

South African national students financial aid scheme crisis: Theory of communicative action



Authors:

Rene W. Albertus¹ 

Frank Makoza² 

Affiliations:

¹Department of Commerce, Graduate School of Business, University of Cape Town, Cape Town, South Africa

²Department of Entrepreneurship & Business Management, Faculty of Business Management Sciences, Cape Peninsula University of Technology, Cape Town, South Africa

Corresponding author:

Rene Albertus,
rene.albertus@uct.ac.za

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In this article, the researchers interrogate the media discourse on the national students financial aid scheme (NSFAS) crisis, as well as how the language used by politicians and students, shaped the decision-making of stakeholders. A qualitative approach was employed to analyse online media articles. Content analysis was used to organise the online media text into themes, corresponding to the concepts of the Theory of Communicative Action (TCA), and subsequently, critically interrogate the discourses presented in the text. The findings revealed claims of corruption and irregularities in the administration of the NSFAS programme, as a network of service providers and public servants was created, to assist each other in the tender process, and facilitate the looting at NSFAS. The institution failed to act on the claims, creating the impression that students were dependent on government handouts, while stripping them of the responsibility of managing the NSFAS debt. In addition, the crisis resulted in students' protests at several higher education institutions in South Africa. In this study, the researchers offer useful insights into issues that affect NSFAS, to policymakers and managers, regarding improvements required for the effective governance, operations, and sustainability of NSFAS.

Contribution: Several studies have outlined diverse issues on the NSFAS performance, and this study goes further to highlight how the media shaped the decision-making of the stakeholders.

Keywords: crisis; higher education; discourse analysis; NSFAS; theory of communicative action.

Introduction

The student financial crisis in South Africa has reached an all-time low. As a result of social and economic challenges, stemming from the historical challenges of the Apartheid past, many students cannot afford to attend higher education, for example, vocational and occupation training and university programmes because of the lack of finances (Ayuk & Koma 2019; Yende 2021). According to Ayuk and Koma (2019), a catalyst for economic growth and social justice could be achieved, through an efficient and effective higher education system, which is well funded in a developing economy such as South Africa. However, this could only be achieved, when the National Student Financial Aid Scheme (NSFAS) is well managed, to ensure that student funding disparities are addressed, and the government receives repayments, when the students complete their education (Bradbury 2023). Currently, the major conundrum is that NSFAS has been mismanaged and the appropriate processes to vet the students, to establish who should receive NSFAS funding, has failed (Yende 2021).

According to the South African Union of Students (SAUS), NSFAS is in crisis, as, between 2018 and 2021, R5 billion has been paid to 40 000 students, who did not qualify for funding (Maputi 2023; Siebritz 2023; Sobuwa 2023). The South African government, however, claims that NSFAS is not in crisis, regardless of all the media discourse, citing its achievements since 1999, when NSFAS was implemented to assist deserving beneficiaries, who qualify for post-school education and training (Republic of South Africa [RSA] 2024). According to the NSFAS Annual Report for the 2023 fiscal year, the programme supported 419 953 students, of whom 64% were women. The national students financial aid scheme provided financial assistance to approximately 700 000 students in 2022/2023, which is a sizeable increase from the 480 000 students it supported in 2018 (NSFAS 2023). While the reports present an impressive performance, the way in which other stakeholders perceive the performance of NSFAS needs to be reviewed, to highlight the issues that are taken for granted (Chiramba & Ndofirepi 2023; Matyana et al. 2023).

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National students financial aid scheme was founded through the *National Student Financial Aid Scheme Act (Republic of South Africa [RSA] Act No. 56 of 1999)*, as a channel for financing to students from disadvantaged households (Pillay, Bhorat & Asmal 2021). Students, whose parents or guardians earn less than R350 000 per annum, qualify for the student loans. The organisation targets students who enrol in the higher education sector, including public universities, as well as technical and vocational colleges (Wildschut, Rogan & Mncwango 2020). According to Chiramba and Ndofirepi (2023), as well as Maphumulo (2017), setting up structures at NSFAS to ensure that funds are disbursed to deserving recipients has proved to be a challenge. For instance, in 2016 and 2018, the Council for Higher Education (CHE) identified three fundamental reasons that clarified why NSFAS was not reaching the masses: (1) the declining real value of state allocation; (2) the increasing demand; and (3) the persistent low recovery rates of loans (CHE 2016; Department of Higher Education and Training [DHET] 2018). South African public universities, especially the historically disadvantaged institutions (HDIs), have limited capacity to generate third-stream income to assist students (Mbhalati 2023). This situation places an added burden on NSFAS, to ensure that it is prudent in the disbursement of funds, in order to mitigate rising fees, and support the government agenda for higher education access and equity (Mabokela & Mlambo 2017; Organisation Undoing Tax Abuse [OUTA] 2023a).

