FREE YET? PROGRESS, SETBACKS, TENSIONS AND THE POTENTIAL FUTURES OF SOUTH AFRICA'S FREE HIGHER EDUCATION POLICY: A 6 YEAR "WPR" CRITICAL REVIEW

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ABSTRACT

Prior to 2017, maladministration, unfunded and underfunded students, misalignment with student needs, high non-completion rates and a violent student debt crisis characterised South Africa's student financial aid scheme, and triggered annual unrest across the higher education (HE) sector. Following a wave of protests by the #FeesMustFall movement and widespread calls for a free decolonised HE, in 2017, the South African government replaced its 26 year old income-contingent student loan scheme with a grant-based free HE education policy for poor and working-class students. While the policy intervention restored relative stability across the sector, several fault lines in the student funding policy remain. In this article, drawing on a combination of qualitative policy document analysis and descriptive statistics, we employ Carol Bacchi *"what's the problem represented to be?"* (WPR) approach to analyse recent student funding policy developments in South African HE. We employ the WPR approach to (a) direct attention to the significance of reflecting on how the HE student funding *problem* has been constituted and framed in policy proposals, and (b) challenge the dominant "problem *solving"* paradigm (inherent in mainstream policy propositions) by drawing attention to benefits of an alternative "problem-*questioning"* approach to the country's pursuit for a just and equitable student funding model. We then make some recommendations on how South African HE policymakers can avoid the pitfalls of well-meaning HE funding policies turning into instruments for creating and reproducing the very disparities they are meant to ameliorate.

Keywords: higher education, funding, social justice

INTRODUCTION: HIGHER EDUCATION FUNDING IN TURMOIL

Globally, higher education (HE) funding is in turmoil. Decades of austerity, marketisation, financialization and related neoliberal conceptions of education and society (Brown and Carasso 2013) have facilitated the repurposing of HE into a commodity that must be bought and sold. The past three decades have witnessed a shift from the notion of HE as a public good to a private service – the systematic defunding and underfunding of the sector in the name of austerity to make way for the troubling rise of student loan financiers (Eaton 2022), and a consolidation of the orthodoxy of debt as a paradigm of HE funding (Williams 2006). Out of this has emerged an unprecedented student debt crisis and HE as a field that persistently reproduces social hierarchies, exclusion and marginality.

As precarity (Mustaffa and Dawson 2021), indenture (Shermer 2021a), symbolic violence (Harris, Vigurs, and Jones 2021) and transactional pedagogy capture the heart of the post-welfare university and our participation in it, the very soul of public HE is at stake. Consequently, and in contradiction to notions of HE as a vehicle towards more just and equitable societies, HE funding policies can be seen reproducing instead of reducing pre-existing disparities in patterns of educational experiences and outcomes (Mitchell 2021; Shermer 2021a; Adams 2017; Boliver 2016). In HE literature, this commodification of HE has been attributed to the proportionally declining HE subsidies, the disinvestment and defunding of core functions that make higher education institutions (HEIs), resulting in these institutions having to "do more with less" (Marginson 2012).

Due to the reduced funding of HE, a student debt crisis in both industrialised and developing countries has led to an ongoing debate about the suitability of their existing student funding models. In the United States, despite the success of Student Debt Abolition Movements, such as the #DebtCollective which forced President Biden's hand towards an unprecedented student debt forgiveness programme, by the end of 2022, the American student debt crisis stood at USD 1.6 trillion, having doubled over the past two decades alone (Love 2022). In the United Kingdom, the Institute for Fiscal Studies (IFS) found that:

> "... more than 77% of those taking out student loans will have some or even all of the loans paid off by the government because graduates will not earn enough to repay their loans within that time ... and that the abolition of the last maintenance grants in 2015 had disproportionately affected the poorest, while students from the richest 30% of households would run up lower average borrowings." (Adams 2017).

Former British Education Minister Andrew Adonis, one of the architects of Britain's student loan model, described it as "a politically diseased Ponzi Scheme with catastrophic effects" that he had not anticipated; he has since called for the model to be scrapped (Mortimer 2017). In Australia, Duncan Maskell, Vice Chancellor of the University of Melbourne, is the latest to join the HE executives calling for the abolition of student loans and the return to free higher education (Cassidy 2023).

On the African continent, the slow growth of the sector is occurring alongside several challenges that almost always intersect with the gross underfunding of HEIs. In Nigeria, the annual protest by academic staff due to non-payment of salaries is commonplace due to the government's failure to fulfil a 2009 agreement which included, among others, the renegotiation of welfare, government's funding of the revitalisation of public universities, earned academic allowances and promotion arrears (Salako 2022). In Zimbabwe, Chinyoka and Mutambara (2020) have characterised the situation at state universities as unbearable due to the impact of rising inflation and the worsening economic and political challenges that for three decades have persisted and in some cases worsened. African scholars have thus warned that the rising demand for university education on the African continent is unfolding against a backdrop of a fragile foundation, unclear funding models, and limited investment in infrastructure and human resources (Rexwhite and Onyenania 2007; Ilie and Rose 2016). As highlighted during the Association of African Universities' 2021 General Conference, the COVID-19 pandemic only worsened an already untenable situation for HE, with some warning of possible campus closures.

Against this backdrop, the rationale for our article lies in the acknowledgement of multiple factors that warrant ongoing scrutiny of how student funding models intersect with the perpetuation of inequality within and through HE. Firstly, there exists a distinct contradiction between the prevalent neoliberal repurposing of HE into a private service/commodity and the emancipatory notions of HE foregrounded in visions such as the UN Sustainable Development Goals and the African Union's Agenda 2063 (Amupanda 2018). The persistence of funding-related disparities in HE participation has undermined the very idea of HE as an agent of social transformation and redress. There is a need to imagine a new, just and more humane university (Arbouin 2018).

Secondly, how we choose to fund students in HE is inextricably linked to what and for whom we believe education is (Fuller, Heath, and Johnston 2011). Whatever the choice, the implications have often stretched well beyond the walls of our universities, denoting the need for us to shoulder a lot more care and responsibility in the views we advocate, the values we choose to promote or demote, and the interests we choose to advance or overlook. Thirdly, as Battiste (2019, 159) argued, "education, like the institutions and societies it derives from, is neither culturally neutral nor fair. Education has its roots in a patriarchal, Eurocentric society, complicit with multiple forms of oppression of women, sometimes men, children, minorities, and Indigenous peoples." The field of HE thus offers an ideal space to study the different and yet mutually reinforcing ways through which social injustice can be both advanced and resisted. Thirdly, as expanded in the section below, South Africa offers a unique set of circumstances in the ongoing debate over just and equitable ways of funding HE (Masutha, Naidoo, and Enders 2023).

