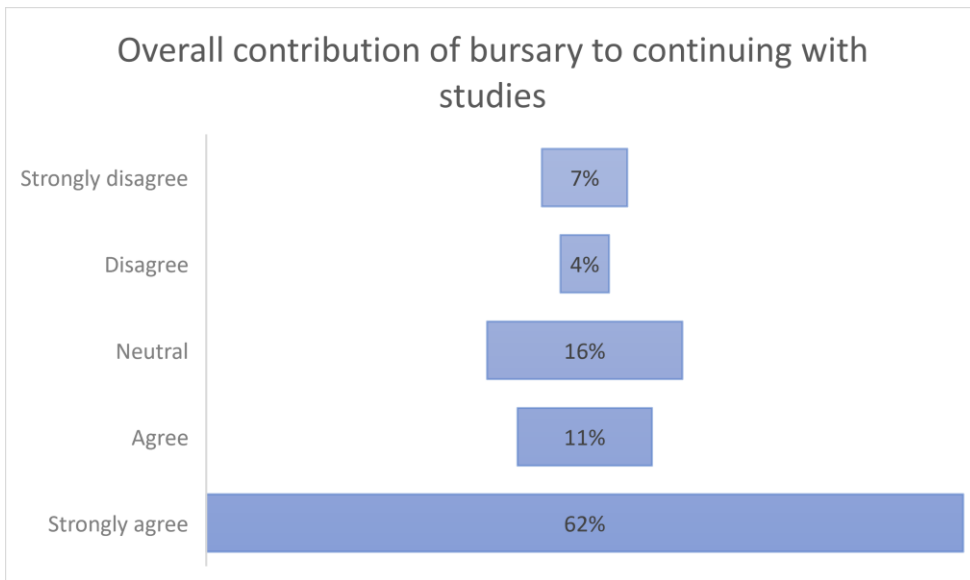


Source: Survey data

The figure shows that 52(37%) of students strongly agreed that they would not have gone past first year if they did not receive a bursary from SASSETA, 34(25%) indicated that they strongly disagreed that could not have studied past first year. There were a good number that also indicated that they disagreed with the statement. But overall, the majority either strongly agreed or agreed that they could not have gone past first year.

Overall, participants indicated that the bursary contributed immensely to their continuing with their studies. A majority of 62% indicated that the bursary had contributed to their progression to other levels of higher education. Figure 19 shows the findings.

Figure 19: overall bursary contribution to retention



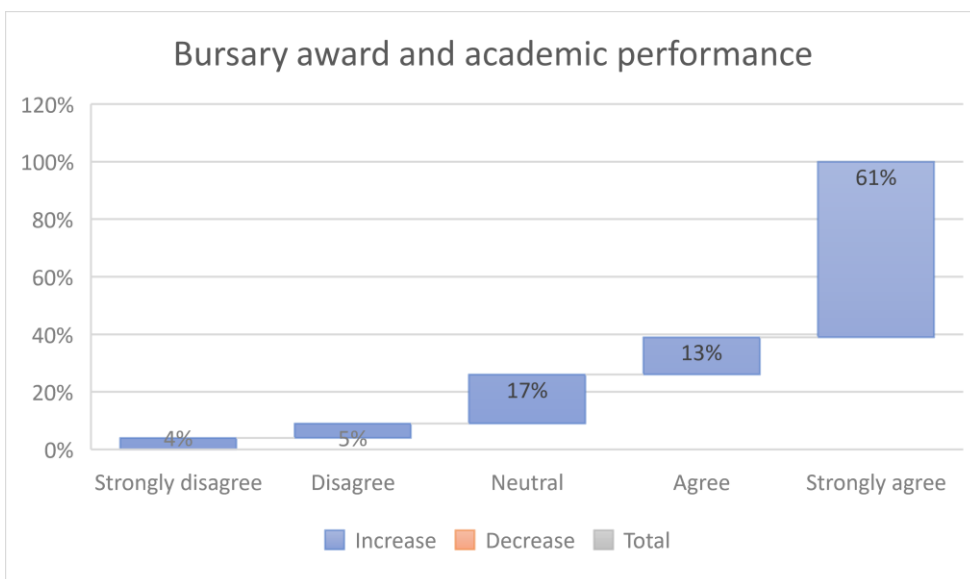
Source: Survey data

#### 4.3.3. Section E: impact of bursary scheme on academic performance

This section determined the impact of the bursary scheme on academic performance. This is because it has been established that bursary schemes have a positive impact on performance.

Participants were requested to indicate whether the bursary scheme had indeed improved their academic performance. Most of the participants strongly agreed with this statement. They were followed by those who were not sure. Figure 20 presents the findings.

Figure 20: bursary award and academic performance

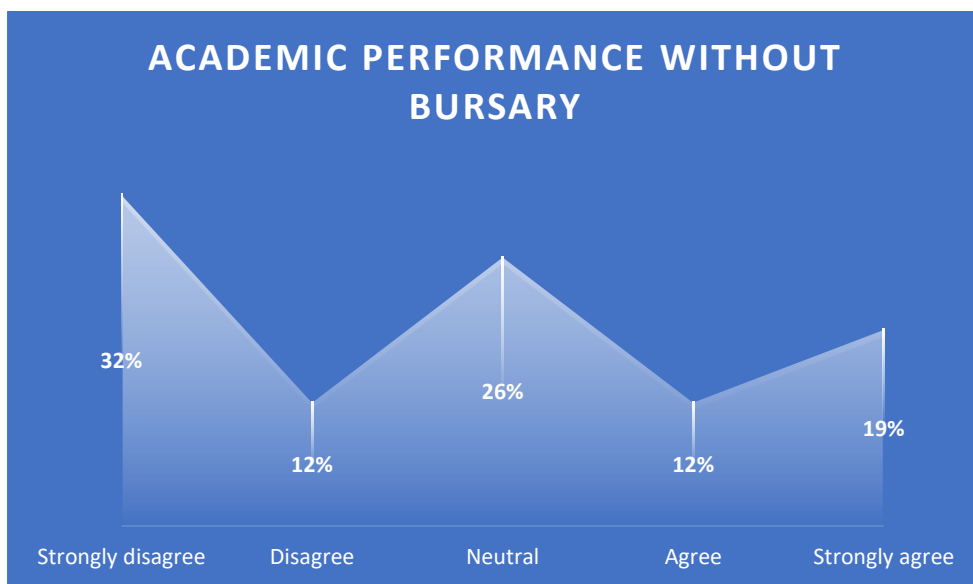


Source: Survey data

The figure shows that that 85(61%) of people strongly agreed with the statement that the bursary scheme had contributed to their academic performance. Quite a large number 24(17%) were neutral and 18(13%) agreed. The rest of the participants strongly disagreed 5(4%) and disagreed 7(5%). This means that the bursary contributed to the participants' academic performance.

Participants were asked if they would have performed well without the bursary. The findings indicate that many stated that they would not, followed by those who were neutral and those who believed that they would have performed well. Figure 21 presents the findings.

Figure 21: academic performance without bursary

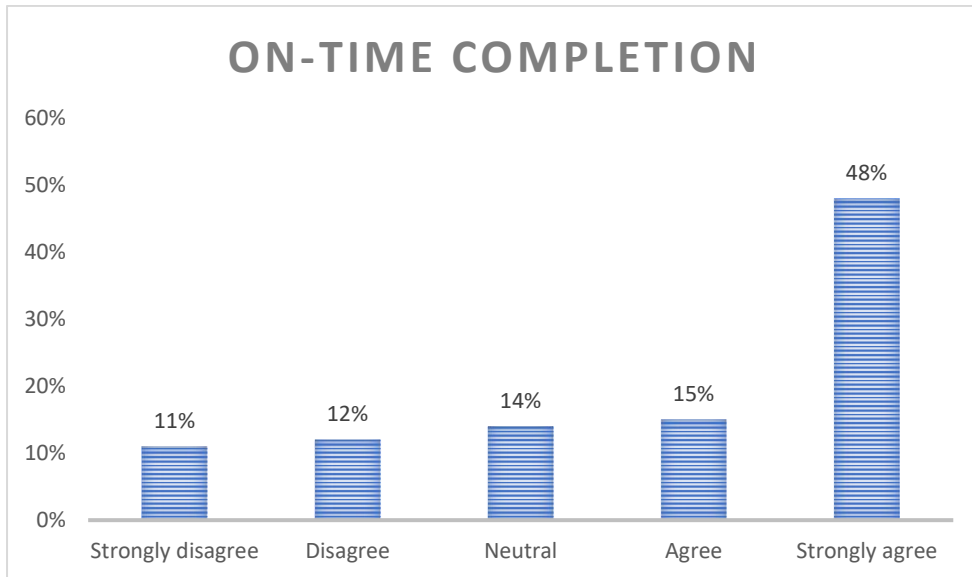


Source: Survey data

The findings indicate that many students indicated they could have not performed well without the bursary. This is because 45(32%) of the participants strongly disagreed that they would have performed well without the bursary. There were 36(26%) who were neutral and 12(19%) who strongly agreed. There were 16(12%) who indicated that they agreed and the other 12% disagreed. These findings corroborate the ones in Figure 20.

Participants were asked if having a bursary enabled them to complete their studies on time. A majority strongly agreed, and a very small number strongly disagreed or disagreed. The findings are presented in Figure 22.

Figure 22: on-time completion of studies

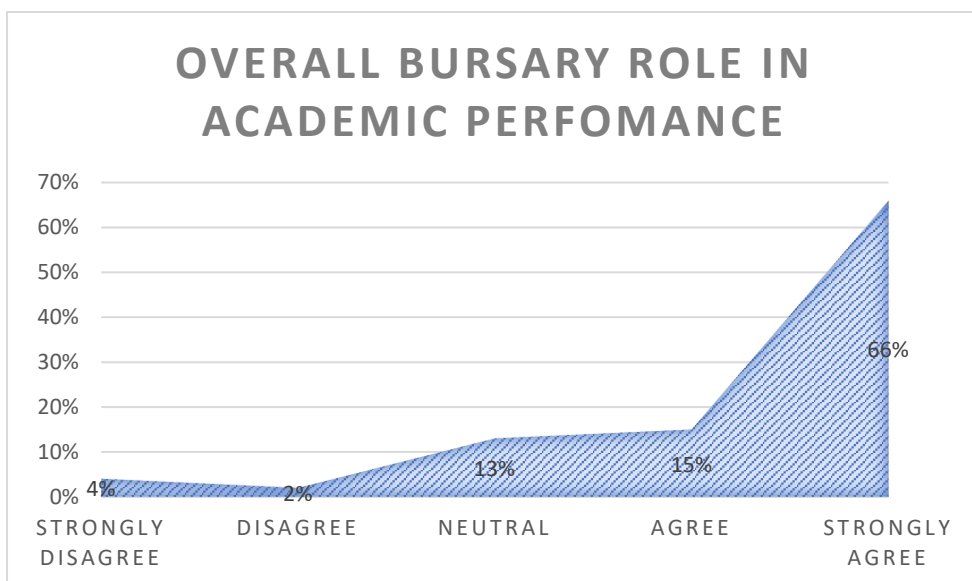


Source: Survey data

The figure shows that 67(48%) of participants strongly agreed that the bursary enabled them to complete their studies on time. They are followed by 21(15%) of participants who indicated that they agreed with the statement. Twenty (14%) were not sure, 15(11%) and 16(12%) strongly disagreed and disagreed respectively meaning that they believed that they would have completed on time even if they had no bursary.

Overall, participants strongly agreed that their academic performance was enhanced by the bursary. Figure 23 shows the findings.

