

The Impact of Financial Aid Services in the Institutions of Higher Learning in South Africa

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ABSTRACT

During the apartheid era, most learners after their matric did not have access to institutions of higher learning due to lack of funding and sponsors to pay for their tuition fees. Financial aid services are very much important in today's century and their role is inevitable. Such financial aid services amongst others include the National Student Financial Aid Scheme (NSFAS), Services Seta, Bank Seta and National Skills Funds (NSF) to name a few. Currently, a large number of learners can enroll with various universities and Technical Vocational Education and Training (TVET) colleges of their choice after matric, inclusive of students from poor backgrounds, due to the availability of financial aid services. In most cases, these financial aid services differ and are provided by both public and private institutions including government agencies. The purpose of this article was to assess the impact of financial aid services in institutions of higher learning in South Africa on students from various backgrounds at the University of X. The paper adopted a quantitative research methodology whereby 101 closed-ended questionnaires were completed by students to promote the credibility of the results and prevent biasness. The study comprised first-year students from various faculties who voluntarily participated. Therefore, the findings conclude that financial aid services are still playing a huge role in students from various backgrounds as the majority of students rely on them, to shape their future.

Keywords: Bursaries, Financial aid services, Institutions of higher learning, Students, South Africa.

INTRODUCTION

In the last twenty years, student's access to various institutions of higher learning has increased and resulted in increased access for students from different family conditions, including first-generation students (Gladieux & Swail, 2000; Center on Higher Education, 2010; Bailey & Dynarski, 2011). South Africa's total number of student's access to institutions of higher learning in 1994 was approximately 425 000 (CHE, 2010), and in 2013 it was reported that the enrolment had increased to just under one million students (CHE, 2015). The increased

enrolment of African students in tertiary education shows increasing access for students from economically and educationally disadvantaged groups. In light of this, institutions of higher learning need to understand the full impact of the conditions of poverty under which students live and come from, think and learn while enrolled for various degree programmes and how such conditions affect their academic progress (Marklein, 2009). On a lighter note, access to tertiary education for students from poor backgrounds is an opportunity to change their socio-economic status at a personal and family level. But this becomes difficult to

achieve when their economic conditions impact their ability to achieve academic success. Without adequate financial resources available in institutions of higher learning, students' experiences of poverty may be only marginally alleviated, which merely extends and in effect reproduces systemic conditions of poverty (Machika & Johnson, 2014). Lack of financial capacity is one of the problems confronting institutions of higher learning to fund all students. Generally, universities are largely dominated by students from disadvantaged background. Majority of the students rely on NSFAS as the major sponsor. However, lack of financial aid services will in one way or the other disadvantage prospective student from enrolling with universities of their choice. Financial aid services should not be viewed lightly but as a service that plays a role in relieving students especially the ones from disadvantaged families. Thus, this paper assesses the impact of financial aid services in institutions of higher learning in South Africa using the University of X as a case study. In pursuit of all this, the paper begins with the clarification of the goals of the study followed by a literature review, presentation of the methodology adopted and data presentation and analysis of findings.

Theory of Socialist Economics of Education

This study is premised on the theory of Socialist Economics of Education, a theory that was pioneered by a French writer and historian called Louis Blanc. The theory emphasizes the need to assemble an economy that redistributes income from the rich to the poor to create equality of well-being (Selowsky, 1979). The theory in this context seeks to emphasize the positive impact of financial aid services within institutions of higher learning in South Africa. The article uses the theory to explain and answer why financial aid services are of paramount

importance and their impact on students from impoverished backgrounds. According to the Socialist Economics of Education theory, bursary allocation can help enhance equity in access to universities across the country. For argument sake, if education were offered without financial aid services only those who are from privileged families would enrol and be retained at institutions of higher learning. Under such circumstances, inequalities would be visible (Njeru & Orodho, 2003). In this particular study, if the recipients are identified impartially based on their parentage and socio-economic status, the Lorenz curve will not show a lot of sagging, an implication of retention of students. However, in the event of partiality in the allocation of bursaries, the sagging will be distinct; implying the presence of drop out of students, consistency and adequacy of funds allocation can help in retention of students from various backgrounds. The enhanced retention of students on the other hand helps redistribute income and to raise the incomes of the poor. As a result, equitable society is created in this regard. Therefore, the article concludes that the contribution of financial aid services in society is inevitable.

LITERATURE REVIEW

The significance of financial aid services in institutions of higher learning on students from various backgrounds

Student's impoverished backgrounds and the lack of enough funding have consistently been identified as some of the contributing factors to student academic failure and progression difficulties (Africa, 2005; Letseka & Maile, 2008; CHE, 2010). The Presidential Task Team (PTT) on higher education funding (2016) deliberated on the pressure of persistent underfunding of higher education in the context of increasing enrolment growth which leads to most institutions passing an increasing burden of costs onto students through high annual fee

increases (CHE, 2016:6). Hayward & Ncayiyana (2014) emphasised that while some academic institutions, even in more developed nations, are confronted with financial problems, such challenges are more keenly felt in Africa than in more developed countries. The expansion has placed unprecedented strain on the national fiscus and its ability to meet multiple demands such as health care, housing and social welfare. Moreover, when institutions of higher learning rely on their income, without assistance, the majority of guardians are unable to support a dependent at university (regarding tuition and related accommodation and living costs) (CHE, 2016). The previous wave of student protests over fees in South Africa (#FeesMustFall), and the societal debates around higher education funding (ButlerAdam, 2015), highlighted the consequences of increasing costs of higher education in the contexts of declining employment opportunities. The majority of students from low socio-economic status families seek tertiary education as a strategy to disrupt blockages to intergenerational mobility and progression (Blanden & Macmillan, 2014). Therefore, this will not be possible without financial aid services from the government and the private sector.