Although NSFAS claims that it has been achieving some of its objectives to fulfil its mandate, the organisation has been plagued by scandals of maladministration and corruption (OUTA 2023b; Sobuwa 2023). Following protracted student strikes in 2015 and 2016, against the rising costs of higher education, the South African government implemented a few short-term measures, namely, tighter fees regulations, and an increased allocation to NSFAS (Greeff et al. 2021). Primarily, this was aimed at stemming the tide, while a Commission of Inquiry into Higher Education and Training (CIHET) was tasked with finding long-term solutions to the question of higher education funding and related matters. The commission, chaired by retired Judge, Jonathan Heher, released its report (hereafter referred to as the Heher Report) on 13 November 2017 (Ayuk & Koma 2019).

Academic literature on the issue of student funding for higher education in South Africa is increasing steadily, specifically for NSFAS (Ayuk & Koma 2019; Maphumulo 2017; Pillay et al. 2021; Tewe et al. 2024; Yende 2021). Ayuk and Koma (2019) analysed funding models in the context of South African higher education. The study's findings highlighted issues related to the decline of funding from government, as well as the impact it may have on NSFAS, namely, the challenges of its sustainability, and the need for assurance on the future repayments of the students' loans. Pillay et al. (2021) investigated the performance of NSFAS. The study's findings revealed an improvement in access to higher education in South Africa, especially among the low-income households (historically disadvantaged groups,

especially women). Masutha and Motala (2023) examined the future of free higher education in South Africa. Their study's findings revealed that, despite the contribution of NSFAS, many students are not funded, and may drop out of academic programmes at universities, with debt. The study's findings further revealed the instability of public universities, because of frequent student protests, related to NSFAS funding. Chiramba and Ndofirepi (2023) examined students' experiences, beyond the NSFAS funding challenges, at a university in South Africa. The study's findings revealed that students from disadvantaged backgrounds faced many challenges, including difficulties with the transition and settling in at universities, as well as financial literacy. In addition, the study's findings recommend that the voices of students from disadvantaged backgrounds should be heard.

According to Maphumulo (2017), interest in the disbursement and management of NSFAS extends to the media, politicians, policymakers, educators, parents, as well as students. Media coverage about NSFAS and the finance of public universities is important in South African society, as the media are not only transmitters of information but also play a significant role in shaping public opinion (Abdullah 2014). Cohen (2015) concurs that the media allegedly influence their readers opinions about events that are broadcasted. In most cases, the media discourse is one of the important ways through which reality is socially shaped (Cukier et al. 2009; Fairclough 2013; ed. Wodak 1989). According to these authors, the media discourse could affect the embracing of information, as well as the manner in which the media develop and transcribe articles, which have an economic, social and sustainable impact. A relationship exists between media discourse and public opinion, which solicits a need to clarify distortions in the media that could impact how information is consumed and received (Abdullah 2014; Cukier et al. 2009). However, previous studies on NSFAS management of funds and disbursement to students, do not adequately address the broader perspective of historical, social justice, and political issues (Masutha & Motala 2023; Motala & Menon 2023; Motala et al. 2023). Consequently, in this article, the researchers critically analyses the media discourse on NSFAS, to explore ways in which the language used by politicians and students, could shape the decision-making of stakeholders.

Acknowledging the substance of the media discourse as one way in which reality about the communication of NSFAS is socially constructed led to the following research questions:

- *What are the statements of the media discourse on NSFAS?*
- *What is the nature of communication distortions, if any, contained in media articles?*
- *What are the bases for the distortions, if any?*
- *What are the potential impacts of the distortion on decision-making?*

The researchers consulted the Habermasian concept of the ideal speech situation, using validity claims of truth, sincerity, comprehensibility and legitimacy to dissect the discourse (Habermas 1984). Each validity claim was applied as an

analytical lens, to analyse the media discourse. The questions assisted with the facilitation and identification of truth, sincerity, comprehensibility and legitimacy. The questions were also used as the basis of a coding scheme to identify components of ideal speech. The critical approach was deemed appropriate for this research, as it interrogates the current situation. According to Stahl (2004), a critical analysis implies that the validity of the statements made during communications is more than questioned, as mistakes or weaknesses in theories, or their consequences, are sought out actively. This approach provided insights, as well as an ethical standard for the analysis, to identify the distortions that may influence the thinking of NSFAS recipients and stakeholders.