CONTEXT: SOUTH AFRICAN HE FUNDING AT A CROSSROADS

Several factors make South Africa, our context, a unique and interesting case for HE researchers examining how, despite noble intentions, inequalities and injustices are persistently reproduced in and through HE. Firstly, after three centuries of oppression and exploitation of Africans under colonial and apartheid rule, South Africa's negotiated transition identified HE as one of the tools to break with the past and usher in an inclusive and collectively prosperous democratic dispensation (Masutha and Naidoo 2021; Naidoo 1998). However, nearly 30 years into the democratic dispensation, South Africa remains one of the most unequal societies globally (Webb 2021). Drawing on household wealth as a measure of disparities, Chatterjee, Czajka and Gethin (2020, 20) reveal the extent of disparities in post-apartheid South Africa:

> "The average wealth of the bottom 90 per cent of the population is about four times lower than the national average, while the top 10 per cent has an average wealth about nine times higher than the average wealth per adult. Ownership is not only polarised between top and bottom wealth groups, it is also extremely concentrated within the top 10 per cent. The top 1 per cent of the South African adult population (350 000 individuals) own 55 per cent of aggregate personal wealth, and the top 0.1 per cent alone (35 000 individuals) own almost one-third of wealth. The top 0.01 per cent of the distribution, amounting to some 3 500 individuals, own about 15 per cent of household wealth, greater than the share of wealth owned by the bottom 90 per cent of the population, consisting of 32 million individuals. They have an average wealth which is more than 1 500 times that of the average South African adult, and 6 000 times that of the bottom 90 per cent."

These findings by Chatterjee and colleagues are consistent with the work of Von Fintel and Orthofer (2020, 577) who drew from tax data to reveal that wealth in South Africa is far more unequally distributed than income and that "with a Gini coefficient of 0.931–0.951, wealth is as unequally distributed within South Africa as it is in the world at large". This level of wealth inequality in South Africa has consequences far more severe than many have cared to examine. Not only has wealth provided the already privileged a basis for further capital accumulation (e.g., through interest, dividends, rents, and capital gains) but it has also passed down through generations a trend that, if left unchecked, will ensure disparities well into the foreseeable future (Piketty 2000).

Post-apartheid HE has long been tasked with addressing the untenable reality still faced by those inheritors of varied forms of subjugation, particularly the half of the population living below the poverty line, and the bottom 90 per cent of the population who own little to no wealth (Badat 2011; Von Fintel and Orthofer 2020). The COVID-19 pandemic has exacerbated an already precarious situation for these institutions and the communities they support, underscoring the need for this review. However, since the advent of the democratic dispensation, despite the National Students Financial Aid Scheme's (NSFAS) noticeable contribution to transforming access, a significant number of students remain unfunded and underfunded, and many graduate and drop out with significant student debt, factors that often trigger annual sector-wide protest and instability (Masutha 2023).

Following a wave of protests by the #FeesMustFall movement and widespread calls for a free decolonised HE, in 2017, the South African government replaced its 26-year-old income-contingent student loan scheme with a grant-based free HE policy for poor and working-class students. While the policy intervention restored relative stability across the sector, major fault lines in the student funding policy remain (Masutha and Motala 2023).

The funding challenges faced by South African HE are consistent with what Mohamedbhai (2008) and others have found to be a major challenge for African HE as a whole: a dearth of funds, human resources and infrastructure alongside a rapid growth of student enrolments, prompting the growth of private institutions. In his work, *Scholars in the Marketplace*, Mamdani (2007) reflects on how neoliberal reforms in African HE have resulted in the subordination of the university to the logic of the market. This view has been reinforced by Unterhalter, Parkes and Howel (2019) whose work on inequalities and the public good in four African countries, including South Africa, indicated that the public good role of universities cannot be separated from public access. As soon as HE is treated as a commodity, it is more accessible to some members of the public than others.

This commodification of education, as described below, was one of the core concerns raised by the #FeesMustFall movement (2015–2017). The findings of the Centre of Violence and Reconciliation (CSVR) Team's analysis of the #FeesMustFall movement suggests its demands were largely inspired by students' belief "that education must not be treated as a commodity but as a right that students are entitled to enjoy" (Langa 2017, 10). Its demand for 0 per cent fee increases and free-quality education were accompanied by a call for decolonisation and transformation of universities to redress the injustices of the past (Langa 2017). These concerns do suggest that the enduring legacies of colonialism and apartheid in South Africa's HE system limit its contribution to the public good.

METHODOLOGY: A "WPR" APPROACH TO QUALITATIVE POLICY DOCUMENT ANALYSIS

The article employs a qualitative policy document analysis, with descriptive statistics, a method in policy studies that enabled us to gain an in-depth understanding of both progress, setbacks, tensions and the potential future trajectory of the implementation of the free higher education policy announced by the South African government in December 2017. In examining and analysing various types of documents, such as government policy reports, NSFAS Annual Reports, or Parliament's Portfolio Committee on Higher Education proceedings reports, newspaper reports, amongst others. By delving into the details and nuances of policy documents and reports, qualitative researchers gain closer appreciation of meanings, perspectives, and power dynamics that may not be readily apparent in quantitative data alone.

Moreover, this method allowed us to contextualise gaps and sore points in the higher education funding policies within their broader historical, political, and cultural contexts. By analysing documents from different time periods we were able to identify patterns, trends, and shifts in the implementation of the NSFAS student funding policy and their impacts on students and the sector as a whole. For instance, by examining historical evolution of the governing party's notion of "free higher education policy" and its reflection in various government commissions, from the higher education act to the Heher commission of 2016/17, we are able to uncover persistent tensions and inconsistencies in what the governing party and its government considers to be a free higher education model, with government officials and ministers often contradicting the so called "party-line". This contextualization, according to (Bowen 2009), helps policy researchers to develop a comprehensive understanding of social issues and their evolution over time.

