

The poor and access to Higher Education in South Africa: The NSFAS contribution

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Introduction

During apartheid the vast majority of students at Higher Education Institutions (HEIs) in South Africa were white. In 1980, for example, they constituted 74.8 per cent of students, compared to the 12.5 per cent that were black. A decade later in 1990 black students still represented only 37.7 per cent of all the students (de Villiers, 1996: 359). This disproportionate relationship between demographic share and representation at tertiary institutions was a reflection of the broader injustice of the previous political dispensation. It had to change.

As a result, high expectations emerged around the time of the country's political transition that it would also herald in a period of increased access to those groups that were previously denied access, based on racial criteria. However, for reasons that will be discussed in this contribution, tuition fees of HEIs increased substantially in subsequent years, making affordability a new hurdle in access for the (mainly black) poor. With the overt racial obstacles removed, economic ones came to replace them. The introduction of the National Student Financial Aid Scheme (NSFAS) was an initiative to counter this and make higher education more affordable for the poor and more representative of the country's demographics.

This paper looks briefly at the public financing of higher education (HE) in South Africa over the past two decades, and then proceeds to outline the history of NSFAS since its introduction in the middle 1990s and how it grew and developed over time. It will highlight the demographic profile of the students that received NSFAS awards as well as the academic achievements of these students.

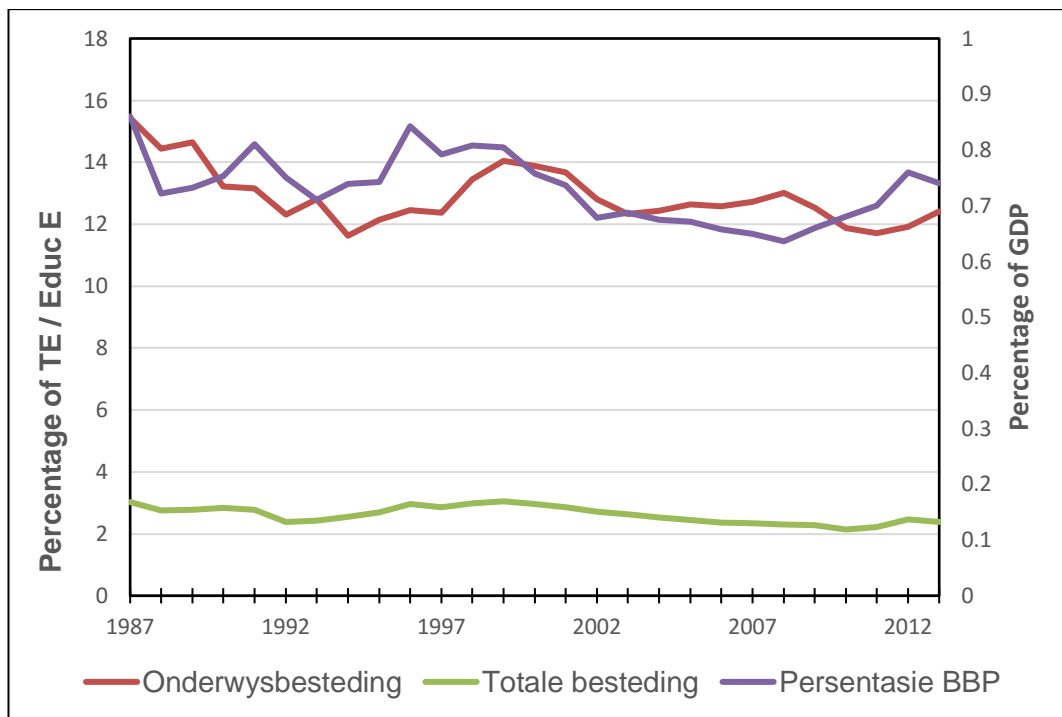
Public financing of the South African Higher Education System

In the past two decades, the public financing of higher education decreased in real per capita terms. State allocations to higher education increased from R1 422 million in

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1987 to R10 215 million in 2005 in South Africa (and since then increased to R19 534 million in 2010). However, this has not kept up with student numbers and real state appropriation per weighted full-time equivalent (FTE)² students decreased by 36 per cent for universities between 1987 and 2005 and by 43 per cent for technikons (Steyn and de Villiers, 2006). This trend was continued during the period 2000-2009 when real state appropriations decreased by 1.1 per cent per annum per FTE student (Bunting, 2011, 4). The workload on lecturers also increased, because over the period 1987-2003 the number of weighted full-time equivalent students increased by 141.3 per cent (from 183 604 to 442 962), but the number of weighted full-time equivalent instruction/research personnel increased by only 53.5 per cent (from 14 036 to 21 510) [Steyn and de Villiers, 2007].