The impact of financial aid services on students' knowledge, skills development and success

According to Kirkham & Ringelstein (2008:40), financial aid services have some motivating influence on student academic progress. Simply because bursaries such as Funza Lushaka and others in the engineering field sometimes guarantee job opportunities after completion of studies. Therefore, this could be a motivating factor for students to perform well at a tertiary level. (Astin, 1984; Mallette & Cabrera, 1991) accentuated that the level of student involvement in academic

activities is positively correlated with financial support services at university. The more students are involved in activities at the lecture or tutorial sessions the greater their acquisition of knowledge, development of relevant skills and the likelihood of passing at university (Kirkham & Ringelstein, 2008). Whilst students' academic success can be disturbed by various factors (Mushtag, 2012) another obstacle is funding, which impacts student's experiences and serves as an obstacle to academic success (Soria, Weiner & Lu, 2014). Dynarski (2008) discovered that financial aid services often reduce the dropout rate. Simple lines such as "We can't afford to send you to that university" or "You can only enrol at that university provided you get a bursary" can have a serious impact on which institutions students seriously consider (Hossler, Schmit & Vesper, 1998). This is in line with Jackson (1978) who argued that many students fail to consider or needlessly eliminate colleges and universities that might have been good choices for them because they think they cannot afford to attend such universities.

RESEARCH DESIGN AND METHODOLOGY

The study employed a quantitative research methodology, whereby questionnaires designed within the Likert rating scales were utilized to collect primary data to understand the impact of financial aid services at institutions of higher learning on students from various background. The methodological rationale was derived from Leedy & Ormod (2005:179), wherein a quantitative method is defined as a situation where the researcher uses survey research design to gather information, which is not limited to opinions, attitude and experiences of the participants (Leedy & Ormod, 2005: 183). Generally, the quantitative method uses instruments or tools such as closed-ended questionnaires with a Likert rating scale to

obtain numerical indices that are in line with the characteristics of the quantitative research. The numerical values are then summarized and interpreted as findings of the study (McMillan & Schumacher, 2006:178). Thus, the questionnaire used the 5 points Likert scale ranging from "1 strongly agree" to "5 strongly disagree". Secondary data was also collected using dissertations and journal articles. MacMillan & Schumacher (2001) distinct a population as a group of elements or cases, whether individuals, objects or events, that conform to specific criteria and to which we intend to generalise the results of the research. In this study, the population included first-year students from various degree programs at the University of X who were using bursaries either from the private or public sector.

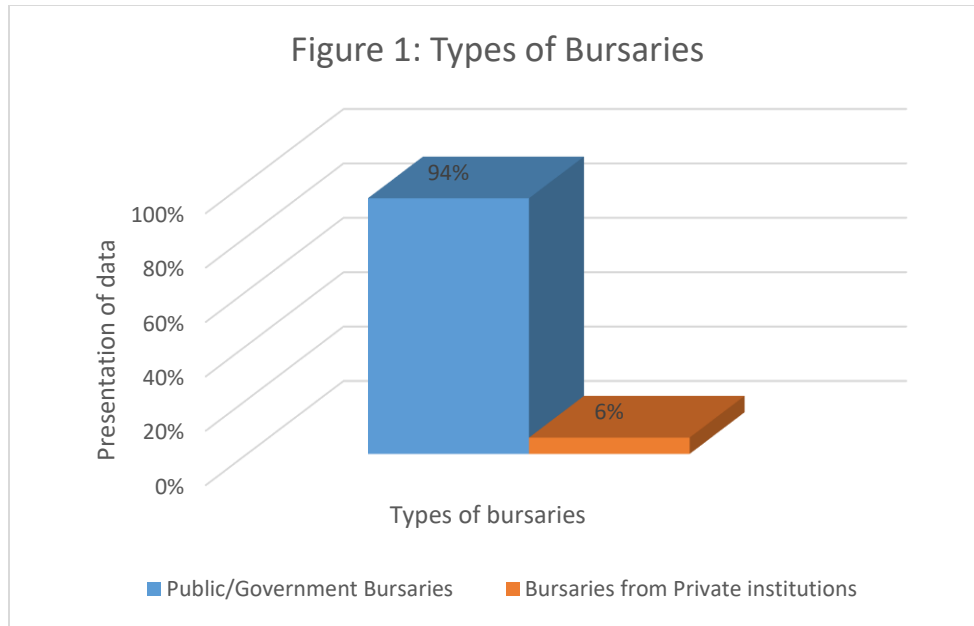
Due to the nature and scope of the study, a purposive sampling strategy was used to select the target population from the student population. MacMillan & Schumacher (2001) the smaller group or the subset is the sample. On the other hand, Morake, Monobe & Dingwe (2011) sees a sampling as a group that is selected from the population and is thus less than the population, while remaining as representative as possible. Purposive sampling is a technique whereby the researcher relies on

his expert judgement to select units that are representative of the population (Burger & Silima, 2006:663). The sample selection favours certain students and is purposive in that the researcher chooses the participants for the study assuming that participants have information that is related to the topic under investigation. Lastly, the sample size comprised of hundred and one (101) students that are using financial aid services from various faculties within the premises of the University of X. As a result, analysis of data in this study was done according to the research questions. The study analysed quantitative data collected using Microsoft Excel software. Microsoft Excel software was used for data capturing and analysis. The data are presented in percentages and numbers using tables, pie charts and graphs below.