Figure 23: Overall bursary contribution to academic performance



Source: Survey data

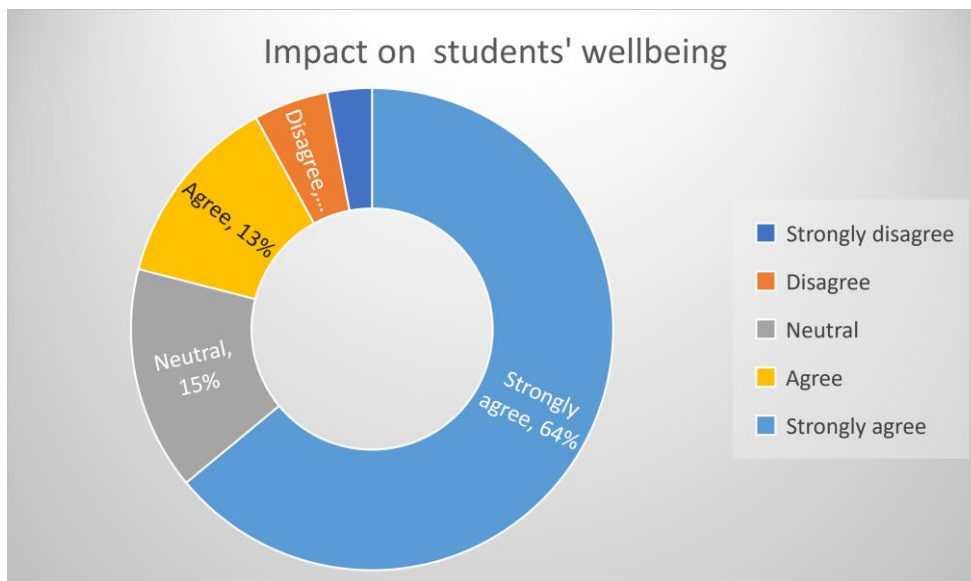
The findings indicate that most of the participants 91(66%) strongly agreed that the bursary contributed to their academic performance. They were followed by 21(15%) who agreed with the statement, 18(13%) were not sure and only 9(6%) strongly disagreed or disagreed. This means that most participants agreed that the bursary improved their academic performance.

#### 4.3.4. Section F: impact of bursary on individual students and society

Participants were asked whether the bursary had had an impact on their wellbeing, parents/guardians, and their provinces. This section reports on the findings.

When asked if the bursary scheme had an impact on their wellbeing, 89(64%) of the students agreed, but 21(15%) were neutral and 18(13%) agreed. Those who strongly disagreed and disagreed numbered 4(3%) and 7(5%) respectively. These findings show that large number of participants agree that the bursary had a positive impact on their wellbeing. Figure 24 illustrates the findings.

Figure 24: bursary impact on students' wellbeing

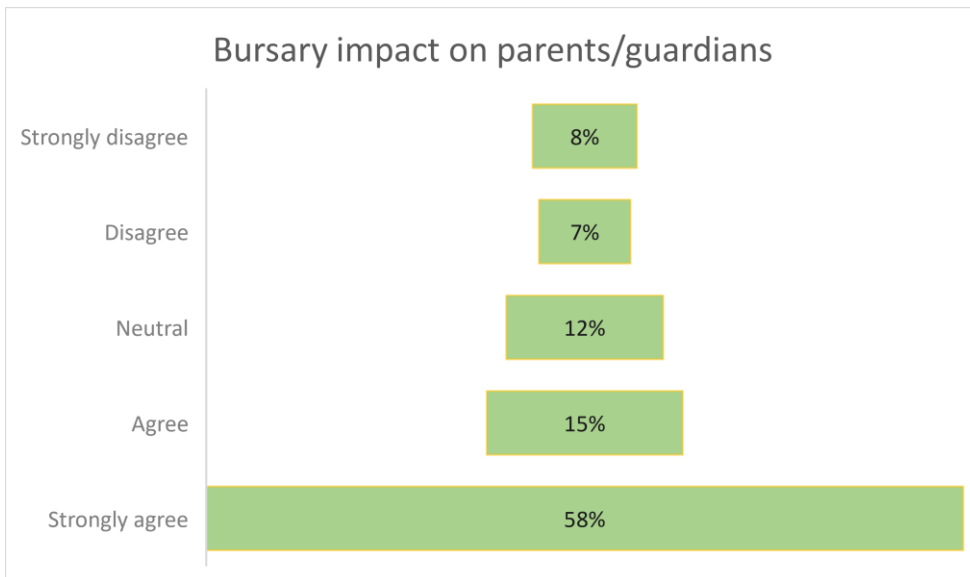


Source: Survey data

Participants were also asked whether the bursary had an impact on their parents/guardians. 81(58%) strongly agreed, 20(14%) agreed, 17(12%) were not sure, 10(7%) and 11(8%) strongly disagreed. This means that the bursary had an impact on the parents/guardians of most participants. Figure 25 shows the findings.



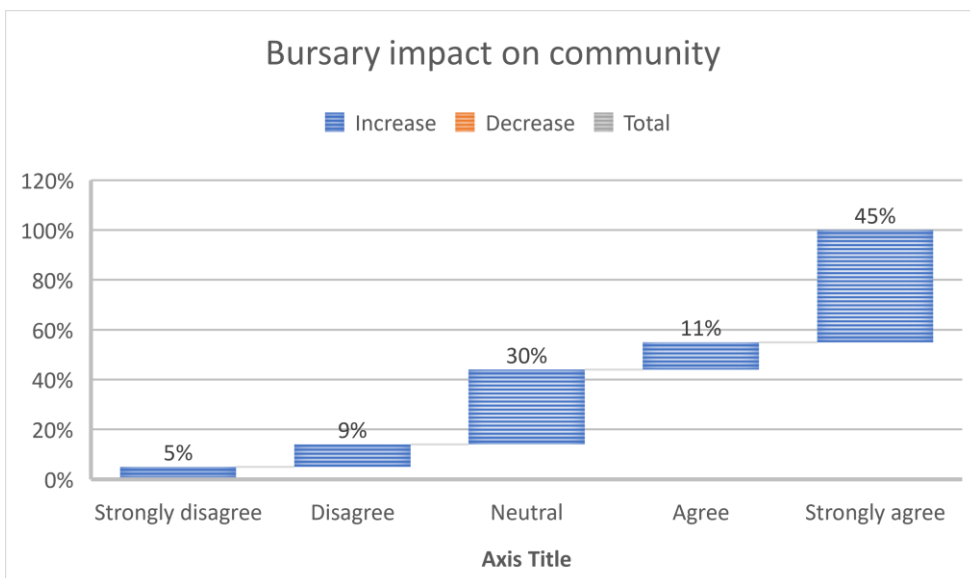
Figure 25: bursary impact on parents/guardians



Source: Survey data

Participants had to state whether the bursary had an impact on their communities. The findings indicate that it had a huge impact on their communities. This is because the majority 62(45%), strongly agreed, followed by those who were not sure: 41(30%). There were 16(12%) who agreed and the rest either strongly disagreed or agreed. Figure 26 shows the findings.

Figure 26: bursary impact on community



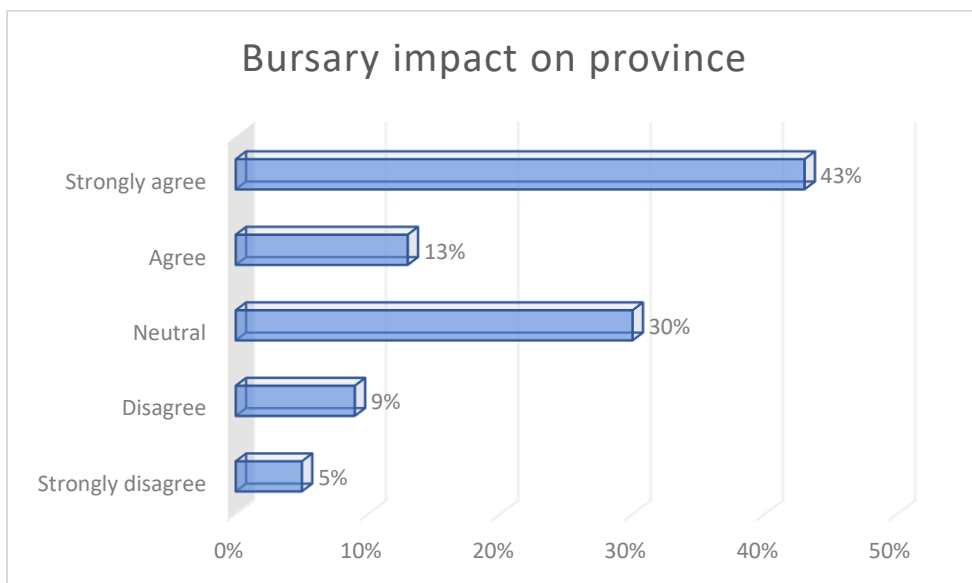
Source: Survey data

The findings reveal that most of the respondents 62(45%) strongly agreed that the bursary had a huge impact on their society. It is surprising though that others

41(30%) were not sure. Perhaps this is because others could not see the direct benefits to society at large but only to themselves. Another 16(11%) of the participants agreed. The rest strongly disagreed or disagreed. These findings clearly indicate that most participants believed that the bursary had a positive impact on their society.

The study also sought to determine if the bursary had had a positive impact on the whole province. The responses indicate that it had a positive impact. Most of the participants, namely 60 (43%), strongly agreed that it had a positive impact. This was followed by 41(30%) who were not sure. These findings are almost like the ones above. Figure 27 depicts the findings.

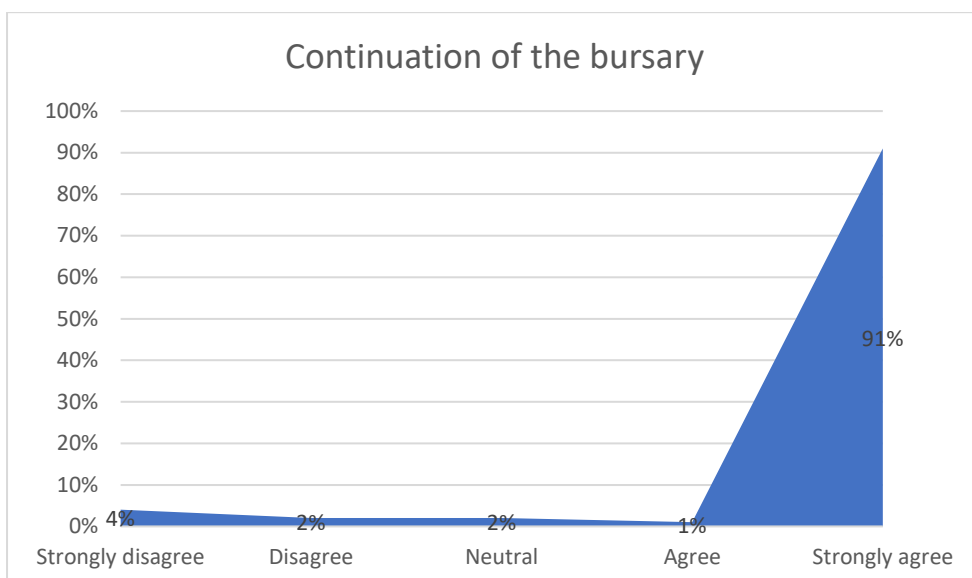
*Figure 27: bursary impact on province*



*Source: Survey data*

When asked if the bursary must be continued, a huge majority, 127(91%) of the participants, strongly agreed. A very small number of participants strongly disagreed or disagreed. This shows the huge impact of the bursary scheme on the individuals. Figure 28 shows the findings.