Figure 1: *Expenditure on higher education in South Africa: 1987-2012*



These trends can clearly be seen in Figure 1. While about 0.83 per cent of GDP (Gross Domestic Product) was spent on higher education in 1987 this declined to only 0.68 per

² The aggregation of the standardized credit values of the different modules for which a student enrolls in a particular year is known as the full-time equivalent value. A full-time student taking the full complement of modules normally prescribed for an academic programme in a specific year will usually have an FTE value of 1.0, but could differ depending on specific module choices. A student enrolled for only one or two modules, or a part time student, will have a FTE value of smaller than 1.0.

cent of GDP by 2009. Public spending on higher education decreased from 3.03 per cent to 2.39 per cent of total public expenditure over the same period. Within the educational budget, higher education's position deteriorated over time: In 1987 it received 15.43 per cent of the total education budget, but higher education's share decreased quite substantially to 11.51 per cent in 2009.

Table 1 shows that public expenditure on higher education in South Africa lags behind the rest of the world. While the government is currently spending 0.68 per cent (and 0.64 per cent in 2007) of GDP on higher education, the international average is a much higher 0.82 per cent of GDP. Only the countries in East Asia and the Pacific spend a smaller percentage of GDP on higher education. Compared to more developed regions like North America and Western Europe South Africa lags even further behind. A disturbing factor is that even in the Sub-Saharan Africa region, South Africa (which is frequently seen as the growth train of Africa) lags behind the average. Despite this, trends in public financing of higher education suggest that this picture is unlikely to change much in the immediate future. This clearly illustrates why HEIs became under more financial pressure and had to increase tuition fees (in real terms) to survive. Unfortunately this had very negative results on prospective students from poor communities, because it made higher education more unaffordable to the poor.

Table 1: *Total public expenditure on higher education as a percentage of GDP for 2011-2013 according to continent/region*

Continent/Area	Countries	Percentage of total state expenditure (average)	Percentage of state expenditure on education (average)	Percentage of GDP (average)
Africa south of the Sahara	23	2,85	17,20	0,80
South and west Asia	7	2,91	21,79	0,73
North America and Western Europe	22	3,04	23,91	1,41
Latin America and Carribean Islands	18	2,85	17,20	0,90
East Asia and Pacific region	14	3,61	22,99	1,21
Central and East Europe	21	2,99	19,81	0,91
Arabian States	6	2,51	21,33	0,83
South Africa (2013)		2,38	12,41	0,74
TOTAAL	111	3,01	20,53	1,01

Source: Unesco 2015: Data tables (Author's own calculation)

Owing to the decrease in real terms in state appropriations per student, tuition fees at universities increased in real terms by 49 per cent between 1986 and 2003 and by 85 per cent at technikons from 1987 to 2003 (Steyn and de Villiers, 2006). From 2000-2010 tuition fees per FTE student increased by 2.5 per cent per annum in real terms (Bunting, 2011, 4). While universities were expected to become more inclusive in terms of attracting a more diverse student profile, these inevitable cost increases became a prohibitive factor for poor students to enter the system. Those who did become saddled with huge debts.

Although data on outstanding student debt at HEIs are not readily available, Steyn and de Villiers (2006) have shown that for the 26 (out of 36) HEIs with available data, student debt almost doubled from R669.0 million in 2001 to R1 337.4 million in 2003. Student debt written off increased from R94.2 million in 2000 to R190.2 million in 2003. This clearly illustrates the problems students experience in financing higher education, which is the very reason why NSFAS was introduced: to make higher education more affordable for the poor and in this way to contribute to changing the demographic profile of students attending HEIs in South Africa.

The National Student Financial Aid Scheme (NSFAS)

Background

Since the early 1990s when South Africa embarked on a reform process towards becoming a democracy, the problem of outstanding student debt was threatening to create a situation where certain HE institutions would have been unable to continue their activities. Some form of financial aid had to be put in place to help students from previously disadvantaged communities to enter and complete their higher education. The provision of additional financial aid to poor students was an effort to create equal opportunities and access to HEIs, and by extension also to eradicate extreme racial imbalances that characterized registrations in these institutions.