DATA PRESENTATION AND ANALYSIS OF FINDINGS

Having adopted a purposive sampling technique to select participants, the sample comprised 60% of female and 40% of male participants. The gender profile suggests that females dominated the study in terms of representation. The participants consisted of first-year students who were using private and government bursaries.

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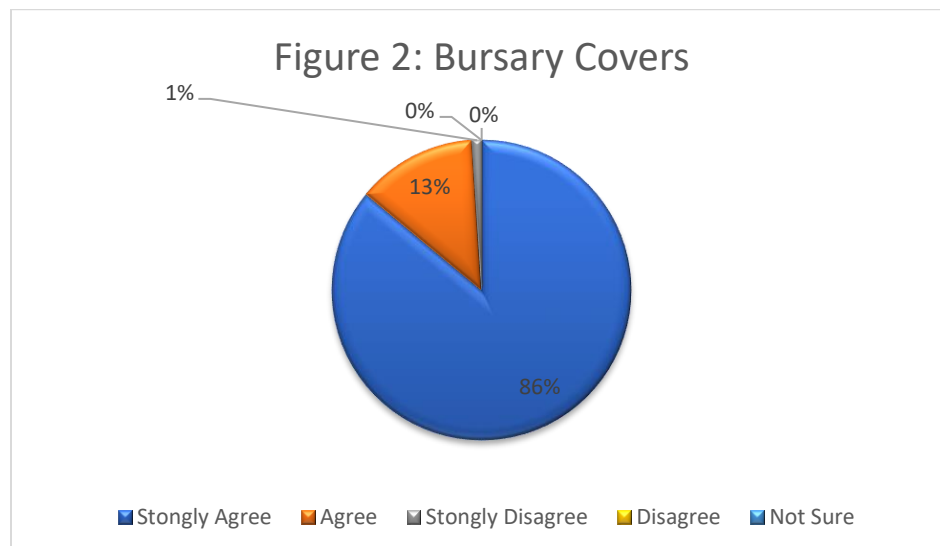


Respondents in Figure 1 were allowed to indicate the type of bursaries they are using. The majority (94%) of the respondents uses government bursaries such as (NSFAS, NSF and SETAs) while the minority (6%) uses funding from private institutions. Generally, the majority of the students use

NSFAS. Therefore, it can then be argued that institutions of higher learning in South Africa largely depend on NSFAS and other government bursaries in ensuring that students from various backgrounds are allowed to enrol and have a better future.

Does your bursary cover tuition fees, accommodation, meals and book allowance?

The pie chart below illustrates the statistical analysis of the respondents concerning the bursary covers.

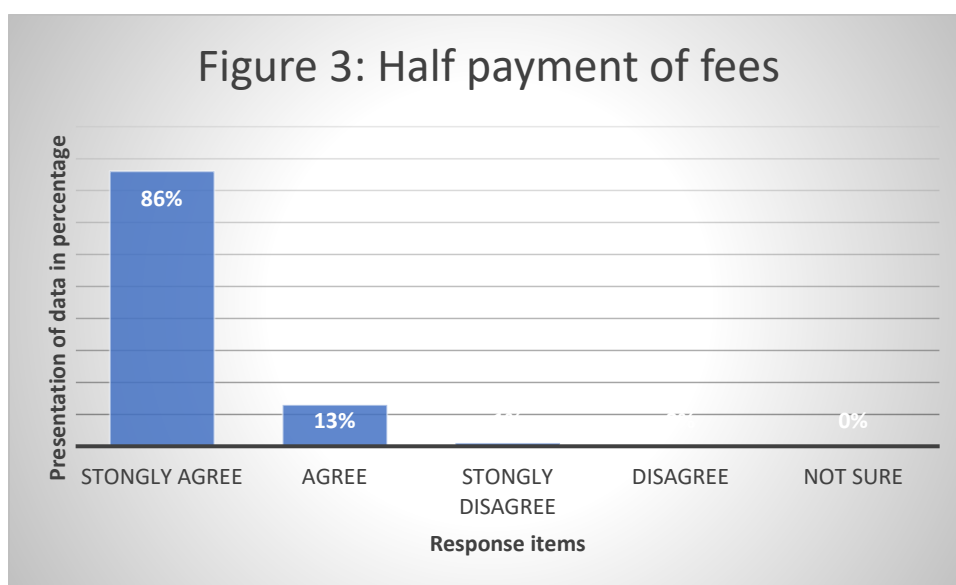


If all bursaries could cover up tuition fees, accommodation, meals and book allowance the majority of students would not struggle with financial assistance throughout their university enrollment. There is a general agreement that the bursaries that students are using cover up tuition fees, accommodation, meals and book allowance. According to Figure 2, the majority (59%) of the respondents strongly agreed that their bursaries cover up all their costs, while (24%) of the respondents agreed that their bursary covers all their costs and (9%) strongly

disagreed that their bursary does not cover all their costs. While minority (4%) of the respondents were either not sure as to whether their bursary does cover-up, accommodation, tuition fees, meals and book allowance or do not have a bursary at all. However, (4%) of the respondents disagreed that the bursary does not cover all their costs. It can be stated that the majority of the respondents are using bursaries that cover their tuition fees, accommodation, meals and book allowance.