Figure 28: continuation of bursary scheme



Source: Survey data

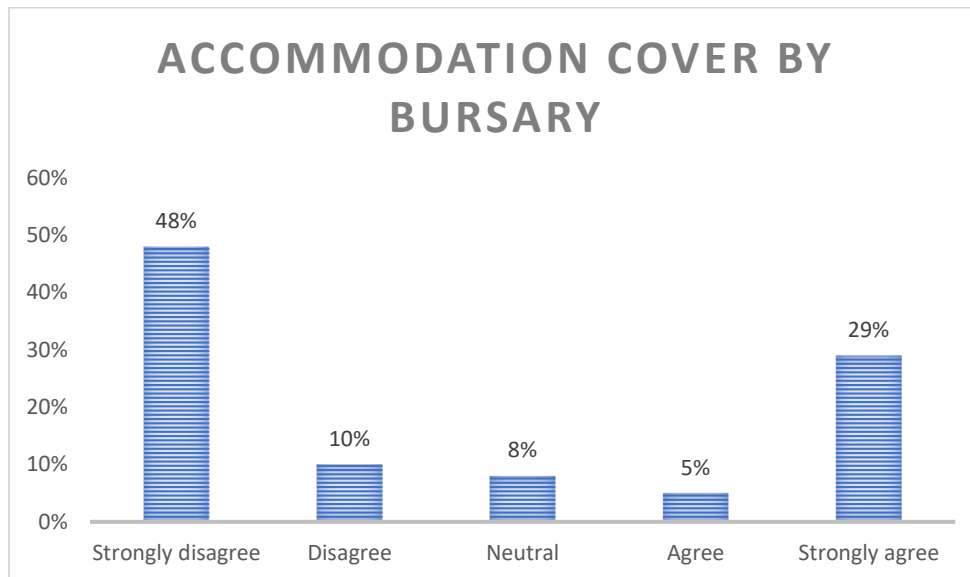
#### 4.3.5. Section G: satisfaction with bursary allocation

This section sets out to investigate what was covered by the bursary scheme and whether participants were satisfied with the amount allocated.

##### 4.3.5.1 Accommodation

Participants were asked if the bursary covered their accommodations expenses. The findings indicate that most students strongly disagreed with this statement. Others strongly agreed, but they are not a large number. This shows that many of the participants did not have accommodation cover. Figure 29 shows the findings.

Figure 29:accommodation cover by bursary

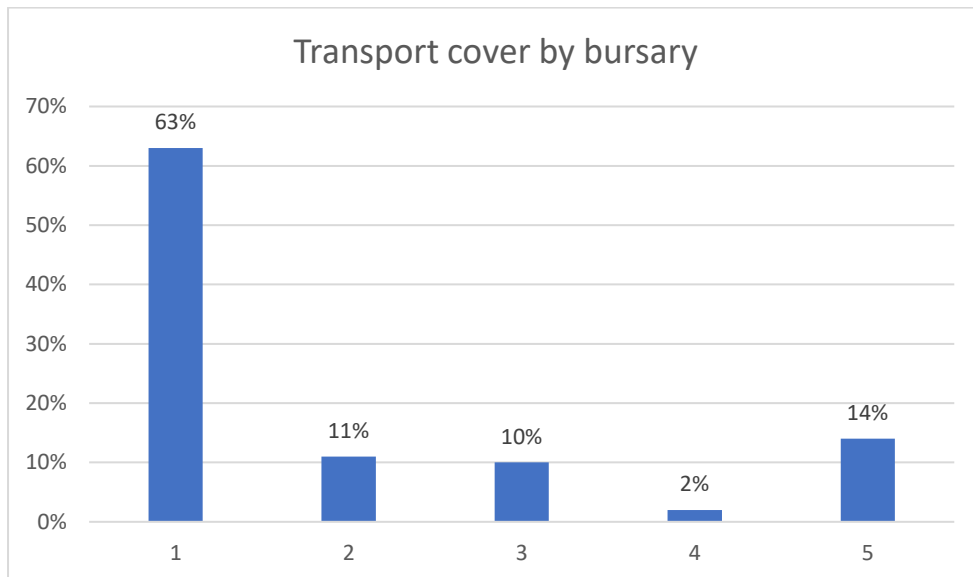


The findings reveal that 67(48%) of the respondents strongly disagreed with the statement. 40(29%) strongly agreed with the statement; they were followed by 14(10%) who disagreed. 11(8%) were neutral and 7(5%) agreed. The overall figures indicate that most participants did not receive accommodation funding via the bursary. This could have been caused by the different times the bursary was allocated.

#### 4.3.5.2 Transportation

Participants were also asked whether the bursary covered their transport costs. A majority strongly disagreed with the statement; they were followed by those who strongly agreed. This means that most of the participants did not receive sufficient funds to cover transport when they were paid the bursary. Figure 30 shows the findings.

Figure 30: transport cover by bursary

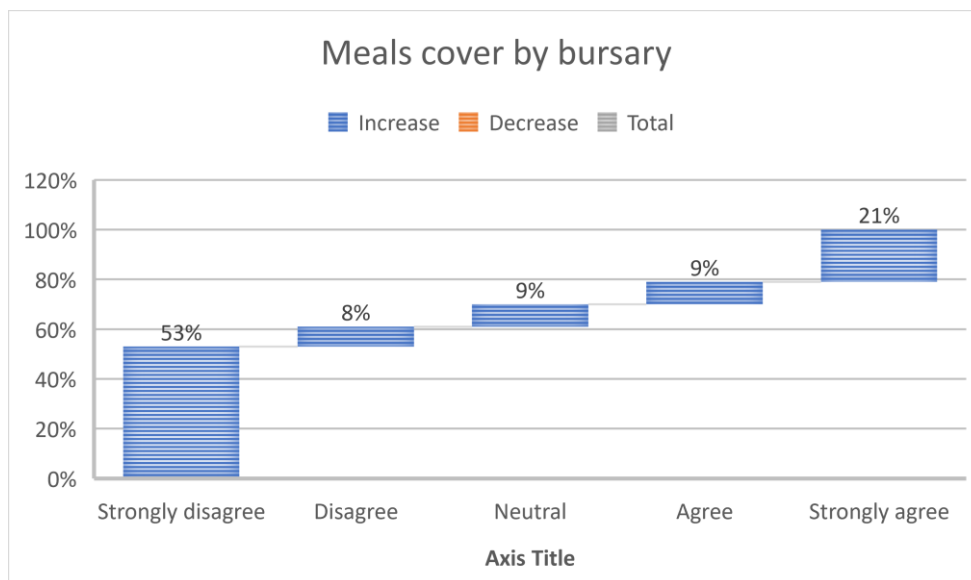


The findings reveal that 87(63%) of the students did not have transport cover. They strongly disagreed with the statement that the bursary provided transport cover. A small, but significant number of the participants 16(11%) indicated that they disagreed. This clearly means that many participants did not have transport cover. Only 19(14%) of the students strongly agreed that they did have and 3(2%) agreed. The rest were not sure or were neutral.

#### 4.3.5.3 Meals

The study also sought to verify if the bursary scheme covered the cost of meals. The findings indicate that food was not covered in the bursary. This is evident because most of the participants strongly disagreed with the statement that the bursary covered meals. Very few students strongly agreed and agreed. Figure 31 shows the findings.

Figure 31:meals covered by bursary

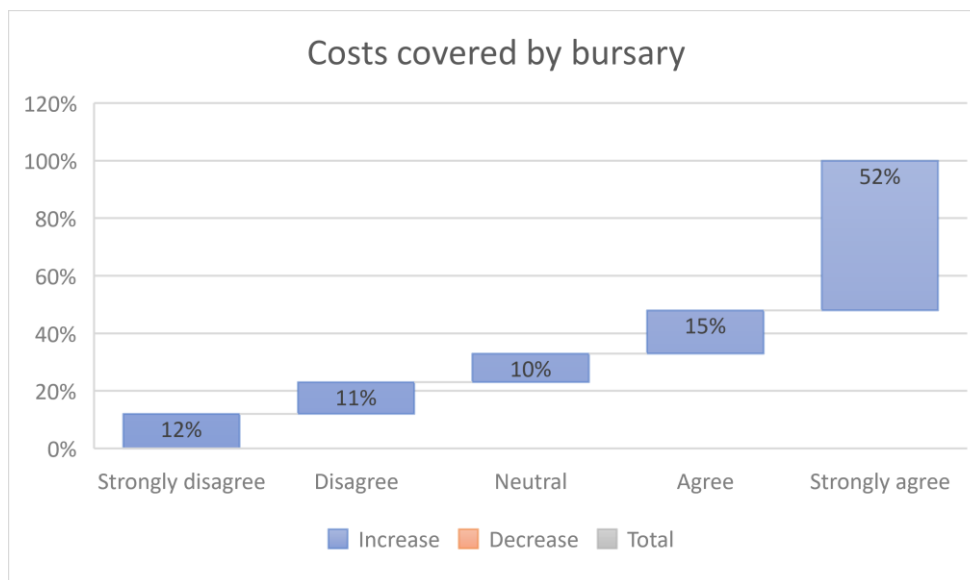


The figure shows that 74(53%) of participants strongly disagreed with the statement that meals were covered. Only 30(21%) of the participants strongly agreed that meals were covered. 12(9%) agreed and another 9% were not sure. The rest disagreed. This means that most respondents indicated that meals were not covered.

#### 4.3.5.4. Cost covered by bursary

When asked if the bursary covered part of the costs, most students strongly agreed. This confirms the responses from the figures above. 73(52%) of the students strongly agreed that the bursary covered only a portion of the costs. They were followed by those who agreed, 21(15%). A few students strongly disagreed or agreed. The conclusion therefore is that the bursary did not cover all required costs. Figure 32 shows the findings.

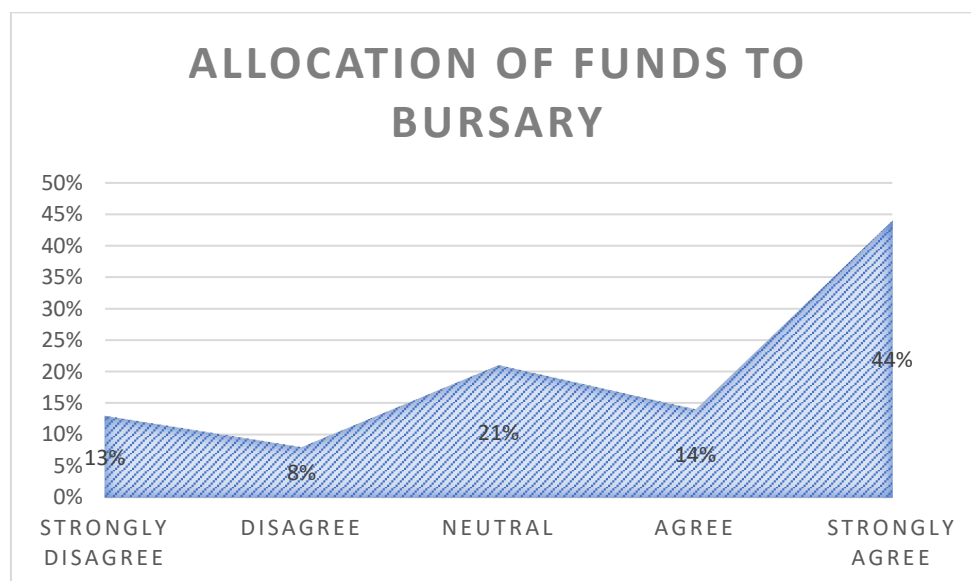
Figure 32: Costs covered by bursary



#### 4.3.5.5. Satisfaction with funds allocated.

When asked whether they were satisfied with the money that was allocated, most participants indicated that they were not satisfied with the allocated funds. Figure 33 shows the findings.