Background to the study

Most underprivileged households in South Africa are dependent on NSFAS, to ensure that their children receive a university education (Chiramba & Ndofirepi 2023). This is mainly because of the unequal society created by the Apartheid era (Mbhalati 2023; Yende 2021). However, the government of South Africa views higher education as a means of human capital development, to increase the skills required in the various sectors of the economy. Furthermore, higher education is perceived as a means of empowering communities to overcome poverty, exclusion and inequality (Motala & Menon 2023). Consequently, NSFAS was introduced in 1998, and the number of students applying for and benefiting from the scheme has increased continuously over the years (Mbhalati 2023).

National students financial aid scheme support could be in the form of a loan, grant or bursary. With a loan, students are liable to repay after they have completed their studies and become gainfully employed (earning R30 000 and above per annum). A grant or bursary is offered to meet a financial need, with no financial obligation for repayment (Musundire & Mumanyi 2020). The NSFAS students' support covers meals, tuition fees, book allowance, accommodation and transport (Maphumulo 2017). Students, who meet the following criteria, are eligible to apply for NSFAS support (NSFAS 2023):

- South African citizens with a national identity (ID) number
- Intending to register, and currently registered at a public university, or technical and vocational college
- Household income of not more than R360 000.

Applicants for NSFAS loans are required to provide information at registration, including a copy of an ID document, academic records, as well as proof of household income. National students financial aid scheme conducts a validation process with the information provided on application. This would include checking the accuracy of the information with the Department of Home Affairs, for the identification information and the Southern Africa Social Security Agency (SASSA), for information related to income.

Successful applicants are notified, and the tuition fees segment of the loans is paid directly to their respective higher educational institutions. Monthly stipend payments are paid directly into the students' bank accounts (NSFAS 2023).

While the process may seem to be clear, in reality it is challenging. According to Maphumulo (2017), NSFAS has struggled with the introduction of reliable structures to identify deserving recipients of NSFAS loans. Furthermore, students, who did not meet the criteria as eligible applicants, have mistakenly received NSFAS loans. Another challenge has been the backlog in the monthly payments of stipends to students, which has affected their ability to pay for services, such as accommodation, travel, as well as the acquisition of textbooks. This has affected the performance of students in their studies (Motala & Menon 2023; Yende 2021). In addition, the government, through the Department of Treasury, has reduced the budget allocated to NSFAS, with the consequence of the organisation being unable to increase the number of students it supports (Tewe et al. 2024). Another challenge is related to the general administration of the organisation, and the moral hazard involving staff, leading to high staff turnover, as well as a leadership crisis within the organisation (Matyana et al. 2023). The sustainability of the NSFAS programme is challenging, as some students do not complete their studies, leaving the educational institutions with the loss of revenue from unpaid fees and NSFAS with the loss of repayments from the students (Mbhalati 2023). In some cases, students have been overpaid, leading to a loss of funds that could have been used to support additional students (Thinane 2022).

Yet another challenge that NSFAS faces is the repayment of loans from the students, who had completed their studies (Ntshoe & De Villiers 2013). Students, who received NSFAS loans, may start to repay their loan once they are employed or receive an income of R30 000 per annum (NSFAS 2023). In 2019, NSFAS and the South African Revenue Services had an agreement to share information, in which SARS would provide details on the income and employer details of individuals, who had received an NSFAS loan or bursary (Parliament of the Republic of South Africa 2020). This implies that NSFAS loan repayments would only be received from students, who had completed their studies, and were employed.