Would you be able to pay half of the amount of your fees?

The graph chart below illustrates the statistical analysis of the respondents with regards to half payment of fees.



The significance of financial aid services can be determined by checking the size of the impact the bursary can have on students if such bursaries were to meet students halfway. Some bursaries do not cover up all costs that students can incur during their enrollment. Therefore, the affected students will have no choice but to pay the remaining balance on their own. This study probed the chances of students being

able to pay half of their tuition fees and other costs on their own, in case the sponsor decides to pay half of the amount. Based on Figure 3 most of the students recorded a total of (63%) strongly disagree while (24%) disagree. There is a trend that indicates a variety of responses among participants. On the other hand, (10%) of respondents were not sure and (2%) of the respondents agreed that they will be able to pay half of their fees

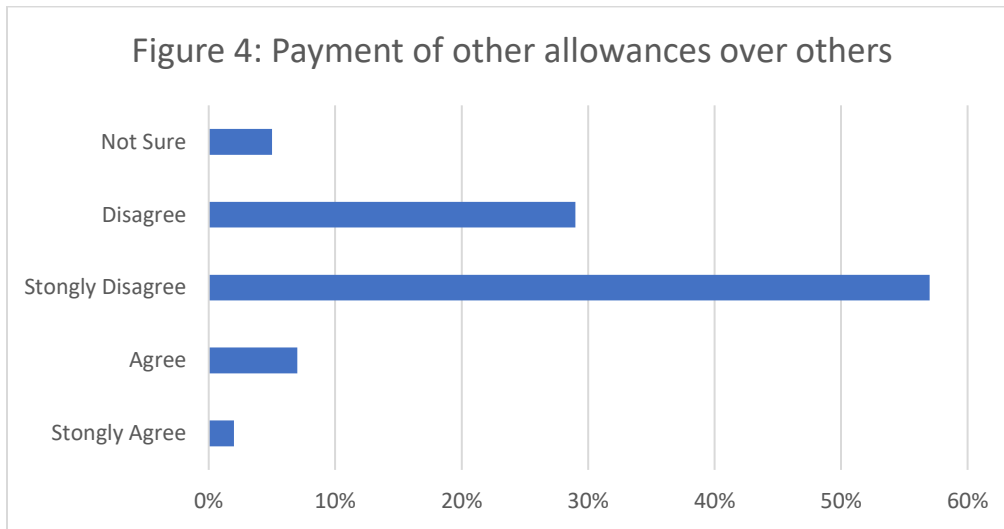
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if the bursary scheme pays half. Furthermore, there were differences in terms of responses. For instance, (1%) of the respondents recorded strongly agree. The differences in the findings by the way is not very important, this can be attributed to inequality in terms of

affordability. Based on these findings it can therefore be affirmed that if sponsors decide to pay half of the amount of their tuition fees majority of the students will not be able to pay the rest of the balance.

Would you mind if the bursary could pay your fees, accommodation and do not provide you with a food allowance?

The graph below illustrates the statistical analysis of the respondents with regards to bursary paying some of the allowances.

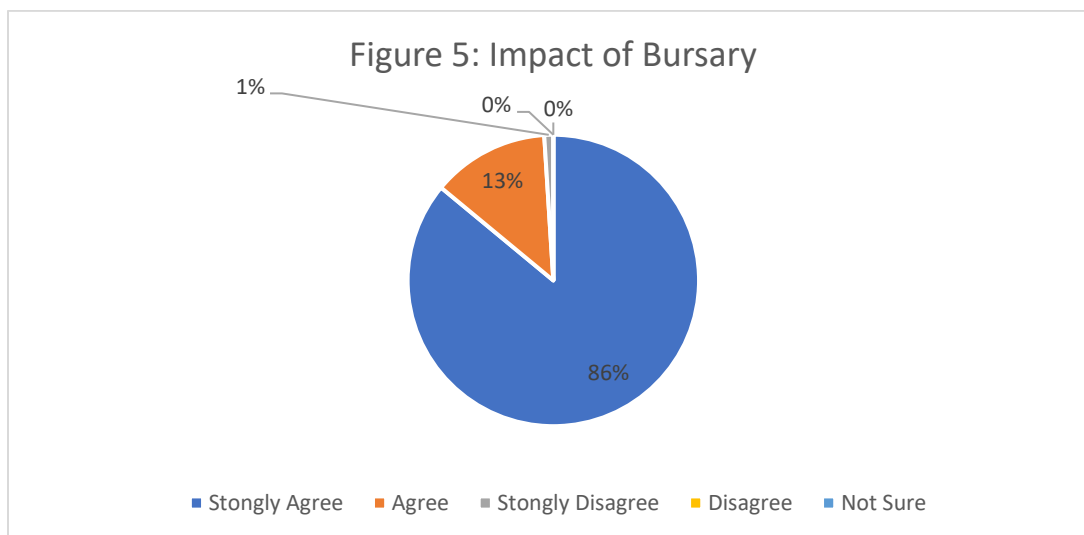


Literature shows that some students struggle to have food while pursuing their studies at various institutions of higher learning. For students to be stress-free they need to have meals daily. This study probed the possibility of students being able to cope if their bursaries could pay for their tuition fees and accommodation without providing them with meal allowance. Figure 4 presents a statistical analysis of the findings. In terms of Figure 4, the majority (57%) of the respondents strongly disagreed and (29%) disagreed with the question while (5%) of them were not sure. Although there might be a general agreement that students would not be able to afford meals, other respondents

have shown a different view. On the other hand, (7%) agreed and (2%) of them strongly agreed. Based on the findings it can be affirmed that the majority of the respondents would not afford to buy meals for themselves even if the sponsor can decide to pay their tuition fees and accommodation only. Empirically, this has been a challenge at the University of X from 2000 to 2015 whereby NSFAS used to pay only half of the fees for first-year undergraduate students. This was even followed by a National strike or student uprising with the theme “#Feemustfall” in 2015 respectively. The students were unhappy about the distribution and allocation of funds.