Another advantage of qualitative policy document analysis is its capacity to provide researchers with conceptual lenses and tools to critically examine policy documents (Dalglish, Khadid, and McMahon 2021). By deconstructing and analysing these documents, researchers can uncover biases, contradictions, and hidden agendas. For example, policy documents that advocate for the return to government guaranteed ICLs, such as the Heher Commission Report of 2016, carry within them both implicit and explicit biases in favour of what (Williams 2006) referred to as the pedagogy of debt, regardless of its implications on those South African communities in the margins of society. In this study, qualitative policy document analysis provided us with a platform to question the underlying assumptions, ideologies, and power structures embedded in policy documents, ultimately fostering a more critical and nuanced understanding of the complexities in house the country's free higher education policy has both advanced and regressed in the past six years under our review. We hope that the policy gaps and sore points identified in this article enrich the discourse and efforts to promote a more inclusive and equitable HE experience for all.

Documents, although underutilised, hold a crucial role in the bureaucratic functioning of modern society, particularly in the realm of social policies. They are not mere records of social life but are integral parts of it, bearing witness to key past events and existing within social fields of action (Dalglish et al. 2021). In the domain of education, recent scholarly works by Eaton, (2022), Mitchell (2021), and Shermer (2021a) have all demonstrated the benefits of utilising policy documents to scrutinise the historical development, progression, and consequences of higher education student funding policies. These studies have focused on the impact of such policies on various stakeholders, including students, families, and communities, highlighting the significance of documents in understanding and analyzing social policies and their implications.

In this article we employ Carol Bacchi "what's the problem represented to be?" (WPR) approach to analyse recent student funding policy developments in South African HE. We employ the WPR approach to (a) direct attention to the significance of reflecting on how the HE student funding *problem* has been constituted and framed in policy proposals, and (b) challenge the dominant "problem *solving"* paradigm (inherent in mainstream policy propostitions) by drawing attention to benefits of an alternative "problem-*questioning"* approach to the country's pursuit for a just and equitable student funding model. We then make some recommendations on how HE South African policymakers can avoid the pitfalls of well-meaning HE funding policies turning into instruments for creating and reproducing the very disparities they are meant to ameliorate.

Our aim is to contribute towards ongoing policy debates around socially just and equitable ways of fundings students in higher education, and a six year critical review of various ways in which South Africa's post-2017 grant-based free higher education for poor and working-class students policy has shaped the undergraduate student funding landscape in South African universities.

SOUTH AFRICA'S FREE HIGHER EDUCATION POLICY: NOTABLE PROGRESS (2017–2023)

From exclusion to inclusion: Demographic Shift in South Africa's university student population

The South African HE experience is profoundly intertwined with the country's tumultuous history of colonialism and apartheid (Bangeni and Kaap 2017), coupled with nearly three decades of the country's struggle to redress this legacy (Wiseman and Davidson 2021). At the core of the post-apartheid HE mandate is the urgent call for transformation to redress historical inequalities and to cultivate a new post-apartheid social order that aligns with pressing national developmental goals (DOE 1997). To mitigate against the exclusion of students from lowincome households, the democratic government established the National Students Financial Aid Scheme (NSFAS) to widen the HE participation rate and experience of students from previously excluded communities.

Initially, NSFAS funding was considered a loan the government introduced in 1999 to give financially poor matriculants access to university. The beneficiary was required to repay the money after completing their studies. To be funded, the student needed to pass at least 50 per cent of their modules and take no longer than five years to complete their qualification. After the #FeesMustFall protests, NSFAS became a full bursary in 2018 following on President Jacob Zuma's announcement in 2017, of a means tested free HE policy.

Against this backdrop, the first notable progress has been the transformed demographic composition of the student population and significant improvement in the rates of access to HE by students from previously excluded communities. The establishment of NSFAS precipitated a notable demographic transformation in the university student population, attributable to the enhancement of financial aid provisions. Illustratively, as of 1980, in a nation where black individuals represented 80 per cent of the populace, white students comprised nearly 75 per cent of the university student enrolment (De Villiers 2023). Two decades after the formal abolition of apartheid and the discontinuation of race-based admissions, there has been a remarkable surge in black student enrolment, constituting over 80 per cent of the university student demographic by the year 2017 (CHE Vital Stats 2018).

Over the years, the number of students enrolled in HEIs increased and its racial composition shifted. In 1994, there were 266 190 black students (representing 50.4 per cent of the students). By 2020, black students (862 313) represented 79.4 per cent of the total number of students, and white students (118 505) dropped to 10.9 per cent of the students. De Villiers (2023, 68) argues that "NSFAS played no small part in making this happen". In the immediate post-apartheid period, state allocations decreased in real per capita terms and higher education costs increased, together with rising inflation. While racial criteria fell away after 1994 high fees at HEIs created a barrier to black and working class students.

Debt-free financial aid: Exponential growth in financial aid funded students from the bottom 90 per cent of South African households

The second notable progress has been a steady rise in the number of students receiving NSFAS financial aid. Between 1999 and 2016, the government's investment in HE has been laudable, given the country's longstanding investment and policy position on transforming the face of HE to support youth from poor and working-class communities. The government's investment in NSFAS since 1999 has been as follows.

- In the first 10 years, between 1999 and 2009, the NSFAS budget increased from R441 million (68 362 students) to R3.1 billion, funding 191 035 students in universities and Technical Vocational Education Training (TEVT) colleges.
- Ten years later, the NSFAS budget grew from R3.1 billion in 2009, to around R35 billion in 2020, this time providing fully subsidised free HE to 720 000 students from the bottom 90 per cent of South African families in universities and TVET colleges (NSFAS 2019/20 Annual Report).
- In its 2020/2021 Annual Report, NSFAS student funding had grown exponentially from R11.8 billion in the 2016/17 financial year to R36.2 billion in the 2020/21 financial year.

