ASSESSING THE UTILITY OF THE NATIONAL STUDENT FINANCIAL AID SCHEME TOWARDS SKILLS DEVELOPMENT: A CASE OF A RURAL UNIVERSITY IN SOUTH AFRICA

M. G. Mokgotho*
https://orchid.org/0009-0002-6757-2591

M. B. Njoko*
https://orchid.org/0000-0002-9198-7466

C. J. Burman*
https://orchid.org/0000-0001-5861-2446

*Turfloop Graduate School of Leadership
University of Limpopo
Polokwane, South Africa

ABSTRACT

The National Student Financial Aid Scheme (NSFAS) was introduced in 1999 in South Africa to provide financial support for disadvantaged students through the provision of both loans and bursaries. This article reflects on the effects of the scheme on skills development within two faculties at the University of Limpopo. The research was undertaken in 2021 employing an exploratory qualitative methodology. A total of eighteen participants were purposively selected from two of the four faculties of the University of Limpopo. A semi-structured interview guide was utilised to elicit narrative data from all participating beneficiaries of the NSFAS. The narrative data were analysed using a thematic coding design and interpretations of the findings were subsequently made. The interpretation of the analysis focused on the effect of the NSFAS support on students' skills development. The findings suggest that NSFAS funding contributed to the development of soft skills of beneficiaries which included financial security; spending prioritisation and collaborative budgeting; time-management skills; self-esteem and skills development opportunities. Whilst the findings are localised, they do suggest that further research could be undertaken into the potentials of NSFAS to boost students' soft skills development during their time within a higher education institution.

Keywords: higher education, life skills, soft skills, student growth and development, NSFAS and skills development

INTRODUCTION

The current model of funding of higher education in South Africa relies upon government

subsidies to higher education institutions (HEIs); third stream income generated by HEIs and tuition fees paid by students to HEIs (Salmi and D'Addio 2021, 57). In 1999 the government introduced the National Student Financial Aid Scheme (NSFAS) to extend opportunities for fee paying students from disadvantaged backgrounds to access higher education. The NSFAS is funded by the Department of Higher Education and Training (DHET) and is operationalised within the National Student Financial Aid Scheme Act 56 of 1999 in tandem with the Skills Development Act 97 of 1998. The core objective of the NSFAS is to facilitate equitable access to higher education by providing financial support to eligible students (Matukane and Bronkhorst 2017, 3).

The NSFAS currently operates at all South African HEIs and provides eligible students with opportunities to access loans or bursaries to enable them to pay their fees and support themselves financially whilst studying. The NSFAS currently offers loans to students who provide evidence that their circumstances are such that financial assistance is warranted and have demonstrated the potential to complete their studies (Wildschut, Rogan, and Mncwango 2020, 964). The NSFAS also provides scholarships – comprising a maximum of 40 per cent of the value of the loan – to students who successfully complete their studies within the minimum allowed period for the qualification loan (Wangenge-Ouma and Cloete 2008, 907).

Since its inception in 1999 the NSFAS annual funding allocation increased from R441 million to almost R42 billion in 2021 (NSFAS 2021, 4). The scheme is inclusive of all registered students at both Universities and Technical and Vocational Education and Training (TVET) colleges. With the COVID-19 pandemic and subsequent national lock-downs, HEIs, and education at large, were affected at multiple scales (Cesco et al. 2021, 276). The broader economic constraints associated with the pandemic affected the South African higher education budget and subsequent allocations to HEIs. The NSFAS funding operational strategy was also affected – which in turn catalysed policy reviews and budgetary re-allocations (Schreiber et al. 2021, 15).

PROBLEM STATEMENT

Whilst the ambition of providing youth with equitable opportunities to access HEIs through the NSFAS was both a coherent and relevant framework which was designed to boost the South African skills base, there have been critiques with regard to implementation. The critiques revolve around issues such as the inclusivity of the scheme (Garrod and Wildschut 2021, 488); insufficient consistent communication between the administrators of the scheme and the student beneficiaries (McKay, Naidoo, and Simpson 2018, 25–27); inadequate levels of transparency between the administrators of the scheme and the student beneficiaries (Manuel 2019, 77) and

operational bottlenecks with regard to timely payments and repayment inconsistencies (Yende 2021, 73–76).