Figure 33 Bursary funds allocation



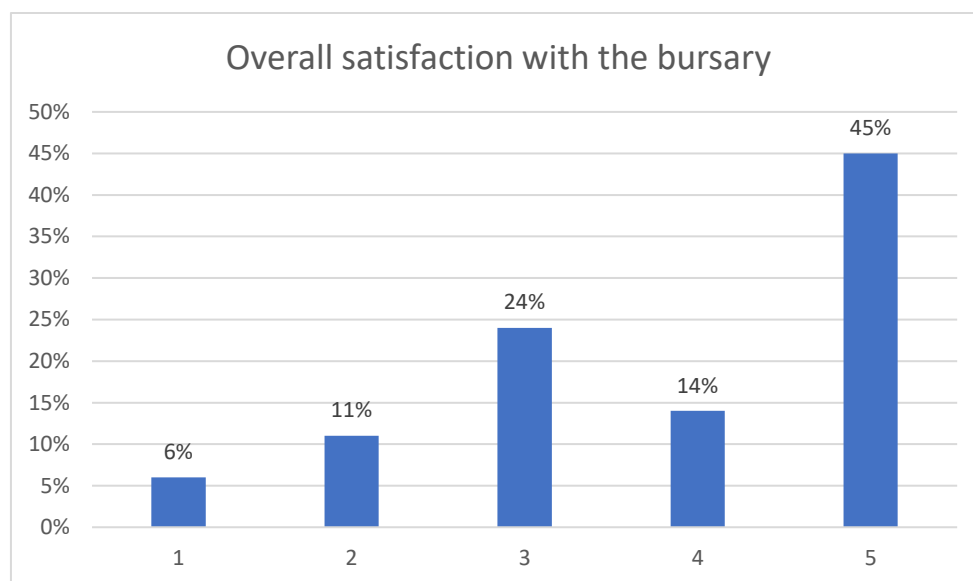
The findings indicate that 61(44%) of the respondents strongly agreed that the funds allocated for the bursary were not enough and must be increased. 30(21%) were not sure, 19(14%) agreed, and 18(13) and 11(8%) strongly disagreed or disagreed.

#### 4.3.5.6. Overall satisfaction with bursary

When asked if they were satisfied with the overall bursary, the majority of the student strongly agreed. This is even though they were not satisfied with the

funds allocated. The assumption is that they appreciated being awarded a bursary. Figure 32 shows the findings.

Figure 34: Overall satisfaction with bursary



The figure above shows that many participants were satisfied with the bursary. There were 62(45%) who strongly agreed with the statement asking them if they were satisfied. A significant number were neutral (24%). Fourteen percent agreed and the rest either strongly disagreed or disagreed.**4.3.6. Section H: challenges of the bursary scheme**

This section investigated the challenges that participants faced with the bursary. The section looks at individual, academic institutions, and SASSETA-related challenges that were encountered. The first section presents findings about individual challenges.

#### 4.3.6.1 Personal challenges

There are several challenges that were reported by respondents. It is worth mentioning that several students indicated that they did not encounter any challenges. Some indicated that their financial problems were solved when they were awarded the bursary. They replied as follows:

*“All good, very pleasant.”*

*“I was just very thankful towards SASSETA for paying [for] my final year of studies so that I can graduate.”*

*“I was quite happy and satisfied during the duration of my bachelor’s degree, I am so grateful. Thank you.”*

*“The bursary helped me a lot since I am the only one working at home and I am supporting eleven (11) members and also my grandchild.”*



There are four themes that were deduced from the responses of those who were not satisfied. Respondents indicated that it had a very short duration; it did not cover the full duration of the programme, the payment process was slow, and crucial learning resources were not provided. Their responses are as follows:

*"I was only funded for 2 years and had to pay for my own studies during the last year with no explanation given."*

*"The bursary covered the 1st year [only]."*

*"I wish the bursary can also fund me further."*

Other students felt that the payment process was very slow. The funds arrived either at the end of the year or the following year. There were those who lamented the fact that they were promised funding, but it was never provided, and others stated that they had received partial payment. They responded as follows:

*"I was funded year 2020 but [the bursary] didn't pay my fees."*

*"My fees were partially covered."*

*"The bursary took a really long time to be paid out. I was told I was successful in my application in my third year, but those funds were only paid out in my fourth year."*

*"The bursary takes too long to pay the outstanding fees for 2022 second semester, now am unable to check my results because my account is outstanding."*

It was also revealed by participants that some crucial resources were not covered by the bursary. Respondents complained bitterly about the bursary not being able to cover their meals, accommodation, transport and study material and equipment.

*"I didn't receive food, book nor transport allowance from the bursary."*

*"It was challenging as it was only paying for my tuition fees and not textbooks and food."*

*"I suspect those who are monitoring SASSETA from SASSETA staff and management of TUT are corrupt because our group didn't get food, books and accommodation allowance."*

*"I struggled financially because I was not receiving meals, accommodation, and textbooks allowance. That had a huge impact on my psychological well-being."*

*“Not having access to a laptop for personal use and studies. The bursary can help with funding for that and allowances for food and transport.”*

Looking at some of the responses, some resources were not provided by the bursary and that could have caused a lot of stress on students. Quoting one student, *“the bursary did not cover costs for food, money that was send home, was very little at some instances I had no food to eat and only ate once a day. This impacted my mental health and my academics as I was also embarrassed to share my financial problems.”* Another said, *“I had a lot of pressure because of the funds not being enough.”*

#### **4.3.6.2. Institutional challenges**

This section aimed to capture the challenges that awardees encountered at different institutions of higher learning. Several challenges were brought forward by the respondents. There are two major issues that respondents complained about: the delayed payment (which has been raised above), and no reimbursement of funds.

Respondents complained that because of late payment, institutions processed their funds late. One complained said that they were academically excluded because of that. The other issue was the inability of students to get reimbursements from institutions. They said the following:

*“The bursary does not want to issue a letter to allow reimbursement.”*

*“Outstanding balance still at the university because SASSETA does not provide a letter for reimbursement to the learner.”*

It is not clear if this is a challenge with the institution or with SASSETA. It is also not clear whether awardees were aware of bursary policy conditions on reimbursement.

#### **4.3.6.3. SASSETA challenges**

Respondents were asked to identify the challenges they encountered with SASSETA. They raised the issues of delayed payments, non-payments and partial payments, which have been presented above. Another challenge that was identified was poor communication between SASSETA, the students, applicants/awardees' workplaces, and institutions of higher learning. They said:

*“Poor hierarchical communication regarding application process, late payments to the university thus contributing to many hassles for reimbursement.”*

*“I always had to contact SASSETA to email me proof of payment so that I could email the university so they could allocate the funds to my account and release my results. My results were always withheld due to this.”*

*“Coordination between the DOD (Department of Defence) and SASSETA wasn’t as good as it could be.”*

*“There was little to no communication from the bursary. It would help if the bursary contacted holders to follow up on whether they are receiving funds as they should be.”*

*“At work I am not allowed to ask about SASSETA or even communicate with SASSETA.”*

*“The people at the office couldn’t answer any of my enquiries.”*

*“The bursary did not communicate with me, nor did they provide any means of contact for me.”*

This is an issue that SASSETA must consider solving because of the participants’ complains.

## **Section I: Interview responses from SASSETA on the bursary programme**

This section reports on the interview that was conducted with two SASSETA respondents. For ethical reasons, their department and names will not be revealed. They are instead called Respondent 1 and Respondent 2.

Participants were asked about the institutions of higher learning that the SASSETA bursary scheme funds. The researcher wanted to find out if the scheme is for specific institutions or all institutions. The SASSETA Policy Document revealed the type of institution, but it was necessary to find out if there was any diversion from the policy.

Respondent 2 stated that, *“Here, for instance, it depends on the qualification, if it is not being provided by public institution, then we will opt to go for private institution, but for those ones that do have a reputation.”*

The participants were also asked if the bursary scheme is for specific programmes or all programmes. For example, SASSETA has areas of specialisation specific to its sector.

Respondent 2 stated that *“so we have targets, every year and based on our targets and our Technical Indicator Description (TID) requirements, so we do offer programs that’s out of our [specialisation] programmes that’s not aligned to a skills and critical skills.”*

Participants were requested to explain the application process. This question was asked because relevant literature has indicated that a complicated application process discourages potential applicants from applying.

Respondent 2 answered and said, *“So the employed apply via the employers, they would do their recruitment of the learners and all of that, and then with the unemployed, we have an application process where we advertise through our Grants Department and then they'll apply and then they do the evaluation.”*

Respondent 2 further explained that South African citizens under the age of 35 are eligible to apply.

The researcher enquired about the duration of the bursary. That is, does it fund students for the full duration of the programme or only for one year?

Respondent 2 stated that, *“I'm not sure which year your study is focusing on, but if your study was in the prior years, we were giving for one year, depending on the availability of funds, but now currently we're giving for the full duration of their studies. So, if they have a three-year qualification, we give them for the full three years.”*

The participants were also asked whether SASSETA and the employers considered the backgrounds of the participants before awarding the bursary.

Responded 2 said that, *“Yes, in with the case for the employed, we do look for certain aspects like females. [We target] more females. They further said that “and then when it comes to unemployed, then there's more categories. So obviously below the age of 35, South African citizens, mostly black, female, those kinds of criteria that we would use.”*

Respondents were asked about the role that SASSETA plays after the funds are transferred to institutions of higher learning. Respondent 2 stated, *“So they'll obviously be in contact and then have regular communication with the institution and the learners to make sure that payments are made.”*

They further said, *“and then once payments are made for the year, they must continuously check until results are out at the end of each year, so we can [decide] to continue or cancel.”*

When asked if the funds allocated to the students were enough, Respondent 2 replied:

*“I think to some extent it does, and it depends on the institution, because we are covering various institutions.”*

Respondent 1 added: *“So yes, we do try and get a figure that's manageable for majority of the costing, but yes we don't cover costs like transportation and interest and all those other costs.”*

Respondent 2 further added *“Yeah, I think for me, I think it's still sufficient and over the years, if you've looked at our policies, I'm not sure if you've been reading the policies over the years, it's been changing from the year of study.”*

Participants were asked whether they believed that without the bursary, some applicants would have had no access to education. Their response was an emphatic yes from Respondent 1.

When asked if they believed that students were able to continue with their studies because of the bursary, Respondent 2 stated *“yes, because what we do like I said initially when we award a bursary in the prior years, we were awarding for single year duration. But then based on their academic, performance, we would continue with the bursary. So that was giving them the opportunity to continue and not drop out.”*

It was also important to find out whether they believed that the bursary has enabled students to successfully complete their programmes. That is, has the bursary enabled them to pass and complete their studies?

Respondent 1 said, *“based on the appetite of these learners, I believe, in fact we then believe that there is an impact that we're making.”*

When asked what societal impact the bursary has, Respondent 1 stated that *“you see when we are conducting annual general meetings, students from various institutions come and then testify. Based on that, we're getting positive feedback from them.”*

When asked about the impact it has on institutions and general South African society. Respondent 1 said *“remember these guys are making money. Once you we pump in money in their coffers, at least they will be able to run the institution.”*

Respondent 1 also highlighted the impact of the bursary on parents. They said, *“For someone who does not have parents, they don't afford. Look, you should be grateful if you get 50,000 from SASSETA.”*

Respondent 1 also talked about the impact it has on SASSETAs. They said, *“yes, I think it does improve the reputation of the organization in the long run”.*

When I asked about the challenges they face with the bursary, three issues were highlighted:

1. Not being able to contact students on time, thus delaying payments,
2. POPI (Protection of Personal Information) Act that prevents SASSETA from getting students' results,
3. Poor communication between SASSETA and stakeholders,
4. Students holding more than one bursary.

SASSETA indicated that they are working hard to address the challenges and improve their services.

*"I think the improvement areas could be better communication or earlier was to the recipients or you know the timing issue as to when we award maybe during the year",* said Respondent 2.