Four major shifts primarily defined the moment when the government introduced free HE for all. Firstly, the government reasserted HE as a public good and service whose responsibility is primarily to contribute to the country's National Development Plan objectives and the alleviation of the triple threat (poverty, unemployment and inequality) facing South Africa. Secondly, the post-2017 model takes away the student's repayment obligation by abandoning student loans in favor of fully subsidized free HE in the form of grants. Thirdly, the post-2017 free HE model redefined the boundaries of what constitutes a poor and working-class household from a combined annual household income of >R122 000 to >R350 000, representing over 95 per cent of South African households. Lastly, the post-2017 model restricts financial aid grants to students in public universities and colleges and excludes private universities and colleges. Quite markedly, since its phased rollout in February 2018, the post-2017 free HE model has more than doubled the proportion of students receiving financial aid grants at both public universities and TVET colleges. In 2016, NSFAS funded around 20 per cent of the university student population; by 2019, this number had grown to 42 per cent of all universities and 70 per cent of all TVET college students (NSFAS Annual Report 2019).

Overall, this has meant larger numbers of black and working-class students were accessing post-schooling opportunities, the end of the loan scheme in NSFAS and a scenario where in historically black universities, up to 80 per cent of students were on financial aid (DHET, 2022).

NSFAS funding linked to improved student throughput rates

De Villiers (2023), Niel and Wildschut (2020), and Bhorat, Kimani and Pillay (2018) observe that NSFAS has not only contributed to making HE more accessible and affordable to the poor, NSFAS students perform better than non-NSFAS students. A larger proportion of them obtain qualifications while a smaller proportion of them drop out of the HE system without qualifications, compared to the non-NSFAS students.

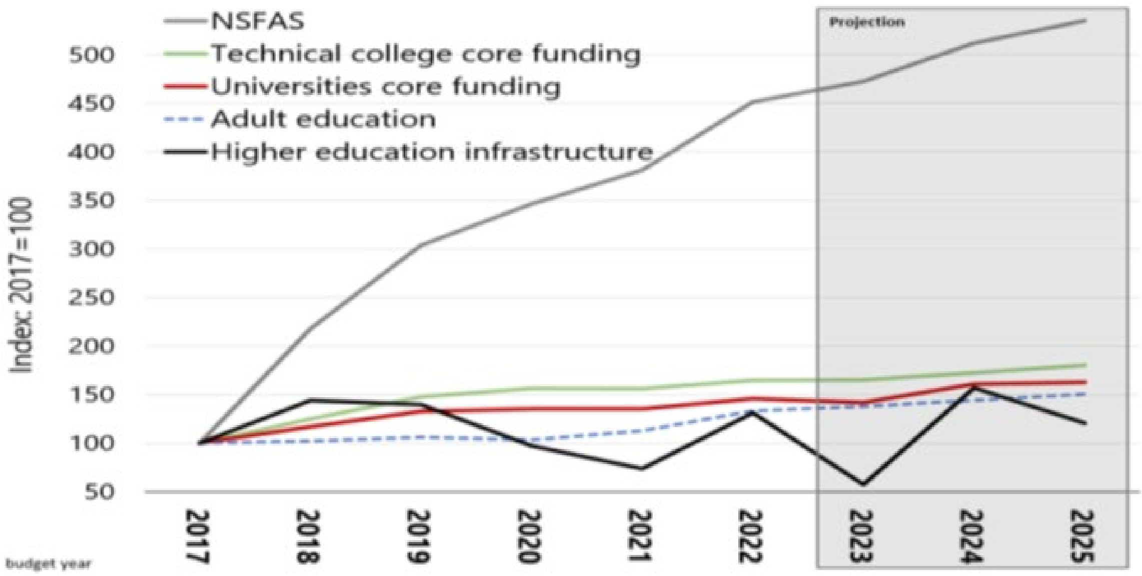
Niel and Wildshut (2020) note in their study that there is a high average absorption of NSFAS-funded HE graduates. The NSFAS-funded degree graduates have roughly a 90 per cent chance of becoming employed; their labour absorption rises to full employment within about seven years of graduation. Gender, race and university type continue to be significant predictors of the likelihood of labour absorption. Their findings also suggest ongoing inequality in labour absorption affecting African and female graduates.

Bhorat et al. (2020) show trends that are encouraging including a positive association between NSFAS awards and student performance, as measured by both the "subject pass rate" and the likelihood of passing all subjects. This trend is slightly stronger at historically black institutions than at historically white institutions. This highlights the increasing importance of the scheme in attempting to improve on and support the role played by HE in reducing inequality and promoting growth in the country through the targeting of indigent students.

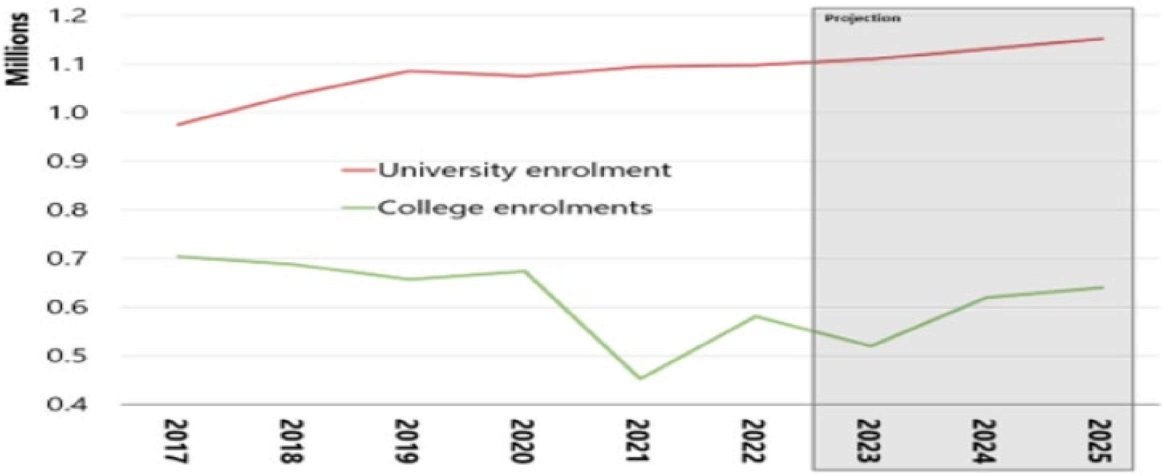
The debates on HE funding are extensive. There are advocates of free education, and the wealth tax is viewed as one mechanism for leveraging such opportunities (Chatterjee et al. 2020). Others argue that free education in public universities will benefit the wealthy students who will gain access because they meet the criteria in terms of merit (Oketch 2015), and at the same time take away valuable fiscal resources from the public HE system (Bawa and Pouris, 2023). Others suggest that the overall proportion of GDP to education and HE should be increased and the teaching input and research output grants should be increased. The big issue is that increased access and "massification" has not led to increased throughput, which would also release valuable resources back into the system which suggests that while equality of opportunity has been created, there is insufficient equity in terms of attainment and outcomes (Motala and Carel, 2019).