Does the bursary have a positive impact in making you become the person you want to be in future?

The pie chart below illustrates the statistical analysis of the respondents with regards to the impact of the bursary.

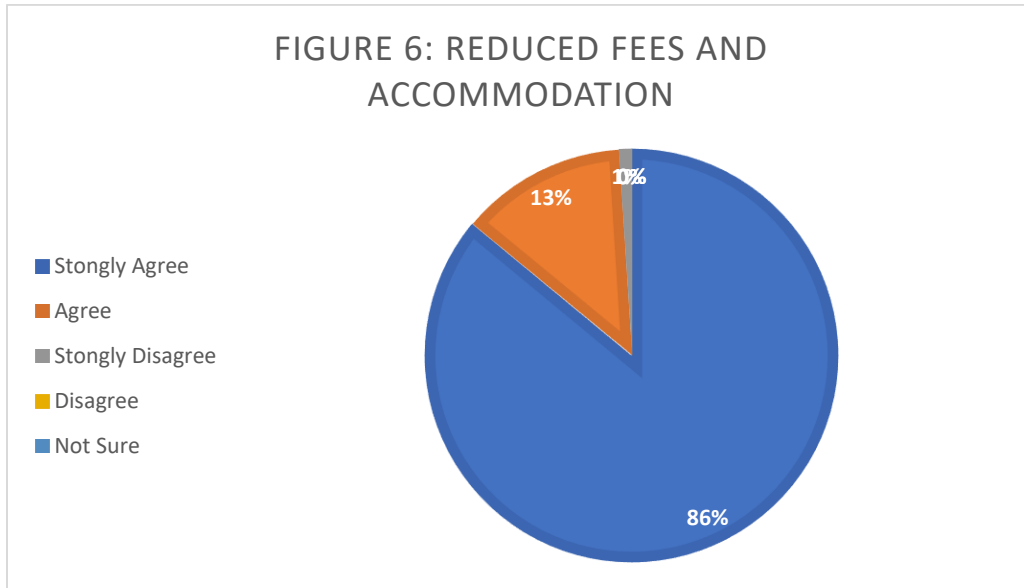


Financial aid services play a significant role in all institutions of higher learning. Breier (2010) indicated that despite general assumption on the impact of adequate financial assistance on academic success, the phenomenon of student success should not simplistically be related to financial assistance alone, but requires a more nuanced understanding of other factors such as environmental and social circumstances that contribute to student success. This study probed the impact of bursaries in making students become what they want to be in future. The aim was to solicit data on the impact of bursaries as they contribute to academic success. In terms of Figure 5,

(65%) of the participants strongly agreed and (28%) agree that bursaries have a positive impact on their future. Furthermore, (3%) disagree and (3%) were not sure whether bursary has a positive impact on their future. However, 1% strongly disagreed that the bursary has a positive impact on their future. However, there is a general assumption that bursaries are important for a student's success. Based on the information above, it can then be affirmed that financial aid services appear to be crucial as they contribute to student's success. The results indicate that there is a consensus on the impact of bursaries on student's academic success.

If your tuition fees and accommodation could be reduced by 50%, would you be able to pay the remaining balance?

The graph below illustrates the statistical analysis of the respondents with regards to reduced fees and accommodation by 50 percent.

