



**TRANSCRIPT FOR  
COMMISSION OF INQUIRY INTO HIGHER EDUCATION AND  
TRAINING**

**TUESDAY – 22 NOVEMBER 2016**

## **QUORUM/SPEAKERS**

Chairperson : Judge J Heher

Member(s):

- Advocate G Ally
- Ms. L. Khumalo

Presenter(s):

1. SAFETSA - the South African Further Education and Training Student Association
  - Mr. Yonke Twani (President – SAFETSA)
  - Ms. Nozuko Tukela
  - Mr. Thato Kgetse
  - Ms. Thabisa Mbolani
2. Ms. Andile Dlamini (Durban University of Technology)
3. Rhodes University
  - Ms. Happiness Raselabe
  - Mr. Siyanda Makhubo
4. Mr. Sikho Qwatekane (Mangosuthu University of Technology)
5. University of Johannesburg
  - Mr. Khotso Seema
  - Mr. Danger Khavhingali
6. Ms. Gugu Shongwe (Vaal University of Technology)
7. Mr. Lungelo Sicwebu (UDESMO)

Head Evidence Leader : Advocate. K. Pillay

Evidence Leaders:

- Advocate. M. Zulu
- Advocate. M. Lekoane
- Advocate. T. Mabuda

Expert(s):

- Prof. T. Mosia
- Dr. G. Simpson

# **TRANSCRIPT**

## **Presentation-1**

JUDGE J HEHER: Good morning everyone. Yes Miss Pillay?

ADV K. PILLAY: Chairperson for today the entire day we be will hearing from the students, a number of students, I think it's about seven students just on how it is that students access funding and what their experiences are in accessing funding. And the first of the students' witnesses for today is SAFETSA - the South African Further Education and Training Student Association.

JUDGE J HEHER: Thank you. I see we have presentations from the students which we're grateful. We've got Mr Twani will you be presenting?

MR. Y. TWANI: Yes, yes, Judge.

JUDGE J.HEHER: Do you have any objection to taking the oath?

MR. Y. TWANI: Nope.

JUDGE J.HEHER: Do you swear that the evidence that you will give will be the true, the whole truth and nothing but the truth? If you do please raise your right hand and say: So help me God.

MR. Y. TWANI: So help me God.

JUDGE J. HEHER: Thank you very much. Are your colleagues also going to testify or will it just be you?

MR. Y TWANI: Yes all of us.

JUDGE J HEHER: All of you. Well then let us have all of your names please - We've got Mr Yonke Twani?

MR. Y TWANI: Yes that's me.

JUDGE J HEHER: And who else is going to testify?

MS. N. TUKELA: Nozuko Tukela

JUDGE J HEHER: Yes. Can you spell that please?

MS. N. TUKELA: N-O-Z-U-K-O, surname: T-U-K-E-L-A

JUDGE J HEHER: Thank you Ms Thukela, Yes?

MS. T MBOLANI: Thabisa Mbolani

JUDGE J HEHER: Thabisa Mbolani. Yes thank you.

MR. T KGETSE: Thato Kgetse.

JUDGE J HEHER: How do you spell your surname please?

MR. T KGETSE: K-G-E-T-S-E

JUDGE J HEHER: Thank you. Can I swear all of you in at the same time, please? Do you swear that all the evidence you are about to give will be the truth, the truth and nothing but the whole truth, if you do raise your right hand and say: "so help me God".

[ALL OF THEM]: So help me God.

JUDGE J. HEHER: Thank you very much. One other thing - when one of you changes to, from one of you to another speaker, would the new speaker please put his name on record, just for the benefit of the Transcribers of the evidence, so that they know who is speaking. Thank you. Yes Miss Pillay.

ADV. K PILLAY: Thank you Chairperson. SAFETSA has prepared a presentation Chair, so I think that we should begin with the presentation and we will ask questions as we go along.

JUDGE J HEHER: Thank you. Yes Mr Twani would you like to begin?

MR. Y TWANI: Thank you very much Judge. Let me confirm again; I'm Yonke Twani - the President of the South African Further Education and Training Students Association. Let me first thank this Commission once again for inviting the umbrella body of students within the TVET space to do a presentation on the provision of students' funding in the post school education and training sector. Judge our document seeks to give a comprehensive presentation on how students are funded in the TVET space. What I would first confirm just to give a background, is that the TVET space is not like universities in terms of student financial assistance or maybe let me say in terms of financial aid.

I am sure you know that some of your University graduates not TVET graduates - you know in universities they have a basket of bursaries, different kinds and types of bursaries. If I can make an example of UJ, they have what we call Merit Bursary, your Orange Carpet, Funza Lushaka, Leadership Bursary and many more other options you understand in terms of bursaries, even though they are not sufficient that financial assistance is not sufficient. It's unlike the TVET space where the majority of students are depending on NSFAS, so as part of our background, I just wanted this commission to capture that to say one of the most challenges is that we are relying only on NFSAFS within the TVET space

ADV. G. ALLY: Just before you continue with the presentation Mr Twani. Yesterday we received the report from the department and the Head of the Ministerial Task Team dealing with funding. In that particular document, they indicate that SAFETSA did not attend. Now they also during the testimony indicated that they weren't dealing with TVETs - now that could be the reason. What I want to know from you is whether you had been invited to the reference group dealing with that particular report - the Ministerial Task Team report.

MR. Y TWANI: Is it the task team for the funding review or.....?

JUDGE J HEHER: Funding of the poor.

MR. Y TWANI: I'm not sure why and we never received any communique of that nature. The only invitation that we got.....you'll correct me colleagues, is the one of funding review for the TVET sector and the meeting is scheduled on Thursday.....yes. I'm not quite aware of your briefing.

ADV. G. ALLY: No I just wanted to give you the opportunity because it is stated there that SAFETSA did not attend. I thought maybe also in any event SAFETSA.....because it didn't deal with TVETs, they didn't need to attend. So I'm not sure but the Evidence Leaders can perhaps consult with you afterwards around that particular issue.

MR. Y TWANI: No thanks but just for us as well to confirm to say each and every time we receive invitations; we make it a point that there is a portion of representation from the association. So I just wanted to highlight what I was saying regarding the issue of funding to say it's a serious challenge. If we speak on to the issue of financial aid assistance for students in the Technical and Vocational Training, many of us, we're relying only on NFSAFS. As I said it's not like in Universities where your Faculty of Education has Funza Lushaka, the Department of Health is also assisting in terms of financial aid in your health related faculty programmes - it's not the same. But allow us judge to take you through the presentation.

We are going to assist one another, myself and my colleagues. Mr Thato Kgetse our Education and Transformation will deal with the issue of the funding as to why funding the TVET sector is in a form of a bursary. And then I'll come again to do 'Funds Allocation for Students' - I just want you to highlight this. And again I'll explain as to what is funded by NFSAFS in the TVET space.

Ms. Nozuko Tukela will take us through challenges faced by students, funding agencies and institutions. Thato Kgetse will come again to do improvements, recommendations.....and before questions, precisely because we requested by the commission to try our best and bring NSFAS beneficiaries - we managed to get Ms. Thabisa on my right hand side. Thabisa is from Buffalo City TVET College in the Eastern Cape in East London. So she will also share with the commission as to what are.....as an SRC member, what is that they are experiencing at campus level on a day to day basis and also her experience as an individual recipient of NSFAS. Thank you very much.

JUDGE J HEHER: Thank You. Yes Mr Kgetse

MR. T. KGETSE: No thank you very much. I'm going to do 'Why funding TVET in a form of a Bursary'. We.....as a TVET sector we must put on record that we've got the NDP - the National Development Plan; that seeks to check issue of Vision 2020 and to.....for students to acquire scarce skills especially the TVET sector. So this specifically is for South African youth as unemployment and as TVET sector to pave the way towards achieving this objective, as they are meant to empower students with scarce skill for data in demand - Nated and Vocational programmes. Generally both in basic and in higher education, students from disadvantaged communities are at risk of missing out an opportunity to access education. They are often robbed of their only chance to change the plight of their families, communities and that of contributing to the development of the economy of our country because they are coming from rural areas or poor household.

For those whose world has been turned upside down by conflict or environmental disaster, education offers stability and hope even here in South Africa - young people's lives are shaped by education. Experience through the observation inform us that the poorer students do less well in class than the wealthier counterparts, and low literacy is linked to low pay and unemployment.

Majority of students in TVET sector are beneficiary of NFSAFS like the President has indicated that majority of our students in the TVET sector, we are relying on NFSAFS, we don't have basket of those

alternative bursaries or financial assistant, we got only NSFAS that majority of students are relying on it. Thank you very much

ADV. K. PILLAY: Mr Kgetse may I ask a question about that. If one accepts that there is a limited only amount of money that is allocated to NSFAS. And if one accepts that the number of students that have to be funded through NSFAS grows incrementally year by year. And if you have regard to NSFAS rules as they are operate in the University sector, which is that even though funding is given in the form of a loan, there is no interest charged on the loan and the loan doesn't become repayable until a student is gainfully employed and until the student is earning sufficient money to repay the loan. It's only at that stage that interest starts running on that loan and the loan becomes repayable. Now in that context, why should the funding to TVET students be different? In other words why should it be in the form of bursaries not in the form of contingency loans?

MR. Y. TWANI: Thank you very much. Yes I must first confirm to say in the TVET space it's a full bursary. Unfortunately we never had this engagement with the department to try and get a background as to why the difference within the very same space of higher education. Why in universities it's in the form of loan and why in the TVET space.... but-my understanding is that if you look.....if you do a research of TVET space, majority of students in TVET colleges are from poor backgrounds. I can assure you 80% of students in all 50 TVET colleges across the country, many of those students they are from poor, poor, poor backgrounds. And that's my understanding.....I took it from that angle to say.....I'm not saying University students are not from poor backgrounds but also I'm sure even your research will tell you that if you check both the status of students in TVET space they status of students in universities is not the same.

Secondly Commissioner Pillay, if you look at the fees for all the programmes in the TVET space whether it's Nated - which is your Report 191 or your NCV - your National Certificate Vocation, we are not charged.....in fact we must appreciate that to say that we are no charged exorbitant tuition amount. I'll make an example of Tourism - a student that is doing Tourism Level 2 in NCV, for tuition you only pay 6 to 7 000 and that is it. And for a student that is doing Human Resources Management in Report 191, for your first semester which is your six months - for your N4, you only pay an amount of 2 300. I am one of those students; I once did Human Resources Management.

So I'm speaking about something that I know, so it's also along those lines.....you look at....even though our curriculum is not the same but if you look at tuition in the TVET space and universities it's not the same. I am sure in university there are faculties where they charge even more than 30 000 but you will never find that in the TVET space. In fact 30 000 it's a lot - you can do more than six programmes with 30 000 in a TVET space. So I think it's.....my understanding that it's along those lines as to why it's a form of a bursary. Thanks

ADV. K. PILLAY: May I just preface my next question just with some commentary. And we've picked up during our consultations with you and with SAFETSA and from your previous presentation to this Commission, that one of the challenges which SAFETSA is grappling with is the perception out in the market that TVET students are somehow....I think inferior is not quite the right word to use but not in the same level as university students.

And you feel that it's important to treat TVET students at the same level as you do university students which I think we all must accept that. Against that background, the question is why should

TVET students when it comes to paying for their tuition in the form of either contingency loans or bursaries, why should they be treated different from the University students given that under the current funding scheme and I know there may be changes that may be coming down the line in the form of ISFAP etc. But under the current funding scheme, even very poor students in the University sector are given contingency loans from NSFAS. And specifically given the fact that there are caps on student's fees in the TVET sector which you have just alluded to now Mr Twani. There are caps on tuition fees in the TVET sector which do not apply in the higher education sector. So against that background and against a desire to positively empower TVET students, why should they be treated differently from the university students?

MS. N TUKELA: Thank you Commissioner.....

ADV. K.PILLAY: It's Advocate Pillay.....those are the Commissioners

MS. N TUKELA: Thank you Advocate Pillay. I would like to respond by stating the following:

First of all when TVETs were established as FET colleges in South Africa, the aim was to address the shortage of skills; there was a gap that was identified that even though students are going to Universities but the level of skills that they acquire through experience is less than this country requires. So therefore I would want to assume that the country decided to embark on ensuring that they must be people who are skilled to break the skills gap. So basically that's why we have students funded in a form of a bursary even if you were to look at the duration now of the programmes that students are doing at Universities and compare it with what students at TVETs are doing. If for instance the student is studying for a Diploma programme in a TVET space, that student will do half - that is 18 months in a practical form. Therefore I would want to again assume that it is because the nation identified that there is a need then to invest.....I see it as an investment in trying to close the gap or bridge the gap that is there in the country

ADV. K. PILLAY: So as I understand you Ms. Tukela you are saying that as a steering mechanism in order to ensure that TVETs become more and more attractive to students, the state should come in and give funding in the form of bursaries and not in the form of loans and not because of any difference in the nature of quality of the students themselves?

MS. N.TUKELA: That is correct. I believe that it is the means to ensure that this country has young people who have skills that are needed in ensuring that we get more revenue as the nation.

ADV. K. PILLAY: Thank you.

JUDGE J. HEHER: Yes please continue

MR. Y. TWANI: Thanks - Thato you are done moes? I'll take you through funds allocation for students. In our document it's stated that: funding is allocated on the basis of academic merit and financial need. If you still remember Advocate Pillay, we discussed the issue of merit the last time you invited us here and you asked us number of questions relating to the issue. And again just to unpack that sentence, our view and our understanding as the association is that.....in fact it's something that we discussed again to say, what informs this is the reality that there needs to be systems to guide the process of.....that process of bursary and in terms of how the funding is disbursed. I'm sure you also understand that it can't be that in an institution of higher learning, each

and every student that needs a bursary, is just given an bursary without a system that clearly evaluates as to are you really in need of bursary and to also check your background. So that first sentence clarifies that and the financial need of student is assessed using the NSFAS means-test tool when awarding bursaries to students.

If I can clarify the issue of means-test, it's that process as applicants we are taken through, where your documentation is verified, your background is checked as to are you from a disadvantaged background, your academic record is also assessed and checked as to are you performing well academically and so on and so forth, before you are awarded a bursary. But I also want to indicate that again on the issue of means test, there is discomfort so to speak with our constituency. There are complaints regarding the issue of means-test - I once informed you to say there are some of students within our space, which is your TVET space, that are frauding the very same bursary systems. And if.....our understanding as the association is that if there is a means test, it means that there is a system that evaluates as to whether you qualify for a bursary or not. How then is it possible for students to continuously manipulate that system, as much as we have majority of students that are from poor backgrounds and academically needy, but there are those who are not in need of NSFAS, and it's those students who are manipulating that system.

So there is a discomfort with students to say while government is trying to fund students from disadvantaged backgrounds, there are these students that are not in need of this bursary and they are continuously manipulating the system and it brings the question Advocate Pillay to say: is this means-test really working, if students are continuously frauding the system?. So there is that discomfort but currently we have means-test that evaluates and checks as to whether you qualify or you don't qualify, and the academic.....

ADV. K.PILLAY: [Interjects] Mr Twani May I ask a question? We know that NSFAS in the TVET sector only grants funding for ministerially approved programmes - for the Report 191 and NCV programmes. Are there students who study in other programme at TVET colleges who pay fees?

MR. Y. TWANI: Yes, if you check the rules and the guidelines for administration in management of DHET bursary guidelines, it's stipulated in that document that NSFAS or any financial aid assistance is given to those students that are in need. But students....those students that afford to pay tuition and allowances, which is your accommodation and travel - those students are allowed to pay for themselves. I don't know whether I'm answering your question.

ADV. K. PILLAY: My question is around the programmes, we know that NSFAS is only granted for report 191 and NCV programmes. We just wanted to find out whether students who are enrolled in other programmes, do they pay tuition fees?

MR. Y. TWANI: Yes they do

ADV K. PILLAY: Where do they get funding for those programmes?

MR. Y. TWANI: There is a.....I'm sure you know NSF - I'm not sure of that programme that is provided within the TVET space but it's outside NCV and Nated, but it's for scarce skills development - that's where some of our students within the TVET space, they are funded through NSF and some different SETAs



ADV. G. ALLY: [Interjects] Are those the occupational bands?

MR. Y. TWANI: Yes, yes, yes thank you very much Commissioner

ADV K. PILLAY: And apart from the occupational programmes, are the other programmes being run by TVETs where students pay fees?

MR. Y. TWANI: I am not aware of any. I know of the one that was just mentioned by the commissioner - NCV and report 191. And the academic merit of student is assessed by NSFAS using an Academic Record which I stated or Statement of Results when awarding bursaries to students. And to this end, students are given priority in terms of academic ratings, and we must also note that even though priorities are given to those that are performing academically very well, we are still faced with the challenge of insufficient funding.

I will make an example of Buffalo City TVET College and Lovedale - where management was a bit too confused to say; as much as we have a responsibility of making it a point that those students that are performing well must be given priority. But still the funding allocated to some of these institutions does not cater for all those students irrespective of whether you passed very well or in an average - There is an issue of insufficient funding. I just wanted to highlight that so that we do not assume that all students that are performing well academically are funded by NSFAS. It's a challenge precisely because of the issue of insufficient funding.

ADV. K. PILLAY: Can we just understand how this insufficient funding affects the individual student in the TVET sector. So assuming you qualify for NSFAS both in respect of financial need and academic merit, does this mean that when you get your portion.....your NSFAS allocation, your NSFAS funding that it doesn't cover the full tuition fee?

MR. Y. TWANI: Thanks Advocate. Do you mind if we park that because it's also in this document it's explained - I'm sure it's other challenge.....it's explained, Nozuko will articulate that and..... So can I continue, are you comfortable? Ok thanks.

And bursaries are awarded to the most deserving which I clarified. There's also an issue of the entry requirement to NCV or Report 191 students. It's stated here that the entry requirement into an NCV or Nated programme is not sufficient for a student to qualify for a bursary award. It simply means that we don't check the issue of a qualification that you want to have or a programme that you are enrolled for. But NSFAS makes it a point that they check the academic record and your status in terms of background as to are you financial needy.

ADV K. PILLAY: [interjects] Mr Twani can I understand what that means, does it mean that a student who is a poor student and is enrolled in NCV or Report 191 programme, may not get NSFAS funding, because of his or her their academic the results?

MR. Y. TWANI: Yes if I can clarify that.....look there are two things that NSFAS focuses on within the TVET space. When dealing with registered students... in fact let me just speak of registered students. When a student is need of a bursary, there needs to be that evaluation process and a student that is funded is a student's that is from a poor background but as well performing academically. You can be from a poor background but if you are not performing academically, government can't be responsible in terms of paying bursaries.... in fact in TVET colleges, ones you fail - if you are doing

NCV Tourism, you fail your level 2; NFSAFS does not cover you, coming the next semester or next year. I don't want to say it's a disadvantage but it's an issue of being responsible.

ADV. K.PILLAY: But can I just again try and understand what that means on a practical level. So a student who receives NSFAS in 2016 and who passes his or her course but just barely passes - gets the absolute minimum amounts of marks needed to pass for the next year; is there chance that that student won't get NFSAFS funding in that year?

MR. Y. TWANI: Absolutely! That student will get funding and the only thing that will be prioritised is tuition - your fees must be taken of. But in terms of allowances, it becomes a challenge - your allowance we speak of accommodation, meals and travel because of the very same issue of insufficient funding. But students who are progressing to the next level or whatsoever, priority is given to all those students in terms of tuition.

ADV. G. ALLY: Let me try and understand it also. Miss Pillay has given you an example of where the student has barely, passed but the person has passed, so that's the criteria for NFSAFS funding - that you must pass. What happens.....are you referring to a situation at the beginning; you finish matric or you finish grade 10 and you want to enter the TVET space, your reports or your marks at that particular time are evaluated to see whether NSFAS will fund you. But if you are registered and you passed doesn't matter how you pass, you get 50% in all for all your subjects, you get funding for next year, is that what you are saying?