Illustrative evidence of notable progress and fault lines since 2017

Graph 1 shows the significant increase of individual allocations to students by NSFAS while university core funding has remained static and university infrastructure allocations have shown upward and downward trends since 2015. What this illustrates is that while individual allocations to students have increased, institutionally, university infrastructure and funding have not kept up to provide a quality teaching and learning system.



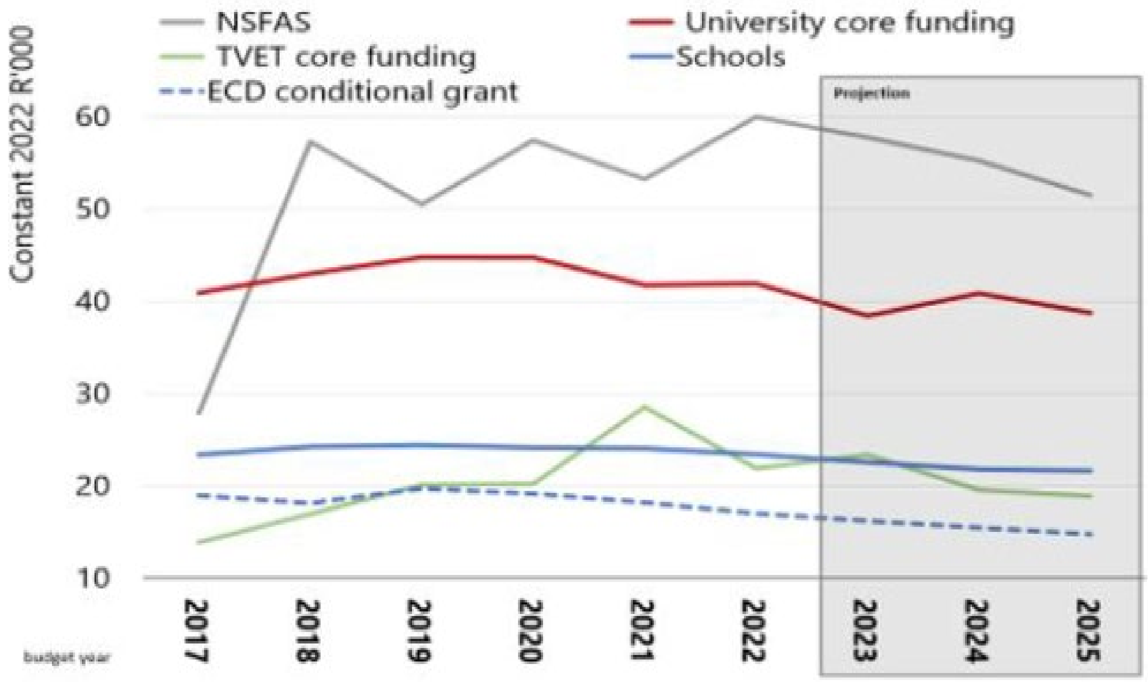
Graph 1: Index of HE Spending Growth (Sachs et al. 2023)



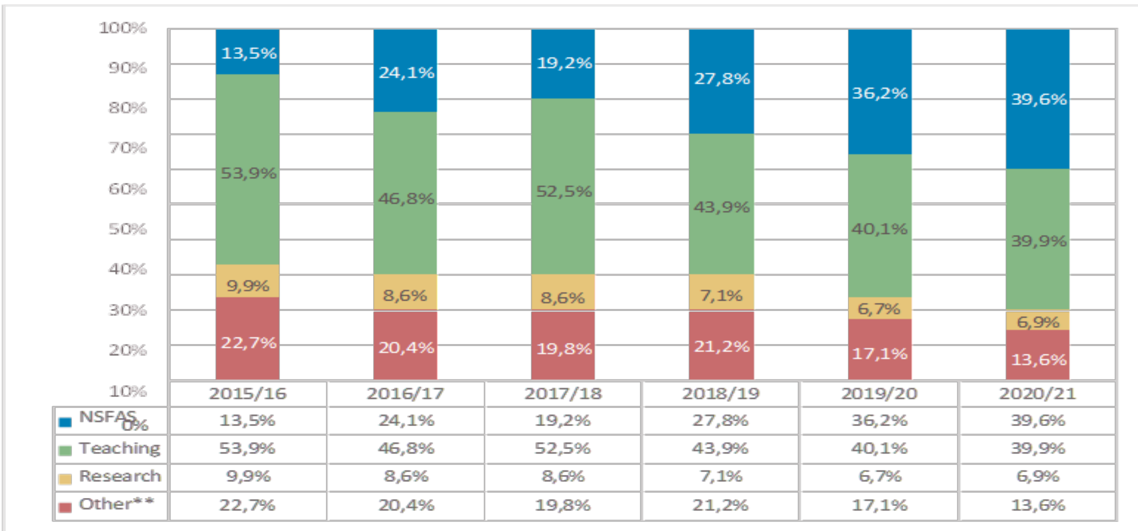
Graph 2: Students enrolled in universities and technical colleges (Source: Estimates of National Expenditure, Sachs et al. 2023)

Graph 2 shows the increase of students in universities at about 1.2 million and students in TVET as 650 000. In the South African context, this scenario should be inverted to have a larger proportion in TVET to give school leavers meaningful opportunities in education and training and the labour market.

Graph 3 shows the proportion of spending across the education sector with NSFAS occupying the highest proportion of funding, with Early Childhood Development conditional grants showing a declining trend.