In South Africa, however, the unemployment rate reached 32.9% in the first quarter of 2023, considered to be among the highest rates worldwide. The Quarterly Labour Force Survey (QLFS) revealed that this was an increase of 0.2%, compared to the fourth quarter of 2022 (Republic of South Africa [RSA] & Department of Statistics South Africa [Stats SA] 2023). In addition, similar to the unemployment rate, the underemployment rate among young people is far higher than among older persons. For the first quarter of 2023, the underemployment rate was 6.3% for individuals between the ages of 15 and 24 years, and 5.2% for those aged between 24 and 34 years, which is higher than the national rate of 4.9%.

The lowest underemployment rate was recorded at 4.6% for the age groups of 35–44 years, as well as 55–64 years, respectively (RSA & Stats SA 2023). Therefore, the unemployment of graduates also impacted the repayments of NSFAS loans, as with fewer students repaying their loans, NSFAS would be unable to increase the number of loan recipients (Mbhalati 2023; Yende 2021).

There is a dearth of academic research on alternative funding options for students, besides NSFAS, and a lack of appetite from private financial institutions, to develop funding models that will assist students, who do not have parents to sign surety for conventional loans. Moreover, there are many unanswered questions about how financial institutions, in collaboration with South African Revenue Services, could create partnerships for student funding, as well as a culture of financial literacy and inclusion for future generations (Motala & Menon 2023). For example:

- How could the youth be educated on the repayment of NSFAS loans?
- Do they realise that non-payment of NSFAS loans would cripple the financing programme for future generations?
- What are the social and economic implications, if NSFAS continues to provide funding, with limited, or no, repayment?

The answers to these questions are critical to various stakeholders, namely, the government, students, parents and guardians, educators and financial institutions.

Theoretical underpinning of the study

This study draws on the Theory of Communicative Action (TCA) (Habermas 1984), which is suitable for the understanding of power relations in a discourse. Habermas (1984) suggests that language is crucial for survival in social content. Social actors use language to establish meaning assigned to social conditions, engage in interactions, and inform actions (Graber 2017; Habermas 1984). Furthermore, the actors have different values, views and interests that influence their actions (Ross & Chiasson 2011). The TCA highlights various types of actions that actors may take, based on their understanding of the world (e.g., objective, objective and social worlds). When interacting with other actors, social actors may use various types of actions to achieve their goals, namely instrumental action (aimed at manipulating or controlling); strategic action (aimed at influencing the behaviour of others); and communicative action (aimed at reaching a common understanding) (Cukier, Bauer & Middleton 2003; Cukier et al. 2009).

In communicative action, it is assumed that actors engage in a rational dialogue, during which both parties (the sender of message and receiver) respect each other, everyone is free to contribute to the discussion, the conversation presents the ideas of the actors, and the discussion is free from internal and external limitations (Graber 2017). However, a situation, in which all parties agree, or an ideal situation, is unlikely to

be achieved in a dialogue, because of communication distortions, as well as differences in beliefs, values, and interests among the actors. Communicative action has four validity claims, namely truth, legitimacy, sincerity, and clarity (Cukier et al. 2003). The four validity claims and guiding questions are summarised in Table 1.

As summarised in Table 1, the four validity claims could be used to analyse utterances in a discourse (Graber 2017; Habermas 1984). Truth relates to a message that represents objective claims, or assertive facts that could be verified, without omissions or false intentions. Legitimacy interrogates whether a message conforms to the social rules that are widely acceptable in each social system. Sincerity refers to the motives behind a message or utterances, for example, the use of jargon, metaphors or technical terms in a message, with the intention of promoting certain ideas or values. The clarity or comprehensibility of a message ensures that the utterances and/or statements, are free from syntax or semantic errors, and not confusing (Cukier et al. 2009; Hansen, Berente & Lyytinen 2009; Ross & Chiasson 2011).

The research of Habermas (1984) on TCA has been acknowledged as dense and difficult to understand as a translated product (Graber 2017:295). Cukier et al. (2009) operationalise the validity claims that were deemed appropriate for this study. Truth claims could be analysed by validating the words or the message, to determine whether they correspond to reality. Legitimacy could be analysed by checking whether the message conforms to the rules or norms of a particular social setting. Sincerity may be analysed in a discourse by checking the intentions of a message, or utterances. Clarity of utterance in a discourse is analysed to check whether a message is correct, in terms of syntax, or rules of the language (Cukier et al. 2003, 2009).