MR. Y. TWANI: That's exactly what I am saying Commissioner

ADV K. PILLAY: So can I just understand when you say the entry requirements into NCV or Report 191 programme, is not sufficient for a students to qualify for bursary report, does that mean a new student who is entering the TVET sector and who meets the requirements for NCV or Report 191, may not necessarily qualify for NFSAFS even though he/she is a poor students?

MS. N.TUKELA: If I may respond on that.

ADV. K. PILLAY: Please put your name on record

MS N.TUKELA: Nozuko Tukela. The means-test seeks to identify whether the students will qualify for financial assistance; therefore when we say the entry, your results and your background financially is not sufficient. We mean that you need to go through a process of mean- test to establish whether indeed you are in need or you should be granted financial assistance.

ADV. G ALLY: Yah. Now that is a different criteria than what we understood to mean. So what you are saying in this paragraph, the entry requirement is referring only to the means-test regarding a person in need, financially in need. Because what you explained now refers basically only to that particular part and now you might be financially in need but if you don't have.....if your report does not come up to a certain standard, would you be able then to receive NSFAS funding? Let's ask that question.

MS. N.TUKELA: Thank you. If I can read what is written here: the entry requirements into an NCV or Report 191 programme is not sufficient for a student to qualify for a bursary award. Then this means if a student.....if we may use the example that you cited first of a student who's coming from a

matric who is now then entering in the tertiary system in the TVET college, that student has a report that indeed confirms that they have passed matric. Then you need to go through a means-test that seeks to establish whether you qualify. I think in answering your question, I am tempted to say in order for students.....because if we're talking funding as we are discussing today, you need to be able to understand whether if I fund this student, is this student indeed going to be able to progress the next level? Is this student indeed in need of financial assistance, so what it means when we say that it's not only your academic and your background but you must go through a process of proving that indeed you will be able to articulate to the next level, you are indeed also in need of financial assistance?

MR. Y. TWANI: Just to add on a bit. I think in order for us to try and have a clear understanding of this. When we speak of entry requirement, it's something different to one qualifying for a bursary. Bursary is something else and entry requirement it's for particular institution to say: does Yonke Twani meet the minimum standards to be enrolled for particular faculty. Now there we are speaking to an entry requirement

And then let's say if there is an APS of 36 points that I need to have, if I have that I'll be admitted and enrolled as a registered student in a particular institution. And then I can then apply for a bursary, so what's stated here it simply means that you can be registered but that registration does not automatically grant you a bursary....any form of a bursary whether it's NSFAS or.... Because there are also requirements and processes for that certain bursary, so it's two different issues. You may be enrolled and be a registered student and you will still have to go through the process of applying for a bursary. And when we speak of NSFAS..... as a registered student sorry, they focus on two issues - your background as to are you in need of NSFAS, are you in need of financial assistance - and they also focus on your academic performance.

ADV G. ALLY: I think I've got you now, in a sense that there are two different institutions doing an evaluation. The one is the institution itself that allows you.... let's say an admission requirement, you call it an entry requirement. Thereafter once you have registered, the institution called the NSFAS will then evaluate you whether you need to have a bursary or not, is that correct?

MR. Y. TWANI: Yes, yes that's correct. And lastly I think this is important - the last part to say the bursary should be awarded against an approved and signed SOP - which is your Schedule of Particulars between NSFAS and the students. Let me end there...and the reason as to why I'm highlighting this it's precisely because some of the rights within the TVET space, some of the rights that you see there, there is this perception to say: once I apply for NSFAS I got a NSFAS. Some of our students they don't have an understanding to say you apply for NSFAS working together with the institution will do a verification as to whether do you qualify for NSFAS or not. Then if you qualify you then sign the SOP.

Now the understanding within the TVET space not all students but there are some students.... because we intervened Advocate Pillay in many institutions particularly in the Eastern Cape where students will tell you that the reason as to why you see this mess President of SAFETSA, is precisely because we applied for NSFAS but we are told that we are not NSFAS beneficiaries or we are not granted the bursary. And their understanding is that once you have that application form, you fill it in full detail then you are an NSFAS beneficiary. I understand that does not speak deep to funding but we just wanted to give clarity to that.

ADV. K. PILLAY: Mr Twani may I understand - once a student is unsuccessful in obtaining NSFAS funding, what other funding opportunities are out there of for them to access

MR. Y. TWANI: I think I clarified in my background to say that the crisis that we are in, in the TVET space is that majority of our students are depending on NFSAFS - that's the only financial aid scheme that we have within the TVET space. That's why many of our students if they are rejected by NFSAFS, you will see revolts, some will deregister and so on and so forth because there is no alternatives unlike Universities - I clarified that. And also we are to explain as to what is funded by NFSAFS in the TVET space as I mentioned that priority is first given tuition and I am sure we all understand as to why priorities is given to tuition because the main reason as to why we find ourselves in institutions of higher learning, it's for teaching and learning.

So it is on those basis as to why tuition is prioritised. And if there are any funds still available, then your allowances...you get funding for allowances on the basis of what's left on that bursary allocation to a particular institution. And when I'm speaking on allocation, I speak of travel and accommodation allowances. And students are given up to a maximum of 20 970 per annum for accommodation. And travel is 7 864 and that accommodation amount it's inclusive of meals. But it is not guaranteed that each and every student that is a NFSAFS beneficiary will get that maximum amount of 20 000 comma something.

ADV. K PILLAY: And assuming you receive the maximum, you receive 20 970, are you able to afford decent accommodation close to the college?

MR. Y. TWANI: Thanks for that question. I thought that maybe I was going to clarify that. It's not cause if you divide it for an example that 20 000 it's 20 970 divided by 10 months - it gives you an amount of 2 point something per month. Those students that are situated...in fact campuses or colleges in rural communities, those students they manage to afford but the predicament is within urban areas - where you go to Buffalo City College in East London. Accommodation rates there, if you are in need of a decent space.....not luxury but a decent space for a student to be able to study, charges they vary from 3 000 to 4 000 to 5 000. So in a nut shell, that 20 comma something it's not enough for students. And we once had engagements with our colleges and the engagement was to say rather we invest in terms of infrastructure development particularly college residences. So that we have proper facilities that are owned by our institutions rather than being charged exorbitant amounts by these private landlords.

But it's still a challenge cause even our institutions they are not funded for infrastructure development, there is no funding model for infrastructure development in TVET colleges unlike universities there is a funding that is given -so it's a challenge for students. If for an example you can visit some of our student residences.....not college residences but these private accommodations. Students are living in extreme conditions and we once asked some of our students to say but why have you chosen this type of an arrangement in terms of accommodation? And students will tell you that the financial assistance that we are getting form our institutions is not sufficient to cover for proper accommodation. But because our students they value education, they have decided to live under those extreme conditions for as long as they will acquire a qualification.

ADV. K PILLAY: Mr Twani you used the term extreme conditions, maybe you can help us understand what does that mean?

MR. Y. TWANI: It's simply a bad space of an arrangement for accommodation. I'll make an example of East London. There are very old houses in a street called St Georges East London, where you find many of our black people; some doing prostitution around those areas, some selling drugs. Some of our students they live around those areas and it's not as if there are no better accommodations or the private accommodations but accommodations with proper facilities are expensive.

So when I'm speaking on to the issue of extreme conditions, I speak of a very bad environment for a student to live under or to live in - a one room you cook here, you sleep here, you are 3 or 2 paying 1 200 to 1 500 each. Imagine that environment where there are no proper facilities to allow students to study. Nozuko will take us through the challenges faced by the students and funding, funding the institutions. Thank you.

MS. N.TUKELA: First of all when we were discussing and deliberating in consultation students who are beneficiaries of the NSFAS funding, a number of issues were raised. We then decided to choose those that seem to be more mentioned in our discussions. One of the problems that is there that Mr Twani is already articulated on is the issue of insufficient funding.

I would like to start by mentioning the threshold of the income per household that a student who is at a TVET college is expected to receive or not receive. If you are coming from a family that earns up to 122 per annum you therefore automatically not qualify for NSFAS funding. However having said that, the Department of Higher Education and Training covers 80% of tuition which means therefore that your parent or guardian is responsible for 20% or if you are a then a bursary recipient - NSFAS or whatever other form of bursary will be covering 20% of your tuition.

We are saying there is insufficient funding because we don't look at education only as tuition. There are other areas that Mr Twani has mentioned, the issue of accommodation, you're travelling, your food. But currently the form of funding that comes as a bursary which is NSFAS, is only focusing on tuition. Other things that are allowances are only then when there is funding available, also we say it is insufficient because we're comparing the number of the admissions in colleges - we have 50 TVET colleges with 236 campuses across the nation. You have institutions admitting a high number of students, which sometimes.....because for 2016, there is already an allocations that is used, there is a measure of how much is going to be allocated for 2017. But sometimes institutions will register more students, but those students and they will be sometimes qualifying when after going through a means-test for a bursary, then the funding become insufficient. But there is very rare cases where you find a student who qualifies for tuition not getting tuition, however with allowances you don't just get an allowance because of insufficient funding.

And that results into a number of dropouts because students will sometimes go to an institution with the hope that they will be assisted financially but then due to many reasons, they don't get assisted, they register for instance if I may be given an example sometime next year the TVETs are opening on the 13<sup>th</sup> of January, then during only during March, April you will be notified of whether your application was successful or unsuccessful.

So we are saying this funding is not sufficient because the threshold we believe that it is not enough measure to actually say indeed if your family earns 122 per annum, can indeed afford to cover what you need to be able to study and perform well as a student. Then the second thing we said let payment of allowances.....currently allowances are paid by institutions meaning that the process of

administration of NSFAS is done together with the Student Support and Finance Department of each college.

Sometimes you find that colleges will receive funding in trenches and the first thing because even according to the guidelines, they prioritise tuition. Now as students' representatives and students at large, there is a general feeling that while the tuition is covered.....and we are not ignorant of the importance of tuition, you still have those things that are outstanding. You will have instances when allowances for instance you have started in January but you have students who are only receiving for the first time allowances in July, August, September depending on various colleges. So that has an implication on how students are performing even though we are saying there is 80%, 90% of students covered by bursary.

However the way it is administered in terms of the actually recipient getting the allowance. Then we have also the communication.....I've already talked on the communication. Students are only informed very late whether their application was successful for NSFAS or not. Then also have the means-test, Mr Twani has spoken on the means test. In front of me I have a check list that is coming from NSFAS that institutions are using - I would like to read point number 11.

It requires that certified copy not older than three months of the following forms of income of all members in the household, payslip, letter of employment, whether you are a domestic worker, SASSA letter, Affidavit stating informal employment, unemployment, Unemployment Insurance Fund or any retirement, life disability or other benefit paid as a lump sum or in monthly payment – all affidavits regarding employment to be made by parents or guardians only.

With this means-test, there are so many areas that are grey areas, for instance if.....generally responsibility lies within a parent to take care of their children or a guardian in the absent of the parent. However when means test is done according to this checklist; you need also to provide the proof of income of every member of the household and that is taken into consideration which at some point disadvantages majority of the students because if your brother is working, that brother does not necessarily have the responsibility to be providing for you as a student.

So it becomes a problem in means testing - also we cited the fact that we cannot run away from the fact that students themselves sometimes defraud the system through providing false proof of..... information. Maybe if I may use an example....as a student you just say: no the whereabouts of my parents are unknown; I am dependent on my grandmother who is earning an old age grant. That then qualifies you because the amount that the parent or the guardian is earning is below 122 per annum, so there are those discrepancies in the means test. Then the last thing we looked at is funding agencies; what is experienced by both NSFAS, our institutions and both by students. When we were looking at this, we felt that the means to education.....when we are talking about funding, we should not only be talking about the interest to get your fees paid or to get your accommodation paid. But what is it in general that funding means to the funding agencies, to the colleges that are providing the service to the students, to the students that are recipient of the service.

With these insufficient resources, we want to highlight that students sometimes get into the higher education system not ready. And that for the funders themselves.....that is the administrators of the funders and the government who provides the funding to the administrators of the funding and to the institution is not a gain, it's a loss because if you for instance if about 50 000 students registering

for a programme in the first year, and because of their state of readiness, new students are unable to perform.....you only have 10 000 proceeding to the next level. It means the 40 000 students who failed whatever amount that you have invested on those students, is water under the bridge.

So there is no return in investment because of various numbers of things. Also the institutions now because students are defrauding the system now, those institutions will this year have a number of students enrolling and in the process of the means test ,the students are dropping out. That has an impact in how the institution is viewed generally, because every institution is interested in maintaining a certain level of standard, so if you have a number of students who are just dropping out of the institution, that has an implication but sometimes it is because of funding. But for students, we feel the delay in the application process becomes a problem or submission of their applications to the NSFAS becomes a problem. I think it goes back to the communication time, the communications time is informed by the time when your application was then submitted to NSFAS. So the long chain that is currently used by the NSFAS in funding the students is detrimental to the students as beneficiaries. Thank you very much.

ADV. G. ALLY: But that is as it currently is being implemented?

MS. N.TUKELA: Correct

ADV. G. ALLY: I'm aware that in your document you know of the improvement to the system in terms of the central application systems that they want to implement.

MS. N TUKELA: Yes

MR. Y. TWANI: Just to add on. I think it's also paramount that we note this and I think it's our responsibility as members of the society to robustly engage the Department of Higher Education and training and other relevant stakeholders on the issue of insufficient funding. I just want to touch on the issue of students' challenges to say.....the issue of travel and accommodation Commissioner it's taken light. It's taken light on the basis that the reality is that we are in institutions of higher learning to acquire a skill and qualification. But in many institutions, the issue of accommodation and travel is not addressed, and I'm saying it's taken light because this institutions will just inform you whether it's in an academic board to say: but what you expect us to do, we don't have sufficient funding. And for a number of years it created.....a what you call a number of dropouts.

And at first Advocate Pillay, we were confused as to but: are we here to study or to get benefits? But at a later stage, we then understood that but these things they come together, most especially for a student that is from a disadvantaged background. For an example, if a student is registered here in Tshwane North TVET College and this student is from Limpopo, you don't expect that student to travel each and every day and with an understanding that; that particular student is from a disadvantaged background.

If you don't have means to provide accommodation, then as much as we are addressing the issue of teaching and learning in terms of funding tuition, but also it's a predicament for one not to have a safe space to live while he/she is in that process of acquiring that skill. So the issue of accommodation and travel allowance it's really it's not light. Each and every year most especially January, February....I was discussing that a day before yesterday with my colleagues to say we must be prepared for January and February, we will be invited all over the country in these TVET colleges.

And the only issues that you discuss during that period of registration and when institutions are opening, is the issue of accommodation. We do not have colleges or residents that can accommodate the number a serious number of students. I'll make an example of Buffalo City TVET College where three residences they only take 200 or minus students, 215 students. And you have more than 3 if not 500 students who are NFSAFS beneficiaries. You have more than 200 students that are in need of accommodation cause some of our students they don't come from Transkei sorry from Umtata to East London to have fun. It's precisely because maybe some of the institutions around Umtata, their certification rate is low as compared to Buffalo City TVET College. And there is no parent that wants to take his/her kid to a TVET college that is not doing well in terms of academics. And there is also an issue of faculty programmes so to speak, to say maybe a college around Umtata does not provide Tourism Management or Human Resources Management, but at Buffalo City College it's offered. And as citizens, we have a right to education and you can't be told that rather you register in your own community.....or as much as we understand that the NDP is trying to cover such issues to say the vision in 2030, TVET colleges must be also established regionally, so that we don't suffer when it comes to issues of accommodations and so on and so forth - but currently it's a challenge

And our institutions they don't take that issue serious - as much it's the responsibility of the department but even our institutions, there are not means to contribute to say: how do we address the issue of infrastructure development particularly the issue of residents. So it's a crisis in the TVET space. Some students they've resorted to prostitution, some students they've resorted to this thing what's this thing, to have *Blessers*, so that the *Blesser* can afford to pay your accommodation because the institution does not have insufficient funding to cover all needy students for accommodation. And it's on those basis as to why I'm saying we really to discuss and resolve that issue because you don't want to send your kid to institution of higher learning but because of he/she is frustrated in terms of accommodation arrangements, that student ends up dating an older person just for him/her to get accommodation.

We appreciate the efforts by the department in terms of prioritising tuition but tuition, accommodation and travel allowances they go together - it's the same package. If we really want to address the issue of dropouts, we must first address the issue of allowances - thanks.

MR. T. KGETSE: No thank you very much President. I'm going to deal with issue of improvement and recommendation in our presentation. Based on the challenges that our colleague presented, the issue of communication in terms of bursary being approved, students who do fraudulent activities to qualify for bursary. As the association, as student representative, we also noted that NSFAS has established a student centred model, where students will be applying straight to NSFAS online application. And as the association we have anticipated that this will be a very progressive move in terms of dealing with fraudulent and in terms of communicating with students because even the issues of accommodation and travel allowances, you find that institutions they don't have a system in place to disburse those funds if they have received them on time to give to students.

So if you apply straight to NSFAS, NSFAS will disburse those funds maybe earlier than the institutions. Those are the improvement as the association we have noted and we hope that it will be for a good cause. And in recommendation as the association for all the challenges that we have discovered, we are of the view to say NFSAFS it's time for.....to establish new few more branches to



offload some of the challenges faced by students on the ground. You see it must have branches not only one branch in Cape Town, it must have branches all over the country where students will be able to visit because going to Cape Town to inquire about your application is impossible coming from North West.

Because there are issues that when you go to students' support because students' support has been tasked to deal with a bursary administration in our colleges. Even though you go to the students' support and inquire about certain issues regarding your bursary, they are unable to answer that saying that is beyond our responsibility and they cannot provide a clear answer to your question. Furthermore, we are of the view that the means test because that is a very critical system, and based on the challenges that we presented, students.....you will find that the checklist that the students must follow in order to be granted a bursary, your academic performance, certificates, your certified IDs and the number of people that you are living in households and to certify those things, you find that the students tend to be outshining the means test that has been set on record by NSFAS to say: I don't have a father as Thato, I don't know the whereabouts of my father or my mother but am living with them in my house because there is no evaluation in terms of going to....deep in the background and evaluation of students.

So they will be doing that and in that I will be submitting SASSA slips of my grandmother and I come with my 3 little brothers and I say: we are depending on my grandmother automatically I get a bursary and I'm disadvantaging those students who really need that funding because I am outshining that my father is working and my mother is also working. And again the Department of Education needs to increase the funding like the president has indicated - that was part of our recommendation in terms of travel and accommodation. Because again as the association, we have noted again that when we are experiencing the issue of travel and accommodation allowances, there are policies that the department is imposing on the student because when a student has registered who is applying for a bursary, you must bear in mind that there are 80% attendance and 40% ICAS requirement that you must adhere to and failure to do that you won't be able to write your final examination and not writing your final examination, you have forfeited that funding.

So it cannot be that students are required to attend 80% attendance and on a daily basis go to the institution to write their tests and trial examinations. But the travel allowances are not in place and accommodation because you need to go to the institution to do all these tests and everything. So we also need that like we have indicated the new centred model will address the issue of accommodation and travel allowances so that students can also be able to meet that requirements of 80% and 40% ICAS. And we also have a view that as the student association, the NSFAS is the only biggest financial aid scheme for both University and public Technical and Vocational Training and currently it's the financial entity of the Department of Higher Education and Training. And we are of the view that it has no capacity to fund all needy students. The private sector as the biggest employer in our country, it needs to contribute towards our funding because you'll understand that the primary [indistinct] of establishing the TVET sector as Nozuko has already indicated was to make sure students acquire that scarce skill.

You will understand that you can do N1 to N6 in a space of 3 years and you become....you do this thing of trade test and you become an Artisan - in a space of 3 years. Now the very same people who

are talking about the private sector, they are the people that will acquire you, that will absorb you to say: no come and work for us.

But as the public institution, we are saying the private sector must also meet us halfway in terms of helping us to increase funding. And in conclusion, we are having that government department should contribute in the same courtesy.....certain faculties with the bursary as it's implemented in universities, therefore it needs to be implemented in the TVET sector. Like we can't in an institution of higher learning like TVET sector where you are having this thing of having a NDP that is dictating to you that at 2030, you must be having this much of students in your space. And in terms of development again; we don't have development, we don't have infrastructure development. Students are.....You find that in other institutions that we are travelling, we are going to East London, going to Lovedale College - they have come to North West. You find that some of the cafeteria have been turned into a class. A bags room when students are writing their final examination their hand bags and what, what have been store for safety it's been turned into a class. A kitchen has been turned into a class and the staff are gallivanting around they don't have a space. Even when students are supposed to maybe when you are waiting for your class to commence there is nowhere you can sit. You understand.