Graph 3: Real spending per learner: National Treasury Budget Data (Sachs et al. 2023)



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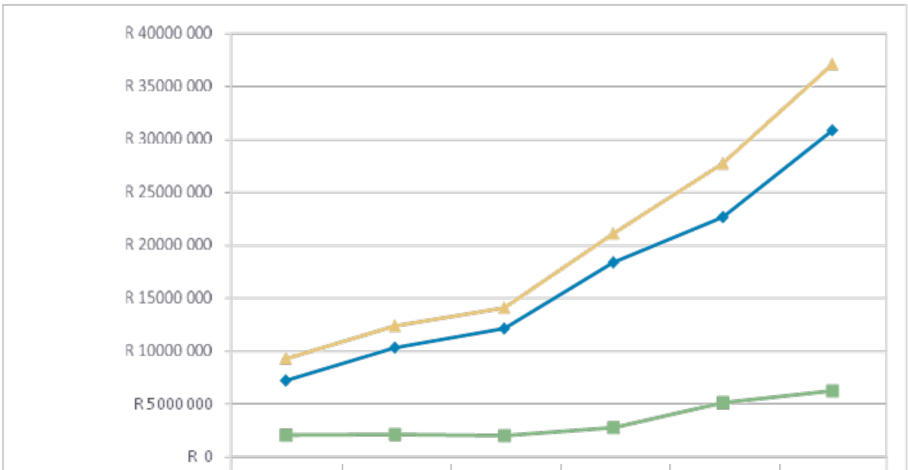
Graph 4: Disaggregated funding for NSFAS, teaching grants, research grants and other grants (CHE Vital Stats 2023)

Graph 4 illustrates the proportionate increase in disaggregated funding for NSFAS and the declines in the teaching input grant and research grants between 2015 and 2021.



	2015	2016	2017	2018	2019	2020
University allocation	R 7194 619	R 10304 757	R 12106 308	R 18373 239	R 22657 509	R 30840 538
TVET allocation	R 2095 130	R 2106 267	R 2012 108	R 2742 607	R 5101 439	R 6228 061
Total***	R 9289 748	R 12411 024	R 14118 416	R 21115 845	R 27758 948	R 37068 599

Graph 5: NSFAS student awards (in thousands) from 2015 to 2020 (CHE Vital Stats 2023)

Graph 5 shows the rapid increase of NSFAS funding and proportionately a slower increase in funding to the TVET sector between 2015 and 2021.

Current statistics present an interesting scenario. Following the fees must fall protests, increases for HE did take place. However, three observations can be made. The increases in terms of GDP have risen and declined, the CPI has increased at a faster pace than funding allocations, and while the funding for NSFAS has increased there has been a decline in block grants for teaching and learning which means that there is less provision for quality teaching and learning environments. During this period, NSFAS funding as a percentage of the HE and training budget increased from 5.10 per cent in 2004/05 to 46.16 per cent of HE and training spending. This erosion of the block grant which is reflected in the below-inflation increases in the unit rand value of the block grant subsidy units and the capping of student fee increases, means that universities have fewer resources available to offer quality teaching and learning experiences. As Michael Sachs et al. (2023) describes, the cuts to capital budgets for universities and technical colleges come as funding for new student enrolments through NSFAS massively outpaces the rest of the budget. The implication could be that a rising number of university undergraduates face a dwindling resource base as spending for lecturers, infrastructure and operating payments is cut. Such imbalances may lead to a deterioration in the quality of learning and teaching at HEIs, while the ability of universities to sustain research and post-graduate learning is also likely to come under continued pressure.

Since the South African government extended free HE for poor and working-class students in December 2017, the past six years of implementation have been characterized with setbacks, sore points, incoherence and seemingly unintended consequences.

Enduring Setbacks and Tensions: South Africa's Free HE Policy Six Years On (2018–2023)

Since the South African government extended free HE for poor and working-class students in December 2017, the past six years of implementation have been fraught with setbacks, sore points, incoherence and seemingly unintended consequences.

The first setback and tension has had to do with the government's inconsistent and sometimes incoherent position which has been reinforced by multiple contradictory voices on the direction of the free higher education funding policy. There is a significant lobby in government who over the past six years, despite their well-documented history of indenturing students, their present and future families, have continued to prescribe government guaranteed Income Contingent Loans (ICLs) as a necessary, "rational" and only "sustainable" ladder of educational opportunity (SA Judge Heher Fees Commission 2017). Advocates of ICLs have argued for the so-called "fee-free higher education" or "deferred charges", a model under which the government guarantees student loans from commercial banks on behalf of the student. Over the past six years, it has not been uncommon for two cabinet ministers to express divergent views on the model under implementation.

Currently, neither the loud voices of the courageous #FeesMustFall movement nor the current student-debt crisis in American HE and similar systems has deterred handing over the student funding mechansims to private commercial banks through government guaranteed ICLs. There is an urgent need for an analysis of HE funding that makes explicit, the likely impact of ICLs on South African students, their families and government. It appears that the student movement won part of that round of the battle, but certainly not long term financial solutions.

The second setback for the free higher education policy has had to do with government's use of regressive Value Added Tax (VAT) to fund the cost of the increased representation of poor and working-class students in HE (Haines 2018). Value Added Tax (VAT) is a form of consumption tax that is imposed on the value added to goods and services at every stage of their production and distribution. It is often considered regressive, meaning that it impacts low-income individuals disproportionately and contributes to the widening of income inequality. In the context of South Africa, a country characterised by high levels of income and wealth inequality (Chatterjee et al. 2020), increasing VAT to finance education policies has detrimental effects on the impoverished segments of society (Phillips and Hewings 2021). When analysing the share of indirect taxes paid out of total income, it is evident that these forms of taxation place a heavier burden on low-income individuals. This is because poor and working-class households tend to allocate a larger portion of their disposable income to consumption.

Studies have shown that indirect taxes, such as VAT, disproportionately affect those with limited financial resources. In essence, these burdensome tax policies exacerbate existing inequalities by further diminishing the purchasing power and economic well-being of vulnerable populations. The repercussions are felt most acutely among low-income families who must divert more significant portions of their budgets toward paying for essential goods and services (Snowdon 2013). The hiking of a regressive form of tax by the South African government to fund working-class people's HE aspirations can be seen as a form of predatory inclusion (Seamster and Charron-Chénier 2017).

The third setback to the free HE policy has been the issue of historic student debt, a can that the South African government continues to kick down the road. The documentary evidence of government's deferring the student debt crisis is found on the policy statement released by the Presidency when the free HE policy was announced:

> "The matter in relation to the management of NSFAS debt due to its complexity will be dealt with by the Minister of Higher Education and Training after due diligence has been undertaken by the Department of Higher Education and Training; Department of Planning, Monitoring and Evaluation and the National Treasury to determine the quantum of funding required." (RSA Presidency 2017).