Notwithstanding these critiques, NSFAS's mandate remains one of delivering opportunities for students to both access higher education and "improv[ing] the quality of education, skills development and innovation" of them whilst they are studying (NSFAS 2020, 13). Currently, the relevance of NSFAS is especially underpinned by the National Development Plan 2030 (NDP) which explicitly makes the case for increasing the number of skilled graduates as a contribution towards accelerating national growth and reducing the disproportionately high levels of unemployment in the country (Balwanz and Ngcwangu 2016, 32). The relevance of the scheme is also reinforced by efforts to place sub-Saharan Africa as an internationally competitive region within the global economy by developing "skills for the workforce of the future" (Ocampo and Ortega 2022, 235).

Despite the strategic focus on skills development at both international and national levels, research into the efficacy of the NSFAS contribution to skills development in South Africa is scant. Whilst peer reviewed literature relating to skills development in South Africa itself is relatively abundant (for example, a Google Scholar search for "Skills development South Africa" reveals 31 600 hits since 2018); there is a relative scarcity of the same for NSFAS and skills development (a Google Scholar search for "Skills development South Africa NSFAS" produced 1 680 hits within the same period). Even more scarce is literature relating to the perspectives of the student beneficiaries of NSFAS support and their experiences regarding their acquisition of skills whilst studying. The study thus represents an embryonic, qualitative step towards providing insights from students about their experiences relating to skills development whilst being beneficiaries of NSFAS support at the University of Limpopo. The modest contribution made in this article does provide new insights to the existing literature relating to NSFAS and skills development from the perspective of beneficiaries which may also provide insights for policy makers going forward.

HIGHER EDUCATION: SOUTH AFRICA

During apartheid access to higher education was minimal among the African population. With the shift into a democratic dispensation South Africa embarked on a radical educational policy shift which was designed to enable equitable access to education for all (Boughey and McKenna 2021, 13). The White Paper of 1997 on Higher Education also identified four pillars of higher education: "1) To meet the learning needs of individuals in order to achieve self-fulfilment; 2) To provide the labour market with highly skilled graduates; 3) To contribute to the development of a critical citizenry and lastly to contribute to knowledge creation" (White Paper

on Social Welfare 2014, 34).

Since the commitment to boosting skills through education in South Africa emerged almost 25 years ago, there has been a rich debate about the types of skills that are relevant for students to acquire. Typical, this discussion categorises skills into two broad themes: hard and soft skills. Hard skills are typically associated with technical skills, such as engineering and construction (Maisiri, Darwish, and Van Dyk 2019, 94); whilst soft skills are behavioural, such as interpersonal and communication (Assan and Nalutaaya 2018, 62).

It has also been argued that the acquisition of soft skills is premised upon "learning by doing", rather than qualifications alone (Lyu and Liu 2021, 15). Alongside the experiential learning associated with soft skills, it is also suggested that both individual and group commitment to a task; attitudes towards a task and determined confidence to complete a task are also mediators of soft skills development (Succi and Wieandt 2019, 117). Not only do soft skills represent a portfolio of attributes, soft skills are also believed to add value to technical hard skills which tend to be habitual, rather than because of "learning by doing" within different particular contexts (Majid et al. 2019, 20). Whilst hard skills are focused on in more depth at South African HEIs, many argue that soft skills are equally important component of curricula, as well as providing broader life opportunities for students (Pezer 2021, 62; Boughey and McKenna 2021) – and Ngulube (2020, 1002) has argued that, in some instances, "[South African] employers are more interested in soft skills than hard skills".

SKILLS DEVELOPMENT AND EMPLOYMENT IN A SUB-SAHARAN CONTEXT

It is well known that unemployment in sub-Saharan Africa has, and continues to be, – a significant challenge in multiple ways. Recent evidence suggests that approximately 60 per cent of the unemployed in sub-Saharan Africa are younger than 25 and that young women are disproportionately affected (Abodohoui and Su 2020, 10). In response to this challenge there have been multiple interventions aimed at reducing the disproportionally increasing rate of unemployment amongst the youth in sub-Saharan Africa (Cieslik, Barford and Vira 2022, 1138).

One of the many interventions in sub-Saharan Africa that focuses on increasing skills as a contribution to boosting employment is Skills Initiative for Africa (SIFA) (Skills Development Initiative for Africa 2019). SIFA is operational in multiple African nations ranging from Ghana, Togo, Nigeria and Cameroon in West Africa to Ethiopia and Kenya in East Africa, down to South Africa – with Tunisia being its most northern partner (SIFA 2019, 2) The purpose of the organisation which was initiated through a partnership between the African Union Commission (AUC) and the African Union Development Agency (AUDA-NEPAD), is to boost the

employability of youth in sub-Saharan Africa by equipping them with skills that are in demand by employers. To achieve this mandate SIFA works with private institutions to identify skills gaps and then designs bespoke skills development training programmes in response.