So we are saying we need a serious intervention in that and also we must have alternative bursaries - we cannot have only NSFAS bursary. That bursary where you, like the President said that UJ have Orange Carpet, you have Merit bursary, you have Leadership bursary. In North West University the Premier there has established Kgetsis ya Tsie Bursary you see, so that student may be financially assisted. Thank you very much.

ADV. G. ALLY: Ms Tukela, we would appreciate it if you can give the Evidence Leaders a copy of that checklist so that we have it as part of exhibits, Thank you.

MS. N TUKELA: I will certainly do so.

JUDGE J HEHER: Ms Mbolani, we would like to hear from you. The only question is whether should not take tea adjournment before you start. How long do you expect to be; 5 minutes, 10 minutes, quarter of an hour, half an hour?

MS. T. MBOLANI: Thank you Advocate. I think 5 minutes would be Ok.

JUDGE J.HEHER: Would like to proceed then?

MS. T MBOLANI: Thank you. My name is Thabisa as you have stated. My experience with NFSAFS has been very challenging; as the president and his colleagues have stated the challenges that the students are facing. I've also faced one of those problems that they were stating. I remember when I first came to the college at Buffalo City TVET College, I was coming from a place that's 60km far from East London. And coming from that place not knowing anyone in East London because there is no college in Streatham or anything; so I had to come to the college expecting that I would receive accommodation but only to find out that if you are NCV level 2, you cannot be accommodated - you have to be accommodated from level 3 and 4. So I face a challenge like that, so I used to ask for a place to sleep from friends throughout that year. And then following year when I was doing the level 3 - 2015, that's when I applied for accommodation. And when I applied for accommodation I was rejected, because I was told that it was full - the accommodation was full. So they told me to apply

for a transport allowance which I applied for it, but as they have stated also that it delays. It delayed because I applied in January and I only received the allowance in September.....I think it was September or August if I can remember correctly. So.....

ADV. K.PILLAY: And how did you afford to travel to and from the college between January and September?

MS. T MBOLANI: Even in the following year as I was asking from friends from 2014. So even in the following year I was doing the same thing because I cannot travel from East London to Streatham, because that's 60km, so I cannot afford that money coming from a poor background that I'm coming from.

JUDGE J. HEHER: Did you apply to the college or to NSFAS?

MS. T MBOLANI: I applied to the college; I applied through the college to NSFAS.

JUDGE J.HEHER: So what explanation did you get for the fact that you won't getting the money?

MS. T MBOLANI: In level 2 if I can explain correctly. They told me that it's written in the guideline. It's stated that if you are a level 4, if you are new students you cannot receive an accommodation and transport allowance, so you cannot be funded with those things but your tuition can be funded.

JUDGE J.HEHER: And the following year, what was the explanation for the delay?

MS. T MBOLANI: They told me that when I applied for the accommodation, they told me that it was full. So I applied for transport and there was a delay. So I did not exactly know what was the delay for because all of the students we were facing the same problem.

JUDGE J HEHER: And you eventually got the money?

MS. T MBOLANI: We got it in August. I think it was August or September I can't remember correctly.

JUDGE J HEHER: What was good was it to you then?

MS. T MBOLANI: Sorry

JUDGE J HEHER: What good was it to you when you got it?

MS. T MBOLANI: It was not good at all; it didn't make any difference to me.

JUDGE J HEHER: Did you get the allowance retrospectively since the beginning of the year or did you only get from August?

MS. T MBOLANI: It was from August, that's how it was.

JUDGE J. HEHER: Where you then in a position to use the allowance?

MS. T MBOLANI: I used it because I ended up going back home and using the allowance to travel with it.

JUDGE J. HEHER: Yes, alright.

MS. T MBOLANI: We also faced a challenge because all of the students were getting the same amount which is, I think when we got it, it was 7 point something - I can't remember correctly. But when you try to calculate it with the money that you use from the place where you live to the college, it doesn't add up all. So everyone was getting the same allowance which we as the students in the college we live in different places, we can't be receiving the same allowance.

JUDGE J. HEHER: Did you get an explanation for that?

MS. T MBOLANI: There was no explanation at all.

ADV. G ALLY: Is that the amount of 7 864?

MS. T MBOLANI: No it wasn't 7 864. And in the following year that was 2016 this year when I was doing...when am doing the Level 4, so I applied for accommodation and I was taken successfully.

ADV. K PILLAY: And was your accommodation fully paid for?

MS. T MBOLANI: It was fully paid for.

JUDGE J. HEHER: With meals as well?

MS. T MBOLANI: Yes with meals also.

ADV G ALLY: Please explain where this accommodations is. Does the college itself have what do you call in old terms hostels on the campus or are these private flats apartments?

MS. T MBOLANI: It's a hostel. They have two hostels because one was shut down so they have two and they have other private accommodations.

ADV G ALLY: You were accepted at the hostel?

MS. T MBOLANI: At the hostel

ADV. G.ALLY: Only in Level 4?

MS. T MBOLANI: Only in level 4

JUDGE J HEHER: What is your experience of hostel accommodation?

MS. T MBOLANI: It's not what I expected at all. It's not even in good condition to live in because we live in a small room and there are two of us living in the room and imagine we have to cook and to do everything in the room.

JUDGE J. HEHER: Study as well?

MS. T MBOLANI: Study as well

JUDGE J.HEHER: Is there a room for studying?

MS. T MBOLANI: No

JUDGE J HEHER: So what do you do?

MS. T MBOLANI: We end up studying in the room because the college.....the hostel is not in a good condition.

JUDGE J HEHER: How far is your hostel from your place to study?

MS. T MBOLANI: I think it's a five minutes away.

JUDGE J.HEHER: And is it safe?

MS. T MBOLANI: It's safe.

JUDGE J. HEHER: When you received the travel allowance later, was that done on the monthly allowance or how did they pay it to you?

MS. T MBOLANI: They paid it monthly. The first months if I can remember correctly it was 3.5 and something.

JUDGE J.HEHER: That would have been for September or thereabout?

MS. T MBOLANI: That would be for September.

JUDGE J. HEHER: And then how does it come to you, is it posted to you or how does it come to you?

MS. T MBOLANI: That was 2015 so it is changed now but that time it was put in your bank account.

JUDGE J. HEHER: And now?

MS. T MBOLANI: Now is through sBucks -from NSFAS to sBucks, then you go and change it. It's a voucher.

JUDGE J. HEHER: And then that comes each month? Is that the idea?

MS. T MBOLANI: This year it's improved, because it started in January; everyone from January was receiving the transport allowance.

JUDGE J.HEHER: You weren't getting it in January?

MS. T MBOLANI: Sorry?

JUDGE J.HEHER: You no longer needed the transport allowance?

MS. T MBOLANI: No I no longer needed it, because I got the accommodation.

JUDGE J. HEHER: Any questions?

ADV G. ALLY: Mr Twani can you also....I see you have some guide or whatever booklet you have there, if you can make it available for the Evidence Leaders please.

MR. Y. TWANI: I'll do so Commissioner. And lastly just to add on, I'm very sorry because I know that you set up period of time but when we speak unto these issues they affect us.

JUDGE J.HEHER: You don't have to worry about that at all.

MR. Y. TWANI: Thank you very much Commissioner. You know she is one of the few that remained resolute to say: I am not to give up whether I'm in extreme sorry condition in terms of accommodation and I'm challenged in terms of travel allowance. I can say, correct me if I'm wrong she is the prima facie evidence of what we are speaking unto. Many of our friends and our students, they drop out. I was also a registered student at Buffalo City TVET College and you know as a black child raised in a rural area; once you are given that opportunity to be a registered student or to be a student in an institution of higher learning, you then see your dreams being successful whether it's in a period of 3 years or 2 years, but you see yourself as a better person. Even your parents they have hope that Yonke is at Buffalo City College, they even count in rural areas to say: remind us Yonke now you are doing your second year, next year you will be doing the last year surely will be sorted as family. Because you are raised by a family that will then have to depend on you after three years.

But it's saddening.....when I walk in East London because I am from the Eastern Cape. When I walk around with colleagues and friends, most of the time what affects me as a student leader is that- Advocate Pillay; I meet a lot of students..... in fact a lot of young people from where I was raised including locations and you ask them to say: but by the time I was completing Level 4; wena you were doing level 2 - what happened, why are you here in the dusty streets of southern? They will tell you that.....the only response that I got from one is to say: "look Yonke, higher education is for the rich, if you are poor you need to be vocal, I'm not one of those vocal students -so I've just decided to collapse and give up". And reasons are the very same reasons that are given by Thabisa to say; you are frustrated at institutional level in terms of delay of payments, issues of accommodation so and so on and so forth. And most of the time, these challenges.....as much as some of these challenge are within.....in fact are challenges or problems created by our TVET colleges. But some are beyond their control because for an example when we speak unto the issue of accommodation, we need to engage one another broadly to say: what's the status of infrastructure development for TVET Colleges? You start the discussion there. Do we have sufficient college residences? No. Do we have a funding model to specifically address the issue of infrastructure development? No.

The residences that are collapsing that we currently have, are those residences in a conducive environment? Some yes and some No. Our colleges are they managing to do renovations or to sustain in fact, the current residences that they have? No. She just made an example to say.....in fact it was not an example, she mentioned to say Buffalo City College, one residence is closed and management is trying by all means to say let's try and renovate this residence. But the question is when they ask themselves is to say: how are we going to address the issue of renovation? So these are the extreme.....that's why commissioner I said: as much as we are taking light the issue of allowances but it's not as light as we think. When we are there with masses and many of our poor students, you turn to experience realities there. Thank you very much.

JUDGE J. HEHER: Thank you for your insightful presentation and coming so far to do it. Miss Pillay I suggest we take a ten minutes adjournment.

ADV K.PILLAY: Thank you.

JUDGE J. HEHER: We'll adjourn for ten minutes

.....ADJOURNMENT.....

## **Presentation-2**

ADV. K. PILLAY: The witness will be led by Mr Zulu Chair

JUDGE J HEHER: Yes. What are your full names please?

MS. A. DLAMINI: Andile Dlamini

JUDGE J HEHER: Do you swear that the evidence that you will give would be the truth, the whole truth and nothing, but the truth. If you do raise your right hand and say so help me God

MS. A. DLAMINI: Help me God

JUDGE J HEHER: So help me God

MS. A. DLAMINI: Help me God

JUDGE J HEHER: Thank you. Yes Mr Zulu

ADV. M. ZULU: Is it correct you are a student Ma'am?

MS. A. DLAMINI: Yes it's correct

ADV. M ZULU: Where

MS. A. DLAMINI: At the Durban University of Technology

ADV M ZULU: And what are you studying there?

MS. A. DLAMINI: Electrical Engineering Light Current

ADV. M ZULU: Which level are you now?

MS. A. DLAMINI: S4

ADV M ZULU: Is it 2<sup>nd</sup> year or 3<sup>rd</sup> year?

MS. A. DLAMINI: Third year

ADV M ZULU: Is it correct that you've also prepared a presentation to share with the commission?

MS. A. DLAMINI: That's right

ADV. M ZULU: Can you just go ahead and make your presentation

MS. A. DLAMINI: Okay, thank you so much. I'm going to share my experience with NSFAS. I started studying my National Diploma in Electrical Engineering-Light Current at the Durban University of Technology in 2014. I applied for financial assistance in time meaning I did my application while I was still in Matric. My application was with the CEO form, where you had to indicate whether you need financial assistance or not. And then it was followed with filling in of the NSFAS application form which was going straight to the institution. When I got to DUT, I was told that I had to pay for my registration fee including my residence fee. For me which I did not understand because it's not all of

us who can afford even a single R1 000 for their registration. In that case, my registration was R2 100 and my residence fee was also R2 100, so I needed R4200 in total.

JUDGE J HEHER: Where's your home by the way?

MS. A. DLAMINI: My home is in Richards Bay

JUDGE J HEHER: So you've come down to Durban to DUT for this purpose?

MS. A. DLAMINI: Yes

JUDGE J HEHER: When did you find out that you needed this money?

MS. A. DLAMINI: When I was in High School

JUDGE J HEHER: Oh you found in High School that you'd need that?

MS DLAMINI: I see. Alright

ADV M ZULU: Understand the question, when did you find out that when you get to university you'll have to pay this 4 000 odd something?

MS. A. DLAMINI: I got that one when I got to DUT

JUDGE J HEHER: So what did you do?

MS. A. DLAMINI: I went to the SRC to ask for assistance

ADV G ALLY: Let's just start and you can go through your document. Which school did you attend in Richards Bay or was it Richards Bay or Empangeni?

MS. A. DLAMINI: Okay I didn't stay in Richards Bay at that moment, I was in Mbazwana - Kwamhlaba Uyalingana

ADV G ALLY: And you attended school at?

MS. A. DLAMINI: Moses Zikhali High School

ADV G ALLY: Ok. Your experience at the school, did you have Guidance Counsellors or Guidance Teachers at school?

MS. A. DLAMINI: No

ADV G ALLY: What made you decide in your mind and when did you decide you gonna do Engineering?

MS. A. DLAMINI: When I was in High school

ADV G ALLY: What Standard or Grade?

MS. A. DLAMINI: Grade 12

ADV G ALLY: Grade 12. And who assisted you in deciding what you wanna do?



MS. A. DLAMINI: My sister

ADV G ALLY: So there were no Guidance Counsellors at all?

MS. A. DLAMINI: No

ADV G ALLY: Okay

JUDGE J HEHER: Why did you choose DUT?

MS. A. DLAMINI: Because my sister studied there, so she told me it was fine

JUDGE J HEHER: Okay

MS. A. DLAMINI: And then when I got to DUT, I was told that NSFAS applications were now done online which I didn't know while I was still in high school. I had to fill in the online form and then send it straight to the NSFAS offices. That bear in mind it takes days and days of waiting. They told me that after my application form I should wait for an SMS from NSFAS approving my application.

JUDGE J HEHER: Did you find the money for the 4 200 in the meantime?

MS. A. DLAMINI: Yes I did from the SRC

ADV M ZULU: But where did they get it from – the SRC?

MS. A. DLAMINI: Yes Yes the SRC

ADV M ZULU: No where did the money come from – from the SRC where do they get the money from?

MS. A. DLAMINI: I'm not sure but I think there is an amount of money that they have to assist the students in the school as SRC, I don't know.

JUDGE J HEHER: Was that money you would have to pay back when you got it from NSFAS?

MS. A. DLAMINI: No you don't pay it back, you apply for it

ADV G ALLY: No No, what we want to know, NSFAS hadn't given you money yet. The SRC gave you, was it on the understanding that you must pay that amount back or was it: okay we give you, and we just helping you for that and you don't have to give it back

MS. A. DLAMINI: They said I mustn't give it back

JUDGE J HEHER: Is that 4 200?

MS. A. DLAMINI: Yes

JUDGE J HEHER: Yes

MS. A. DLAMINI: I think NSFAS should fund students as from the registration, all the way up because of what I've mentioned above. When I was my doing my second semester – that was for my first semester by the way. So when I was doing my second semester, this new process of the online

applications and stuff, it didn't work in favour for me – I had so many challenges. My registration was delayed, I had to wait for that SMS from NSFAS approving me continue with my second semester, and I waited for a long time without getting that SMS.

And unfortunately the Financial Aid Officers couldn't help me without receiving an SMS permitting them to unblock me. I started attending classes without registering and I had no residence at that time. I stayed at the relatives places which was still far from campus but I had no choice. Later in that semester NSFAS responded and they paid for everything I owed at that time. For only an outstanding fee of about R9 800 which was left unpaid. I tried consulting the Financial Aid Officers from campus about that outstanding fee, they told me that I need to call NSFAS direct. I did call them, they said that they paid for everything, I should go back to campus and ask what the matter was.

JUDGE J HEHER: You contacted them where, in Durban, Cape Town or where?

MS. A. DLAMINI: In Cape Town

JUDGE J HEHER: Cape Town?

MS. A. DLAMINI: Yes. So this thing it kept on going in circles and circles, nobody was giving me a straight answer. So this amount of R9 800 was carried over to the 3<sup>rd</sup> semester, which again gave me a lot of challenges. It blocked me again to register – for almost a month I didn't have a place to stay, I was unregistered – the same problem as the second semester. If I decide to stay at home just because NSFAS take its own time to respond, that means I would have missed out on most of my classes. So you just need to pray that NSFAS pays for your fees at least before your examinations start because for those you need to be a registered student to write. And also I could not attend some of my practical lessons because I need to be a registered student to have them.

ADV G ALLY: How do you get to attend the classes – do you use your old student card or nobody asks you for any identification?

MS. A. DLAMINI: Sometimes they ask you sometimes they don't. But for the practical classes they cannot give you the equipment.

ADV G ALLY: So then you never went to practical classes?

MS. A. DLAMINI: Yes I missed out. So this outstanding fee of the R9 800 amount which was unpaid, it was left unresolved. And then I went to one of the Financial Aid Officers, she made an investigation on why was the amount unpaid and kept on carrying over. The NSFAS officers after receiving a call from DUT, only then they promised to pay for that money. And [brief pause]....ya.

Another challenge that I also faced other than the registration fees and the tuition fees and stuff, it was the challenge of the meals fee. I could not receive some of my monthly meals fee on some months, and some of them I ended up receiving them during holidays. See some of the students really depend on these monthly meals fee, so it means if they don't get them, they had no food. It is sad because I have friends who may had similar problems with. Some of them they dropped out of school and some slept in classes on campus. Just imagine how do you concentrate in class with an empty stomach and you know that you didn't even sleep well. And the luckily after some time,

NSFAS responded again, they sent me an SMS that approved me to continue with my following semester. I got that SMS late in March

[pause]

JUDGE J HEHER: Yes carry on

MS. A. DLAMINI: Okay this semester that I'm currently on, luckily I had no challenges, everything was paid for and I got my meals each and every month

ADV G ALLY: Is this as a.....how was it that this was paid up front, is there a new system or what is going on?

MS. A. DLAMINI: Which one?

ADV G ALLY: You say for this semester you had no challenges, what was the difference? Why was it paid when you applied and different from previously?

MS. A. DLAMINI: They paid I think it was during the holidays, then when I came to school, nothing blocked me. They even paid the historic debt of R9 800, so it was no longer blocking me from registering

ADV G ALLY: But what I'm trying to get from you – has the system changed to make it easier for you or you still have to attend at the Financial Aid Offices, or how does it work now?

MS. A. DLAMINI: The system didn't change, like I think the new system started in 2014 where we had to apply direct to NSFAS but before we had to consult the Financial Aid Officers and then they will be in contact with NSFAS on behalf of a student

ADV G ALLY: And that was you say – I'm just trying to get the time periods. You say the system changed in 2014, so DUT had a student-centred model where you would apply directly to NSFAS or you had to go through the Financial Aid Office

MS. A. DLAMINI: Before 2014, you had to apply to the institution and then they will be in contact with NSFAS on behalf of you

ADV G ALLY: Right.....now.....

MS. A. DLAMINI: Then now, you have to apply online direct to NSFAS

ADV G ALLY: So for 2014, last year 2015 you were still there?

MS. A. DLAMINI: Yes

ADV G ALLY: And what your experience, was it the same as when you started, where you had the problems of your R9 800, your meals voucher. I'm just trying to see when things changed

MS. A. DLAMINI: It was still the same

ADV G ALLY: It was still the same?

MS. A. DLAMINI: Yes

JUDGE J HEHER: But you indicated in your narrative here that in fact the old system was better

MS. A. DLAMINI: Yes

JUDGE J HEHER: Just explain why the old system was better

MS. A. DLAMINI: It was better because students were able to be in contact with the Financial Aid Officers, and even the communication was effective and open

JUDGE J HEHER: Why can't you be in contact with the Financial Aid Officers now?