The National Commission for Higher Education advocated a national financial aid scheme in its report of 1996 (European Commission, 2000), a view that was fully endorsed in the Education White Paper 3 (Republic of South Africa, 1997). The Tertiary Education Fund of South Africa (TEFSA), established in 1991 by the Independent

Development Trust as a not-for-profit company to provide loans to HE students, had the necessary infrastructure to administer the new aid scheme, which was to be funded primarily by the state. TEFSA was therefore contracted by the Minister of Education to administer the NSFAS. The first state allocation for the NSFAS was made in 1995. However, the need for financial assistance was so overwhelming that NSFAS was unable to respond to the massive demand. For example, in 1996, 223 000 students applied for loans, but only some 70 000 could be assisted. In 1999 the NSFAS was formally established by an Act of Parliament (Act no 56 of 1999). In 2000, TEFSA was reconstituted as the NSFAS – a statutory agency with a board, representing all major stakeholders in HE in South Africa, appointed by the Minister of Education. The NSFAS could also collect and allocate donor funding to provide loans and bursaries for needy students.

In principle, NSFAS aims to ensure that most citizens have access and can afford higher education and training. The NSFAS receives allocations from the state but also donations from local and international donors and then provides assistance to disadvantaged students by means of bursaries and/or loans. According to the NSFAS Act of 1999 any student may apply in writing for financial assistance, but in order to be eligible for a NSFAS loan a student must:

- be a citizen of South Africa
- be accepted as a registered student at a comprehensive university or a university of technology in South Africa when the award is made
- be studying for a first tertiary qualification or
- be studying for a second educational qualification provided that this second qualification would enable the student to practice a chosen profession
- be judged to have the potential to succeed
- be regarded as financially needy

For this process to be successfully undertaken a means test has to be applied. HEIs customized the means test to suit their specific context, but in general it can be summarized in one or more of the following 5 categories:

- Calculations of gross family income with applicants qualifying if their income is below a certain predetermined maximum.

- *Per capita* income which takes into account the gross income of the family, but also the number of dependents in that household.
- A points system that takes account of the above, but also takes into consideration if parents are divorced or other dependents in the household are also studying at a HE institution.
- A questionnaire and interview by a skilled interviewer to explore the complexities of the student's background.
- Notional disposable income that takes into account family size, what each member of the household needs to live on and the income available to finance the applicant's studies.

These criteria demands high levels of administrative capacity, and because TEFSA/NSFAS cannot handle all the administration, they rely on the financial aid offices of the HEIs to act as local agents in executing the disbursement system. The institutions finalise the written agreement with NSFAS, grant the bursaries or loans, report on the progress of these students and notify the board if the borrower discontinuous his/her studies.

To ensure that funds for NSFAS are equitably divided between the different HE institutions, the institutional allocations are based on the number of disadvantaged students at the respective HE institutions, as well as the costs of study (according to study programme) at each institution. The average full cost of study (*FCS*) for all academic programmes at an institution includes both tuition fee and residential fee. The weighted number of disadvantaged students (*WDS*) at each HE institution is determined by means of the following formula:

$$WDS = (FTE\ enrolled\ Black\ students \times 3) + (FTE\ enrolled\ Coloured\ students \times 2) + (FTE\ enrolled\ Indian\ students \times 1)$$

Finally, the *WDS* and *FCS* measures for each institution are then used to apportion the total NSFAS allocation for a specific financial year between all the HEIs. The amount that each HEI will receive is thus solely determined by the racial composition of the students at that institution, especially the number of black students. However, at each

institution itself no distinction is made according to racial category and the poorest students (those meeting the criteria of the means test) should receive NSFAS awards irrespective of their race.

In determining the size of the award to qualifying students HEIs are supposed to use the following formula (although most HE institutions actually experience that the maximum amount available through the NSFAS scheme is not enough to cover all the costs of a student):

$$\text{NSFAS award} = \text{costs} - \text{bursaries} - \text{expected family contribution}$$

Number of students helped

Table 2 provides a breakdown of the number of students that received financial support, as well as the amount that was paid out in NSFAS awards between 1995 and 2011. It points to a significant expansion in the numbers of students with access to higher education funding, averaging at 91 888 students per year over the period.

The amount paid out in terms of awards increased substantially over the years, from a mere R154.0 million in 1995 to R3.3 billion in 2010. Over the period 1995-2010 R18.5 billion was granted to needy students in the form of NSFAS awards. Table 3 shows that the maximum amount that a student could receive in 1999 was R13 300; this increased substantially to R47 000 in 2010 (NSFAS, 2007 and NSFAS website at <http://www.nsfas.org.za/profile-statistics.htm>). Over the period from 1999 to 2010 the maximum amount increased by an average of 12.2 per cent per annum, which meant that the monetary value of support also increased significantly in real terms.