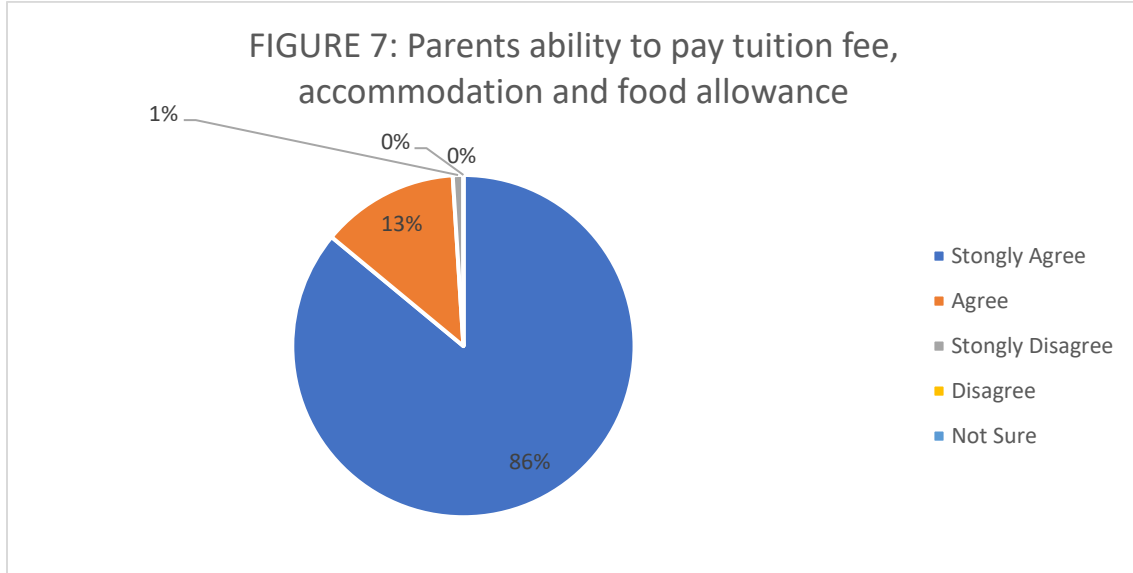


Numerous challenges are inhibiting various families to pay tuition fees and other expenses for their children while at university. The study probed the possibility of students being able to pay the remaining balance in case their tuition and accommodation could be reduced by 50%. Generally, the findings in Figure 6 indicate that students that formed the sample in this study will not be able to pay the remaining

balance even if their fees be reduced by 50%. Figure 6 indicates that a total of (58%) strongly disagreed and (21%) disagreed, while (16%) were unsure. Furthermore, (3%) agreed and (2%) strongly agreed. Financial aid services are important in supporting students from various backgrounds. The findings indicate that majority of students fully rely on financial aid services and therefore their role is inevitable.

Suppose you did not have the bursary, were your parents going to be able to pay your tuition fees, accommodation and food allowance?

The pie chart below illustrates the statistical analysis of the respondents with regards to the parents' ability to pay for fees.

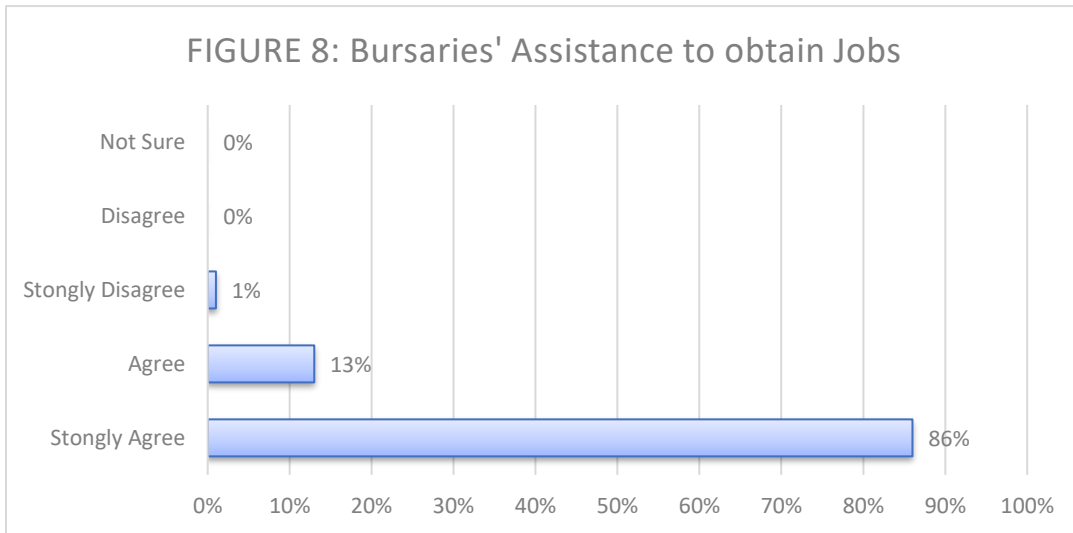


Not all students were going to be able to pay their tuition fees, accommodation and food even if they could not have received a sponsor. This study probed the chances of students being able to pay all the expenses if they could not have received financial assistance. In terms of Figure 7, the results as per the respondents' responses indicate that

(81%) strongly disagreed and (12%) disagreed. Although, (4%) claimed that they are not sure and (2%) agreed and (1%) strongly agreed. It can thus be concluded that generally, students would not be able to pay tuition fees, accommodation and monthly grocery.

Can bursaries assist students to secure jobs in future?

The graph below illustrates the statistical analysis of the respondents with regards to bursaries' assistance to secure jobs.

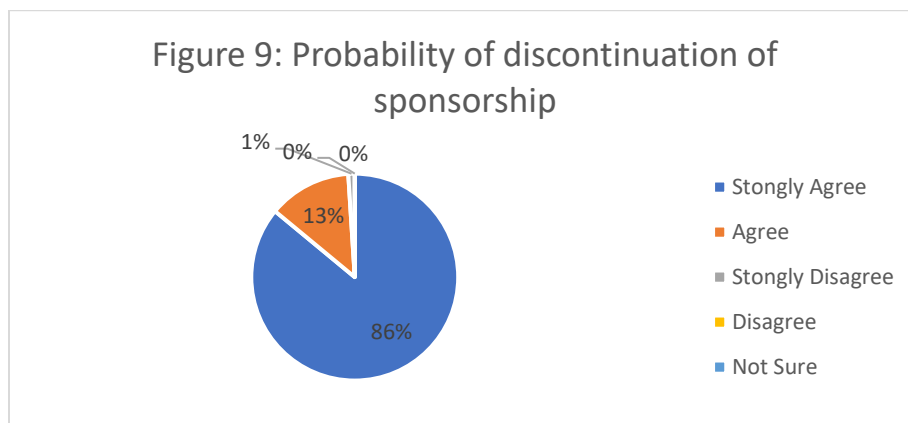


Some bursaries often offer jobs to their beneficiaries upon completion of their studies. Based on the findings in Figure 8, (37%) of the sampled participants agreed and (37%) strongly agreed, while (23%) of the participants were not sure. Arguably, (4%) disagreed and while (1%) of them strongly disagreed with the question. The findings showed a slightly different trend because

some bursaries offer the privilege of providing students with jobs upon completion. This finding might be because financial aid services differ in nature. It can therefore be concluded that some bursaries can assist bursary holders to get employment. Therefore, this depends on the conditions of each bursary a student is using at that time.