MS. A. DLAMINI: They always refer us straight to NSFAS. If I have a problem.....

JUDGE J HEHER: If you go to the Financial Aid Office?

MS. A. DLAMINI: Yes If I have a problem, they always say: call NSFAS, most of the times. Like the time when I had problems with my meals, I used to go there, they told me that: No we don't know about that, you should contact NSFAS

JUDGE J HEHER: Hmmmmm

ADV M ZULU: Did you experience any difficulties about this online application cause we were told earlier in some presentation that there were problems with this online application system

MS. A. DLAMINI: It's only the delays, the delays of the NSFAS approvals

JUDGE J HEHER: When you got an online application, you can follow it up online too to find out what's happening, and I assume you did

MS. A. DLAMINI: Yes

JUDGE J HEHER: Then what happened?

MS. A. DLAMINI: There was no response.

JUDGE J HEHER: Did you ever get any explanation for the delays?

MS. A. DLAMINI: No

JUDGE J HEHER: Can I ask you, if you'd known about all these problems before you went down from Kwazulu to Durban, would you have been able to have addressed the problems, in other words could you have cut out some of the problems by sufficient preparation on your part or did some of these happen because you were doing things at the last minute

MS. A. DLAMINI: I think it is because I did most of the things at the last minute

JUDGE J HEHER: But nevertheless even if that is so, you are not getting proper response from NSFAS

MS. A. DLAMINI: Ya.

JUDGE J HEHER: Alright. Where do we go from here?

MS. A. DLAMINI: My tuition fee costs about R12 5100 per semester; and then my residence fee is R12 000 per semester; and I also receive meals allowance fee, it's R5 000 per semester. And so far I've been receiving all those. And the few students I managed to interview, they said everything was paid off but the only problem they faced was the one of the delaying payments, of which resulted to the delay of their registrations as well.

JUDGE J HEHER: Just explain to us again, how long were the delays in your case?

MS. A. DLAMINI: The third semester I registered on the.....I think it was the 2<sup>nd</sup> of March and I got my residence on the 3<sup>rd</sup> of March. And this semester I started I think January if not early February, so it's almost a month.

JUDGE J HEHER: Yes and on the other occasions?

MS. A. DLAMINI: Weeks

JUDGE J HEHER: Weeks?

MS. A. DLAMINI: Yes

JUDGE J HEHER: Alright

ADV M ZULU: What is your understanding of this money that is being by NSFAS towards your education – what's your understanding? Will you have to pay it back or is it just a bursary, it's a grant?

MS. A. DLAMINI: It's a loan - I have to pay it back.

JUDGE J HEHER: Why?

MS. A. DLAMINI: So that they will assist the other students.

JUDGE J HEHER: But how do you know that it is a loan?

MS. A. DLAMINI: I was told so

JUDGE J HEHER: Have you signed....?

MS. A. DLAMINI: Yes I did sign a Loan Agreement Form

JUDGE J HEHER: You did sign?

MS. A. DLAMINI: Yes

JUDGE J HEHER: Do you know why yours is a loan and not a grant?

MS. A. DLAMINI: I believe it's because there are some who will need help and they will use this money that we pay back

JUDGE J HEHER: No that I understand but is your home financially able to keep you there if need be?

MS. A. DLAMINI: No

JUDGE J HEHER: No

ADV G ALLY: Let me ask you this: do you see yourself as qualifying for NSFAS because you are in financial need namely that your household cannot afford to pay for your studies?

MS. A. DLAMINI: Yes

ADV G ALLY: And the difference between you and the people before you is that at the TVET colleges, they give bursaries but at universities like Durban University of Technology, they've got loans and which loans sometimes are reverted to bursaries, 40% would be converted – was that all told to you beforehand? What's your understanding?

MS. A. DLAMINI: There is a time where.....Ok I applied for NSFAS but I can't remember which semester but they told me that I was now using I think SETA bursary or something. I didn't know how I got that nobody explained to me

JUDGE J HEHER: Does anybody send you an account from NSFAS explaining what is credited to you and what is debited to you?

MS. A. DLAMINI: No

JUDGE J HEHER: No?

ADV G ALLY: Perhaps if it's possible, you can.....I'm not sure how possible it is seeing that you are in KZN, to have a copy of your agreement provided to Mr Zulu. Because there's two things here, the one is you say they said you received SETA funding. Now the evidence we've received from various stakeholders in respect of SETA funding, it wasn't indicated that you got to pay it back. So this why I'm trying to understanding your case, in the one hand they said you got SETA funding, on the other hand you signed a loan agreement. And it could be for different things I'm not sure, so for clarification, I'm not sure how you'll be able to do it but if you can, provide Mr Zulu with certain documentation if you can.

MS. A. DLAMINI: I will try

ADV M ZULU: Sorry do you have a copy of the agreement that you signed with NSFAS?

MS. A. DLAMINI: No I don't

JUDGE J HEHER: Mr Zulu can you not get it from NSFAS?

ADV M ZULU: I'm sure we can attempt to get it from NSFAS

JUDGE J HEHER: Without delay?

ADV M ZULU: Yes

JUDGE J HEHER: When were you notified you had SETA funding?

MS. A. DLAMINI: Last year, I think 2015

JUDGE J HEHER: And how did it come about, did you apply for it?

MS. A. DLAMINI: No I didn't

JUDGE J HEHER: And was it from the Engineering SETA or you don't know where it's from?

MS. A. DLAMINI: I don't know, we were a group of students who were funded by NSAFS, and when we went to Financial Aid, they told us that we were now on SETA, we don't know how that happened

JUDGE J HEHER: Who told you that?

MS. A. DLAMINI: The Financial Aid Officers.....Counsellors

ADV G ALLY: I do think perhaps when you finish giving your evidence and you have a talk with Mr Zulu. Perhaps Mr Zulu can get some clarification on how.....because from what you were saying, you're not gonna know at the end of your studies, who you must pay to and whether you must pay.

JUDGE J HEHER: Let alone how much you must pay

ADV G ALLY: Correct

MS. A. DLAMINI: Okay

JUDGE J HEHER: From our point of view, it all remains rather unexplained if you understand what I am saying to you. It seems to be that it's unexplained in your mind as well to a large extent. How long is it before you finish your studies?

MS. A. DLAMINI: I'm left with one semester. So I think in next year June

JUDGE J HEHER: Have you passed everything so far

MS. A. DLAMINI: Some of my modules I passed, some I didn't

JUDGE J HEHER: I see. And you are expecting to qualify by the end of next year?

MS. A. DLAMINI: Yes

JUDGE J HEHER: And what are you going to do then?

MS. A. DLAMINI: I beg your pardon?

JUDGE J HEHER: What are you going to do then? Where are you going to work?

MS. A. DLAMINI: I'll start with in-service training, I'm still gonna apply

JUDGE J HEHER: Well you better soon as you can and not wait until the last minute. But we wish you all the best. Is there something more that you want to add to what you have already said?

MS. A. DLAMINI: No

JUDGE J HEHER: Have you completed?

MS. A. DLAMINI: No I haven't but I can continue

ADV G ALLY: You can continue if you want to but you can also expect we've read your document, but if there are important aspects that you think you should be highlighting to us so that we get a better understanding of what you are saying, please do that also.

JUDGE J HEHER: Especially if you want to say something about what you think NSFAS ought to be doing to improve itself

MS. A. DLAMINI: Okay. About the issue that I experienced, knowing about the new application method when I was in the institution. I think NSFAS should go to high schools and address the learners about how NSFAS actually works. I don't want them to go through what I went through knowing about the new application method at the institution, of which I believe it's one of the factors that results to the low and tedious application processes. I think that learners need to be aware of what is expected of them in regard to NSFAS. Ya thank you! That's done

JUDGE J HEHER: Mr Zulu

ADV M ZULU: Thank you, I've got no further questions, I don't know about my colleagues

JUDGE J HEHER: Thank you very much indeed. We will certainly take into account what you have said and I hope that we will be able to make some recommendations which mean that other people won't have to go through the same sort of thing which you have. Thank you for your trouble

MS. A. DLAMINI: Thank you

**[end of presentation]**



### **Presentation-3**

ADV T MABUDA: The Rhodes University of Technology

JUDGE J HEHER: Are you leading the evidence Mr Mabuda?

ADV T MABUDA: Yes I am Chair.

JUDGE J HEHER: Thank You.

ADV G ALLY: I think that was a typo Mr Mabuda.

ADV T MABUDA: Oh is it?

ADV G ALLY: Yes

JUDGE J HEHER: It was.

ADV G ALLY: Yes, there is no Rhodes University of Technology

ADV T MABUDA: I am reading from the programme.

ADV G ALLY: I saw that also.

ADV T MABUDA: Commissioner I don't believe she is representing Rhodes per say but the presentation say she is from Rhodes SRC. Thank you Chair.

JUDGE J HEHER: What are your full names please?

MS. HK RASELABE: Happiness Karabo Raselabe.

JUDGE J HEHER: Do you swear the evidence you will give will be the truth, the whole and nothing but the truth?

MS. H. RASELABE: Yes

JUDGE J HEHER: Thank You.

ADV T MABUDA: Thank you Chair. I believe Miss Raselabe has prepared a presentation. You may just proceed with your presentation and we will ask you questions as and when they arise.

MS. H. RASELABE: Thank You. To the chairperson, all commissioners present, members of commission, members of media, colleagues from all other SRCs. My name is Hapiness Karabo Raselabe and alongside with me I have Mr Siyanda Buhlebezwe Makhubo - the former SRC President. The Rhodes University SRC was tasked to present on funding for university students. We were requested to hash out students experiences with the National Student Financial Aid scheme particularly focusing on the means test and the amount allocated by NSFAS in comparison to the full cost of study as per institution. The NSFAS means test is used to determine the financial need of a student. The topic outlined further stated how the policy includes the expected family contribution and what effect this has on the historic debt that has become part of the crisis at the institutions. And the analysis of...

JUDGE J HEHER: I'm sorry would you go just a little more slower please.

MS. H. RASELABE: Oh yes. Sorry my apologies. Analysis of the student centred model was also advised. My presentation will be centred around the Rhodes university setting which most issues aren't solely unique to Rhodes university but similar across the board. These issues all stem from the current NSFAS model and the student centred model. The first issue identified is insufficient funds allocated to institutions in comparison to the full cost of study that is expected by different institutions. Now given that I will be speaking on Rhodes University, the NSFAS award is supposedly supposed to cover the housing or residential allowance, tuition cost, book allowance and in cases where there is family contribution, that amount would be subtracted as well as other bursaries. Now the own contribution refers to the estimated family contribution generated from the means test. The institution calculates a percentage of the EFC for own contribution. At Rhodes University, a Bachelor of Journalism degree amounts to 40 700 whilst the residences could amount to 50 500 and that is a total of 91 200. Now this amount is exclusionary of other miscellaneous expenses such as textbooks, department handouts, student card fees, printing charges and the likes. Yet the annual capping fund per student is 71 800 as opposed to the bare minimum FSC of 91 200 at Rhodes University. The initial stance that the SRC took with management considered was to focus all energy to government to realise that they need to inject more funds into higher education and training. Now this first point ties to the second point that I will touch on.

JUDGE J HEHER: Well now you have told us that there is a gap of about 20 000.

MS. H. RASELABE: Indeed.

JUDGE J HEHER: How do students make this up?

MS. H. RASELABE: How do students make this up? Could you perhaps....

ADV G ALLY: No, how do they cover the difference?

MS. H. RASELABE: Oh, the University covers the shortfall. They chip into their own funds

JUDGE J HEHER: And is that in respect of all students, NSFAS students?

MS. H. RASELABE: Yes

ADV T MABUDA: Sorry just before you proceed. The previous Presenter indicated that she received assistance from the SRC from funds that she was not required to pay back. Do you also have a similar programme?

MS. H. RASELABE: No the SRC only helps out students with appeals and in cases where we would need to advocate for any student with regards to be it academic exclusion.....financial exclusion or the likes. But we do not give funds to students directly.

ADV T MABUDA: But there is no.....cause I'm trying to figure out how that would have happened at DUT. So there is no specific regulation that says you can't give students funds or assist them financially.

MS. H. RASELABE: As the SRC? The SRC does not have funds that they give to students; all funds that are allocated to SRC are meant to be used for any programmes that are specifically SRC related for students.

ADV T MABUDA: Alright Thank you. You can proceed.

MS. H. RASELABE: A threshold of R180 was set at Rhodes University when the initial NSFAS threshold was R120 - total household income per annum. This was a result of NSFAS not providing enough funds.....

ADV G ALLY: Sorry just repeat that.

JUDGE J HEHER: You rushing a little bit we need to take it in. It's not on the screen.

MS. H. RASELABE: Ok. The threshold of 180 was set at Rhodes University when the initial NSFAS threshold was R120 000 total household income per annum. This was the result of NSFAS not providing enough funds to the institution to begin with - meaning by the time the institution reached the threshold, the allocated budget was fully allocated. This helped cater for the over intakes that occurred during the year. If our institution had more money to grant students, the threshold would have been higher. Keeping to that, the missing middle needs to be catered for ensuring that there is no fee increment for anyone who comes from a family that has a total of 600 000 household income per annum. One also needs to question the efficiency of this model in terms of in-seminating feedback to ensure that students can make alternative arrangements.

ADV. G. ALLY: Now in your experience, are you from Eastern Cape, Gauteng, which province you from?

MS. H. RASELABE: Originally I'm from Gauteng.

ADV G ALLY: You from Gauteng?

MS. H. RASELABE: Yes.

ADV G ALLY: And you applied through the central application system to go to Rhodes?

MS. H. RASELABE: No I applied directly to the institution.

ADV G ALLY: Now did you receive any documentation relating to how you need to go on about

1) Where you would stay?

2) How you would pay?

MS. H. RASELABE: Yes indeed they do. Sir at Rhodes University we have a funding office which they also have employees who work for NSFAS but are hired by the University. And once you arrive at the university during registration, you have.....they normally hire volunteers to help out which they explain to students what the funding entails and that it is a loan and when it should be paid back and what exactly you benefit from it.

ADV G ALLY: And this is during orientation week?

MS. H. RASELABE: This is during registration, yes.

ADV G ALLY: Ok

JUDGE J HEHER: Do you come there blindly hoping that you would be accepted by NSFAS?

MS. H. RASELABE: I beg your pardon?

JUDGE J HEHER: Do you come there blindly hoping that you would be accepted by NSFAS?

MS. H. RASELABE: No not at all. At Rhodes university they.....applications close just end of September and by the time you, probably midyear if you applied early you know exactly where you stand, you know whether or not you will be getting financial aid. And in cases where you do, are getting financial aid. You are informed that you will be getting your residence which covers meals etc. and they also indicate how much you will be getting for your book allowance. And they also do indicate that your registration fee will be covered by NSFAS even though the University may at times send a statement detailing that you owe a certain registration amount but later NSFAS informs you that that registration fee will be covered by the financial aid as well.

JUDGE J HEHER: If you can't be fitted into the residences when will you be told if that's the case?

MS. H. RASELABE: You are told as soon as you get accepted by the university because they send you a document which basically says that if you will be living on campus, it indicates which residence you will be living in and if you are an Oppidan student, it's also detailed. And in cases where there's Oppidan students, we have an Oppidan committee which.....

ADV G ALLY: For those that never went to Rhodes don't know what Oppidan means, I did – you need to explain what Oppidan means

MS. H. RASELABE: Oh yes. Oppidan is basically a committee which caters for students who live off-campus. So if you live with your parents you're still considered an Oppidann and if you live at a flat or private residence you are still considered an Oppidan student. My apologies for not explaining that.

JUDGE J HEHER: Is an Oppidan someone who lives in the town?

MS. H. RASELABE: Yes

JUDGE J HEHER: Alright.

MS. H. RASELABE: Supplementary exams and aegrotat exams - Aegrotat exams are exams that are granted to students who go through health or any traumatic experience during the year. This leads to students not getting final results. We would like to know what measures have been put in place to ensure that these students are catered for by the NSFAS along with it being centralised. At Rhodes University students who could not write exams in November due to a number of reasons ranging from traumatic experiences that resulted from events that occurred during the course of the year and personal reasons, are allowed to write their exams in January and February, and have their financial aid applications received once their results have been received in February. The same principle applies to those who failed but had supplementary exams to improve their results. What

measures have been put in place to ensure that these students are catered for without leaving them unaided? Will there be funds put aside for such cases and if so how are they going to know who those students are so that the provision can be made to keep the allocation aside for respective institutions?

ADV G ALLY: Well as the SRC, have you engaged the university to inquire how this matter is to be settled or resolved? Have you inquired from the university management as to how this matter is to be resolved? Is there a problem at the moment?

MS. H. RASELABE: At the moment we haven't had a problem but as an SRC I think it just made more sense to inquire before we encounter any problems for future hence earlier on in my point I mentioned that.....I asked it as a question "what measures have been put in place if students may come across such instances" and this was just a matter of ensuring that we cover all grounds and in cases that we do come across such we know that these are measures put in place and we could then present it to our students.

JUDGE J HEHER: But surely a student who is..... a NSFAS funded student, who requires to write an aegrotat or supplementary would have to apply to NSFAS head office for leave to do so surely..... or for leave to get funding.

ADV G ALLY: Together with this let me ask you this so that we get clarity. What was the normal situation with supplementaries and aegrotat - does NSFAS not pay it anyway as part.....? I'm asking because I'm not sure whether NSFAS does or doesn't but in the past what was the situation?

MS. H. RASELABE: I think the reason for this point was with the new centralized application, students would get allocated a certain amount beginning of the year. Now with Rhodes University having their supplementary exams and aegrotats taking over the period of January to February, the question was will those be catered for because.....so results come out in December and so it might reflect that you have failed the year. Now we just like to know what measures have been put in place to ensure that even after supplementary exams and aegrotats, those students would still be catered for after their results come out in February?

JUDGE J HEHER: How do you mean catered for? What do they need to be catered for?

MS. H. RASELABE: Their funding?

JUDGE J HEHER: For what?

MS. H. RASELABE: For financial aid.

JUDGE J HEHER: Yes but If they failed the year what do you want them to be catered for?

MS. H. RASELABE: Not everyone fails the year. Sir it means if it's an aegrotat it means you can't write your exams in November and December. So you would have to write them either in January or February. So with NSFAS it would probably reflect that you did not write your exams and we would like to know are there any measures in place to ensure that those students will be funded?

ADV G ALLY: Perhaps you should engage with NSFAS as an SRC. My recollection of their evidence and I don't want to put it as that is what they said. Because we asked what is the process because there's

new students, the matriculates are applying for NSFAS now - what's happening to the other students? And it was indicated that they are automatically taken on for next year but then there is an evaluation process that is done. So I do think because of what has been happening, as an SRC at Rhodes, you need to confirm what the situation is and whether those people will be catered for. But I would expect students themselves to engage with NSFAS as recipients of funding from NSFAS to ask what the situation is.

The understanding is that you are always able to engage with the NSFAS office on any matter and this could be one of those matters you should engage them on because an inform I have an aegrotat for this particular subject which is part of my major or not part of my major. And in respect of supplementaries I suppose that has always been around, I can't see whether how it will be different from what happened previously.

MS. H. RASELABE: May I continue?

ADV G ALLY: Yes sure.

MS. H. RASELABE: Next is 'Process of appealing for funding'. At Rhodes University, academic fees and financial aid appeals are considered from January until February by the Financial Aid Subcommittee and students are represented through the SRC in the committee. If this is taken away from the universities, on what basis are there appeals likely to be successful or unsuccessful and what guarantee do we have those students are going to be represented in the panel that would consider those appeals? Is there going to be a deadline for appeals and what would be the turnaround considering the pressing time between the January supplementary and aegrotat exams which are common to most institutions? What supporting documents would be required and acceptable for example in psychological cases and keeping to institutions unique difficulties students face?

ADV T MABUDA: Sorry just before you proceed. What is the normal reason why people would get denied financial aid and then need to appeal? What would be the normal reasons?