Table 2: NSFAS awards paid out: 1995-2010 and state budget 1995-2011

Year	Number of students	Amount paid out (R million)	State Budget (R million)
1995	40 002	154.0	40.0
1996	67 641	333.3	300.0
1997	63 272	350.9	200.0
1998	67 558	394.5	296.3
1999	68 363	441.1	384.8
2000	72 038	510.8	437.4
2001	80 513	635.1	440.0
2002	86 147	733.5	489.0
2003	96 552	893.7	533.0
2004	98 813	985.0	578.0
2005	106 852	1 217	864.0
2006	107 586	1 358	926.0
2007	113 5198 12283**	1 791 66.7	1 113.0
2008	118 450* 35 352**	2 375 220.7	1 502.0
2009	135 208* 55 838**	3 154 335.0	2 015.0
2010	148 387* 62 205**	3 344 336.4	2 373.0
2011	216 874* 115 313**	4 833 1 131	3 956.0
2012	194 504* 188 182**	5 871 1 839	5 196.7
2013	194 923* 220 978**	6 729 1 953	5 769.4
2014	186 150* 228 642**	6 969 1 991	6 138.8
2015	178 961* 235 988**	7 194 2 095	9 247.0

*University students helped. Until 2007 no distinction was made about receivers, but it was exclusively university students that received it.

**Students at FET or agriculture colleges helped. Currently classified as TVET payments.

Source: NSFAS 2007, 2008, 2010, 2011; 2012, 2013, 2014, 2015, 2016; Steyn and de Villiers, 2006; National Treasury 2015, 2016.

Table 3: *Maximum amounts of NSFAS awards: 1999-2015*

Year	Amount
1999	13 300
2000	14 600
2001	16 000
2002	17 600
2003	20 000
2004	25 000
2005	30 000
2006	32 500
2007	35 000
2008	38 000
2009	43 000
2010	47 000
2011	54 000
2012	56 400
2013	60 000
2014	64 000
2015	71 800

Source: NSFAS website at <http://www.nsfas.org.za/profile-statistics.htm>

Although the percentage split between racial groups and sexes differ between years, on average about 54 per cent of recipients were woman and 46 per cent were men. Approximately 93 per cent of recipients were black, 5 per cent coloured, 2 per cent white and 1 per cent Indian (NSFAS website). Government's contribution to NSFAS was a mere R40 million in 1995. Table 2 also illustrates unequivocally the significant growth in government contributions over time. From 1995 to 2010 no less than R12.9 billion was paid to NSFAS and in 2011 R5.4 billion was budgeted for NSFAS. The government's intention to make higher education more affordable for needy students through NSFAS awards is clear. As a result, very poor students should be able to afford higher education if they receive the maximum amount as a NSFAS award.

Repayment of loans

The NSFAS functions as an income contingent loan and bursary scheme. This means that loan recipients only start repayments once they are in employment and earning above a threshold level of income. This threshold income level is currently set at R30 000 per annum. A student will then be liable to pay 3 per cent of his/her income as a premium on the loan (thus a mere R75 per month). This percentage increases on a sliding scale until it reaches a maximum of 8 per cent of income once a person earns R59 300 (at this salary it translates to R395 per month). According to the Council of Higher Education (2004: 194) the initial student award is a 100 per cent loan. Up to a maximum of 40 per cent of the loan can be converted into a bursary, with the extent of the conversion determined by the student's academic results. If 25 per cent of the courses are passed 10 per cent of the loan is converted into a bursary, if 50 per cent of the courses are passed 20 per cent of the loan is converted into a bursary, etc. Interest accrued on loans at approximately 2 per cent above the inflation rate (based on the previous year's CPI), but since 1 April 2008 it has been pegged on 80 per cent of the repo rate as determined by the South African Reserve Bank (5.2 per cent for 2010).

The repayment of loans after recipients left the HEIs seems to be the biggest problem that such schemes experience internationally. NSFAS is no exception. The tracking of debtors between the time when they exit the higher education system and their first place of employment has proved to be very complex and time-consuming. The situation is even worse for students that fail and drop out of the HE system. Frequently the NSFAS office loses contact with these students, which makes the recovery of outstanding debt a difficult task. These problems are experienced despite the fact that employers are obliged by law to report when they employ NSFAS students.