The strategic focus of SIFA is both financial and technical. The financial component provides capital for potentially effective skills development programmes which is comprised of three financing streams: large skills development investment projects; skills development investment projects and innovative skills promotion pilot projects. The technical component focuses on facilitating multi-modal knowledge sharing platforms for the recipients and partners of SIFA, as well as dialogues.

In South Africa there have been several government driven initiatives designed to reduce the stubbornly high unemployment rates that especially affects youth (Ngcwangu 2019, 2). One example is the Construction Education and Training Authority (CETA). The CETA was established as a national skills development service for the construction sector to implement and meet the objectives of the National Skills Development Strategy (NSDS lll). The CETA identifies skills gaps and designs and implements educational and training programmes to address the identified skills gaps within the construction field (Construction Education and Training Authority 2021, 2). The CETA also funds several broad-based learning programmes including skills development programmes, learnerships along with bursary and scholarship schemes. These learning programmes are facilitated and funded through the development of qualifications, research and development skills sector and discretionary grants which are operationalised by registered training entities and HEIs (Nkwanyane, Makgato, and Ramaligela 2022, 371).

National efforts to provide skills developments services in South Africa are augmented by provincial initiatives such as the Limpopo Office of the Premier's internship programme which has been operational since 2008. The internship programme seeks to address skills development by hiring interns and offering them training. The internship grants candidates the opportunity to gain experience, as well as acquire work-related skills as a mechanism of boosting their future career opportunities (Mseleku 2022, 330).

SKILLS DEVELOPMENT AND NSFAS

The South African Skills Development Act 97 of 1998 (SDA) was designed to integrate the mandate of the National Skills Authority with institutions that provide learnerships and/or skills development opportunities for South Africans – as well as mechanisms to provide financing for both in cooperation with the National Skills Fund (NSF) (Plant and Padotan 2017, 37). The initiative is underwritten by the necessity of ensuring sustained investments in both learnerships

and skills development opportunities as a contribution towards boosting national growth, reducing unemployment and increasing household prosperity in an equitable manner across the nation.

A further contribution to the mandate of the SDA is made by HEIs which proactively seek out opportunities for students to gain experience in a work environment. These opportunities are manifest in research, community engagement and work integrated learning (WIL) projects and programmes.

In tandem with the national focus on providing experiential training opportunities for youth to become prepared for the world of work, the government has introduced funding mechanisms at HEIs to enable marginalised youth to access higher education. This is because whilst the higher education system in South Africa has always had a fee-paying component and HEIs generate third stream income in multiple ways, a shortfall in funding for HEIs is a national reality, hence additional measures have been taken by government to provide support to financially disadvantaged students (Menon and Cedras 2019, 246).

Despite the institutional efforts to facilitate sufficient funds for higher education it became evident during the early years of the democratic dispensation that the available funding could not accommodate all youth who were eligible to access HEIs – especially those from disadvantaged backgrounds. The gap between eligibility to enter an HEI and funding for potential entrants has become particularly noticeable in the last decade with increasing numbers of eligible youth requesting access to higher education who are simultaneously unable pay tuition fees (Ayuk and Koma 2019, 14). Despite the extensive funding problems that have been encountered in South Africa, the state has attempted to implement a combination of both integrated and comprehensive funding to support both higher education and skills development for students (Naidoo and McKay 2018, 160). It is within this context that NSFAS operates.

The NSFAS funding framework was initially developed and continues to operate within the context of hard budgetary constraints and is driven by policy reviews of South Africa's spheres of government for higher education, rather than the cost of provision (Menon and Cedras 2019, 248). The NSFAS funding framework developed for HEIs in South Africa has a number of important implications for promoting equity, fairness and recognition of institutional development in the context of education and skills development. Education and skills development are drivers of personal, national and global development, therefore investing in both is essential because they have an impact on South Africa's economic development (Turek 2020, 160). The National Skills Development Strategy (NSDS) was another policy that was initiated in the post-apartheid South Africa as a component of the NSDS to strengthen and advance skills development. The NSDS continues to represent a strategic framework of

cooperation between the state, businesses, institutions of higher learning and the labour market (Kraak 2008, 14).