By kicking the "historic debt" can down the road, the post-2017 financial aid model effectively maintained a historic barrier to access. What makes this policy position particularly unjust is the reality that historic student debt had been incurred due to NSFAS's historic lack of sufficient funding and the underfunding of eligible students. The scheme's practice of making students sign the Acknowledgement Of Debt forms (AODs) in order to continue with their studies has now resulted in universities refusing to re-register students who signed AODs while the debt from the previous year remains unpaid. In addition to the government's HE budget cuts, the role of historic debt in hindering access was widely cited as one of the triggers of the resurgence of student protests at the beginning of 2021, three years after the policy was announced (Vanek 2021).

The tensions around whether South Africa abolishes historic debt have not been constrained within government and policy cycles. On the one hand, although the post-2017 free HE policy announcement was widely welcomed by student movements like the SASCO and the EFFSC, the model has also been criticised by some as populist and unaffordable (Habib 2019; Batsani-Ncube 2021). In their opinion article to the University World news, Cloete and Van Schalkwyk (2021) argue against the post-2017 free HE model as unaffordable for South

Africa and that only in very rich countries such as Norway can HE massify and be free. They recommend that South Africa go back to ICLs but without necessarily accounting for how its open and fragile economy can sustain more debt that ICLs have left in countries like the United State and the United Kingdom (Shermer 2021b). On the other hand, Masutha (2023) and others have argued recently that there is a need to reinforce the resistance against the orthodoxy of debt as a paradigm of HE funding in South Africa.

Despite Cloete and Van Schalkwyk (2021) and others who have argued in favour of reverting back to the ICL student loan model, the negative implications of the student debt crisis have been well expressed in the literature. We join several scholars, activists and politicians who have put forth several reasons to support the abolition of student loans, resistance against debt as the primary means of funding HE, and the pursuit of free public HE. Where these advocates fall short is that they tend to rely on what Berman (2022) refers to as the problematic yet dominant economic style of reasoning; the very reasoning that, as many have argued, contributed to this crisis. By adopting this style of reasoning, we inadvertently delegate the definition of "the problem" back to the forces responsible for the crisis, limiting our ability to imagine a more humane HE policy.

This style of reasoning prioritises efficiency above all else, including justice. Social policies are expected to make "economic sense" and are only tolerated to the extent that they align with and do not impede the interests of the market, particularly financial institutions – the new masters of mankind.

Embedded within this style of reasoning is the framing of the student debt crisis and its detrimental consequences as an unfortunate result of a well-intentioned policy gone astray. However, evidence presented by Eaton (2022), Shermer (2021) and others demonstrates that we must argue in the interests of public HE because the indenturing of students, families, communities and governments represents not failures but successes of a debt trap. Furthermore, this style of reasoning is complicit with the notion that HE should remain a self-funded service and responsibility (Mitchell 2021).

The fourth setback to the South African HE experience since the announcement of the free HE policy has had to do with the limitations embedded on means-testing as a method of selecting students who are eligible for free higher education benefits on the basis of their household income. Due to challenges experienced by the Scheme's means-testing efforts, a number of students who were initially approved for funding have found themselves being defunded and offloaded from the financial aid programme in the middle of the academic year.

In September of 2023, Members of Parliament in the portfolio committee on higher education pointed out that more than 14 000 eligible students were wrongly defunded, leading to chaos across universities. During the parliamentary proceedings, the scheme's leadership pointed at "processing gaps", "technical mishap" and "students who applied erroneously" as the reasons behind the tragedy (Hlati 2021). As the literature shows, the parliamentary proceedings, however, paid little attention to the limitations inherent to means-testing as an approach to determining eligibility for social benefits or services.

While means-testing, which involves assessing an individual's household income and assets to determine their eligibility for social benefits, can be an effective way to target resources to those in need, it also presents inherent challenges and drawbacks. The common limitation is the obvious administrative complexity that undermines the efforts of both government and intended beneficiaries. It requires extensive paperwork, verification processes, and ongoing monitoring of individuals' financial circumstances, something that the NSFAS scheme has proven to be incapable of implementing effectively. The resultant bureaucratic inefficiencies and delays in accessing benefits, especially for those who are in urgent need, achieves the opposite of seemingly well meaning policies such as the South African free higher education policy (Castro Baker et al. 2020). Moreover, means-testing has been found to inadvertently create disincentives for families to increase their income or assets. Since eligibility for benefits is tied to financial need, individuals may face a "benefit cliff" where earning slightly more income can lead to a significant reduction or loss of benefits. This has been found to discourage individuals from pursuing higher-paying jobs or improving their financial situation, ultimately hindering social mobility (Spicker 2017).

Moreover, means-testing has been found to perpetuate stigma and create a division between those who receive benefits and those who do not, with some students objecting to publicly declare their poverty in order to access education. Beneficiaries of financial aid and related social benefits have had to deal with being associated with dependency, leading to social exclusion and a sense of shame for individuals who rely on these programs (Marcus, Rakowski, and Rossi 1992). Furthermore, means-testing has been found to not effectively capture a comprehensive range of factors that contribute to an individual student's financial situation. The focus on income and assets often overlooks important considerations such as medical expenses, childcare costs, or debt burdens, etc. The NSFAS scheme has shown, as revealed in parliament, that it is running a means-testing model does not accommodate the full range of household incomes and expenditures (Hlati 2021; 2023). This narrow focus has resulted in some students being deemed ineligible for benefits despite facing significant financial challenges (McLean, Steward, and Batty 2020). In the final analysis, while means-testing can be a valuable instrument in targeting social benefits, the NSFAS experience has exposed its inherent limitations, at a cost to students, their families and universities.

Moving forward, within the context of ongoing student funding policy development, addressing administrative complexities, minimising disincentives, reducing stigma, and adopting a more comprehensive approach to assessing financial need are crucial steps towards creating a more equitable and inclusive social benefits system.