Responses from the participants corroborated many of the responses of the awardees and information found in SASSETA policy documents.

## **Section J: A comparison of SASSETA and other policy documents**

A comparison of the SASSETA Bursary Policy 2021-2023 document was done to answer research Objective Three, which is to ascertain whether the scheme is aligned to others in the SETAs industry. Four SETA policy documents were analysed with the NSFAS policy document. The four SETAs are Chemical Industries Education and Training Authority (CHIETA), Insurance Sector Education and Training Authority (INSETA), Manufacturing, Engineering, and Related Services Sector Education and Training Authority (MERSETA), and Wholesale and Retail Sector Education and Training Authority (W&R SETA). These were the only documents that were available for analysis. Table 2 presents the analysis.

Table 2: a comparison of SASSETA bursary scheme with others in the industry

Compared items	Chemical Industries Education and Training Authority (CHIETA)	Insurance Sector Education and Training Authority (INSETA)	Manufacturing, Engineering, and Related Services Sector Education and Training Authority (MERSETA)	NSFAS	Wholesale and Retail Sector Education and Training Authority (W&R SETA)	SASSETA
<b>1. Purpose of the bursary scheme</b>	To improve planning, eliminate wasteful expenditure and the unnecessary build-up of reserves, and speedup payments to those receiving grants	The purpose of INSETA is to grow the pool and quality of scarce and critical skills in the insurance and related services sector, enhancing the sector and supporting the country's transformation.	To provide fundings for the professional, vocational, technical, and academic learning (PIVOTAL) and non-PIVOTAL programmes.	To contribute to the attainment of the rights described in Section 29 of the Constitution of the Republic of South Africa by providing financial aid to students from poor and working-class families.	<ul style="list-style-type: none"> <li>To support academic programmes addressing high level skills and research needs in the Wholesale and Retail Sector by implementing bursary programmes that will enable learners to further their wholesale and retail related studies at higher education institutions in South Africa</li> <li>To implement workplace exposure and internships programmes</li> </ul>	To increase the availability of skilled human capital directly related to the safety and security activities.
<b>2. Type of grant</b>	Grants and bursaries	Discretionary grant	<ul style="list-style-type: none"> <li>Discretionary grant</li> <li>Mandatory grant</li> </ul>	Bursary	Bursary	Bursary
<b>3. Qualifying criteria</b>	Mandatory grant – paid to employers in good standing (registered and paid levies)	Employees from all company sizes in the sector South African citizens employed by an INSETA registered employer	Employers, NGOs, community-based organisations, public education and training institutions, government partnership and public entities specialising in the MERSETA sector	<ol style="list-style-type: none"> <li>South African citizens and permanent residents of South Africa</li> <li>SASSA recipients</li> <li>Applicant must come from a Household with a combined income of R350, 000 (not disabled applicant), and household</li> </ol>	<ol style="list-style-type: none"> <li>South African Citizens</li> <li>In possession of legal document that allows candidate to be in South Africa</li> <li>Employed and unemployed learners at public and private institutions of higher learning for undergraduate and postgraduate degrees</li> </ol>	<ul style="list-style-type: none"> <li>Employed and unemployed learners</li> <li>Grade 12 learners</li> <li>Learners already registered in HEIs</li> <li>Employed learners via employers</li> <li>South Africa citizens (unemployed and employed)</li> <li>Valid work permits for foreign working learners</li> </ul>

				income of R600, 000 for disabled applicants 4. Applicant should not hold a qualification	4. Unemployed must be younger than 35 years of age	• Combined household income of R600, 000
<b>4. Bursary value</b>	Not stated	NQF level 5-7 =R35 000 NQF level 8-10 = R50, 000 (tuition only)	Varies but not more than R206 290	Varies according to: • Institution of higher learning • Distance or fulltime student • On campus or off campus student Disability	Varies, but the maximum is R60, 000	Varies, R80 000 for fulltime students R35, 000 for distance education students R55, 000 for employed students
<b>5. Bursary package</b>						
<b>5.1. Learning material</b>	N/A	Not covered	Not specified	Covered	Covered	Covered
<b>5.2. Meals</b>	N/A	No covered	Not specified	Covered	Covered	Covered
<b>5.3. Accommodation</b>	N/A	Not covered	Not specified	Covered – off campus and on campus	Covered	Covered
<b>5.4. Travel allowance</b>	N/A	Not covered	Not specified	Covered – if living off campus with relatives	Covered	Not covered
<b>5.5. Incidental costs</b>	N/A	Not covered	Not specified	Covered	Not covered	Not covered
<b>6. Approved funded programmes</b>	PIVOTAL and NON-PIVOTAL programmes	80% PIVOTAL programmes in approved public higher education institutions and community colleges. Private institution considered on exceptional circumstances	MERSETA related courses	TVET and University qualifications approved by NSFAS – undergraduate only	Wholesale and Retail sector related academic programmes	PIVOTAL programmes related to the safety and security sector
<b>7. Academic progression</b>	N/A	Successful completion of prior year. Student must pass at least 50% of registered modules		Academic eligibility – pass 50% of courses for First time entry students (FTEN) and 55% of all courses for returning student	Pass rate determined by the host institution	Pass rate 60% of all registered courses and all major subjects
<b>8. Service work</b>	N/A	N/A	Yes – internships for unemployed graduates	Encouraged to take it	Yes – internships for unemployed graduates	N/A



<b>9. Duration of bursary</b>	Year-by-year	7 months to 4 years (dependent on funding availability)	<ul style="list-style-type: none"> <li>• Three years for discretionary grant</li> <li>• Mandatory grant – three years</li> </ul>	N+1 for abled students N+2 for disables students	18 months to 4 years	No mentioned
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## Summary of policies

This section compared five bursary schemes to SASSETA's bursary scheme. The purpose of the comparison was to ascertain whether SASSETA's bursary scheme is aligned to the SETA industry. Four bursary policies were from SETAs and one from NSFAS, which is a national student financial aid scheme. As presented in the table, there were 12 comparison items. These items were synthesised from all the bursary scheme policy documents.

The comparison identifies different purposes of the bursary schemes. There are bursaries that are provided to companies for their employees to improve sector skills, there are those that are provided to learners also to improve sector skills, and the general national bursary scheme aimed at providing education to deserving students.

There are different types of grants that are provided, discretionary grants and bursaries. Discretionary grants seem to be popular in the SETAs. There are different criteria used to award bursaries by the different bursary schemes. What is noticeable is that the criteria are specific to each sector. It is also noteworthy that South African citizens and permanent residents are eligible to apply. Employed and unemployed people are also eligible to apply. Two bursary schemes also consider allowing foreign nationals with valid documentation to apply.

The bursary value and bursary package differ. Bursary package means the total of different students' requirements covered by the bursary. For example, meals, accommodation, and transport. Some bursary schemes offer more money than others and provide more in terms of material resources such as books and other learning resources. Others provide more than tuition fees to provide accommodation, meals, and transport. Personal allowance is not provided for in five of the six bursary schemes evaluated. Only NSFAS provides incidental allowance. The analysis shows that SASSETA is not different from the other bursary schemes.

The bursary schemes are sector specific, and they sponsor sector-related academic programmes, but others sponsor academic programmes outside their scope. NSFAS and SASSETA are examples. There are different progression requirements that the schemes have, but it can be concluded that a pass rate of between 50-60% is required for all the bursary schemes for them to continue with sponsorship. There are bursary schemes that provide internship opportunities during and after studying but some do

not. Some provide specifically internship bursaries. This is to be commended given the high unemployment rate in South Africa.

The duration of the awards also differs. Some sponsor the full duration of the academic programme, others only for short periods. This is because some bursary schemes depend on the availability of funds.

## **SASSETA in comparison with other bursary schemes**

This section presents the main comparisons between the SASSETA bursary scheme and other bursary schemes.

### **1. Purpose of the bursary**

The purpose of SASSETA's bursary is both sector-specific and general. This is because SASSETA sponsors sector-specific programmes and non-sector academic programmes. This is more than other SETAs provide. They provide only sector-specific programmes.

### **2. Qualifying criteria**

As presented above, different criteria are used by the different schemes. SASSETA does not require more or less than other SETAs. SASSETA even sponsors working foreign nationals, which other SETAs do not do. It is only the W&RSETA that does the same.

### **3. Bursary value**

The analysis points out that SASSETA provides the third largest amount of bursary money. It is only NSFAS and CHIETA that provide more than SASSETA.

### **4. Bursary packages**

Compared to other bursary schemes, SASSETA provides accommodation, learning materials, and meals. SASSETA does not provide a travel allowance and incidental costs. This is not out of line with the other SETAs because all do not provide incidental costs, and some do not provide a travel allowance.

### **5. Approved institutions of higher education**

SASSETA provides funding to public and private approved higher education institutions. This is in line with other SETAs that fund these two types of institutions.

## 6. Academic progression

The academic progression differs from bursary scheme to bursary scheme. It was found that SASSETA has the highest percentage (60%) rate requirement for continuation of funding. Others require between 50-55%. This does not mean that SASSETA is hard on recipients, but it promotes high standards of output.

## 7. Service work

Not all bursary schemes require and provide service work and internships. NSFAS encourage students to do it, other SETAs sponsor and/or fund it. SASSETA does not provide internships or any service work. This is an area that must be considered.

## Conclusion

The analysis and comparisons have been made above and the conclusion is that SASSETA's bursary scheme is well aligned to industry bursary schemes. There are some instances where it provides more than the industry and very few instances where it falls short.

## Section K: evolution of grant policies at SASSETA

This section traces the evolution of SASSETA grant policies. It provides a summary of four documents, three previous documents and the current Bursary Policy 2021-2013 document. Table 3 shows the evolution.