Despite these problems Table 4 shows that the capital payments received from former receivers of NSFAS awards increased substantially over the years from R30.3 million in 1998 to R636.3 million in 2009. However, a personal enquiry at the NSFAS headquarters made it clear that information on how much it is being owed is lacking, given the absence of a clear information system detailing repayment requirements and actual repayments. It is therefore unclear whether South Africa is doing any better than countries elsewhere in the world that use a similar type of scheme. The percentage of capital payments received from former recipients that are re-injected into the fund to be

paid out as new awards stayed fairly constant at around 29 per cent of the amount received. As a result, the amount received from former recipients, which is paid out in new awards increased substantially over the years. For example, in 2009 a healthy R580.1 million of receipts was re-injected into the pool of funds to be used as new awards. For the period 2001-2009 on average 20.4 per cent of disbursed funds were receipts that were re-injected into the fund.

Table 4: *Funds recovered from former students that received awards*

Year	Amount (R million)	Amount re-injected from loan recovery (R million)
1998	30.3	-
1999	67.7	13.7
2000	91.7	9.2
2001	112.4	149.3
2002	155.8	150.0
2003	208.5	168.8
2004	245.3	246.5
2005	329.0	261.3
2006	392.4	296.0
2007	479.2	294.8
2008	555.7	396.9
2009	636.3	580.1
2010	637.8	616.3
2011	719.4	704.0
2012	689.4	719.4
2013	712.8	296.4
2014	372.3	476.9
2015	261.2	445.6

Source: NSFAS, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015

The provision for doubtful debt (loans that are unlikely to be repaid) should give one an idea about the success with which repayment of loans takes place. Table 5 offers a summary of provision for doubtful debt since 2004. The percentage written off is

derived by taking into account the economic status of the country (which determines the unemployment rate of recipients of NSFAS awards once they completed their studies), the number of recipients that died (HIV/AIDS played an important role in this regard), recipients that became permanently disabled as well as the number of recipients that dropped out of the system. The lower rates from 2005 can probably be attributed to improved loan recovery strategies that were put into place as well as lowered mortality from HIV/AIDS. In 2010 the scheme undertook a student Loan Book review that took into consideration the impact of legislation and economic factors (NSFAS, 2010). According to the NSFAS Annual Report an impairment of R2.6 billion was effected on student loans. This explains the very low 2.9 per cent provision for doubtful debt in 2010, although it is not clear from the report why exactly this was the case.

Table 5: Provision for doubtful debt

Year	Amount (R million)	Percentage
2004	1 239.9	38.4
2005	1 115.5	29.9
2006	1 264.3	27.4
2007	1 234.4	22.8
2008	1 464.9	23.2
2009	1 774.1	23.8
2010	174.9	2.9

Source: NSFAS, 2008 and 2010

Success of students that received NSFAS awards

As indicated earlier, there is an incentive built into the scheme for students who are successful in their studies to convert part of the loan into a bursary. In terms of this model, up to 40 per cent of the loan can be converted into a bursary if a student successfully passes all the courses. From Table 6 it is clear that if the reported statistics of NSFAS are accurate, then their students are very successful with their studies. Over the period 1996-2009 NSFAS reports that students passed on average 74.3 per cent of the courses for which they entered. However, the Ministerial Committee (2010: 69-70) reported that, of all the students NSFAS funded over the years, 33 per cent are still studying while the other 67 per cent are not at HEIs anymore. Of these students no

longer studying, only 28 per cent had graduated, while the remaining 72 per cent had dropped out or did not complete their studies. If one takes into consideration that on average 28.5 per cent of loans of the maximum of 40 per cent that can be converted were converted into bursaries, this is consistent with an approximately 70 per cent success rate. Thus the NSFAS and Ministerial Committee statistics seem to be contradictory. However, one must bear in mind that courses passed is not the same as obtaining a qualification. This may partly explain these contradictory statistics.