The fifth, and perhaps most damaging setback in the implementation of the free higher education policy, has been the mismanagement of the national students' financial aid scheme, much of which has played out publicly. The evidentiary documents for this include the 2019 NSFAS annual reports, the 2018/19 Auditor General Report and the recently released investigation into the now suspended CEO of NSFAS of the scheme (Govender 2023; Phakathi 2021). Worth noting is that these administrative deficiencies where long identified by the Balintulo Report during the first decade (2000–2010) of the NSFAS, namely: alarmingly declining HE expenditure in real and student per capita terms, debt crisis due to the illegal blacklisting of indebted students, inefficient means-testing approach, debt trap and high non-completion and low completion rates.

Irregular expenditure continued to be a feature, and in 2017/ 2018 financial year auditor general noted that this increased to R7.6 billion. This included disbursements to incorrect students, or disbursements in excess of the loan or award, or disbursements processed against an incorrect funder. There were also concerns about the lack of leadership to put risk and control frameworks in place and policies and procedures to affect the disbursement process. In 2017, the administrator who was appointed by the Minister commissioned a forensic investigation because of concerns of fraud after internal audit reviews. A major concern was that the ICT system was not designed to meet with the enormity of the requirements and that there was no IT Governance framework from 2014–2020.

CONCLUDING DISCUSSION: APPLYING BACCHI'S WPR APPROACH

Bacchi's WPR framework presents a robust methodology for policy analysis that incorporates multiple theoretical and multidisciplinary perspectives (Riemann 2023). The WPR framework is based on the understanding that policy problems are socially constructed and arise in specific policy spaces (Payne 2014). It aims to uncover the underlying assumptions and power dynamics that shape policy issues (Bacchi 2012)

The WPR approach is premised on the idea that the solutions we advance in response to policy problems reveal what individuals or institutions think the problem is or what needs to change, and that "policies and policy proposals contain implicit representations of what is considered to be the 'problem' ('problem representations')" (Bacchi 2012, 21). For Bacchi (2009, 15) "there are no problems separate from the proposals purported to address them" which means that in our analysis of various "problem representations" we must pose the following questions:

(a) What's the problem represented to be in a specific policy or policy proposal?
(b) How has this representation of the problem come about?
(c) What are the rationales and deep-seated assumptions behind the representation of the "problem"?
(d) What is left unproblematic in this problem representation? Where are the silences?
(e) Can the "problem" be conceptualised differently?
(f) What effects are produced by this representation of the "problem"? (Bacchi 2012)

We now apply Bacchi's WPR thinking to some of the problem representations that have characterised mainstream narratives and perceptions of the free HE policy.

If we draw on two of Bacchi's questions and consider the enduring student funding crisis and the representation of student loans as an ideal and well-meaning mechanism to enhance access to higher education by the marginalised, we could ask and answer the guiding questions as follows.

(a) By making students sign Acknowledgement of Debt forms in order to proceed with their studies, South African universities and government, have represented the "problem" of "student debt" as a student's problem.
(b) This representation of the problem comes about on the through neoliberal conceptions of HE as a source of "private benefits" for students who have the privilege to access higher education ivory towers.
(c) The deep-seated assumptions are that education can be bought and sold as a commodity and that the responsible access pathway for those who cannot afford it should accept education as a form of debt-service training (Williams 2006).
(d) What is left as unproblematic by those advocating ICL as a primary means for ensuring access for the marginalised are the implications of students, families and community who become further indebted.
(e) The problem of student funding can indeed be conceptualised differently. Our understanding is that the "free" in students' call for a "free public HE" is that it stands for "Freedom" as inscribed on the Freedom Charter of 1955, one of the founding documents of our liberation struggle.
(f) Further analysis is required of the neoliberal representation of the student funding problem and the debt crisis and effects on the marginalised.

A free HE should not be reduced to a system that is merely "free of charges" at a point of access, as "fee-free higher education" suggests or "deferred charges". Others have argued that our HE institutions must not be the site where structures of power, domination and subordination are reproduced (Brown 2010; Carnevale, Schmidt, and Strohl 2020; Naidoo and Whitty 2014). HE needs to be freed from the orthodoxy of debt (Williams 2006). As Brown (2010), Marginson (2016) and others have shown, treating universities as a marketplace is achieving in HE what neoliberalism has done to society as whole – facilitating a concentration of wealth, power and opportunities in the hands of those already well placed and a steady rise in chronic levels of insecurity and precarity for those already in the margins of society.

As Masutha (2023) recently argued, free public HE is not "free money" highlighting intergenerational wealth accumulation, leading to different life chances for poor and working-class students, in comparison to those who compose the elite in our society.

The troubling rise of debt financiers in HE has resembled what Professor Ha-Joon Chang called Bad Samaritans to describe highly trained academics, often hired by their governments to advise less developed countries, who prescribe development policies that have no history of success in their countries of origin. Similarly, student loans have not been a neutral attempt to address the HE funding crisis. For example, although their sustainability claim is contingent on one's future income earning ability (loan recovery), in reality, ICL financiers have been found to particularly target those who are least likely to pay back the money.

In January 2022, the New York Times reported that Navient, one of the largest student loan companies in the US, reached a \$1.85billion deal with 39 states to settle claims that it had made loans that saddled 66 000 borrowers whose profiles showed that they were the least likely repay. According to the prosecutors, these loans were crucial to the Samaritan's ability to rake in large volumes of the federal government guaranteed ICLs. Pennsylvania's Attorney General revealed that, in pursuit of profit maximisation,

> "Navient repeatedly and deliberately ... engaged in deceptive and abusive practices, targeting students who it knew would struggle with repayment, and placing an unfair burden on people trying to improve their lives through education."

Most of those who took out the loans attended for-profit schools with low graduation rates and poor job-placement records. The private loans were, in Navient's own words, according to legal lingo, a "'baited hook' to reel in more federally backed loans".

As the Navient case shows, for the underserved and marginalised students, these ICLs cannot be said to be "worth it". However, for the profiteering predatory Samaritans, the scheme is worth every effort. As Mustaffa and Dawson (2021) show, "Student loans are perfect for racial capitalism because they answer demands for social access and inclusion, and reproduce both the disposability and dispossession of Black people's everyday lives".

To return to the Bacchi framework. We argue in conclusion that if the "problem" of student funding is represented differently, and takes account of the political economy of the context, more equitable and long term strategies will be found, leading young people to have more meaningful and sustainable opportunities in tertiary education and the labour market.

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