*Table 3: SASSETA policy evolution*

Items compared	Discretionary Grant Policy (DGPOL_SIM_001) (2015)	Discretionary Grant Policy (DGPOL_SIM_001) (2017)	Discretionary Grant Policy (DGPOL_SIM_001) (2015)
<b>Purpose</b>	To manage and disburse SASSETA Discretionary funds	- To manage and disburse SASSETA Discretionary funds. - To fund learning programmes for learners who have been disadvantaged by cancellations of prior year Discretionary Grants under which they were benefiting until they complete their studies.	- To manage and disburse SASSETA Discretionary funds. - To fund learning programmes for learners who have been disadvantaged by cancellations of prior year Discretionary Grants under which they were benefiting until they complete their studies.
<b>Grant type</b>	<ul style="list-style-type: none"> <li>Discretionary grant</li> <li>Bursaries</li> </ul>	<ul style="list-style-type: none"> <li>Discretionary grant</li> <li>Bursaries</li> </ul>	<ul style="list-style-type: none"> <li>Discretionary grant</li> <li>Bursaries</li> </ul>
<b>Application process</b>	To be evaluated by: Discretionary Grant Evaluation Committee and recommended to Bid Adjudication Committee	To be evaluated by: Discretionary Grant Evaluation Committee and recommended to Bid Adjudication Committee	To be evaluated by: Discretionary Grant Evaluation Committee and recommended to Bid Adjudication Committee
<b>Funding criteria (eligibility)</b>	<p><b>Discretionary Grant</b></p> <ul style="list-style-type: none"> <li>Employers</li> <li>Employer must employ 50% of all learners funded.</li> <li>Rural areas as the focus</li> <li>BBBEE considered</li> </ul> <p><b>Bursary</b></p> <ul style="list-style-type: none"> <li>Employed and unemployed learners</li> <li>Youth, women, disabled people from rural areas</li> </ul>	<p><b>Discretionary Grant</b></p> <ul style="list-style-type: none"> <li>Accredited Service providers/employers</li> <li>SARS compliant</li> <li>BBBEE considered.</li> <li>Black, women and disabled applicants</li> <li>Employer must employ at least 30% of learners funded</li> <li>Rural areas the focus</li> <li>BBBEE considered</li> </ul> <p><b>Bursary</b></p> <ul style="list-style-type: none"> <li>Employed and unemployed learners</li> <li>Youth, women, disabled people from rural areas</li> </ul>	<p><b>Discretionary Grant</b></p> <ul style="list-style-type: none"> <li>Accredited Service providers/employers</li> <li>SARS compliant</li> <li>BBBEE considered</li> <li>Black, women and disabled applicants</li> <li>Employer must employ at least 30% of learners funded</li> <li>Rural areas the focus</li> <li>BBBEE considered</li> </ul> <p><b>Bursary</b></p> <ul style="list-style-type: none"> <li>Employed and unemployed learners</li> <li>Youth, women, disabled people from rural areas</li> </ul>
<b>Programmes considered</b>	80% PIVOTAL 20% non-PIVOTAL	80% PIVOTAL 20% non-PIVOTAL	80% PIVOTAL 20% non-PIVOTAL
<b>Progression</b>	No stipulated	Bursary – learners must pass at least 70% of all registered course including all major subjects	Bursary – learners must pass at least 70% of all registered course including all major subjects
<b>Type of institutions</b>	Public and private institutions (if academic programme is not provided in a public institution)	Public and private institutions (if academic programme is not provided in a public institution)	Public and private institutions (if academic programme is not provided in a public institution)
<b>Grant value</b>	No stipulated	Not stipulated	Not stipulated
<b>Tuition</b>	<ul style="list-style-type: none"> <li>Discretionary Grant covered</li> <li>Bursary – covered</li> </ul>	<ul style="list-style-type: none"> <li>Discretionary Grant covered</li> <li>Bursary – covered</li> </ul>	<ul style="list-style-type: none"> <li>Discretionary Grant covered</li> <li>Bursary – covered</li> </ul>
<b>Learning material</b>	<ul style="list-style-type: none"> <li>Discretionary Grant - Covered</li> </ul>	<ul style="list-style-type: none"> <li>Discretionary Grant - Covered</li> <li>Bursary - covered</li> </ul>	<ul style="list-style-type: none"> <li>Discretionary Grant - Covered</li> <li>Bursary - covered</li> </ul>

	<ul style="list-style-type: none"> <li>Bursary – not covered</li> </ul>		
<b>Accommodation</b>	<ul style="list-style-type: none"> <li>Discretionary Grant - Not Covered</li> <li>Bursary – covered</li> </ul>	<ul style="list-style-type: none"> <li>Discretionary Grant - Covered in exceptional cases.</li> <li>Bursary – covered</li> </ul>	<ul style="list-style-type: none"> <li>Discretionary Grant - Covered in exceptional cases.</li> <li>Bursary – covered</li> </ul>
<b>Transport</b>	<ul style="list-style-type: none"> <li>Discretionary Grant - Not covered</li> <li>Bursary – covered</li> </ul>	<ul style="list-style-type: none"> <li>Discretionary Grant - Covered in exceptional cases</li> <li>Bursary – not covered</li> </ul>	<ul style="list-style-type: none"> <li>Discretionary Grant - Covered in exceptional cases</li> <li>Bursary – covered</li> <li>unemployed learners</li> </ul>
<b>Meals</b>	Not covered	<ul style="list-style-type: none"> <li>Discretionary Grant – not covered</li> <li>Bursary – covered</li> </ul>	<ul style="list-style-type: none"> <li>Discretionary Grant – not covered</li> <li>Bursary – covered</li> </ul>
<b>Incidental costs (stipend)</b>	<ul style="list-style-type: none"> <li>Discretionary Grant - Covered</li> <li>Bursary – covered</li> </ul>	<ul style="list-style-type: none"> <li>Discretionary Grant - Covered</li> <li>Bursary – not covered</li> </ul>	<ul style="list-style-type: none"> <li>Discretionary Grant - Covered</li> <li>Bursary – covered</li> </ul>
<b>Duration</b>	<p><b>Discretionary Grant</b>- Full Duration programme</p> <p><b>Bursary</b> – full duration of academic programme</p>	<p><b>Discretionary Grants</b> – renewed annually subject to satisfactory performance and funding availability.</p> <p><b>Bursaries</b></p> <ul style="list-style-type: none"> <li>Employed bursaries are covered for one year.</li> <li>Unemployed bursaries covered over the full duration of the academic programme, but subject to availability of funds</li> </ul>	<p><b>Discretionary Grants</b> – renewed annually subject to satisfactory performance and funding availability.</p> <p><b>Bursaries</b></p> <ul style="list-style-type: none"> <li>Employed bursaries are covered for one year.</li> <li>Unemployed bursaries covered over the full duration of the academic programme, but subject to availability of funds</li> </ul>
<b>Co-funding</b>	Allowed	Allowed	Allowed

## **Evolution of the policy documents**

It all started with the Discretionary Grant Policy of 2015. This was followed by the 2017 and 2018 policies before the 2021-2023 Policy document. The purpose of all policy documents is to guide the management and disbursement of SASSETA grants. The Bursary Policy 2021-2023 goes further: to state that its purpose is not only to manage grants, but to increase the availability of skilled human capital directly related to the sector.

Previous grants have been Discretionary and Bursary grants (that is DGPLO\_SIM\_001 (2015), DGPLO\_SIM\_001 2017, and DGPLO\_SIM\_001 2018). The current (Bursary Policy 2021-2023) is a Bursary Policy, which means that it focuses only on bursaries and excludes discretionary grants. The previous three policies required two committees to consider application, while the current policy does not have that requirement. The funding criteria have similarities and differences. The previous three policies gave preference to black, youthful, women, and disabled applicants with a special focus on rural areas. The current policy document also considers that. What is different is that previous policies did not consider foreign nationals with valid work permits, yet the current one does. This is a positive improvement because this contributes to skills transfer. Grade 12 learners are also considered in the current policy, but they were not considered in previous policy documents.

All policy documents state that 80% PIVOTAL programmes must be funded, and funding is provided to all public and private institution. The bursary packages (as explained above) provided by the different policies differ slightly. For example, one policy included tuition, learning materials, accommodation, and meals, but others did not. The current policy covers everything but transport and incidental costs. The progression requirements also differ. For example, previous policies required a 70% pass rate for learners, but the current one requires 60%. The current policy document does not indicate the duration of the bursary, but previous ones included it. The duration depended on whether learners were employed or not employed. The previous Policy document did not provide the bursary amount, but the current one does. This is an improvement in terms of transparency.

The conclusion drawn from this analysis is that the current Bursary Policy is a slight improvement on previous Policy documents. There is room for improvement, especially providing the missing information as indicated in Table 4.

## Summary

This chapter presented the findings of the study. The findings are based on the data collected from SASSETA bursary awardees, document analysis and interview with SASSETA. The findings presented the demographic profile of the awardees, their opinions about the SASSETA bursary. Specifically, it looks at whether awardees are satisfied with the bursary or not: the impact the bursary had on them. The challenges that they faced were also reported. The position of SASSETA concerning the bursary is also presented in this chapter. SASSETA reported on the overall running of the programme and the challenges faced. The similarities and differences between two bursary policies is also presented. The evolution of the current Bursary Policy document was presented as well. A summary of the findings is found in Chapter six.



## Chapter 5: Discussion of findings

This chapter presents the discussions of the findings. Literature is used to confirm or refute the findings of the study.

### 5.1. Demographic details

The findings found that most of the respondents were from the Limpopo province, specifically from the University of Limpopo. It is not clear why so many participants came from this province, but it can only be speculated that SASSETA could have prioritised that province. According to Statistics South Africa (Stats SA) (n.d.), Limpopo is one of the two poorest provinces in South Africa. It is for that reason that it is assumed that SASSETA could have prioritised funding more people from the Limpopo province.

It was also discovered that there are more female respondents than males. This is encouraging because it shows that SASSETA is serious about women's empowerment and transformation. This is a South African transformation and affirmative action policy which means SASSETA is adhering to it. These findings are also consistent with international trends because there are many organisations that give priority to women, especially women from disadvantaged backgrounds and women minorities, when it comes to scholarships. Examples are the South African Women in Science and Engineering Scholarship, SEDISA Black Women Education Trust, and many others. The National Research Foundation (NRF) has bursaries that prioritise black and female researchers in their funding (NRF Funding Overview Booklet, 2022: 25). Pillay, Borat and Asmal (2021) also found that NSFAS has more female beneficiaries than males. It is therefore not surprising that there are more female participants than males.

It was unfortunate that the study confirmed the high unemployment rate among the youth and graduates in South Africa. This is because the study revealed that most participants were below 35 years old, and most of them are unemployed. The findings reveal a high youth unemployment rate and a high graduate unemployment rate. The findings are contrary though to statistics from Stats SA (n.d.), that states that, "although the graduate unemployment rate remains relatively low in South Africa compared to those of other educational levels, unemployment among the youth continues to be a burden, irrespective of educational attainment." Graham, William and Chisoro (2019:360) concur and state that "graduate unemployment rates are low owing to the high demand for skilled labour." The above-mentioned authors caution though that "certain groups of graduates continue to struggle to find employment".

According to the President of the Republic of South Africa, President Ramaphosa, in June 2022, youth unemployment was 66.5%. This is an issue that needs further investigation because it might happen that it is a specific subsector with the broader safety and security sector that has a high graduate unemployment rate. It is not surprising that some of the respondents indicated that they expected SASSETA to provide them with job opportunities after graduation. It is because many are unemployed. Mabeba and Mamokhere (2021) found a high agreement rate of awardees expecting the bursary to extend to employment opportunities.

There are many reasons that have been reported in the literature about the reasons for graduate unemployment. Graham, William and Chisoro (2019:360) state that the massification of higher education, global economic recession, lack of relevant work experience, limited information about an efficient job search, low social capital, and high costs of work-seeking creates obstacles to securing work. Rogan and Reynolds (2016:343) are of the opinion that schooling background, race and gender are associated with unemployment.

In South Africa, there are several initiatives that have been taken by the public and private sectors to address the issue of graduate unemployment. Examples are the Social Employment Fund, the Presidential Youth Employment Initiative (PYEI), and the Department of Home Affairs Digitisation Project. All these projects give priority to unemployed youths and unemployed graduates. SASSETA can also start such initiatives for its unemployed bursary awardees.

## **5.2. Bursary information**

The study revealed seven sources of bursary information that the participants used. They received information from the Internet, employers, friends and colleagues, their respective institutions, and newspapers. Callender and Claire (2009) found almost similar findings in their study. They found that bursary information is mainly sourced from higher education institution (HEI) sources. That is HEI websites, offices, open day, prospectors, and pamphlets and booklets. They also found that bursary information is found from teachers and tutors, friends, and family. This was also found in this study.

The Institute of College Access and Success (2008) found that the Internet, radio, television (TV), counsellors, and newspapers are widely used bursary information sources. Claridge and Ussher (2019) found that bursary information was received informally from family and friends and from professional sources such as professional advisers. The conclusion drawn from the literature and the findings is that similar sources of information are used by applicants.

The study found that information was provided to participants before the bursary was awarded and more information was provided after the bursary had been awarded. Some indicated that they never received information about the bursary from SASSETA. Long (n.d.:55) suggested there must be improvements in information provision for bursary schemes to operate optimally. Doyle (2008) suggests that information about schemes must be provided early to students and parents for decision-making purposes; and that focus must be on students on the margin (those who are likely not to respond). Communication challenges will be discussed further in the next sections.