Table 6: *Percentage of courses passed by recipients of NSFAS awards and of capital converted into bursaries: 1996-2009*

Year	Percentage	Per cent of capital converted into bursaries
1996	72.6	26.6
1997	75.3	28.9
1998	76.1	29.4
1999	73.8	28.8
2000	74.6	29.4
2001	73.1	28.9
2002	73.9	28.7
2003	72.3	28.2
2004	74.3	29.1
2005	73.9	28.6
2006	73.4	27.5
2007	74.7	27.9
2008	72.9	28.3
2009	73.9	28.0
Average	74.3	28.5

Source: NSFAS, 2007; 2010 and NSFAS website available at <http://www.nsfas.org.za/profi-statistics.htm> (Accessed 12 September 2012)

Success of NSFAS students using individual data

This section deals with the results of a recent research report (De Villiers, Van Wyk and Van der Berg, 2012) of the progress of students that received NSFAS awards in the

period 2000-2004 using HEMIS data up to 2009. The researchers tracked students through the HE system by making use of *individual* student data. A student can thus be tracked through the Higher Education Management and Information System (HEMIS) to determine when they change courses or institutions, when they drop out of the HE system or drop back in again, whether they stay in the system without obtaining a qualification or whether they obtained a qualification(s). They investigated how students that received a NSFAS award for the first time in 2000 progressed through the HE system for the time period 2000-2009. The same procedure was followed for the cohort groups that received a first award in 2001 to 2004. To make results comparable they calculated the results for students that were first year students for the first time in those five years.

Of the students that were first-time first year students in 2000 and received a NSFAS award, 55 per cent obtained at least one qualification (diploma, certificate or degree) by the end of 2008. 38 per cent of the original cohort group dropped out of the system without any qualification, while 6 per cent were still in the system but have not obtained any qualification. Interestingly this is better than the situation of the non-NSFAS students that started their studies in 2000. By 2008 48 per cent obtained a qualification, 46 per cent dropped out without any qualifications and 6 per cent were still in the system without obtaining a qualification. The other cohort groups showed remarkable consistency in success/failure rates, but only the 2004 group will also be discussed here. The success rate of the 2004 cohort group is slightly lower than that of the 2000 cohort as fewer years passed since they started with higher education. By 2008 44 per cent of NSFAS students obtained a qualification, 38 per cent dropped out without a qualification and 18 per cent of the original group was still in the system without obtaining a qualification. Of the non-NSFAS students 42 per cent obtained a qualification, 43 per cent dropped out without a qualification and 15 per cent of them were still in the system without any qualification.

From their analysis it seems as though NSFAS students are more successful in the sense that a higher percentage of them obtain qualifications and a smaller percentage drop out of the HE system without qualifications. It does seem as though the financial support allow these students to continue their studies even when not fully successful, whereas non-supported students tend to drop out more easily. 71.2 per cent of the money spent

on the 2000 cohort group was spent on successful students (that obtained a qualification) and this drop to 64.2 per cent of the money spent on the 2004 cohort group that was spent on successful students (mainly due to the shorter period of this cycle 2004-2009). Although it seems that money was spent reasonably efficiently, it did in some instances take too long to identify unsuccessful students that are still receiving an award. Some students received an award for 9 years, without having obtained any qualifications.

Concluding remarks

Over time the government's spending on higher education has decreased, both in terms of its percentage of GDP and its proportion of the education budget. This runs contrary to the international norm. Because government appropriations decreased in real per capita terms, HEIs had to increase their tuition fees by more than the inflation rate over the time period under discussion. While racial criteria fell away over this period, high fees introduced a new economic barrier to unaffordable education for the poor.

The NSFAS was introduced in 1995 to change the racially skewed composition of the student population in South Africa by providing funds for disadvantaged but deserving students to afford higher education. From 1995 on average 91 888 students were financially supported each year with a NSFAS award and for the period 1995-2009 R18.5 billion were paid out to recipients. The state's contribution to NSFAS increased from a mere R40 million in 1995 to R2.7 billion in 2010. In total R12.9 billion was paid by the state towards the NSFAS. Over time the racial composition of the student population changed markedly. In 1995 50.2 per cent of students in higher education were black and 37.5 per cent were white. By 2008 blacks represented 64.4 per cent of the students and whites 22.3 per cent (SAIRR, 2010: 438). Although NSFAS is not the sole contributor to this phenomenon it did play a positive anchoring role.

Over the years NSFAS contributed to make higher education more affordable to the poor and also helped HEIs that traditionally serviced poorer communities to balance their books. Without question the scheme contributed positively to make higher education more accessible and affordable to the poor. As was indicated NSFAS students performed better than non-NSFAS students. As NSFAS serves largely students from poorer backgrounds who are usually first generation university students, the success of

these students in progressing through the higher education system is remarkable. There can be no question that NSFAS played and are still playing a positive role in making higher education more affordable and thus accessible to the poor.

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