Research methods and design

In this study, the researchers employed a qualitative research approach and follows the operationalisation of TCA (Cukier et al. 2009). The first step was selecting corpus for the study, which consisted of online news articles that highlighted issues related to NSFAS funding. Searches were conducted on seven online news websites, using the following terms: 'NSFAS'; 'Student funding'; 'Student funding crisis'; 'Funding crisis'; and 'NSFAS crisis'. The search yielded 999 articles, from which 30 were selected, using the criteria set by

TABLE 1: Summary of validity claims.

World	Validity claims	Questions
Objective	Truth	Are the contents of the discourse true?
Normative	Legitimacy	Is the content of the discourse consistent with the moral, ethical and social values of the historical moment? Is it legitimate?
Subjective	Sincerity	Are the agents' intentions consistent with the content of their speeches? Is it sincere?
Comprehensibility	Clarity	Are contents of the discourse understandable?

Source: Adopted from De Freitas, J.L., Macadar, M.A. & Ravazolo, R.F., 2018, 'Digital cabinet: An analysis through the lens of theory of communicative action', *RELICASI* 10(2), 1–18

the researchers. The selected articles had to: (1) cover a period between June 2023 and January 2024; (2) relate to the issues on NSFAS funding issues; (3) concentrate on NSFAS as an institution, and not government; (4) collaborate with other sources, for example, reports from the NSFAS website. The articles were stored in electronic format. The sources of the articles used in this study are summarised in Table 2.

The second phase was content analysis (Miles, Huberman & Saldana 2018). All the selected articles were read several times, to become familiar with the content. The interesting text in the articles, for example, words, sentences and paragraphs, were assigned a code, and grouped into categories. The categories were later grouped into themes, based on the four validity claims from the TCA: Truth claims, legitimacy claims, sincerity claims and comprehensibility claims (Habermas 1984). The third phase was reading and interpreting the findings from the content analysis. Themes were selected for critical interrogation under the four validity claims (outlined in Table 1). The researchers explored the diverse perspectives of the themes, took stance to highlight the hidden meanings, and taken-for-granted issues, as well as establish whether any power issues existed (where some NSFAS stakeholders were disadvantaged, silenced, not heard, and excluded). The process was iterative and the researchers reflected on the process to avoid biases and personal assumptions (Cecez-Kecmanovic 2011). Finally, a report was produced to answer four questions guiding this study.

Summary of findings

In this section, the researchers present the findings and follow the key concepts of the TCA (Habermas 1984). Firstly, the *truth claims* related to the disbursement of funds to students are presented. Secondly, the *legitimacy claims*, which were focused on the involvement of various stakeholders, are highlighted, followed by the *sincerity claims* related to metaphors revealed in the corpus. Finally, the *comprehensibility claims*, involving the clarity of issues related to maladministration, are identified. Subsequently, the findings on the stakeholders represented in the discourse are presented.

Truth claims

The truth claims were assessed by examining the evidence and reasoning that supported the claims, the logical consistency of arguments across the corpus, as well as the arguments or

claims that were omitted in the discourse. Claims related to payments or disbursements to students, who did not meet the criteria for NSFAS beneficiaries, were noticed, for example, in an article by Seeletsa (2023), entitled, 'R5 billion paid out to students who didn't qualify for NSFAS, Parliament told'. This was not the only claim about corruption and mismanagement, as it was repeated in almost all the articles; however, it was the most significant. The disbursement of the R5 billion to ineligible students, which dates back to 2017, was also highlighted in a report of the Parliamentary Standing Committee on Public Accounts (SCOPA) (Parliamentary Monitoring Group [PMG] 2023:para.2). Considering the amounts reported in the media, it was expected that the issue would be treated as a priority and that NSFAS would act with a sense of urgency. However, this was not the case, and the Chief National Investigations Officer of the Special Investigating Unit (SIU), Leonard Lekgetho, indicated that the unit's probe was estimated to take approximately 18 months to complete (Seeletsa 2023; Siebritz 2023). The evidence revealed errors and limitations in the IT systems of NSFAS 'resulting in overpayments, underpayments, and payments to 'ghost students' over the years' (Mzekandaba 2023:para.1). Evidently, NSFAS lacked the will to act against the loss of funds, and approach the SIU to investigate and prosecute students, who had fraudulently benefitted from payments. This raises questions about the robustness of the NSFAS internal processes and procedures to deal with governance and compliance in the management of public resources.