Most participants stated that they were satisfied with the information provided to them by SASSETA. This is consistent with Callender and Claire (2009) who found that respondents were happy with the information that they were provided with by bursary schemes. Other studies found that information provided to applicants is usually not enough, thus making it unsatisfactory. Some participants in the study revealed this dissatisfaction. Heller (2008) recommended that more information must be provided to parents and students about financial grants, especially in the application phase. Oketch, Sika and Gogo (2019) found that bursary applicants were reluctant to apply because of lack of information. Campbell (2015) suggested that improved information dissemination to students will save time and the application process and grants will be awarded timely.

The study revealed that SASSETA funds all levels of education (undergraduate and postgraduate studies). This is contrary to NSFAS that, funds only undergraduate studies (NSFAS, 2023). In South Africa, it is mainly the NRF that funds postgraduate studies. It is encouraging to learn that SASSETA funds postgraduate studies, because education does not end at undergraduate level but continues to postgraduate level. At postgraduate level, students gain research knowledge and skills that are also vital for the economy.

South Africa produces fewer doctoral students than its Brazil, Russia, India, China, South Africa (BRICS) counterparts. The government of South Africa has introduced measures to address this issue by aiming to produce more than 100 doctoral graduates per million people by 2030 (Department of Higher Education and Training, 2020:1). No respondent stated that they were awarded a PhD bursary by SASSETA, but funding at master's level is a contribution towards the government's goal of producing more PhDs, because a master's is a steppingstone to a PhD.

The Bachelor of Laws degree was found to be the most popular among the respondents. It is not known what makes it so popular, but it can be assumed that it is because it is part of SASSETA's critical skills areas. Safety and security involve the law. It is therefore assumed that SASSETA could have given it higher priority than other programmes.

### 5.3. Bursary expectations

Findings revealed that most participants expected the bursary to cover more than it had covered. They lamented the fact that accommodation, transportation, meals, and some study materials were not covered by the bursary. They stated that they were not happy with the amount of money that was awarded by the bursary. They are also not happy that the bursary covered only one year of the programme, and not the whole programme. Other participants expected the bursary to help them find jobs or internships in future. Mabeba and Mamokhere (2021) found a high agreement rate of awardees expecting the bursary to extend to employment opportunities.

### 5.4. Challenges faced by students and SASSETA

There are several challenges that participants faced during the tenure of the bursary. Participants also voiced their dissatisfaction with SASSETA's communication after being awarded the bursary. They stated that there is poor communication between SASSETA and stakeholders, payments are delayed, the bursary does not cover all costs and the bursary covers only one year. The latter two have been discussed above. These issues have also been found in similar studies.

Harrison, Baxter and Hatt (2006) found that institutions failed to pay bursary holders on time, which then caused anxiety to students. Campbell, Deil-Amen and Rios-Aguilar (2015) found the same. They found that there are delays in funds disbursement by many bursary schemes. In some instances, grant recipients must wait for months before their bursary funds are released. Mundel (2008) found inadequate programme funding to be a serious problem with bursary schemes. In a study by Claridge and Ussher (2019), it was found that student became anxious when bursaries paid for only one year instead of the whole programme. They developed what they called 'future financial concerns. This is an issue that SASSETA has to consider.

Claridge and Ussher (2019) highlighted the issue of poor communication in their study of bursary impact. They found that poor communication about the bursary affected applicants. In their study, they found that applicants had to find a job to pay for accommodation, that was supposed to be paid by the bursary scheme. They put the blame on poor communication. Metelerkamp (2021) found that there is poor communication between NSFAS and students and that has placed strain on the students who are reliant on NSFAS to pay for registration and accommodation. The same findings were found by Mabunda *et al.* (2022:8) who state that poor communication and coordination leads to poor effectiveness of the funding schemes. This is an issue that SASSETA must consider correcting.

## 5.5. Satisfaction with bursary

Overall, participants were satisfied with the bursary despite the challenges that they faced. They gave the reasons for their satisfaction which included access to higher education, being able to continue with education, and improved academic performance. These findings are confirmed by other findings from subject literature. For example, Dynarski (2000), Mabeba and Mamokhere (2013), and Pillay, Bhorat and Asmal (2021) found that bursary schemes provide access to higher education for disadvantaged minorities in South Africa and the world. Other authors such as McCaig *et al.* (2016) and Sader and Gabela (2017) found that bursary schemes promote student retention and improve their academic performance. Claridge and Ussher (2019:6) found that “bursary schemes provide a financial buffer and enable students to focus on their studies and extracurricular activities rather than seek paid employment during term time”. Mabeba and Mamokhere (2021) also found a high level of satisfaction with bursary awarded to recipients in South Africa. SASSETA is commended for this bursary scheme because of the impact it has on students. Participants therefore suggested that the bursary scheme must be continued because they are satisfied with it.

## 5.6. Contribution of bursary to individuals and society

It was revealed in the study that the SASSETA bursary had an impact on the individual participants, their society, and their provinces. This was a quantitative question; the study could not ascertain what real impact the bursary has on awardees, their society, and provinces. Literature has indicated that for the individual, completing their studies is one of the contributions (Frans, 2022). The societal impact could be linked to the financial relief of parents and guardians (Mabeba & Mamokhere, 2021; Frans, 2022). Mabeba and Mamokhere (2021:86) found that 86% of students strongly agreed that the bursary relieved their parents from financial stress. Frans (2022) found that the Thuthuka bursary had a huge positive impact on transforming the accountancy profession in South Africa. This could be the impact on the participants as well.

## 5.7. Comparison of policy documents

A comparison of the SASSETA and NSFAS bursary policy documents reveals similarities and differences. These findings are not abnormal because bursary schemes differ in size, value, and purpose. Long (2010) compared different bursary policies in the USA and found similarities and differences. They found that different bursary policies have different purposes and outcomes.

# Chapter 6: Recommendations

## 6.1. Introduction

This chapter presents the summary, conclusions, and recommendation of the study. The study aimed to achieve the following objectives:

- a) To assess the benefits of the programme to the awardees
- b) To explore ways of improving the implementation of the programme
- c) To investigate challenges related to the alignment of SASSETA bursary policy to Industry best practice.

## 6.2. Summary of findings

This section provides the summary of the study: first a general summary and then summaries by each objective.

The study investigated the impact of the SASSETA bursary programme from 2016/17 to 2021. The study found that most of the participants were below the age of 35, and most came from the Limpopo province, and the University of Limpopo in particular. It is unfortunate that most of the participants are unemployed but encouraging that most are women. This means that SASSETA is serious about gender balance and female empowerment. The study found that there are seven ways in which participants got to know about the bursary. They found bursary information from the Internet, their respective employers, via email, through academic institutions, from their friends and other students and from newspapers.

The study also found that SASSETA funds all academic levels of study and does not only fund academic programmes that are critical in the safety and security sector but also programmes that fall outside its mandate. It was discovered that the LLB is the most common academic programme enrolled in by participants.

Participants indicated that they were very satisfied with the application process because it is simple and straightforward. They received bursary information from SASSETA soon after the awards, and some mentioned that they had received it even before the award. They were happy with the information that was provided by SASSETA on the bursary scheme.

There are several expectations from the bursary that participants had. Many expected the bursary to cover not only tuition fees but all costs (including accommodation, transport, and study material). It is worth noting that some students indicated that all that was covered. Participants also expected the bursary to cover costs for the whole duration of the programme and not only for one year, but others stated that it covered the whole duration of the programme.

Most participants indicated that, overall, they are very satisfied with the bursary programme regardless of the expectations because the bursary offered them an opportunity to access and continue with higher education. It also contributed to their academic performance because they did not have to worry about the costs of education. They indicated that if it was not for the bursary, they could not have been able to access higher education because of lack of finance. They strongly believe that others can benefit from this bursary and that it must be continued because of the impact it has. It was also found that the bursary had a huge positive individual, social and provincial impact.

However, as much as the bursary is welcomed by participants, it was discovered that it has several challenges affecting the awardees and SASSETA. There are four major challenges raised by both SASSETA and the awardees. It is poor communication between SASSETA and stakeholders, delayed payments, the bursary not covering all costs and the bursary covering costs for only one year. There are other minor challenges that were raised as well, including the fact that SASSETA and academic institutions do not reimburse students, POPI (Protection of Personal Information) Act, students holding more than one bursary and short application deadlines.

The study found that the SASSETA bursary is aligned to other SETA bursary schemes and the NSFAS bursary scheme. After tracing the evolution of the bursary scheme from 2016 to 2017, it was revealed that there is a slight improvement of the current Bursary Policy Document compared to previous ones.

### **6.3. Summary of findings based on study objectives**

This section provides a summary of the findings of the study according to the objectives.

#### **6.3.1. To assess the benefit of the programme to the awardees**

The first objective of the study was to assess the benefits of the bursary scheme to the awardees. The findings reveal several benefits to awardees as presented above. There are first four major benefits of the bursary: providing access to higher education, retaining students in higher education, improving students' performance, and individual and social impacts of the bursary.

#### **6.3.2. To explore ways of improving the implementation of the programme**

This objective is answered in the recommendations section of this chapter.

6.3.3. To investigate challenges related to the alignment of SASSETA bursary policy with Industry best practice.

There were several challenges that awardees encountered as reported. The major challenges have to do with the bursary scheme not meeting all financial needs, late payment, bursary not covering whole durations of programmes, and poor communication.

On the other hand, the study looked at the NSFAS policy and compared it with SASSETA's. There were differences and similarities in how the schemes are operated. The conclusion drawn from this is that SASSETA's bursary policy is aligned with that of NSFAS. There is room for improvement, but the interview with SASSETA indicated that such improvements are being considered or already implemented. For example, payment for the whole duration of the study and adding more resources to cover other costs such as accommodation and transport.

### **6.3. Conclusions of the study**

Several conclusions can be drawn from this study. They are as follows:

- The SASSETA bursary is very important in providing access to higher education. Participants clearly indicated how they have benefitted from this bursary scheme.
- The bursary has a positive individual and societal impact. Awardees agreed that their society and provinces have benefitted by the virtue of them benefitting from this study.
- There are several challenges that the bursary scheme has, and they must be addressed.
- The SASSETA bursary is well aligned with NSFAS Bursary Policy and other SETAs although there is plenty of room for improvement.

### **6.4. Recommendations**

Based on the major findings of the study, this section provides recommendations for further research and is also addressed to SASSETA as an organisation.

#### **Programme specific recommendations**

- The findings revealed the impact that the bursary has in awardees, their societies, and provinces. It is therefore recommended that it is continued.
- It was discovered that awardees were not satisfied with the bursary amount. It is therefore recommended that the bursary amount is increased to cater for the shortfall of funds for meals, accommodation, and transport.

#### **Project-specific recommendations**

- The findings revealed a dissatisfaction in the manner communication is handled. It is suggested that communication between stakeholders is improved. This could be achieved



by establishing clear communication channels during the application stage, award stage and post-award state.

- It was revealed that payments to institution are sometimes delayed, and this negatively affects the awardees. It is recommended that measures are put in place to correct this anomaly.
- Participants hoped that the award would lead to job opportunities such as internships after completing their studies. Partnerships must be established with industry to provide internship and job opportunities for successful awardees.

### **General recommendation**

A database of 2443 awardees was submitted to the researcher, but only 859 (35%) awardees were contactable via email. This meant that the study had access to only a small portion of the total population. It is therefore recommended that SASSETA improves its data management practices and include full contact details of awardees.

There are two recommendations for further research.

- A qualitative study is recommended to investigate the societal impact of this study. In this study, not enough details were revealed regarding the individual, societal and provincial impact of the awardees.
- Tracer studies must be conducted to trace awardees and determine where they are and what they do. This will partly address the first recommendation, but further investigate the employability and entrepreneurial skills of awardees.