If the sponsor decides not to fund you anymore, would you still be able to pay for your studies?

The pie chart below illustrates the statistical analysis of the respondents with regards to the discontinuation of the sponsorship.

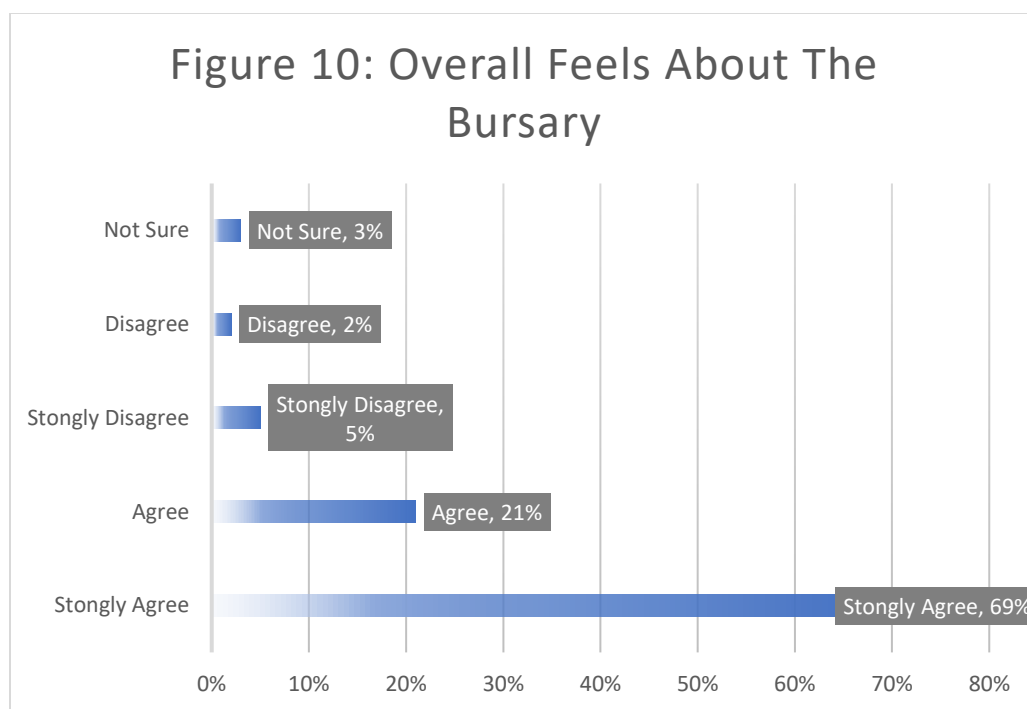


There is no doubt that some students will have financial challenges if their sponsor decides not to fund them anymore. The majority of the students come from impoverished families and therefore they would likely be affected if their sponsors decide to withdraw from assisting them. This study probed the possibility of students being able to pay for their studies in case they lose sponsors. This study sought to establish the impact such a decision can have on each beneficiary. The results in Figure 9 indicate

that (66%) of the respondents strongly disagreed and (25%) disagreed. While on the other hand (7%) were unsure and (2%) agreed that they will still be able to. However, none (0%) of the respondents strongly agreed. These findings indicate that if sponsors can decide to withdraw from assisting students, the majority of the students will be negatively affected by the decision. Therefore, financial aid services are necessary for students to enrol at various institutions of higher learning.

How do you feel about the bursary you have been awarded?

The graph below illustrates the statistical analysis of the respondents with regards to their feels about the bursaries they hold.



Financial aid services should not be viewed lightly but as a service that plays a role in the well-being of each student especially the ones from disadvantaged families. When bursaries were first introduced, the purpose was to address socio-economic challenges confronting students and universities as inherited from the