In South Africa's HEIs students are motivated to actively participate in practicals, projects and credit bearing WIL initiatives as well as other hands on programmes. These hands-on initiatives span a broad spectrum of fields, including, inter alia – peer education, the automotive industry, electrical engineering alongside student mentorships as a way of promoting skills development through experiential learning opportunities. At the University of Limpopo skills development is reflected through the student support service programme, whereby in the year 2019 the university achieved 60 per cent of the target it had set for improving student support and providing development services (University of Limpopo Annual Report 2019, 42).

RESEARCH METHODOLOGY

The method applied in this study was an exploratory, qualitative field research design. Field-study research can be described as "participant observation or design around a social field which contains a variety of interpretative procedures and interactions studying people individually or in groups while inhabiting their natural environment by using research tools or other forms of gathering data" (Queirós, Faria, and Almeida 2017, 23). The study focused on the lived experiences of students at the University of Limpopo to assess the utility of the NSFAS towards skills development from the perspectives of student beneficiaries.

Participants

The participants for the study were purposefully selected using a non-probability sampling method. Purposive sampling means that the researcher does not attempt to recruit a random sample of participants, but rather selects participants based on their knowledge or familiarity with the phenomenon being studied. This enables researchers to identify a predetermined set of selection criteria and identify the participants accordingly so that the data collection process engages with participants that have the experience required to make a meaningful contribution to the overall aim and objectives of the study (Creswell 2016, 21).

The sample was drawn from the Faculties of Management and Law and Science and Agriculture at the University of Limpopo. In total eighteen (18) students from second to fourth levels of study participated across the two faculties. There were three participants per level of study per Faculty. Part of the selection criteria for the study was that the participants had received support from the NSFAS for two to four years. The reason for this was to ensure that the selected participants had insights into the way in which the NSFAS funding had facilitated exposure to skills development opportunities.

Data collection and analysis

The research was undertaken during the latter parts of the COVID19 lock-downs and thus appropriate measures were undertaken before, during and after data collection to ensure compliance with the associated national regulations and guidelines. This included wearing a face mask at all times; use of hand sanitizer; sanitizing the recorder and notebook and maintaining a distance of two metres at minimum between the interviewer and interviewee. These precautionary measures did not affect the outcomes of the interviews in any noticeable way.

In addition to the steps taken to comply with the national COVID-19 regulations and guidelines, conventional ethical protocols were adhered to. Table 1 provides a summary of the ethical protocols that were complied with during the data collection phase of the study.

Table 1: Summary of ethical protocols

Phases	Ethical protocol	Summary
Pre-data collection	Permission from gatekeeping organisations (the Faculties of Management and Law and Science and Agriculture)	The permission letter was approved prior to operationalisation by the Faculty of Management and Law's Senior Higher Degrees Committee and the university's Turfloop Research and Ethics Committee (TREC)
	Informed consent from respondents	Informed consent was approved prior to operationalisation by the Faculty of Management and Law's Senior Higher Degrees Committee and TREC
During data collection	Harm	Standard protocols adhered to
	Confidentiality	Information was stored securely
	Anonymity	Identity of participants were not exposed
Post-data collection	After care of participants	Standard protocols adhered to
	Protection of collected data	Standard protocols adhered to
	Confidentiality	Standard protocols adhered to
	Anonymity	Standard protocols adhered to
Throughout	Respect, dignity and standard of care	Standard protocols adhered to

Source: Authors' contribution

A semi-structured interview protocol with individual participants was the primary data collection method, augmented by observations of body language during the interviews. Semi-structured interviews were preferred because they allowed for a conversation with a peer (interviewer) which made for a relaxed environment for the participants to express their opinions about their experiences about the utility of NSFAS towards their skills development. The semi-structured interviews were conducted at the University of Limpopo student cafeteria

and took a period of one month. The cafeteria provided a neutral, yet convivial, setting for the interviews which enabled the researcher to conduct formal interviews in a relaxed manner that provided the opportunity for clarifications and probing to occur as required.

Following the semi-structured interviews, the researcher transcribed the recordings of the eighteen interviews prior to undertaking a thematic analysis of the data. Table 2 provides a summary of the phases of the analysis.