MS. H. RASELABE: So you find that there are cases where people go through psychological issues or they may come across other family related issues, which then in turn distract them during the academic year. Or you find that during that distraction it leads to them not being able to attend a particular semester. So in such cases, students are given the opportunity to appeal through the subcommittee that is made up of the Registrar's Office and the SRC and they provide enough documentation for their appeals to be considered.

ADV T MABUDA: This is not because it is assumed they don't qualify for NSFAS, this is after they failed an academic year due to other circumstance?

MS. H. RASELABE: Yes.

ADV T MABUDA: Ok. Thank you.

MS. H. RASELABE: The next point is 'Allowances'. How much are the allowances going to be for students who live off-campus but are not from Grahamstown? And how much for those who stay at home? So Grahamstown has an issue of expensive off-campus accommodation. Based on prior knowledge and having worked closely with the office are know that allowances are generally low

and some students simply can't cope with the existing system. If students need letters to prove that they are on financial aid to their Landlords, how is NSFAS going to facilitate this whole process in Cape Town and the student is in Grahamstown? How soon are the allowances going to be paid once the students have registered and for how long? And have there been specific dates put in place for these arrangements if there are any? How much and who qualifies for book allowances? Currently at Rhodes everybody with a family contribution of less than R2 000 was granted a book allowance of R2 500 which is the bare minimum for most text books.

JUDGE J HEHER: I'm sorry but I'm asking myself why you are putting in these questions? Are they the SRCs questions? If they are the SRCs questions what has the SRC done to answer the questions before coming here? Are they questions to NSFAS? Are they questions to the university authorities? I am not sure that I understand at all what the purpose of these questions is.

MS. HK RASELABE: The purpose of these questions stem from the topic that was outlined on the document that was sent to me. And these issues are questions that were initially raised by the students during the course of the year with the various engagements that we would have with students when we had presented the new centralised model.

ADV G ALLY: You see we're having difficulty. We were under the impression as Commissioners that you would be giving your experiences to us about NSFAS. Not in the form of questions but to indicate to us what your experience has been and how you would like it to change. NSFAS has for instance an old system and a new system like the other witnesses that testified gave their experiences. And that's what we were expecting and it would seem you expected differently also. And, so that is the difficulty for us as commissioners as-and I was engaging you with the questions because I thought perhaps we would get somewhere but it would seem and you can clarify that or not, your whole presentation deals with more questions rather than any answers you have or any experiences you have relating to particular issues you have a problem with NSFAS.

MS. H. RASELABE: I think as a responsible citizen of the country, it would be very unfair of me to sit here and criticise NSFAS from a personal experience because through my undergraduate I had never experienced any issues with the NSFAS. But the only issue that I may raise on an institution level is perhaps the shortfall and as a student leader that is something I've also been made aware of.

ADV G ALLY: Well we have received testimony to the fact that NSFAS funding at the universities is not for full cost of studies and also not sufficient for all that qualify for NSFAS. Now what we would have expected or I would have expected as Commissioner, I'm not sure about the Chairperson but I think the same, is that you would have given us some kind of experience for us to be able to take up as a commission in terms of how we look at the funding issue and where there are loopholes, how those could be closed.

MS. H. RASELABE: Perhaps I will just take you through a brief summary of my experience, my journey as a beneficiary under the financial aid. I initially applied for financial aid after my matric in 2012 and I got my funding for 2013. Normal procedure for application was applied to me, so I had to apply every year. And in cases where I had....fortunately I completed my undergraduate under record time. So the first 2years, the fees, the cost for university both tuition and residential were converted.....For the first 2 years, the fees were converted into a bursary because I had completed all my courses and passed them well and in my last year...

ADV G ALLY: Just one that. What was the percentage of the amount that was.....because there is a certain guide, are you aware of that guide and what was the percentage that was converted to..?

MS. H. RASELABE: Oh yes, definitely I'm aware of the guide. The percentage is 40%, so if you pass all your credits during your first year, 40% is converted into a bursary which means you do not have to pay it back and same applies with your second year, if your degree is 3 years, which is the case for me. And then your final year, if you complete all your courses and you graduate, that entire year is basically converted into a bursary and you don't have to pay it. So you would then be left.....you would then have to be left to pay the two 40% for the first 2years.

ADV G ALLY: 60%

MS. H. RASELABE: Yes sorry 60%, my apologies.

JUDGE J HEHER: And that is what you achieved?

MS. H. RASELABE: Yes. And the...

JUDGE J HEHER: Now are you doing a second degree?

MS. H. RASELABE: Yes, I am currently doing my 2<sup>nd</sup> degree

JUDGE J HEHER: Are you doing Honours or a separate degree?

MS. H. RASELABE: Honours, yes.

JUDGE J HEHER: So is NSFAS paying for it?

MS. H. RASELABE: No, my parents are paying for it now.

JUDGE J HEHER: Was that your choice?

MS. H. RASELABE: Yes, it was my choice.

JUDGE J HEHER: Alright.

ADV G ALLY: Just to clarify. In your choice, did you know you can apply and it's up to NSFAS whether they grant you the funding or not. So your choice was you not going through another loan with NSFAS? Do you understand the question?

MS. H. RASELABE: No, no. I don't, can you please clarify?

ADV G ALLY: When the chairperson asked you was it your choice not to ask for funding for your Honours? Did you know that you could also ask them whether you would get it or not - this is now NSFAS? Here's a different question.....did you know that you could ask them?

MS. H. RASELABE: No, I wasn't aware.

JUDGE J HEHER: Did you have any problems in delays on receiving money from NSFAS?



MS. H. RASELABE: No, not at all. And I think also the fact that we have an office on campus just made the whole process a lot easier for us. And given that Rhodes University is a small campus on its own, everything is just....

JUDGE J HEHER: You were a resident?

MS. H. RASELABE: Yes.

JUDGE J HEHER: Not an Oppidan?

MS. H. RASELABE: No, I lived on campus.

JUDGE J HEHER: And well then you obviously had all your food paid for and your..... did you get a book allowance?

MS. H. RASELABE: Yes, you do get a book allowance, but in most cases not all degrees require textbooks. So most of my courses would be covered or would need handouts which are catered by the department. And this is included in your student account, so NSFAS would then basically use your book allowance fee to cover those handouts.

JUDGE J HEHER: And did you also get a transport allowance?

MS. H. RASELABE: No.

JUDGE J HEHER: Why was that? Did you not have to travel back and forth from the Witwatersrand down to Rhodes?

MS. H. RASELABE: Oh no, it wasn't necessary in that case.

ADV G ALLY: What was your undergrad degree?

MS. H. RASELABE: Bachelor in Social Sciences.

MR. S. MAKHUBO: I think if I may jump in Chairperson. My name is Siyanda I am the former SRC President. Rhodes University as you can imagine is a rather interesting case...

ADV T MABUDA: Sorry before you proceed. Chair you haven't placed the witness under oath.

JUDGE J HEHER: No it's true. Mr Makhubo is it?

MR. S. MAKHUBO: Yes. That's correct.

JUDGE J HEHER: Mr Makhubo do you swear the evidence that you will give will be the truth, the whole truth and nothing but the truth?

MR. S. MAKHUBO: I swear.

JUDGE J HEHER: You do? Ok. Thank You.

MR. S. MAKHUBO: Rhodes University is rather special university throughout the entire country. There is only 7000 students of which I think 4000 of the student are under graduates. 80% of the students reside on campus and the situation there is that NSFAS and the university have come to an

agreement to assist students with the shortfall. What this means then is that a number of issues such as transport do not necessarily count on campus. Dining Halls are able and equipped to provide food. So the situation at Rhodes University is very special when it comes to NSFAS, quite a small number of students are actually on NSFAS, which is why the University is more than willing to assist then in the shortfall.

I think then the problem with Rhodes University would be moving or changing the current model, and we are aware our neighbouring institutions such as Nelson Mandela Metropolitan in Port Elizabeth is currently on the pilot project, which is why Rhodes University, its SRC, the Student body and indeed its management would reject the pilot programme to centralize NSFAS because the current existing programme is working for Rhodes University. Yes there's shortfalls but the institution is more than willing to come in aid for students in that regard.

So obviously there's claims with NSFAS and it has worked historically and that's the agreement that Rhodes University management has with NSFAS to obviously come up with that shortfall. And it is also special in that students are informed of the avenues they have to follow. When you are a 1<sup>st</sup> year student applying at Rhodes University, you get a thick handout which basically informs you of all procedures that you need to follow. And things are done in such a way that they assists the student and this is mainly because of the current existing agreement that we have with NSFAS, that we have an office on campus which caters for Rhodes University students. I think that's the only difference with Rhodes....I think the small numbers places us at an advantage and centralizing the current existing model would obviously be detrimental to Rhodes University's scenario.

ADV. G. ALLY: What's the situation - is the same situation pertaining in Grahamstown as it is in East London?

MR. S. MAKHUBO: I don't.....

ADV G ALLY: Rhodes has a satellite campus in East London.

MR. S. MAKHUBO: Not anymore. Since 2005 we just have 1 campus in Grahamstown. That's now Fort Hare now

ADV. T MABUDA: Sorry just a question from me. The previous Presenter indicated that they have difficulty in NSFAS approving their loans which leads to delays in the sense of their registration. Why do you think that Rhodes does not experience that type of problem - in the sense that they'll apply at the beginning of the year, the loans will only get approved in March and ultimately the first 3 months they'll struggle with meals, accommodation and registration? Why do you think Rhodes doesn't have that problem?

MS. H. RASELABE: I think that is probably catered for with the fact that we have an office on campus. So with my knowledge, what the office would do is that they would allow students to register with the knowledge that NSFAS would provide the funds to them at a later stage but the institution just does not believe on excluding student on the basis that NSFAS has not paid money especially if the agreement has been reached that the money will eventually come to them. But with the centralised funding, it means that it basically takes away the responsibility from the office to now keep track of whether the student will indeed get the funding or not. I don't know if I answered your question.

ADV T MABUDA: My difficulty is in the sense of how does the University know that a specific student will receive a NSFAS funding at that point during registration. How do you get approval so quickly?

MS. H. RASELABE: Oh. That is cleared from the previous year already. So by September students already know exactly where they stand with funding, whether or not they did get funding.

ADV T MABUDA: So the difficulties with the other Universities would then be the fact that they are submitting their documents to NSFAS late?

MS. H. RASELABE: Yes. And also another thing that Rhodes University prides itself is that they always encourage students to apply well in advance. Communication is always sent out to all students about due dates etc. etc. And in cases there is any document that is missing from your application, students are called to the office and asked to submit those documents.

ADV T MABUDA: Thank You.

MS. H. RASELABE: Sure.

MR. S. MAKHUBO: I think just to jump in, the greatest the advantage with Rhodes is that you are talking about 1.2 first years. And of those 1.2 first years, there is about 250 are on NSFAS. So on a numbers basis, that's already easy for them to manage bureaucratically. So I think it's just a numbers scenario that's an advantage and why it's working at Rhodes.

ADV T MABUDA: I have no further questions - I'm not sure if my colleagues do. No further questions from the Evidence Leaders Chairperson.

JUDGE J HEHER: Well, we took you out of your presentation as such because we wanted to hear about your experiences. If there is anything further you want to add in your presentation, please do so.

MS. H. RASELABE: Ok. I only have two recommendations. The first one which I have already touched on. We just humbly ask that the Department of Higher Education and Training increases funds allocated to our institution given that the current funds aren't enough to cover the full cost of study. And also the second point is that current and previous NSFAS beneficiaries have a moral obligation to pay back their NSFAS fund to ensure that free education is realized. As it stands, NSFAS is not free it's a loan - and I think with every right I think we also need to acknowledge that there is a responsibility that comes with it and as beneficiaries perhaps we just need to emphasise and encourage people to....

JUDGE J HEHER: Well you realise that yours is by no means a universally accepted submission because probably half of the.....and perhaps more than half of the presentations we've had here, have said that education is a public good and it shouldn't be repayable. The loan shouldn't be repayable at all, in fact there shouldn't be loans - that this must be delivered as part of the state's duty to provide free education. What is your attitude to that?

MS. H. RASELABE: Yah. Indeed I do agree and as I've already mentioned this is a moral obligation and it's too.....it mostly focuses to current and previous and these are people who signed a document which states that they would in future indeed pay back the fee.

ADV. G. ALLY: Well maybe we must get some clarity from you. You agreed with the Chairperson, so is your point that you were making that the loans that were entered into previously which is the debt that is there that, that should be covered by the state - is that what you were saying? Or is your submission that those that received the loans have the moral obligation besides the legal obligation, have the moral obligation and responsibility to repay those loans?

MS. H. RASELABE: No, I said that all beneficiaries have the moral obligation to repay the loan as they went in agreement with the law and well aware of the consequences, yes.

ADV. G. ALLY: Thank You.

MS. H. RASELABE: Thank You.

MR. S. MAKHUBO: I think just to assist my colleague here, there is a difference between historical debt with current students and the difference between historical debt with people who used to be on NSFAS but are able to pay back. And what we are advocating for here is those who are able to pay it back should pay back loans - so that is current and previous beneficiaries. But current students who are unable to pay are those students we would like the state to assist. So its historical debt that prevents students to register to move on to the next year, those are the students we are advocating for.

JUDGE J HEHER: Thank you but half of the debate has gone around the question of whether although you provide education fee free now, it shouldn't be repayable for future generations' benefit when you or he or she becomes self-sustaining as an employee. In other words when you reach a certain level of income, you shouldn't be responsible for repaying what you received, so that the whole scheme can be self-sustaining eventually.

MR. S. MAKHUBO: Yah. But I think what we're also saying is that we say that NSFAS is not free education. NSFAS is a loan as it stands and what we want the state to come up with a model for free education. The state cannot duck on NSFAS being free education.....that is not free education - it is a loan. The state must come up with a totally different model existing for free education and those with historical debt currently in school with student numbers must be catered for by that model. And obviously NSFAS would then continue for those who need a loan and it must be made clear to current matriculants who would then be 1<sup>st</sup> year students in the following year, that this is a loan and not free education.

And I think that's the problem with a number of things and why movements such as #Fees Must Fall become necessary, is that there is no education for matriculants moving from high-schooling into universities. Dreams were sold to a number of us that this is free education; this is the avenue for you to be catered for in university. And we get there we sign documents without being told of the consequences. And we sign documents because we want to be in universities and government must then come up with a model that says this is free education. This is where you go to for free education.

JUDGE J HEHER: I hear what you saying but in theory anyway there should be no person who needs a loan if the government is now under an obligation to provide fee free education.

MR. S. MAKHUBO: Yah well that's the theory. And that is what I think we are arguing with when we say fees must fall. Is that well we see the theory, we hear the numbers but that's not what we really see on the ground and it's very different from what the theory says.

JUDGE J HEHER: Yes thank You.

MR. S. MAKHUBO: Thank you

JUDGE J HEHER: Thank you very much for coming so long away in order to provide us with your insights. Thank you

ADV. T. MABUDA: Thank You Chair.

**[end of presentation]**

#### **Presentation 4**

ADV T MABUDA: I propose that we take a lunch adjournment for 30 minutes.

JUDGE J HEHER: How long?

ADV T MABUDA: 30 minutes?

JUDGE J HEHER: 30 minutes? Wouldn't you rather go for half an hour so that we don't have a two and a half hour session in the afternoon?

ADV T MABUDA: Yeah, we can do that Chair.

JUDGE J HEHER: Yes, let's do that

ADV T MABUDA: The next presentation is by Mr Sikho Qwatekane from Mangosuthu University of Technology.

JUDGE J HEHER: Mr Qwatekane do you have any objection to taking the oath?

MR. S. QWATEKANE: Come again Sir?

JUDGE J HEHER: Do you have any objection to taking the oath - to speak the truth?

MR. S. QWATEKANE: No I speak the truth only.

JUDGE J HEHER: Do you swear that you will speak the truth, the whole truth and nothing but the truth?

MR. S. QWATEKANE: Nothing but the truth

JUDGE J HEHER: Alright thank you. Yes.

ADV T MABUDA: Chair, Mr. Qwatekane has prepared a presentation. You can proceed with your presentation and we will ask you questions as and when they arise.

MR. S. QWATEKANE: I'd like to firstly greet the Chairperson and the commission at large, all advocates present in this [indistinct] and all the people that are inside this - allow me to start with my presentation. I'll only focus with NSFAS because that is the only funding that caters for many students in our institution. So NSFAS is a National Student Financial Aid Scheme, is a loan or a funding that is provided by government for the students who are coming from the previously disadvantaged backgrounds, and to all students who are in need and who deserve to get NSFAS. And NSFAS has its own criteria to select people who are eligible or deserve to be funded. NSFAS only caters for S.A citizens; it doesn't cater for students who are coming from outside the country. And NSFAS has helped many of students to pay for their registration fees, tuition fees and accommodation. And NSFAS also grants students meal allowances and book allowances.

As a student who comes from a previously disadvantaged background, without having parents, dependent on one person who is my grandfather, I would like to say that NSFAS has helped me a lot, because I came into the institution having no registration fee, not knowing who is going to pay for my registration fee but when I came into the university, I was introduced to the NSFAS department

and they made sure that they give me the loan agreement form and I signed the form and, thereafter I got NSFAS. And since then, I am using NSFAS up until now. And NSFAS has made me registered. If you are sponsored by NSFAS in our institution, you don't need to pay registration fee but the NSFAS makes sure that you are being registered and they will pay for your tuition and accommodation.

ADV G ALLY: How long have you been at Mangosuthu?

MR. S. QWATEKANE: It's my 4th year now.

JUDGE J HEHER: What degree are you doing?

MR. S. QWATEKANE: I am doing a National Diploma in Accounting.

JUDGE J HEHER: And when will you finish?

MR. S. QWATEKANE: I am finishing this year -it's my final year in Accounting.

ADV G ALLY: Now, and where did you matriculate - which school did you go to?

MR. S. QWATEKANE: I went to Nongeke Senior Secondary School in the Eastern Cape in Bizana

ADV G ALLY: Bizana?

MR. S. QWATEKANE: Yes

ADV G ALLY: Now when you left Bizana, do you stay in Bizana?

MR. S. QWATEKANE: Yes I stay in Bizana.

ADV G ALLY: When you left Bizana, did you know how your studies will be paid; did you get any guidance from anybody at the school; what happened? Just explain your trip from Bizana to Durban.

MR. S. QWATEKANE: I had my cousin who always telling me that if I want to get assisted, I must go to visit the social workers at the municipality; maybe there is something they can do for me and that was my only hope. And then I also went to them and told them that I have no one who is going to help me to pay for my fees and they suggested that I must go to the institution and for NSFAS at the university.

ADV. G ALLY: Ok, thanks. Continue.

MR. S. QWATEKANE: As I continue with my presentation, as I have outlined that NSFAS pays for students who are in need and there are many things that NSFAS do for students and there are benefits from using NSFAS. As I have already said that NSFAS also pays tuition and pays for accommodation and NSFAS also gives meal allowances and book allowances to students. So in our institution we are very privileged because most of our students who deserve and qualify to get NSFAS are being granted NSFAS and that makes our lives very easy. We also believe that for our country to progress, we all need educated people. And there are many people who want to study but doesn't have money to study to fund their studies....it is very painful to see young people staying on streets just knowing that they are suffering from poverty of having no funds to pay for their fees.

And it is not nice to see a young person staying at home, who doesn't know where to get the funds to pay or to fund their fees in the institution, but where else you know that there is something that the government can do to help those students.

ADV. T MABUDA: Mr. Qwatekane the funding that you receive from NSFAS at Mangosuthu, does it cover your full cost of study - is there no shortfall at all?

MR. S. QWATEKANE: As I have said earlier that we are very privileged in Mangosuthu because NSFAS they're prioritising tuition and accommodation. It's only meals and book allowances that we are experiencing problems of insufficient funds, it is not sufficient when it comes to meals and book allowances, but when it comes to tuition and accommodation it covers all.

ADV. T MABUDA: So personally how do you make up for that shortfall in the funding for food and other living expenses?

MR. S. QWATEKANE: I could say that we are struggling, but there are those who have been there before us, of which when it comes to the books, we go and borrow books from them, the books that they have been using, because it happens that we are using the same books. But when it comes to meals obviously there is no guardian or parent who can allow his/her child to go and starve in school. But that is also why I have already said that there are challenges that we are facing from using NSFAS.