A civil society group, called the OUTA, conducted an independent investigation into allegations of corruption and irregularities. The group uncovered how financial resources were looted at the NSFAS and Service Sector Education and Training Authority (SSETA) (OUTA 2023b). The findings of the investigation revealed how a network of service providers and public servants was created, to assist each other in the tender process, to facilitate the looting at NSFAS. Organisation Undoing Tax Abuse also discovered close links between officials in the Department of Higher Education and service providers, where contracts worth millions of Rands were awarded. In a sense, these revelations led to an investigation into corruption and irregular contracts at the SSETA, after a successful *Promotion of Access to Information Act* application, relating to a R163 million contract for a biometric attendance monitoring system, awarded to the Grayson Reed consortium (OUTA 2023b). This demonstrated the significance of the manner in which legislation supported stakeholders' access to information on public entities. Overall, the claims of the stakeholders on the loss of funds were supported with evidence; however, further investigation was required, to establish the exact amount of funds that was lost. It was important for NSFAS to establish the exact amount of the loss, and take corrective action, to prevent further losses, as well as build public trust.

Legitimacy claims

The analysis of legitimacy claims was focused on the involvement of the various stakeholders in the media

TABLE 2: Sources of articles used in this study.

Name of newspaper	Number of articles
Business Live	2
SABC	2
The Citizen	4
IOL	5
Daily Maverick	3
News 24	6
Times Live	4
OUTA	4
Total	30

discourse. Evidence of distortion emerged, when examining perspectives from the media, the ministry, and civil action groups, who were discussing the NSFAS crisis, as well as its impact on students' future and the future of South Africa. The content analysis revealed that kickbacks were being paid to various political players; however, the chairperson of the NSFAS board and Minister Nzimande dismissed the allegation, even though voice recordings to that effect existed (RSA 2024):

In support of this call, OUTA releases voice recordings of two meetings between Khoza and a representative of a service provider which reveal how service providers allegedly paid millions of Rands in kickbacks to Nzimande and Khoza, as well as at least R1 million to the South African Communist Party [SACP]. (Archary 2024)

The South African Students Congress (SASCO) and the SAUS are incensed after the latest revelations of rampant corruption, mismanagement and political interference at NSFAS, cautioning that, should a thorough investigation by NSFAS, as well as the government authorities, not be conducted, and acted upon expeditiously, they will launch protests (Parakozov 2024).

Sincerity claims

Sincerity requires congruity between what is communicated and what is implied, or the underlying intention on the one hand, and the expressed intention on the other hand in the communication (Cukier et al. 2009). The sincerity of a communication may be assessed in several ways. The assessment could be conducted by considering metaphors and connotative words in the discourse. The invisible assumption, or the invocation of metaphors and associative language, is what challenges much of the power of the discourse being communicated in the media. Metaphors can evoke a belief system.

The lack of sincerity and congruence, regarding the NSFAS crisis, led to loss of trust, because there was a disconnect between what NSFAS was committed to, and what was delivered, eroding the responsibility for the management of student financial aid. For instance, one media report highlighted the consequences of the disconnect of NSFAS goals and delivery as follows: 'If the challenges are not urgently resolved, generations of young people will be negatively affected, and scarce public funding will not serve its intended purpose'. (Lewin 2024:para.25). This culminated in increased tensions and frustration for the students and their families, who rely on NSFAS funding.

The corpus highlighted connotative words, which were used to promote, or suppress, the understanding of the issues that affected students, as well as NSFAS as an organisation, for example, words such as crisis, unacceptable conduct, an embarrassment, it's a scam, extra fees, detractors, somebody needs a tangible solution, among others. The students, who had been affected by the inefficient disbursement of funds,

considered their situation to be a crisis. In fact, since the dawn of the democratic dispensation, the South African higher education sector has been plagued by a funding and accommodation crisis. Currently, this crisis continues unabated, even though a promise was made in 1994, that 'THE DOORS OF LEARNING ... SHALL BE OPENED' (Republic of South Africa [RSA] & Department of Education [DoE] 2005). The students were unable to cover their financial expenses for accommodation, food and transport, to participate in learning activities on campuses.