Table 2: Summary of the analytical phases

Thematic analysis	Descriptor
1. Transcription	• Transcribing the narrative data into text
2. Organising the data	• Identification and clustering of like for like sentences / phrases within the context of the research aim and objectives
3. Coding	• The initial codes were generated from the organised data-set • Codes were primarily a combination of similar sentiments and linkages with the data • The process was iterative and required both the narrative data and initial organisation being reflected on
4. Theme development	• From the codes, higher level conceptual themes were identified • Once again, this was an iterative process that required re-visiting the material generated in the earlier phases of the analytical process

Source: Authors' contribution

The analysis followed the steps recommended by Creswell (2016, 30) which included the initial categorisation of the data prior to coding and theme development. During the analysis the NVIVO computer-assisted qualitative analysis software (CAQDAS) was used to manage the data. In order to consolidate the thematic analysis, the researcher critically reviewed and adjusted the themes until a coherent overview emerged.

FINDINGS

The theme refinement process identified five themes which are listed below.

1. Financial security;
2. Spending prioritisation and collaborative budgeting;
3. Time-management skills;
4. Self-esteem (self-confidence and personal growth), and
5. Skills development opportunities.

Details of the five themes are provided in some detail in the section that follows. Each sub-section also contains direct quotes from participants to justify the labels given to each theme.

Financial security

Financial security was a dominant theme that primarily related to the provision of food,

followed by domestic items whilst studying at the University of Limpopo.

> "As soon I received my allowances in a form of direct payment into my student bank account, I bought groceries such as maize meal, meat ... and all other necessities." (Interviewee 5, female).

Secondary domestic items were also referred to, but less frequently than the provision of food.

> "The funding allocation helped me to buy food and the rest of the money I would use it for clothes, hair, cosmetics and beauty products." (Interviewee 3, female).

The narratives provided by the participants relating to food security and domestic items have some resonance with Sano, Mammen, and Houghten (2021, 110) who identified students having sufficient savings to enable them to procure food and other expenses whilst studying as being priority areas. However, the NSFAS funding not only provided some financial security for students, it also provided them with opportunities to prioritise the items that they spent their funds.

Spending prioritisation and collaborative budgeting

This theme provides indicators of participants' prioritisation of NSFAS funding allocations.

> "When I received my funding allocations, I would write down a list of what needs to be paid firstly. For example ... accommodation, transport and food ... and allocate a specific amount needed for each category. In this way, it was simple for me to manage my funding allocations." (Interviewee 2, female).

Not only did the participants report that they prioritised their spending allocations, they also reported that they would often collaborate with other students when budgeting. The participants simultaneously spoke about prioritisation of their budget and the collaborative efforts during the interviews which is why the two themes were merged into one.

> "I stayed with my roommate, so a sharing of funds would occur between us. In this manner we would minimise the expenditure costs and have more money to save." (Interviewee 6, male).

This theme resonates with findings from other studies relating to student well-being whilst studying. For example, Azer and Mohamad (2018, 2474) report that students who master the skill of budgeting at an early stage are more likely to complete. Likewise, Dalla Pellegrina et al. (2021, 10) argue that the "prioritisation of spending by students is an important skill and the learning process simultaneously enables personal growth and entrepreneurial financial

responsibility" which may in turn be the first step towards acquiring a lifelong skills relating to personal financial management (Rosskam 2018, 211). Following the above two themes, the participants also reported that time management was another skill that the NSFAS support enabled.

Time management skills

Due to the reality that the NSFAS funding allocations are released monthly the students reported that they began to manage their time accordingly.

> "Through my NSFAS funding allocations, my lifestyle started to change as I could schedule my plans, become flexible and plan ahead regarding the usage of my next allowance." (Interviewee 10, male).

Once again, this theme is not unique. For example, Alias et al. (2019, 127) argue that "time management is a skill that is acquired through experience which results in individuals improving how they organise their time effectively in order to maintain productive results whilst studying". In this instance the experiential skill of time management was acquired because of the stability the NSFAS funding framework provided. Arguably, because of the skills acquired by student participants whilst managing their NSFAS funds described above, their self-esteem improved which is the subject of the following theme.

Self-esteem (self-confidence and personal growth)

The notion of 'self-esteem' is applied broadly in this instance because it refers to multiple forms of esteem including self-confidence, reduced self-doubt and privilege. Some examples are provided below.

> "Being able to become a NSFAS beneficiary motivated me as many people get excluded through the NSFAS admission process and it is a privilege to be funded." (Interviewee 8, female).
>
> "The funding allocation stimulated my self-confidence and reduced self-doubts. I managed to save my funds and was able to register for a driving licence as most jobs in my career pathway require the proof of having a driving license." (Interviewee 11, male).