ADV. T MABUDA: You can proceed.

MR. S. QWATEKANE: As I was still outlining that there are challenges that we are facing from using NSFAS. The very first thing is accommodation; there are students who are staying within the jurisdiction of 20km radius close to the university of which NSFAS is saying it doesn't pay for those students. And I don't think that that is correct, because when you are saying you need NSFAS that means you need to be also catered for accommodation, not that just you need tuition only. And when it comes to meal allowances and book allowances, as I have said earlier that we are experiencing a very huge problem because there is no sufficient funds for that. And sometimes the meals and book allowances are no longer injected so that it delays and you will find that maybe after 3 months after you have registered, it's whereby you will get the books and meal allowances; maybe after you have even written your first assessment test which makes our lives not easy.

I would like to believe in that books and food is a basic need and you can never go into a class with an empty stomach. No one can go on a journey hungry, and you can never be expected to be excelling academically in class where else you don't have sufficient material to study. That is why I also said that we need the books and that is a challenge from NSFAS. And there is another criteria that also deprives students which says NSFAS can only cover you for a period of 5 years, so the question arises, what about those slow learning students or students who have 2 modules to finish their course. Because it is not nice when you are only left with 1 module and NSFAS is going to say: 'no your period of 5 years has lapsed', because from the first time, you go into a school and you will experience the things that I have said earlier, the delays that come from NSFAS and you don't have books, not having meal allowances then those becomes your frustrations and you will not, sometimes you will not excel academically and you will have those hindrances and then NSFAS is



going to say: 'no after the period of 5 years we are no longer going to pay for your fees'. So the question is: are we saying that those students no longer need assistance from NSFAS?

ADV T MABUDA: What do you propose is the sufficient period to allow someone to study a specific degree?

MR. S. QWATEKANE: I don't think there should be a specific period. Because as much as you are learning you are going to learn new things and there is no one who was born being a failure. They are always saying that a failure can lead to a success. Then if you are going to be deprived an access of going to learn again, it means they are saying 'no you are a failure, you have failed'.

ADV. T MABUDA: Do you not think that creates a bad precedent in a sense that it doesn't motivate students to finish their courses during regulation time?

MR. S. QWATEKANE: As much as it encourages students to make sure that they pass, but it shouldn't say that if you didn't pass you must not go again and try again. That is the issue, because even if you can, you can never be happy if your child can be passed back to his family to say no he has failed. We are not encouraging that students must fail but we are not also promoting that the government must say those students must not get NSFAS again. Because those students need NSFAS and they really need assistance. So if they are saying 'no we are not going to cover for you for this period' it means that they are also promoting students to go home and stay there.

ADV. T MABUDA: It's Okay you can proceed.

MR. S. QWATEKANE: So in universities academic excellence is deliberate but how are you going to excel academically where else you are still having hindrances. And there is another system that government has imposed in other universities. But, in our university I think it will start operating next year. I understand this process of applying online using the central application but I don't think that process is effective for us because there are many students who need NSFAS, and there are many students who really deserve NSFAS.

And we saw the system working in other universities whereby by a student is embarking on a mass demonstration at trying to prevent those things; trying to make sure that NSFAS covers the students, but there are many students who don't get NSFAS due to that system because you can never guarantee that if I apply online, I will get NSFAS. But it is very easy when I apply via the offices of financial aid office in the institution because I will go and try to interact with those people right there - not just like applying to Cape Town where else my application is not going to be considered, and who am I going to contact there at Cape Town? Because I will be given cell phone numbers to call those people and sometimes they will not even answer the cell phone and sometimes they will not respond to what I am asking for. So all I am trying to say that the application of applying online, we must apply online but all those processes must be administrated within the campus not go through the central application office in Cape Town.

There is this thing of the means test and money of allocation; I have already said that money allocated to students is not enough because the university assists students who meet all the minimum requirements, they prioritise in tuition and accommodation. The allocation of funds is spread amongst all students who qualify and regarding meals and book allowances, the universities uses this system called top slicing principle. And there is this thing of historical debt. In our

institution, the historical debt is mainly caused by 1st year students who normally don't get funding on their 1st year of study. Another major contributor to historical debt are students who do not pass some years or semesters of study [indistinct] to register while owing. Now coming back to the recent thing of recommendation, I'd like to recommend that now the government, as I have said earlier the government must try to make sure that that system is taken back to our institution and not to be administrated at Cape Town. And moving forward now to the conclusion; I think in order to address the above issues, I think it will be very much wise for the government to enforce all universities, to introduce entrepreneurship modules or skills in all faculties so as to ensure that they address the issue of unemployment rate. Because another thing that also makes us not to have funds it's this thing of unemployment rate.

Each and every year all universities have produced graduates but all those graduates also go and increase the number of unemployment rate in the society. At the end, also the current system of education that we are provided doesn't respond to our needs, it also teaches us how to be the beggars in the society, but we are not taught how to be creators of jobs and how to be innovators of those things. And another mechanism that I think it can also help us from this thing of NSFAS is free education. If the government can think of free education, maybe that can also assist us there. In Dubai, Cuba and other countries, we have seen the system of free education working, so I don't think South Africa cannot afford to have free education. Because there are mineral resources in our country, which we can use to make sure that free education is being sustainable. And I also think that...

ADV. T MABUDA: Just before you proceed. Do you not think the context of Dubai and Cuba is very different from what we have in this country?

MR. S. QWATEKANE: Yes it is very different from what we have in this country.

ADV T MABUDA: So is it not dangerous to just transplant a specific ideology or philosophy from one country and apply it in this country that has different socio-economic circumstances.

MR. S. QWATEKANE: I was just referring to those countries of which that I know that they are receiving free education. But their ideas I also understand the context that we are trying to refer to of those things of socio-economic and the what-what.....but I also believe that in South Africa with the mineral resources and in Dubai, I'm well know that they are using their coal and their oil and so forth, all those mineral resources to make sure that education it will be funded and they will have free education in their country.

So I also think it will be wise for us to also think for that to make sure that all students are being assisted not this thing of making students to have loans, because all these things of loans, students are still going to pay the money, and if the universities can students go and study for free, it means that there is nothing we can worry about. In TVET colleges, they do receive NSFAS as a bursary, they are not going to pay that money after they are finished studying, so what can stop the universities to also do the same?

ADV. K. PILLAY: Mr Qwatekane are you asking for free education for all or only for the poor?

MR. S. QWATEKANE: I think from the start free education was meant for all, not for the poorer. But now the context of education is being changed to say free education must be for the poorer. But I

think that should be the starting point, for free education to start for the poorer and then go upwards understanding the economic and the dynamics of the country.

ADV. K PILLAY: And in your view how do we identify the poor?

MR. S. QWATEKANE: As it has been said, are those students who are receiving NSFAS, and there is students who are called missing middle class, and I think those students should get free education as a starting point. Because you can never expect to say education must be free for students who have the parents who are earning more than 600 000, it doesn't make any logical sense. And there is another mechanism that I also think the government should try to do in order to address this thing of having no funds. There is much money that is being spent on clubs and societies, many people who are business men try to open the clubs in order to try and run away from paying taxes. And if you can check the people who are playing soccer, those players earn more than R450 000 per month, where-else there are students who want to study and those students who really need qualification for them to get to contribute to the society. So how am I going to be encouraged if there is someone who has never gone into class but is earning R450 000, so it means I'm being discouraged where-else I have to go to class for more than 15 years. So I think education is a priority it must also.....government must also try to make sure that there is something that they are doing so that we will all be encouraged to go and study.

ADV K PILLAY: The last question from me. We know that NSFAS loans only become repayable once a student leaves university or qualifies and then become gainfully employed; so it's only at that stage that the interests become payable and the loan becomes repayable. So why should a student in those circumstances, why should a student not be expected to pay the loan back?

MR. S. QWATEKANE: many students do defraud.....many are running away from paying back the NSFAS as it stands in South Africa and some are being caught after some while. And then if NSFAS catches them and that they are already working, and they have told NSFAS they are now working now, NSFAS will double charge them. And I think that is another alternative because as much as I'm saying free education must transpire, I must also think for other people that are coming from back from me. And I must also think who is going to fund those people if I am also going to run away from paying NSFAS back.

ADV. K PILLAY: So you accept that students should be required to pay back the loans they have received from NSFAS?

MR. S. QWATEKANE: As much as the government has never implemented the system of free education, I think students should pay back the money. But if government has introduced the system of free education, I don't think there must be someone who is going to pay back the money. But I think government should charge the money from taxes. And as I'm finishing now, I also want to lobby all students and working class at large, to rally behind the struggle of free education.

ADV K PILLAY: Free education for the poor?

MR. S. QWATEKANE: I think I have mentioned that earlier; that free education for the poorer as a starting point.

ADV. T MABUDA: Just one last question from me. What do you mean by compulsory education?

MR. S. QWATEKANE: I'm saying free and compulsory education - education to be compulsory for all.

ADV. T MABUDA: Is this in reference to basic education or are you referring to higher education?

MR. S. QWATEKANE: I'd like to assume that from basic education they do receive free education, and it's only us now in institutions that don't get free education. Because when I was still doing my grades I was studying for free there.

ADV. T MABUDA: Does that not create a problem for someone that doesn't want to go to higher education....doesn't want to go to university or TVET College?

MR. S. QWATEKANE: Come again.

ADV. T MABUDA: If university is compulsory, does that not create a problem for someone that doesn't want to go to higher education institutions?

MR. S. QWATEKANE: I think as much as we all want the country to be developed, we all need educated people to do so. We don't need people who are just, I don't know what to say this, but as much as education is going to be compulsory for us it means that all the things that we want in the country, and the country can be a developed country. We can never afford to have a developing country from back then up until we go and up until we die. We all want our country to be developed as other countries. So if we are going to say no education must not be compulsory for people, it means there will be many people who wouldn't want to go and study and it will mean many people will stay at home because it's not compulsory for them to go and study.

ADV. K PILLAY: Mr. Qwatekane did you come from a no fee paying school in Bizana?

MR. S. QWATEKANE: Yes.

ADV. K PILLAY: And when you first got to university, what was your experience just when you got to university?

MR. S. QWATEKANE: I knew that in university we do pay, so when I came, I didn't have money to pay exactly. But as I have said earlier that I managed to go to social workers and the social welfare and they referred me to NSFAS and they gave me documents so that NSFAS should fund me because I don't have anyone to pay for my studies.

ADV. K PILLAY: I am really talking about the course material. How did you adjust to dealing with the course work at university?

MR. S. QWATEKANE: Course work? As I said I didn't have to pay anything

ADV. K PILLAY: Apart from paying for your university courses, in terms of engaging with the work load and the content that you were given.

MR. S. QWATEKANE: I have managed to overcome that one because I always believed that working hard, and when you know what you want you will always make sure that you will succeed. And you will always make sure that you excel in whatever you are doing.

ADV. K PILLAY: You said that you managed to overcome that, does that mean that you did experience challenges?

MR. S. QWATEKANE: Yes obviously I did experience challenges. And I have outlined those challenges that I came across about.

JUDGE J HEHER: Thank you very much Mr. Qwatekane

MR. S. QWATEKANE: Thank you very much Sir.

JUDGE J HEHER: We will now take half hour lunch in adjournment, Thank you.

**[end of presentation]**

.....ADJOURMENT.....

## Presentation 5

ADV T MABUDA: Thank you Chair. The next presentation is by Mr. Khotso Seema. Mr Seema has prepared a presentation. The Chairperson is just going to place you under oath and then you can proceed with your presentation. And we will ask you questions as and when they arise.

JUDGE H HEHER: What are full names Sir?

MR. K. SEEMA: Khotso Emmanuel Seema.

JUDGE H HEHER: Do you swear that the evidence that you will give will be the truth, the whole truth and nothing but the truth?

MR. K. SEEMA: I do.

JUDGE H HEHER: Thank you. Proceed at your leisure.

MR. K. SEEMA: Thank you. I would like to greet the council and I would also like to thank you for the opportunity that you have given me as well as the person who's accompanying me. I am accompanied by Mr Danger Khavhangali.

JUDGE H HEHER: Yes is he going to give evidence as well?

MR K SEEMA: Yes sir.

JUDGE H HEHER: He is? Well I better swear him as well. Do you have any objections to taking the oath?

MR. D. KHAVHANGALI: No.

JUDGE H HEHER: Do you swear that the evidence that you will give will be the truth, the whole truth and nothing but the truth? If you do say so help me God.

MR. D. KHAVHANGALI: So help me God.

JUDGE H HEHER: Thank you

MR. K. SEEMA: Basically from my understanding is that today's discussion is about finding out if whether or not South Africa can actually afford a free education system. Well, an opening statement is, from my side is that education regulated through financial aid has been to this date able to produce a reasonable amount of graduates. These are people who are intellectually capable and who now play a vital role in the economy of South Africa. The very same graduates are now able to represent the country globally when they are employed in global or international organisations that seek for their skills however, it has limited many others.

So my understanding is that in 2015, NSFAS allocated approximately 9.5 billion and in 2016, it allocated 10 billion and 700 million of that amount was given as a full bursary in the scarce skills and critical skills division. Furthermore, in January 2016 this year the president announced that an extra allocation of about 4.582 billion was to be added to the 10 billion that was already allocated. But now unfortunately even though with the amount allocated for the 2016.....apparently the missing

middle was not catered for. So it means that the funds that were allocated by NSFAS were still not sufficient enough to actually adhere or support all the people that basically need funding. Here is something to consider; countries that implement a free education system, I looked at Brazil and it has a population of about 200 million people which is 3 times more than South Africa. Finland also provides free education system.

And recently in the U.S, the president Barack Obama released a proposal that allows students to attend 2 years of community or technical colleges for free. Another thing to consider is that, countries that have less educated, or less skills-force may be subject to cheap labour for other countries. South Africa as a whole should be run as an organisation that aims to produce high quality products, which are intellectuals which other countries who happen to be our customers will seek for. Financial limitations to study in a career field that you are most passionate about may hinder you to be productive and to go beyond the set standards. Now education in my view brings civilization - this is a culturally ingrained ideology of some form of progress. It enables you to have better thinking and to have more analytical as well as better decision making skills. If I were to prevent a case study.....

ADV. T MABUDA: Sorry Mr Seema before you proceed, are you a NSFAS beneficiary?

MR. K. SEEMA: Currently I am an NRF beneficiary.

ADV. T MABUDA: So you are doing your post-grad?

MR. K. SEEMA: Yes I am doing my Masters.

ADV. T MABUDA: Ok, did you.....your undergrad, how did you fund those studies?

MR. K. SEEMA: It was funded through NSFAS.

ADV. T MABUDA: In terms of your experiences of the NSFAS system, how did you experience it when you were doing your under-grad?

MR. K. SEEMA: Would you allow me time to finish presenting? I am getting to that point.

ADV. T MABUDA: Ok, thank you.

MR. K. SEEMA: Ok thank you Sir. I would like the council to consider this case study. Consider looking at education from a Manufacturing perspective whereby production of a particular product is performed and the demand happens to decrease immediately causing some of the products which is our stock, to remain in the warehouse. Now until demand increases again, many organisations may classify this as a loss. However, losses are incurred through wastage, re-work, product returns and defective products. Therefore, products that are safely stored in the warehouse cannot and should not be seen as a loss. But an asset of the organisation as the minute there is demand again, the product will as a result will be.....will result in more income being generated.

Now the very same perspective may be used by the government to start realising that education is the process of producing assets which at a later stage will be in demand by other countries. My personal experience with regards to funding; I matriculated in the year 2010 and in 2011 I wasn't able to go to university. Now constraints to that was obviously financial implications that I had heard

about, the amount of fees, the amount which tuition or getting a higher level of education cost. So I was discouraged but as I got to learn about systems of funding such as NSFAS, I then applied for the following year. But the process of applying was not as smooth as it was supposed to be. I am going to touch base on the process which includes the affidavit part where you are supposed to give reason or to show evidence that you actually can't afford education and therefore you need financial assistance. It's been stated as part of the guidelines that you need to give evidence of where you are getting an income and how is that income being used in the household.

Now coming from a previously disadvantaged background, I basically grew up in an informal settlement and both my parents are not working, so my dad is basically the one who would do small jobs or do part time jobs and we would live off that money. But it's not always guaranteed, so therefore, we had an uncle who then assisted the family. But while I was applying for NSFAS, I was put in a corner where I had to also provide an affidavit from my uncle stating that he is the one who is actually who is also supporting the family financially. Now be it the background that I come from is not that of an education or they are educated, he didn't understand, so it was actually hard for me to convince him to write an affidavit stating that he is the one who is giving us money cause to him he actually thought that maybe I am pinning him down. So it was difficult.

My dad didn't even support the idea of me going to varsity because he thought it was time consuming. So, I then had to come up with a different way of approaching it and, to some extent it devalued me or it had me move away from my religious beliefs. It had me move away from basically telling the truth. So in order for me to get some form of education I then had to lie of which it put me in a corner whereby I feel that most students should never be put in such a corner especially when they want to acquire education. So I then had to side-line him and say that I do not know where the father is and he doesn't support us financially, but whereas I grew up and he was there. So, basically the system itself it had gaps in which they sort of forced you to be a certain way in order for you to basically get accepted for funding.

At the end of the day I qualified for it of which initially I hadn't qualified for it, but the story in which was needed for me to actually get formal of funding, was orchestrated by the guidelines which was set out for you to qualify by the type of evidence you have to give. Now coming to the levy part, there is a certain amount that you have to take out and it's not easy for everyone to actually pop out that money. I think it was about R450, so it was hard as it is - that R450 we were supposed to live off it, but I then had to take it to school and to use it for paying the amount that NSFAS had asked me to pay and then they will pay for my registration.

Then another thing is the long queues that were experienced back then because I used the old system, I now know that there is a new system which is the online system, but I used the old system where you would still be experiencing long queues. Ok we cannot talk about that now because it has changed but with relation to the new system, the online system I would say that it is also still a disadvantage to those that actually come from rural areas and have not been exposed to computers or some form of technology where they are able to do it for themselves. So it means that they would then still need to come on to campus or to universities and to get some form of assistance by the people that are assisting. This was 2012 and 2014 while I was using NSFAS. In 2015 for the qualification that I was doing, after having graduated for the first qualification, in 2015 I then still wanted to further my studies because I then realised that what I had studied organisations don't



actually approve of it that much or they don't even know of it to some extent -

JUDGE J HEHER: What did you study?

MR. K. SEEMA: I studied Management Services - it was a National Diploma. It's the same as Operations Management, It's just, it's different to some extent. And then I did my B-Tech in Operations Management but NSFAS doesn't cover for B-Tech, so then I was also put in a tight spot to then decide if I'm going to register and register knowing the fact that I might not be able to afford it, but then I still did that. I used my grandmother's money that she had got from the insurance to fix her roof, so the roof was basically open and for about a year and a half it stayed that way. I used that money to pay for my registration because NSFAS didn't cover for B-Tech. Then I graduated again and then I got NRF almost towards the end of the year and it was about R40 000 but it still wasn't enough to cover the entire fees because I had had accommodation and tuition fees.

So the outstanding amount was about R18 000 remaining from 2015. So if you have a closer look at the financial statement, there's an amount that is high-lighted in red - that amount is R18 372. That amount wasn't covered in the previous year so it means that it was outstanding. So this year when I had then to register because I still wanted to further study I wasn't enough. I then had to pay that amount for me to actually go further with my studies. But because I didn't have that money, the only option that I had was that then to register and then get a sponsorship. So eventually a sponsorship.....that amount of money came from the sponsorship would maybe to some extent cover up and it did because my Masters is like R14 000 for the year which is half the price of a normal degree.

So apparently Masters are cheaper than your first degree and.....or your second degree. So that's the only way that I was able to get out of that debt. But while I was having discussions with financial assistants, people that work in finance offices, they made mention of the fact that if the amount is not paid up I would therefore go through some form of legal counselling or legal procedures where at the end if I am still not able to pay that amount, then I would be blacklisted and of which if I am blacklisted, my understanding is that you are not able to find a job. So I am educated but I would still be unemployed.