However, government officials downplayed the impact of the ineffectiveness of NSFAS services to the students: '... NSFAS, insofar as it successfully services the needs to the vast majority of poor students, is not in a crisis as many of our detractors would want the public to believe' (Maclean 2023). The allegations regarding the conduct of NSFAS officials highlighted their participation in corrupt activities with suppliers, in the implementation of a direct banking system. The students were charged extra fees, when receiving their allowances: 'The new banking system will charge students more in bank fees than commercial banks do' (Payne & Mohlala 2023).

Another interesting metaphor implied that NSFAS was making students dependent on government handouts, and stripping them of the responsibility of repaying their debt (Kunene 2016). When a lack of congruity exists between what is communicated, and what is implied, the NSFAS crisis could be exacerbated, while students could assume that NSFAS was established, not as intended, but with an endless available supply of funds. The NSFAS crisis affected public perception, which led to civil action groups, such as OUTA, instituting legal action against NSFAS (Archary 2024; OUTA 2023b). The incompetence and corruption allegations had crippled NSFAS, which resulted in social unrest, with students striking and disrupting classes at universities across South Africa (Afriforum 2021; Crouth 2024). To stem the tide of chaos and anarchy, it was crucial that the relevant authorities communicate transparently, as well as honestly, and dismiss the culprits, who were destroying the future of South African youth, through fraud and maladministration (Crouth 2024).

Comprehensibility claims

The analysis of the articles was understandable and clearly articulated; however, why the government outsourced NSFAS was confusing, as it simply exposed itself to maladministration. According to Crouth (2024), OUTA investigations manager, Rudie Heyneke, asserted that third parties were ill-equipped to handle NSFAS payments:

'We've said [that] if the public service can pay their almost a million employees every month on time and without any problems, why doesn't NSFAS go to the public service and take that model, instead of appointing third parties to do this at a high cost?'. (para.36)

The manner in which the government creates loopholes for looting and mismanagement of public funds is

incomprehensible. In 2017, NSFAS erroneously paid R14 million, instead of R1400, into a student's account at Walter Sisulu University. The student went on a spending spree of R800 000, which angered various organisations and politicians across the country. The SAUS, however, stated that the student was used as a scapegoat, 'merely a vulnerable party to a broader and extensive multimillion-rand criminal syndicate that is operated by NSFAS officials, universities and financial agencies' (Majavu 2022:para.10).

Discussion and conclusion

In this study, the researchers set out to analyse the media discourse on the NSFAS crisis, as well as how the language used by politicians and students shaped the decision-making of the stakeholders. The analysis revealed that the NSFAS crisis discourse has many distortions, not because it was true or false, but that many held strong beliefs that politics and the government were involved in the NSFAS crisis. Truth claims findings revealed perceptions of maladministration at NSFAS, where R5 billion was paid to 40 000 ineligible students in 2023, a claim that has been repeated in numerous articles. The SIU estimated that the probe would require 18 months to complete. However, NSFAS failed to investigate and prosecute fraudulent students.

An investigation by the OUTA revealed corruption and irregularities at the NSFAS and SSETA (OUTA 2023b). The investigation also revealed close links between officials in the Department of Higher Education and service providers. These findings confirmed previous studies that claim issues of maladministration in the way funds were being managed at NSFAS (Motala & Menon 2023; Ntshoe & De Villiers 2013). The implications for these findings indicated that the institution required reforms in governance, the management of funds, and the accountability of its employees, to prevent moral hazards (Crous 2017; Mbhalati 2023). While government requirements for public finance management compliance in institutions such as NSFAS were present, the findings revealed the need for supporting ethical professional practices. In addition, the officials of NSFAS should be trained in ethics, and encouraged to join professional bodies that promote an ethical code of conduct.

The findings on legitimacy claims revealed the practices of those in political and organisational leadership of the NSFAS board that were not consistent with the moral code, as they had received kickbacks from the suppliers. This could be the reason why some student organisations were unhappy with the way NSFAS was being managed. Consequently, they chose to engage in protests on the university campuses. Many studies concur that student protests on campuses were employed as a way of presenting grievances to management (Maphumulo 2017). This finding revealed that appropriate political leadership is crucial in government-funded programmes, to ensure that policies are executed according to the expectations of government, as well as the beneficiaries.