This theme becomes relevant when other literature is considered. For example, Yu, Shek, and Zhu (2018, 23) articulate that "self-confidence and, to a lesser extent, personal growth affects students' educational goals and may develop into a holistic life-skill". Whilst this suggestion that "self-confidence affects students' educational goals" is hardly surprising, it is relevant that the NSFAS funding enabled the personal growth of marginalised students who may not

otherwise have had such an opportunity.

Skills development opportunities

The final theme that emerged related directly to skills development opportunities. Despite the NSFAS funding providing indirect opportunities for skills development, there were no reports that the NSFAS provided direct skills development opportunities.

> "NSFAS has not provided any opportunity, but through the institution they are various opportunities and seminars that are provided for different faculties, in order to grant exposure of various fields of occupation and where you find interest at." (Interviewee 12, male).
>
> "Some funding schemes offer the privilege of finding jobs to their beneficiaries. In the context of NSFAS, I have never encountered any opportunities." (Interviewee 13, female).

This finding dovetails with other research within the African sphere such as Darvas et al. (2017, 15) who argue that "the lack of skills development opportunities at African HEIs hinder students' opportunities and development within working environments in preparation for the world of work".

SOFT SKILLS

The themes that were identified during the analysis suggest that the NSFAS support provided to the participants indirectly contributed to their soft skills development. The themes that emerged from the analysis indicate that soft skills were acquired through the secure context the NSFAS funding provided – and the context represented a framework which afforded the participants to experientially learn the soft skills described above in the themes.

Other studies have emphasised the relevance of students acquiring both soft and hard skills whilst studying and noted that the combination of both contributes to students' personal and educational growth (Rebele and Pierre 2019, 75). It has also been noted above that soft skills are an attribute that many employers actively seek out when recruiting graduates, yet as Spanjaard, Hall, and Stegemann (2018, 166) argue, HEIs rarely bestow soft skills development with the same degree of focus as hard skills. This debate is summarised by Mtawa, Fongwa, and Wilson-Strydom (2021, 687) who argue that students should be equipped with soft skills for them to become "players in the labour market".

DISCUSSION

The themes revealed in this study indicate that the soft skills described above by the participants who were NSFAS beneficiaries enabled them to identify opportunities whilst studying at the

University of Limpopo to develop effective mechanisms to support themselves whilst studying. From this perspective, it is suggested that in some instances, the utility of NSFAS funding is an indirect catalyst that contributes towards students being able to develop their own, tailor-made, personal enabling environment that facilitates the space for them to commit to their studies.

Likewise, it is plausible – but difficult to provide supporting evidence – that the soft skills that were experientially acquired may also contribute towards their longer-term personal development which may develop further into life-long skills and also represent the early phases of preparing themselves for the world of work. Because of potential relevance of the findings – and despite the localised, exploratory nature of the study – further research into the utility of NSFAS funding to promote soft skills development among students in South Africa is warranted.

CONCLUSION

Skills development is inclusive of people acquiring both hard and soft skills – with HEIs generally focusing efforts towards hard skills development. Hard skills can be understood as skills that are taught through theoretical or formal education and are typically reflected in associated qualifications and soft skills are associated with more abstract traits such as self-esteem. The narratives from the participants suggest that the utility of NSFAS funding for beneficiaries was that they were able to develop soft skills as an indirect consequence of the NSFAS. The indirect effect of the NSFAS support was that it provided the student participants opportunities to engage in experiential learning about personal development whilst managing their funds in ways that made sense to them in their context at the University of Limpopo.

The combination of soft skills acquired whilst the students managed NSFAS funds thus contributed to the students being able to commit to their studies and may plausibly represent a set of soft skills that could contribute to preparing them for the world of work. This latter point – being prepared for the world of work – could be an area that HEIs can investigate further and consolidate into a training programme to assist students whilst managing their NSFAS funds, as well as to use the learning process as an opportunity to prepare students for the world of work.

DECLARATION OF INTERESTS

The authors declare that they have no personal or financial interests or relationships that could have influenced this study or its findings.

The authors ascribe to the highest standards of ethical conduct in all research endeavours. This study was approved by the University of Limpopo Turfloop Research and Ethics

Committee and granted an ethical clearance certificate with the project number: TREC/404/2020: PG.

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