ADV. G ALLY: Why would you not be able to find a job?

MR. K. SEEMA: It's not easy to find a job. I was applying, it wasn't easy. You must take note that I finished in 2014, end of 2014 I was already starting to apply for an internship or learnership. I even had some luck actually, I was called in by a certain company and they were working on an acquisition programme and I was part of that. But after that project, which was like 2 and a half months type of a thing, it ended and I was back to square one. So it wasn't that I wasn't trying to get a job, but it was that there is no gap at that point in time. Maybe....

ADV. G ALLY: Perhaps I should clarify why I was asking why you wouldn't get a job. You said if you are blacklisted you won't get a job. Has any employer asked you whether you are blacklisted or not in your applications?

MR. K. SEEMA: Ok not in my.....by that time I wasn't blacklisted so I didn't receive that. I didn't get that question. But I did consult with the people that are working in the finance office at UJ and they did tell me that after sometime they will block you, you will be blacklisted.

ADV. T MABUDA: Sorry just before you proceed. Can I just ask you what did you mean by sponsorship? And also what is that amount from the SRC on your statement there?

MR. K. SEEMA: That sponsorship I am referring to NRF.

ADV. T MABUDA: So the NRF paid this amount?

MR. K. SEEMA: No the NRF paid R50 000 for this year.

ADV. T MABUDA: Ok for your Masters?

MR. K. SEEMA: Yes.

ADV. T MABUDA: Then you said you received.....the sponsorship you are referring to is the funding from the NRF?

MR. K. SEEMA: Yes.

ADV. T MABUDA: Oh ok.

MR. K. SEEMA: And the amount from the SRC, that's the missing middle.....that's the amount that was given from the division of the missing middle but if you have a closer look there it was minused because apparently you can't have the NRF and then have the missing middle - like one of them has to go so, obviously I chose that the SRC trust fund must be reversed. But I am just highlighting the point that even with the amount that's been allocated for education it's still not sufficient enough to actually cover up what the entire cost is.

JUDGE J HEHER: So you are negative even after those debits and credits?

MR. K. SEEMA: Yes.

JUDGE J HEHER: Yes.

ADV. T MABUDA: Just too clarify; I think for me personally we've been told by the Presenter from Rhodes that SRCs do not fund students. How was that amount initially credited to you?

MR. K. SEEMA: I think we have a different model. They might not but in our university we try and cover up for the missing middle, so we raise funds and for this year I think we raised about 20 million so far. Last year into this year it was about 32 I think.....32 at the end of the year. So with our SRC it goes as far as trying to assist in that regard but in other universities perhaps it's not the same story. So I guess also another thing to really consider, I think that the commission should consider making everything stabilized. Whatever model that you bring about, although it might not work in every university but at least let them have some sort of consistency in terms of their adaptation and implementation.

ADV. T MABUDA: What do you raise the funds from?

MR. K. SEEMA: Private sector basically. From my understanding is that they call in different organisations and ask them to basically give in as much as they can. And to also the students that have previously graduated, who are now working; they are classified as Alumni, and if they are

working and they are able to give in back again into the school, then they are being asked to do that. So that's how the money gets raised. But even with that money, if you had to divide it, you would get that amount, from 32 million I got about I think R6 500 from them. But imagine had I only had the SRC Trust Fund, it was going to be R6 000 to whatsoever amount which wasn't going to be sufficient

JUDGE J HEHER: What are you now studying?

MR. K. SEEMA: I'm doing my first year in my Master's degree.

JUDGE J HEHER: In what subject?

MR. K. SEEMA: Operations Management.

JUDGE J HEHER: And the funding you got from the National Research Foundation, does that impose on you any duty to work for them or to work for somebody?

MR. K. SEEMA: No, it actually doesn't but they want to basically perform well academically. So they only give you that based on your academic performance.

JUDGE J HEHER: And what do you have in mind for your future?

MR. K. SEEMA: Honestly I think to some extent the concept of education is something else. I mean we studied for like 15 years and when you get out of it you get paid like 20 grand, 25, 35 max and that is still not enough maybe for your living because where I come from I have to support about 5 people. So there are basically 5 people that are looking at me and waiting for me to make it and be able to sort of help out again. So I am honestly considering to maybe start up my own business if I do find a gap.

JUDGE J HEHER: Thank you. Would you like to proceed or does that complete your presentation?

MR. K. SEEMA: Oh no it actually doesn't. While I was doing research for this I didn't have time so time was basically like a limitation from my side but I did interview the people that work in the organisation that I am doing my research on. And some of them were actually Executives and Line Managers, so *Anonymous 1* when I asked a question of what do you think about a free education system or what do you think about education in general and how the model have been built? This person said, this person is a Manager and she said that financial assistance towards certain career paths limit a person to study towards their ideal career. So you find that NRF will basically tell you that for you to actually get this type of funding, you need to be in a certain field and that's how I got it because I was majoring in Statistics. And you find that it maybe focuses on Statistics, other fields as well but not entirely the whole spectrum of the areas that are there that you find in universities.

So I think that's what she referred to as in when she got bursaries, it was only for or towards a certain direction - not towards her ideal direction.

*Anonymous 2* in an interview said: maybe the country should consider uplifting the production of our country's resources so as to acquire higher income as opposed to only producing mineral resources and thereafter exporting them to other countries that then send them back to our own country at a higher price. So basically we have resources that we give out to other countries and

then we buy them at a higher price. Perhaps maybe we should consider uplifting skills in that regard.

*Anonymous 3* said that: I do not believe in free education, that's her view. She said that I support the need to emphasize more on regulatory laws that will allow financial aid schemes to be effective and support a wider spectrum of students who show potential interest in receiving education at higher institutions. Most things which are free are often taken advantage of and not highly appreciated which therefore becomes a waste.

And *Anonymous 4* said that: education gives an individual the ability to have confidence in what they present, it allows one to gain knowledge on a particular topic and be able to present or defend it with confidence to colleagues, management and to the rest of the world. Now this person if I may highlight, this person grew up in Venda and they didn't.....obviously the background was that of disadvantaged. But, he is a Manager as we speak, and he has travelled the world and he has to some extent actually had a significant impact towards the economy and his salary is being deducted like nobody's business because of what his position. I mean so you can basically tell that there are models of repaying or sustaining a free education system through taxation as well private entities being asked to step in.

Another thing lastly, I'd like to highlight is that I have realised that in private organisations....so if I was to propose that we have free education, I would say that: the way to sustain it is through taxation and through private organisations. But how in private organisations.....I have discovered that the government enforces that private organisations should uplift the skills of their employees. Now, in going about this, most organisations actually give education which is a duplication of what you already have which in turn is a waste because if I am sitting at NQF level 9 for instance, why would you still want me to go for NQF level 5 unless it's a different field. But they try and enforce that organisations uplift the skills of their employees but not also regulating if whether or not it is a duplication of what they already have. So it becomes a waste, that very same money which is being spent on employees could be spent on other people that haven't at least acquired their first qualification.

Lastly, from my side, and my colleague would add in. It's a conclusion that I wrote from.....it was a journal article that I read by Francis Bacon he says that: "knowledge is power, power to live a decent life, power to earn a decent income, power that brings huge respect and dignity. When knowledge is bestowed, the power for so many things why should it be restricted to a few who have the advantage of wealth. Knowledge needs to be free for all those who deserve it and what a person deserves should be decided by an individual's capability and intelligence and not by wealth". Now the writer of the above article continues to emphasize that there are hidden talents and intelligent minds out there which the world has not yet discovered, and these minds are being custom or are being victims to barriers such as financial constraints. I think from my side I'm done, I would like to give over to my colleague.

MR. D. KHAVHANGALI: Thank you very much. My name is Danger Khavangali. I used NSFAS from my second year. On my first year, my brother who is a policeman was paying until at the end of the year, he realised that his girlfriend was pregnant so he couldn't afford my fees for the following year. I had applied for NSFAS for my 1st year but I didn't get it, then on my second year, I had to make the very same story, I had to make my father disappear. I had to write on the affidavit that I have never seen my dad. But then it became a problem because on the previous application I had provided my

father's affidavit and copy of ID. And then when I went to the NSFAS offices they asked me: but last year on the system you father is there, and this year you don't know where your father is. Then I had to fabricate a story that one day my mom came back home and found that my father had packed and left without telling anyone or without leaving a message.

And that's how the system pushes us as students to an extent where you need to write an affidavit to prove beyond reasonable doubt that you are poor. Your parents are there but then, when I was doing my 1st year, my mom was 57 and my dad was 61, by that time, my dad was only working his last years as a bus driver and couldn't afford cause he was earning something like R7 000 and my mom was just a house wife, and my brother.....I have my 2 brothers before me, my brother had to use NSFAS to study at the university of Cape Town.

My second brother who took me to 1st year who ended up being a policeman didn't want to be a policeman but became a policeman because my brother who was doing his Masters at UCT was stalling the process of finance coming back to my second brother. So my second brother had to drop out at TUT and go to the Tshwane Police Academy, if you are familiar with Pretoria it's just next to each other at Pretoria west. So he had to go and apply at the police academy and luckily he was accepted and ended up becoming a policeman. But now because he is working, he has went on back to study his ideal career which is Law - he is studying Law at UNISA.

So what I am trying to show is that my experience with NSFAS is that NSFAS has affected my second brother, has forced me to make my dad disappear while my dad was alive and I could talk to my dad every day. In that experience, if NSFAS was to be improved, it must be improved in a way that it must be simple for students that are applying to get the information and how to apply. So cause NSFAS is modelled in a way that it's our fort to run to when you don't have money to further our education. But then at the end NSFAS becomes so difficult that it creates a certain person that's poor to fit in inside of it. The others, that are the missing middle like me, whom my dad was working, but then if you multiply 7 by 12 you get something like 80 or 90 which doesn't even make R100 000 a year. But then at that point, by the fact that my dad was working, I was being rejected. I was being rejected on my 1st year until I made him disappear on my 2nd year. And then now for my B-Tech I didn't get NSFAS, at UJ they told us that they don't cater for B-Tech in Operations management.

And luckily I got TETA which is a government division that offers bursaries for Logistics, Purchasing, Transportation, Operations and other courses, not Engineering courses if I still remember very well. That's just how I have had my experiences with NSFAS, I have made my parent disappear just because I was forced to a corner where my brother couldn't pay for my fees because he was expecting a baby the following year and my dad couldn't pay for my fees because in my family back at home we are 4, and 7 000 cannot take care of all of us. Neither can it.....it cannot even pay for my registration fee at UJ. So that's been my experience with NSFAS.

MR. K. SEEMA: Can I just add on. I actually forgot to highlight that during the year of 2015 and the beginning of 2016 this year I worked for NSFAS. So I basically experienced.....I saw what other people are going through that was similar to what he has just mentioned and what I had also went through. So, I gave out over a million to students who were coming to me for financial assistance and most of them actually almost didn't qualify for that because of a small signature from a parent that's either in Kwazulu-Natal and they are here and they trying to apply so they had to go back and only to come back again and you find out that there is something missing. So not knowing that the

new system actually addresses such incidents, but I think that NSFAS in as much as it's helping out, it also limited a lot of people in terms of its guidelines and its policies. And from my side I wasn't against it being a loan, I was well aware of it being a loan. But if it's a loan that you still need to qualify to some extent for by being or saying things that might.....that are incriminating you as a person then it becomes a problem. Why can it not be allowed to you because you are saying that you will pay it back?

ADV. T MABUDA: Just to ask a question on your submissions, both of you seem to be not big fans of the means test for obvious reasons as you have indicated. What do you think would be the appropriate mechanisms to find out who is in financial need if not for the means test?

MR D. KHAVHANGALI: Looking at the means test.....the means test if I remember very well, on the form, is one page of probably....if I am not mistaken, 20 points. On those 20 points, if you miss one of those 20 points, you fall off. That's what I have realised. If you miss one of those points, the major points that are on the last page of the NSFAS, you fall off. For me I am not a fan of the means test because those points that are illustrated at the last page of the NSFAS form, first it wants you to prove that you are poor beyond reasonable doubt which is very difficult for me to prove that I am poor when I am in Joburg and I am asking for money from my brothers to get here because my parents cannot afford me being here. But now it looks as if I can afford because I am at UJ, I am doing my second year, how did you pay for your 1st year?

In a way to address the means test, how can we then structure a model that can accommodate all the students that are the missing middle and the students that really deserve funding. There are certain requirements in the NSFAS form that.....I'm sorry to say this but as an African child, if I am to move to Khotso's home, I don't need an adoption letter or confirmation to say that I have moved in and they are taking care of me. On my 1st year, my sister's son lives with my parents all his life because my sister is disabled and has come back to stay with my parents, that was a reason to reject my application that I don't have proof that my sister's son has been adopted by my parents.

In our customs we don't need such proof so what I am trying to say is that can the structure understand the African context of living. Can we address the fact that I don't need to have an adoption confirmation to move to his family. There's certain points that if we look into and the African context, they are not catered for on the means test. In terms of the salary, it's very difficult for me to get my father's salary advice, in a sense that it sounds like he is trying to keep it from my mother, how can I get it then and take it to Joburg, if you understand. Culturally, I wouldn't even get close to my father's salary advice because maybe he thinks if I know how much he earns, now I am going to be nagging him every month of this and that. Or if I know how much he earns, when I start working, I might undermine him because I know how much he was earning - although it was peanuts, but it was getting us throughout the day.

So what I am saying is that there are certain parts that as a salary advice firstly, as a kid in an African context, you cannot get hold of that. And it's very difficult for now you go home and say: 'dad I need the official salary advice and I need a copy of this and attach it'. You can see it but you cannot take a copy because maybe he doesn't trust you and thinks you are going to give it to your mom and your mom is going to know how much your dad earns. Such things in an African context, there are certain things that are not catered for which are in the means test and we need to get them. It took me.... if I remember very well, almost 5 months of calling my dad and saying 'please fax me the salary advice,

please fax me the salary advice'. And when I got it, he gave me I think 5 months old and in there they needed at least 3 months old salary advice, meaning that at that point his salary could have changed which he didn't want me to see, so I got the old one and I had to put it there and luckily it was accepted. But those are certain things, can the means test address African context....African context settings. I don't know if Khotso wants to-

MR. K. SEEMA: No that's a very valid point. I would like to stress on what he just said. My father didn't even want me to actually further my studies. It was a battle between me and him when we were discussing the fact that I want to go to varsity to further my studies. So he didn't actually support it and, when he eventually did it was a problem of now proving that the uncle is actually the one that gives the family or supports the family in some form. So, I mean if we really had to consider the means test, I'd say that I don't support it. I would say give or if it's possible, allow the people who want funding to receive the type of funding provided that they are academically equipped or academically accepted. Because at the end of the day, they putting themselves on a position where they are saying: Okay allow me to receive this form of funding and I will pay it back at a later stage.

ADV. T MABUDA: No further questions from us Chair.

JUDGE J HEHER: Thank you very much gentlemen.

MR. D. KHAVHANGALI: Thank you

MR. K. SEEMA: Thank you

**[end of presentation]**

## **Presentation 6**

[off-mic comments]

JUDGE J HEHER: Is Mr Lungelo Sicwebu here? Thank you. Alright thank you. Yes Miss Shongwe. Do you have any objection to taking the oath?

MS. G. SHONGWE: No

JUDGE J HEHER: Do you swear that the evidence that you will give will be the truth, the whole truth and nothing but the truth?

MS. G. SHONGWE: Yes

JUDGE J HEHER: Thank you.

ADV. M ZULU: Alright ma'am, good afternoon. You have prepared a presentation for us. Can you go through your presentation, Thank you.

MS. G. SHONGWE: You mean start the presentation?

ADV. M ZULU: Tell me is it correct that you are a student at Vaal University of Technology?

MS. G. SHONGWE: Yes Sir, I am.

ADV. M ZULU: And what are you doing? What course are you doing?

MS. G. SHONGWE: I am currently doing my National Diploma in Mechanical Engineering.

ADV. M ZULU: And what level are you in?

MS. G. SHONGWE: Level 2. Level 3 and 4 sorry. And I still have a module that is in S2.... but most of my levels is just 2 and 3. Ag no 3 and 4 sorry.

ADV. M ZULU: When did you register at VUT?

MS. G. SHONGWE: I registered at 2013 second semester that is when I started.

ADV. M ZULU: Yes, how did you register? Financially who was supporting you?

MS. G. SHONGWE: I first started with the intro - that's the short course that are...because the main course was full. So we had to do the intro which was the introduction to the Engineering course.

ADV. M ZULU: Yah, did you have to pay for that intro course?

MS. G. SHONGWE: Yes, Intro I had to pay it for myself.

ADV. M ZULU: And how much did you have to pay?

MS. G. SHONGWE: The course was....per module it was 3 000.

ADV. M ZULU: Per module?



MS. G. SHONGWE: Yes.

ADV. M ZULU: So how many modules did you take?

MS. G. SHONGWE: We had 3 modules per semester. We had to do 5 modules per semester which 3 000 was for the 5 modules that we took.

ADV. M ZULU: Okay this presentation is about you sharing your experiences with us with the commission. Can you just go ahead and share your experiences. Thank you.

MS. G. SHONGWE: 'Life is like riding a bicycle, to keep your balance you must keep moving forward'. This quote applies to the rise and fall of one's continuous flow and the balance also must be habit. Therefore working accordingly and taking what life brings to you also to eliminate the setbacks and the backlogs. Well what I have on my introduction is that I believe we all know that NSFAS is the acronym for National Student Financial Aid Scheme. Furthermore NSFAS is a loan and bursary and a scheme that is funded by the Department of Higher Education and Training, for those who do not have financial means to fund their studies and cannot access bank funding, study loans and bursaries. NSFAS was an initiative to counter and to make higher education more affordable for the poor and more representative for the country's demographics.

What is the purpose of NSFAS so far it has been that NSFAS is efficient and mostly effective provider for financial aid and to students from poor and working class families in the stable manner that promotes access to and success to in higher education and further training and in pursuit of South Africa's national and human resource. [can you go to the second slide]. How are student funds allocated, well in terms of the submission of the required documents, at our schools, NSFAS we use the term step father to call NSFAS. So basically it provides for the family and gives care for the family at large. So the documents that are required is the certified ID copy of the applicants, the certified copy of parent or guardians as well as the affidavit stating whether the parent is working or not.

If they are not working, they should state how are they getting the money. And if they are self-employed they should state how much they are making per month. And then the affidavit as to whether the applicant is staying with the guardians or not. If the applicant is staying with their guardian, they should also bring the payslip of the guardian, the pension slip if they are staying with them. So, and as well as the ID copies of the siblings that the applicant is staying with to see if they are dependent on the parents as well.

ADV. M ZULU: Yah that is to assist.....that is the means test as well to assist NSFAS to check if you can qualify for the bursary or the loan.

MISS SHONGWE: Yes Sir. From NSFAS, money is transferred to the universities and then is then divided within the different faculties. And then within each faculty students that are applied and are approved within NSFAS, they receive the money. And then from there in terms of accommodation, not all students are provided in full. Students that are staying off campus receive a certain amount of money which is not enough. But for students that are staying on in campus residing in the internal and external residence, their accommodation fees are paid in full. And students who are staying off campus it's not paid in full - there is a certain amount of percentage that they give to the students. The tuition fees and the book allowances id allocated and it's paid in full for the students who are staying off campus and on campus.

The money for books is divided between the students who are doing the year course and the semester courses. So, but they receive the same amount of money. Money for food - not all students receive money for food. It depends whether, if people who are staying on campus, they get money for.....the accommodation is paid for them in full. And people who are staying off campus, It's either they receive money for accommodation or money for food only. And some of the students' food allowance is not enough because you tend to get some of the students who will get more money than the other students. And then the NSFAS criteria....in terms of the means test as I have mentioned in the previous slide. And then the universities then use the rules and apply the rules that NSFAS has set down, which students should be funded also. And then NSFAS also take into account how many students are enrolled within the institution and then the money is given to the school, divided into each faculty as I have stated before. And then next slide. These are some of the forms that causes us to.....these are some of the challenges that we experience at school in terms of signing the agreement form - the loan agreement form that causes us to wait longer period of lines.