### **6.5. Limitations of the study**

Scientific research has its own limitations. This study is no exception. There are two limitations of this study. The first one is the low response rate of 16% which makes it difficult to generalise. It is normal for surveys to yield such response rates and still be generalisable. The literature does not agree on the exact response rate of a survey. Some say it should be between 5% and 30%, and others give different figures. This study falls within the 5%-30% threshold, which means it is generalisable.

The second limitation is that some quantitative questions needed follow-up interviews, which was not done. This is captured in the recommendations and further research will address this limitation.

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## Appendices

### Appendix A: recipients' questionnaire

#### Evaluation Study of the Bursary Programme

Dear participant,

My name is Mzwandile Shongwe, contracted by The Safety and Security Sector Education and Training Authority (SASSETA) to conduct an evaluation study of the SASSETA Bursary Programme. The objectives of the study are:

- d) To assesses the benefit(s) of the bursary programme to the awardees
- e) To explore ways of improving the implementation of the programme
- f) To investigate challenges related to the alignment of SASSETA bursary policy to Industry best practice

You are kindly asked to participate in this study by filling in this questionnaire. Please note that your involvement in this study is voluntary and your information and privacy is guaranteed. You may withdraw from the study at any time you wish. The researcher will treat the information you provide confidential. Should you have any queries about the research, you are welcome to contact the researcher or my employer. Details are given below.

Thank you,  
Dr Mzwandile Shongwe  
[mzwandileshongwe@yahoo.co.uk](mailto:mzwandileshongwe@yahoo.co.uk)  
0735128026 / 0724062862

## Section A: Biographic details

This section requires you to provide your biographic details.

Province.....

Name of institution.....

Academic programme enrolled for.....

Employment status:                      employed..... unemployed.....

If employed, please state your position.....

Gender.....

Date of birth.....

## Section B: SASSETA Bursary scheme information

This section aims to collect information about the SASSETA bursary scheme. It attempts to collect data on the information provided by the bursary scheme.

1. Please explain how you got to know about the bursary scheme
2. Please explain the application process? Were you satisfied with it? Please explain your answer
3. What information was given to you by SASSETA? Was that information useful?
4. When you applied, what did you expect from the bursary?
5. What information was most useful and what information was not that useful?
6. Can you comment on the overall information and communication about this bursary

## Section C: Measuring the impact of the bursary scheme

This section aims to measure the impact of the SASSETA bursary scheme on students. It measures three variables: access, retention and academic perform.

From a scale of 1 to 5 please choose the most appropriate

1 = strongly agree, 2 = agree, 3 = neutral, 4 = disagree, 5 = strongly disagree

### 1. Impact of bursary on higher education access

Question	Scale				
	1	2	3	4	5
I have/had enough financial resources to access higher education before the bursary					
My parents/guardian could have financed my studies					

The SASSETA bursary did not help me much to access higher education					
I used the SASSETA bursary to supplement the financial resources I already had					
I could have been able to access higher education even if I did not receive the SASSETA bursary					
I believe that others can access higher education via the SASSETA bursary scheme					
The SASSETA bursary can have enable a lot of people to have access to higher education					

## 2. Impact of bursary on student retention

Question	Scale				
	1	2	3	4	5
The SASSETA bursary enabled me to feel like other students					
I was able to buy study material using the SASSETA bursary and hence continued with my studies					
I was not worried about financial issues after receiving the SASSETA bursary, hence I continued learning					
I was able to focus on my studies because of the SASSETA bursary					
I was able to comfortably continue with my studies because of the SASSETA bursary					
I would not have continued past first					

year if it was not for the SASSETA bursary					
The SASSETA bursary contributed immensely throughout my studies					

### 3. Impact of bursary scheme on academic performance

Question	Scale				
	1	2	3	4	5
The bursary helped me to focus on my studies hence I performed well in my studies					
I would have performed well even if I had no bursary					
I believe that bursary schemes have a positive impact on my academic performance					
I completed my studied on time because of the SASSETA bursary					

### 4. Impact on society (individual and society)

Question	Scale				
	1	2	3	4	5
The bursary schemes had a huge positive impact on my studies					
The bursary schemes had a huge positive impact on my studies wellbeing					

The bursary schemes had a huge positive impact on my parents					
The bursary schemes had a huge positive impact on my community					
The bursary schemes had a huge positive impact on my province					
This bursary scheme must be continued					

**5. Satisfaction with the fund's allocation**

Question	Scale				
	1	2	3	4	5
The amount allocated covered all my academic expenses					
The bursary covered part of my academic expenses					
The bursary covered my accommodation					
The bursary covered my transport					
The bursary covered my food					
I am satisfied with the bursary					
The funds allocated to the bursary are not enough and must be increased					

## **Section D: Bursary challenges**

This section aims to capture the challenges encountered by students who were awarded the bursary.

Please comment on the challenges that you faced in terms of:

1. Individual challenges
2. SASSETA challenges
3. Institutional challenges

## **Section E: Solutions to challenges**

What solutions do you suggest to the challenges above

# Appendix B: Informed consent and interview schedule

## Participant consent form

### Evaluation Study of the SASSETA Bursary Programme

Dear participant,

My name is Mzwandile Shongwe, contracted by Optimum Services on behalf of the Safety and Security Sector Education and Training Authority (SASSETA) to conduct an evaluation study of the SASSETA Bursary Programme. The objectives of the study are:

- g) To assesses the benefit(s) of the bursary programme to the awardees
- h) To explore ways of improving the implementation of the programme
- i) To investigate challenges related to the alignment of SASSETA bursary policy to Industry best practice

You are kindly requested to participate in this interview. Please note that your involvement in this study is voluntary and your information and privacy is guaranteed. You may withdraw from the study at any time you wish without any sanction. The researcher will treat the information you provide confidential. The data obtained from this interview will be anonymized in the research report.

Should you have any queries about the research, you are welcome to contact the researcher or my employer. Details are given below.

Please indicate by marking with an X if you consent to participating in the interview.

<b>Yes</b>	<input type="checkbox"/>
<b>No</b>	<input type="checkbox"/>

Signature.....Date.....

Thank you,  
Dr Mzwandile Shongwe  
[Mzwandile.shongwe@optimumservices.co.za](mailto:Mzwandile.shongwe@optimumservices.co.za)  
0735128026 / 0724062862



## Interview schedule for SASSETA

### **Section A: Background information about the SASSETA bursary scheme**

1. What types of institutions of higher learning have these bursaries been awarded to. E.g., TVET colleges, Universities, etc.
2. Which programmes have you funded? Which one is most popular with students? What could be the reasons?
3. How/who identifies eligible students? Are there are criteria apart from the ones stipulated in the SASSETA policy document?
4. Is there a process to verify the eligibility of applicants, especially working applicants who apply via their employers?
5. What is the duration of each awarded bursary? [a follow-up question might arise].
6. Please comment about information dissemination about the bursary scheme. Who informs applicants about it and how?
7. Could you take me through the step-by-step application process for both categories of applicants.
8. Based on the applications you receive, please describe the background and other necessary characteristics of the applicants
9. After you have awarded the bursaries to institutions, what role that SASSETA play in the running and management of the bursary scheme?
10. Is there communication between SASSETA, awardees, and institutions after awards? If yes, what is it about?
11. In your opinion (as a SASSETA), do you think the amount allocated to each student is enough? Please explain.
12. Are students satisfied with the funds allocated to them? Please explain.

### **Section B: The role of the bursary scheme in promoting access to higher education**

1. Since its inception, how many students have been awarded the bursary?
2. In your opinion, do you believe that more students have enrolled in higher education institution because of the SASSETA bursary? Please explain your answer
3. Do you believe that this bursary scheme has enabled access to higher education? Please explain your answer.

### **Section C: The role of the bursary scheme in promoting students' retention in institutions of higher learning**

1. In your opinion, do you believe that the bursary scheme has enabled students to continue with their studies? please explain.
2. In your opinion, do you think that students could have been able to continue with their studies without the bursary? Please explain.

#### **Section D: The role of the bursary scheme in promoting academic success**

1. What is the students' pass, failure, and drop-out rates?
2. What are the known reasons for each of the above?
3. An objective of a bursary scheme is to see students succeed academically. In your opinion, do you believe that bursary holders are successful in their studies, in terms of level of study progression and graduations? Please explain.

#### **Section E: Societal impact of the bursary scheme on students**

1. What impact do you think the bursary scheme has on the individual student?
2. What impact do you think the bursary scheme has on parents/guardians.
3. What impact do you think the bursary scheme has on educational institution?
4. What impact do you think the bursary scheme has on society and South Africa in general?
5. What impact do you think the bursary scheme has on the safety and security sector?
6. Why impact do you think the bursary scheme has on SASSETA?
7. Do you have any other comments about the impact of the bursary scheme?

#### **Section F: Bursary scheme challenges and perceived solutions to challenges**

1. What challenges do students have concerning the bursary scheme? These could be complaints etc.
2. What challenges do you think host institutions have concerning the bursary scheme? This could be management, application, organization etc.
3. What challenges do you think SASSETA has concerning the bursary scheme?
4. What do you think could be the solution to these challenges?

#### **Section G: Overall outcomes of the bursary**

1. Do you believe that the bursary scheme has achieved or achieving its five (5) objectives (i.e., increasing new entrants, access, redress, fulfilled sector needs, and made the safety and security sector competitive)? Please explain in terms of each objective.

2. Do you have anything else to add on the bursary scheme?

## Appendix C: Policy analysis schedule

1. Purpose of the bursary
2. Qualifying criteria
3. Bursary value
4. Bursary packages
  - 4.1. Learning material
  - 4.2. Meals
  - 4.3. Accommodation
  - 4.4. Travel allowance
  - 4.5. Incidental costs
5. Funded institutions of higher learning
6. Approved funded programmes
7. Academic progression
8. Service work



## Appendix D: Letter of authority

### SAFETY AND SECURITY SECTOR EDUCATION AND TRAINING AUTHORITY

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26 October 2022

Contact number: 011-0875538

Contact email: [bmncube@sasseta.org.za](mailto:bmncube@sasseta.org.za)

To whom it may concern,

The purpose of this letter is to inform you that SASSETA will be conducting an impact study of the bursary programme for employed and unemployed learners (recipients). SASSETA has appointed Optimum (Pty) Ltd (Evaluators) with effect from **07 September 2022 to 07 February 2023**.

This study is aimed at assessing the impact of SASSETA-funded learning programmes. The objectives of the study are:

- To assess the extent to which the bursary application is accommodating the applicants.
- To evaluate the extent to which the SASSETA bursary policy is responsive to all qualifications.
- To what extent is the SASSETA bursary policy encouraging employees to engage in self- development?
- To what extent has the SASSETA bursary policy evolved to meet the current socio-economic factors in the country?

Please also take note of the following:

- This study will involve an anonymous interview. Names will not appear in the findings and the answers given will be treated as strictly confidential. Participants cannot be identified in person based on the answers they provided.
- Participants may choose not to participate and may also stop participating at any time without any negative consequences.
- The results of the study will be used by SASSETA and will be published on SASSETA website.



SASSETA complies with POPI Act 4 of 2013 that;

- Information collected must be solemnly utilised for the purpose of the engagement. Consent must be provided to the information owner to ensure that the user is aware of the information collection purposes and the intent of use. This must further be inclusive of any further processing that will be dictated by the processes that will be initiated as part of this engagement.
- The information collection process must be communicated to the information owner including the duration of use, disposal post utilisation and any records that will be retained for the purposes of the engagement. This must further extend to any information replication as a result of backup or research study files that will be created.
- The service provider must ensure and report to SASSETA on controls that have been implemented to secure the information collected including the preservation of quality of the information and mechanisms to ensure ease of access and accountability for information collected.

Yours Faithfully



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**Mr. Thamsanqa**

**Mdentswa Chief**

**Executive Officer**