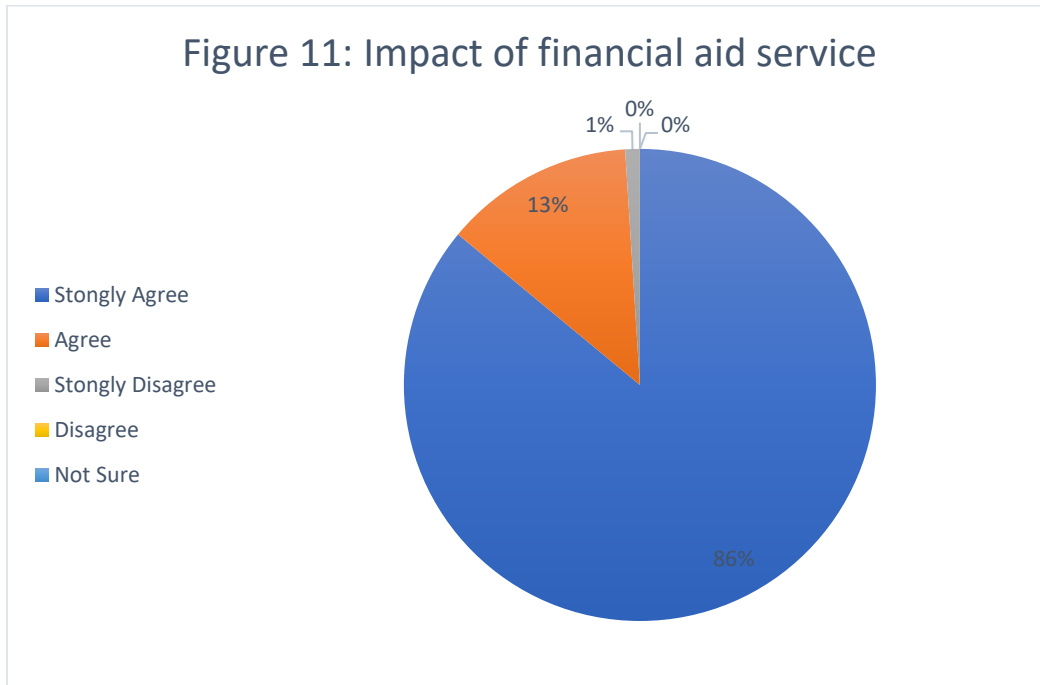
apartheid era. In the past, students were funding their studies. This study probed whether the bursary holders are fully satisfied and their overall feeling about the bursary. The findings in Figure 10 indicate that (69%) of the respondents strongly agreed and (21%) agreed. However, (3%) of the sampled population were not sure. Only (5%) of the

respondents strongly disagreed, while (2%) disagreed. Although there are different frequencies in terms of responses, it is important to acknowledge that the bursary

holders have a positive feeling regarding their sponsors. Therefore, this can encourage beneficiaries to progress because they do not have any financial challenges to worry about.

Are financial aid services relieving parents from financial stress?

The pie chart below illustrates the statistical analysis of the respondents with regards to the impact of financial aid services.



At times parents can find themselves in distress because of not having financial resources to pay tuition fees for their children at the tertiary level. There is a general agreement that the majority of households cannot afford to pay tuition fees. In Figure 11, the majority (86%) of the respondents strongly agreed and (13%) agreed that financial aid service plays a pivotal role. While on the other hand, (1%) strongly disagreed and none disagreed with (0%). Furthermore, (0%) recorded not sure. Based on these findings, it can be concluded that the majority of the respondents claim that bursaries relieve parents from financial distress. This can be caused by parents not being able to sponsor their children due to

low level of income and other factors such as poverty.

DISCUSSION

Fundi (2019) affirmed that in South Africa, universities and TVET colleges are extending a helping hand to assist students who possess the potential to study further but do not necessarily have the means. It further affirms that indeed financial aid service is available for TVET and universities. They are offering different methods of financial aid services to financially needy students. Internal and external university funding are different forms in which universities work to provide financial assistance.

Fundi (2019) further asserted that financial aid services differ from other funding options in that it takes many forms: loans, bursaries, scholarships. In essence, it is any funding that assists students in being able to pay for their higher education. Lastly, Fundi (2019) indicated that all financial aid services normally favour previously disadvantaged students who come from the poor family background but at the same time show great potential. Student poverty and the lack of financial aid services have consistently been identified as the main issues for student academic failure and progression difficulties (Africa, 2005; Letseka & Maile, 2008; CHE, 2010). However, bursaries contribute to the individual's success shortly. This study probed the impact of bursaries in offering beneficiaries an opportunity to make it in life. It can finally be affirmed that financial aid helps students and their families pay for higher education. This financial assistance covers educational expenses including tuition and fees, room and board, books and supplies, and transportation. There are several types of financial aid, including grants and scholarships, work-study and loans. Financial aid awards may include a combination of the various types of aid.

ETHICAL CONSIDERATION

During the data collection process in the field, participants were assured of their anonymity and confidentiality. Even the questionnaire cover page also assured respondents anonymity and confidentiality. The researchers informed the participants about the significance of conducting the research and also made it clear that no individual is forced to participate during the course of the completion of the questionnaires. Therefore, participants were free to withdraw from participating if ever they felt unsafe to complete the questionnaire. The researchers made

assurance to students and the sampled institution that no name of the participants will be disclosed, including the name of the university. The researchers refer to the university sampled in this study as "University of X".

CONCLUSION

This article undertook to understand the impact of financial aid services at institutions of higher learning using the University of X as a case study. It was discovered through an empirical analysis that most students especially those from disadvantaged backgrounds are confronted with dilemmas to pay for their studies. Additionally, it was also discovered that the majority of the students would not have been able to afford meals monthly had it not been for the financial aid services from the government and private institutions.

RECOMMENDATIONS

The article acknowledges the significance of financial aid services at institutions of higher learning to ensure that students from various backgrounds can register and shape their future. The study, therefore, recommends the government to invest more particularly in students from impoverished backgrounds with a view of increasing enrollment within the university premises. Therefore, the government budget that is allocated to institutions of higher learning must be increased on yearly basis considering the number of enrollment each university is taking. This will enable prospective matriculants from poor families to register with any university of their choice. The study further recommends the prioritization of students (inclusive of orphans) and those from impoverished families to be given first preference when awarding financial aid services. The study established that majority of the students' population fully rely on bursaries for tuition

fees, accommodation and meals allowance. Because of all this, financial aid services are crucial. Lastly, private institutions are also encouraged to award bursaries in an attempt to assist less privileged students. Consequently, this will make a positive impact on parents and students who cannot afford to pay on their own.

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