Many public funded support programmes have been plagued by mismanagement and corruption, for example, SASSA, which is constantly under scrutiny for the payment of ghost recipients, as well as a myriad of other scandals. However, the information from the media could be selective and misleading at times. The media could also be biased towards certain personalities, or institutions, while excluding others, when reporting important issues in society (Cukier et al. 2003, 2009). According to OUTA (2023b), investigations conducted by the civil society groups such as OUTA, Afriforum, and investigative journalist, Amabhungane, have revealed political interference in state-funded projects, which is marred by corruption. Therefore, it is found that most of the articles are clear and well documented with evidence to support it from the recipients of NSFAS funding, the students, as well as other stakeholders, for example, suppliers contracted to provide services to NSFAS.

Sincerity claims findings revealed that NSFAS was making students dependent on government handouts, and stripping them of the responsibility of paying debt. In addition, a disconnect existed between what NFAS was committed to, and what it was delivering, eroding the responsibility of managing student financial aid. This resulted in a distrust of NSFAS, as well as students protests, which were disrupting classes at universities across South Africa. Many previous studies reported on the issue of protests (Ayuk & Koma 2019; Chiramba & Ndofirepi 2023); however, this study sheds light on the consequences, when decisions are made without consideration for those affected. Evidently, the real interests of the students were not being considered in the management of student financial aid. The implication of this is that the public could lose trust in NSFAS as an organisation (Crous 2017), which could affect the students, who intend to start repaying their loans. Should their experience of NSFAS be pleasant, it would motivate them to repay their loans voluntarily, so that other students may benefit from the scheme. This is a crucial issue, as the government of South Africa has reduced funding for higher education (Masutha & Motala 2023). Currently, therefore, universities are considering alternative ways to support students; however, public universities still regard NSFAS as a transformative tool that could support many students to attain higher education in South Africa and redress the Apartheid past (Wolhuter 2023).

The findings on comprehensibility claims demonstrated the challenges of achieving ideal speech conditions in the online public sphere, where all participants have an equal say, as well as a right to be heard in a discourse (Habermas 1984). The findings of this study revealed that, amidst the NSFAS crisis, the government implemented budget cuts. These budget cuts placed a strain on the sustainability of NSFAS, and its ability to grow the number of students it could support in the future. This finding concurred with other studies that have highlighted the challenges of funding in South African higher education (Maphumulo 2017; Masutha & Motala 2023; Matyana 2023). This study highlights that, alternative sources

of funding, such as loan repayments, were also not effective. This could further challenge the sustainability of NSFAS, as many authors have noticed the high youth unemployment in South Africa (Mbhalati 2023; Tewe et al. 2024). This implies that a need exists for NSFAS to relook at the current arrangements, as well as working relationships with other government agencies, such as SARS, regarding support for loan repayment. Further studies could investigate this topic.

Critical reflection was important when conducting this study, as the emerging findings addressed issues that were sensitive to some of the stakeholders of NSFAS (Cecez-Kecmanovic 2011). The researchers reflected on their position when collecting the data, as well as analysing and interpreting the data, to ensure that no biases, or misrepresentation of the facts were evident. They also questioned their own assumptions about the issues that were emerging, related to the NSFAS crisis, to ensure fairness and accurate reporting of the findings. Moreover, all aspects of issues were considered to ensure diversity and inclusivity in the representation of the issues (Hansen et al. 2009). In this study, the researchers offer the following recommendations for practice to policymakers and officials in the government agencies, as well as higher education institutions:

Governance

The findings on sincerity claims revealed issues related to corruption, when procuring services from external providers. The researchers suggest reforms in governance regarding the responsibilities of managers and employees of NSFAS, to ensure that they perform its mandate and functions without moral hazards, and are accountable to government and the NSFAS beneficiaries.

Administration

The findings on comprehensibility claims revealed issues related to maladministration. The researchers recommend improvements in collaboration and engagement of stakeholders, to ensure that the processes for the vetting of potential applicants, supporting students, and processing inquiries, are effective and efficient. This would help to reduce the dropout rate of students in higher education institutions.

Sustainability

The findings on sincerity claims also highlighted issues related to the repayment of NSFAS loans. The researchers suggest that NSFAS managers review the funding model, and enhance their financial literacy to emphasise the importance of loan repayment to the NSFAS beneficiaries, so that more graduates are motivated to repay their loans after completing their studies.

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Authors' contributions

R.W.A. and F.M. both contributed to the development and writeup of the article.

Ethical considerations

This article followed all ethical standards for research without direct contact with human or animal subjects.

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Data availability

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