ADV. M ZULU: Now we understand you apply online, are you still filling in forms or you apply online?

MS. G. SHONGWE: The system of applying online was implemented this year at our institutions for the academic year on 2017. I think some of the challenges that also would bring complication is that the course that you want to apply, -it's complicated in terms of it doesn't show which course you should apply under. And my personal encounter with NSFAS was that I lost the bursary last year, actually this year this academic year. I lost the bursary in terms of my poor performance but then that didn't brought the setback in terms of my financials, in terms of registering at school and paying for my academics as well - the subjects that I was doing this year. So that also brought a setback and in terms of registering this year, fortunately the SRC had pledged money for every student that they would pledge for them to register - then I was able to register this year and continuing with my subjects. And what led to my poor performance was that I was part of other organisations that led to my poor performance and I was affected due to paying more attention within those activities and focusing less on my studies.

ADV. M ZULU: Who is paying for your studies in your current year?

MS. G. SHONGWE: Current year I haven't paid.

ADV. M ZULU: So you only registered you haven't paid anything?

MS. G. SHONGWE: Yes, Sir.

ADV. M ZULU: Ok. Your challenges what were your reasons for your poor performance?

MS. G. SHONGWE: As I have stated, I was part of other organisations within the institution which led my focus to dwell on those organisations as well. And then it led to my poor performance.

ADV. M ZULU: What kind of organisations are those?

MS. G. SHONGWE: {INECTAS and SYMECHY} [indistinct]

ADV. M ZULU: But what did they do? Why did they lead to you not performing well in your studies?

MS. G. SHONGWE: INECTAS is basically based on entrepreneurs giving back to the community, helping other people, just bringing back to the community and helping other people. We were just given projects and those projects we have to help the people in terms of.....for example we had a project that was based on the coal making. We had to make coal from natural ingredients hence that also we.....it needed one's input in terms of team work and...

ADV. M ZULU: So it took some of your time which you were supposed to devote towards your studies?

MS. G. SHONGWE: Towards my studies, yes sir.

ADV. M ZULU: And how do you plan to pay for the money that you owe - the fees?

MS. G. SHONGWE: At the start the first.....?

ADV. M ZULU: This year. The money that you owe the University - you said you only registered you haven't paid.

MS. G. SHONGWE: Yes sir.

ADV. M ZULU: Your tuition fees. You said you only registered, so how are you going to pay?

MS. G. SHONGWE: I went to the...

ADV. M ZULU: Or is there any person that is going to assist you to pay your.....?

MS. G. SHONGWE: At this moment my mother is helping me to pay, yes sir.

ADV. M ZULU: Ok you can continue.

MS. G. SHONGWE: One of the other challenges that we face is that [pause]. I believe that NSFAS doesn't help people who are poor as such.....I think it helps the people who already have a start in terms of it doesn't pay everything. And these are the challenges and the frustrations that they should also.....there is a shortage of funds in terms of dividing money equally but in terms of tuition fees it's paid in full.....I don't have a problem with that. It should also provide the private accommodations as well, and also the different accommodations should be treated fairly.

And in my conclusion I conclude that with regards to the online application, we are not certain how it's going to be introduced in our university since the online application is specifically for, the academic year of 2017. So that could also decrease the queues that we need to stand in to apply because there is a process that we need to go through when applying for res and.....applying for NSFAS at school and also the res accommodation also at school. So also that could be decreased in term of losing.....because we need-we tend to get smses at times that states that we should sign an agreement form so that.....sign the agreement form for us to be able to submit the forms and to be accepted in terms of the loan.

ADV. M ZULU: Do you intend submitting another application to NSFAS for financial assistance?

MS. G. SHONGWE: Yes, I have already applied for the year of next year 2017.

ADV. M ZULU: Do you have an answer?

MS. G. SHONGWE: I received a message that we would get confirmation after everybody has been.....next year.

ADV. MR ZULU: But have you passed the minimum courses that you are required to pass in order to get financial assistance from NSFAS?

MS. G. SHONGWE: Yes Sir. Because my poor performance led me to work twice as hard as before and then I was able to perform better and I believe that with my marks now I will be accepted.

MS. G. SHONGWE: Is there any more things that you want to say to bring to our attention?

MS. G. SHONGWE: I believe I am done. In terms of the recommendations, I suggest that there should be an awareness probably created for the fund itself to explain the fundamentals of how they work-and to address the high dropout rates, and also to join forces with the universities and the employers.

ADV. M ZULU: Thank you. No further questions Chair.

JUDGE J HEHER: Thank you very much Miss Shongwe.

MS. G. SHONGWE: Thank you very much Sir.

**[end of presentation]**

## Presentation-7

ADV. K PILLAY: Thank you Chair. The last witness is Mr Lungelo Sicwebu from UDESMO.

[pause]

JUDGE J HEHER: What are your full names please?

MR. M SICWEBU: I'm Lungelo Mfundo Sicwebu

JUDGE J HEYHER: Mr Sicwebu would you swear that the evidence you are about to give will be the truth, the whole truth and nothing but the truth?

MR. M SICWEBU: Yes Judge.

JUDGE J HEHER: Thank you.

ADV. K PILLAY: Thank you Chair. Mr Sicwebu which institution are you currently registered at?

MR. M SICWEBU: I am currently registered at the University of Pretoria

ADV. K PILLAY: And what course are you currently registered for?

MR. M SICWEBU: I am doing my final year in Education.

ADV. K PILLAY: Is that still an undergrad?

MR. M SICWEBU: Yes Advocate.

ADV. K PILLAY: And when will you commence with post-grad studies.

MR. M SICWEBU: I am not going to be commencing anytime soon because I haven't applied for Honours for next year but I hope in 2018 I will continue with Honours

ADV. K PILLAY: So are you planning to, if you complete your degree - are you planning to work next year?

MR. M SICWEBU: Yes, because now I have been using the Funza Lushaka which is also under NSFAS but then it's just different because it's for Teachers. And then I am willing to continue because I just found out that my district from home, it does fund for Teachers to continue with their Honours. However they required me to become a Teacher first before I can apply for Honours.

ADV. K PILLAY: How many years did you take to do your undergrad degree?

MR. M SICWEBU: I registered with the University of Pretoria in 2013 so its 4 years. However my first year at university was in 2009 when I was in University of Limpopo then I used to use NSFAS.

ADV. K PILLAY: And what degree where you registered for in 2009?

MR. M SICWEBU: It was Bachelor of Science and Chemistry, ma'am.

ADV. K PILLAY: And you changed in 2013?

MR. M SICWEBU: Yes I did until 2012, then the year 2012 I applied for teaching in UP.

ADV. K PILLAY: And did you complete you Bsc?

MR. M SICWEBU: No I didn't complete it; I experienced problems before I registered in 2012.

ADV. K PILLAY: Alright. And were you funded through the Funza Lusaka for the entire 4 years that you were at UP?

MR. M SICWEBU: No in 2013 I didn't receive any form of funding and I didn't pay any fees that year. However 2014 I received Funza Lushaka, it paid for 2 years at once.

ADV. K PILLAY: And can you just explain to us.....I've been through your....the document that you put together, which is very useful...thank you and we will go through that in a few moment. If you can just describe to us your experience in applying for the Funza Lushaka Funding.

MR. M SICWEBU: First I would like to apologise because the document was sent for a general experience, it was not really my own experience in funding, but I think I will just go through it. There is an article that was written by Natalie Kitroeff of which it happens to be one of the writers in...

ADV. K PILLAY: Mr Sicwebu before you begin may I ask you a question? I see that you're reflected on our programme as being part of UDESMO. Is your presentation on behalf of UDESMO or is it in your personal capacity?

MR. M SICWEBU: It's on behalf of UDESMO, it's actually the different experiences of people combined together not really my own personal experience.

ADV. K PILLAY: I understand and what your role in UDESMO – what's your position?

MR. M SICWEBU: At the moment I am just a member but I used to be the Deputy President earlier, until we had elections earlier this year.

ADV. K PILLAY: Alright, but the submissions you're making on behalf of UDESMO?

MR. M SICWEBU: Of UDESMO yes, it's them who sent me here.

ADV. K PILLAY: Thank you.

MR. M SICWEBU: Yes Ma'am. The first topic is the experiences of NSFAS. So we read the article by Natalie Kitroeff who is one of the US writers who actually..... he titled his article as "It is hardest for black students to get financial benefits of college". The reason why he titled this is because in that .....actually in this conference that they had.....they were in California, and they were comparing the different races in terms of their payments when it comes to the financial aid that they use. So they discovered that black students were the ones who were struggling compared to others -because there were also Asians and White people, but the black people were actually failing to pay it back, the loans that they have that they used to study with.

So when after reading this article we thought of something that in South Africa we refer to it as a black debt, of which is one of the.....actually it's one of the phrase that was used many times last year whereby fees must fall protests had started. So basically after seeing this thing, we just thought

that actually this problem it affects the poor most in the whole world not just in South Africa. And it doesn't really matter whether the country that you are in is developing or it's developed. As long as the financial background at home is not enough, you won't be able to pay back the money that the government borrows you. So we opted just to say this maybe if our government can come with a better plan, instead of giving people a loan you can give them something else; maybe for example in Funza, if I am using Funza for 4 years to become a Teacher of which it was one of the skills that the government was in need of. And then I can go and payback government by working in the public institution for 4 years, then afterwards I can see what is going on.

If that can be done, then we can be able to avoid this kind of debt. Because if you realise that-if I am going to an institution like the University of Pretoria or UCT whereby the surrounding, or the environment is actually expensive, because even if the tuition fee can be low but staying in a flat will require me about 4 500 if I want to stay in a conducive place where I can be able to study. So that is one of the problems that actually we are experiencing. Because if you have got about half a million debt even before you start working, by the time you try to buy a car that means you have to go for another debt, when you try to buy clothing you do the same. So you will end up owing over a R 1 million in just few years when you start working. So the other problem that we discovered as an organisation was the timing, and then in timing.....

ADV. K PILLAY: Can we just go back to the loan issue Mr Sicwebu. We had appearing before us a number of parents of poor students and their testimony before this commission was that they considered it a moral obligation on the part of the student to pay back the money received from NSFAS. And they felt that it built these students up from a moral perspective to have to pay it back. Do you have a response to that?

MR. M SICWEBU: Yes Ma'am I have a response to that. Yes Advocate actually doing the right thing is always a good thing to do because if you can really think about us being Africans, we're supposed to think not only for us as people....I am not supposed to think for me, I am supposed to think for me and my other people - that's what Ubuntu has been trying to teach people for a very long time. So if ever I receive NSFAS, I must be able to pay it back if there is a need to do that. However we were just thinking that if ever there were other means that were done to pay back that kind of money, it was gonna be a different thing. For example we know that when government is actually looking to build something new, they don't really have got Engineers but engineers graduate every year in South Africa.

But because government doesn't really employ them directly to themselves, they decide to go and work in the private sector. So a person who was supposed to be building somewhere, ends up being a CEO in the bank just because government doesn't create enough jobs for them. And then government whenever is in need of those, he decides then to go and pay a private sector to go and assess a place instead of himself sending the people who are graduating in his own universities to do the job. And then we believe if ever that can be something that is done, then government.....actually those Engineers they have to stay for years in the government sector before they can go to work in the private sector. Then they can play a huge role in developing South Africa to become something that we all want it to be. I don't know if I answered you Advocate in there.

ADV. K PILLAY: You have answered the question, the difficulty I foresee for example the legal fraternity when we were debating whether or not to have compulsory community service as part of

your legal qualification. There was a huge uproar specifically from poor black students, Law students who felt that once they have completed their studies and had finished their articles, that it was important for them to be employed in employment scenarios where they could earn enough money in order to discharge their various obligations without then having to work in some lowly paid job or do some sort of service before they get gainfully employed.

MR. M SICWEBU: Advocate if they are doing Law, then it's amazing that they are the ones who are calling for free decolonised education. So that will come in as a contradiction from my side. Yes Advocate thank you. When we're actually coming to timing, we discovered that there is always a problem where the students having to register in February or later in January, and then they will only start signing the loan agreements around May, unless if your surname is 'Z' - you can probably have to study the whole night and wake up early in the morning to stand in a queue before you actually go to write a test and that particular time it becomes a part whereby you can lose your concentration and even perform bad in education.

ADV. K PILLAY: The problem with the timing, the issue you're raising here is not a new problem we have heard from other students and other persons about this difficulty in the NSFAS operations at the moment. But we know that this is one of the things that is meant to be addressed by the student centred model which will be rolled out next year on a 100% basis. Do you have any thoughts on the student centred model?

MR. M SICWEBU: Yes Advocate actually I did see the new model unfortunately I couldn't apply because when I was looking at it I saw that it doesn't cover for Honours students anymore of which actually it became a problem because if before they used to fund people to go on and do Honours, it was a good thing that they were doing. But if now they stop funding for postgrad, it becomes a problem because they know most of the undergrads cannot find jobs easy of which then I don't know how are they going to be able to pay it back if there isn't work.

ADV. K PILLAY: So your view is that NSFAS should fund post grad studies as well?

MR. M SICWEBU: Yes I believe it's supposed to fund for postgrad as well because there is not enough job opportunities in South Africa.

ADV. G ALLY: Mr. Sicwebu maybe we should clarify a little bit. The way I understand the NSFAS handbook and guide, if you have an undergrad degree and there's a 4<sup>th</sup> year, whether you call it Honours or not, which is a professional certificate for you to be able to work, then they will fund you for that. So that's just to clarify. Now if your Honours for instance, you did Bcom and you do Honours which allows you to be a Chartered Accountant, they will pay for that Honours but if the Honours is not related to the profession that you are in, then they won't pay. So in the light of what I am indicating to you now, your Honours is what?

MR. M SICWEBU: If I was going to be honours I was going to be doing Honours in Education, Advocate. But then as I mentioned before, I didn't apply for them but then when I saw the system.....because they do send us smses sine they have us in their list that I was supposed to apply for NSFAS for the following year. Because they also say that even if you are sure that you gonna pass this year, you still have got to apply in case you fail so that they will be able to find you, since you won't be able to do the application after the application process is closed.



ADV. G ALLY: Thank you.

MR. M SICWEBU: Thank you. The other part that we have in the report is Corruption. But I think we termed it wrong this one. But it's just.....the process whereby when you sign an NSFAS agreement form, you can find that you are signing it around May and then for example, at UP we used to receive about R6 000 for books. And then when you're doing things like Education, you don't really need R6 000 for books - R3000 is enough actually. So if you do sign for that money and its R6 000 as it has been calculated there for you without you being there. When you fail to use up the money, that money has to go back to NSFAS but now because you have already signed the form, you don't receive an opportunity to go and resign the form whereby to be subtracting that amount of money you signed for but failed to use.

So those are things that offend some of the students. And some of the student they end up going to the bookshops sitting there trying to sell the books to other people because they know should they fail to use up that money, it will become a problem where they won't benefit from it or the NSFAS.....actually I am not even sure if it goes back to the NSFAS office or it ends up somewhere in there because no one can be able to account for that money for that period in time.

ADV. K PILLAY: And is this a common experience that UDESMO has picked up amongst its members?

MR. M SICWEBU: Not actually from its members from the students.....Yes if you can go to the bookshops, any bookshops whether in central in Pretoria or even Hatfield at the beginning of the year, you will see many students with Edu-loan cards trying to sell books in there. And that is actually not a good thing they're supposed to be doing because they are supposed to buy the books for themselves and not try to sell it to someone else, that is why we find is a corruption. So if ever government has to avoid such things because if we learn to be corrupt at a young age, I don't think it will be easy to change that in the later stages. So in order for us to avoid such things we're supposed to be trying to groom up people to do the right things from a young age.

ADV. K PILLAY: Can I just understand what's the corruption, from what you've said now; the corruption is students selling books which they ought to have been using?

MR. M SICWEBU: Okay what I said earlier is that if NSFAS is giving you R3 000 to buy books, I am supposed to buy my own books. I am not supposed to go there and then Tumelo my friend I'm swiping for his books and then he is giving me money - that is not what that money was for; it was for something else different.

ADV. K PILLAY: And how do you propose that NSFAS can close that gap?

MR. M SICWEBU: If ever it was possible that I sign the contract around May for R54 000 and then towards the end of the year, they find that I only used R51 000, I go and they subtract the R3000 and I sign a new form again, then now that thing will be different. Because now if ever I'm using 51 000 this year and then that 3000 is left and then.....but I will still be paying it when I'm starting to pay so it's also a different thing and not the right thing to do. You cannot pay for something you didn't use. So that was one of the flaws that we noted out.

One of the things was the process followed to award the loan. Actually the process starts with people having to queue in the offices of NSFAS and what we realised is that the people who are

actually working there - the staff, are one of the rudest people you can find in the university - they do not really have got time. But then when we are giving it a genius guess, we find that it's either they know that the people they are helping they are poor or else it is because NSFAS's offices everywhere in all these universities they are under staffed. Because you find that only 3 people are working in the office and there's a lot of students who are actually going there, maybe they are tired or something that is why they can become rude. So there we are calling on government to simply employ enough people because this thing of government over working people, is also not right, because it does affect the students in a lot of time.

And this thing of having these places understaffed, it ends up having people to queue. If I remember well, in University of Limpopo, we had to sleep in queues because what happens is that they would say per day we will take about 150 students. So what they do then early in the morning around 7, they will then hand in the numbers, so if you haven't got that number that means you won't be able to be helped that day. And when we were signing these forms, we were given a time frame, maybe they would tell you, you're supposed to come between the 14<sup>th</sup> and 20<sup>th</sup> of a certain month to come and sign. So should you fail to get your slot in those 5 days, then you were going to have a problem of not having a NSFAS although you qualify. And then they know that they are the one who paid for your registration in the first place. And I don't know how good are they because they promise you to go study saying that you have they have paid for your registration but when they fail to pay for your tuition, they then take the registration also of which it becomes a problem.

ADV. K PILLAY: And won't this issue be addressed through the student centred model and the online system?

MR. M SICWEBU: I can see that it was addressed a bit however if the place is still understaffed it still goes with problems. Because I can say yes at the University of Pretoria because we've been doing this thing online when we were applying. It was a bit easy but we still had a problem again when it comes to signing because when you go to sign, they will just give you a time slot; they don't have a timetable, they don't have anything and then you supposed to go at that time. But when I was at UL, there was no such thing as online. I think maybe now it will be different as it has been introduced. And on the next topic it was the insufficient funding. We also discovered that although in the University of Pretoria their funding for books was enough but in other institutions it's not enough. Because at TUT I am well aware that they're only receiving about 1 500-last year for the books of which if ever they are trying to buy a Maths textbook that cost about...

ADV. G ALLY: Mr Sicwebu when you say 1 500 you mean R1 500

MR. M SICWEBU: Yes R1500 for books. Yes Sir. And then when you buy a Maths book that costs about 750 that means you have already used half, then you won't be able to buy 3 more books, you can only buy 1. And then yet at the end of the day you are also expected to actually study and perform very good in order for you to pass because there is always that saying that if you pass with over 60% in a module, you then can be able to get that module 40% off not being paid and then it will act as a bursary. So then it's actually contradicting that they don't fund you enough to be able to buy textbooks. And the other problem that we experience is that there is a limited purchasable goods that NSFAS is allowing people to buy.

So now when we are looking at the current generation that is faced with their education relying more on technology, so we find that like if the bursary then doesn't take those into account then it's not that much useful because most of our modules they require, they need us to type, we need to print so if ever they could help us with things like laptops and tablets it will be easy, like for example even now our institution need to change from contact classes to online classes within actually few days. Because the first 2 weeks and when we came back we were told we are going online as there are strikes that are going around. So most people who got affected are using NSFAS because as for example we are using Funza because we are getting money directly to ourselves, we can be able to say: actually now in this case I need a laptop.

Then you can be able to put your money aside and you go buy a laptop. But now if you are given a card and you can only buy books if you need books you won't be able to do that of which it was the things which were a problem with NSFAS. And also the pocket money, we find that as, if you still don't give people pocket money and then people are only allowed to buy groceries at Pick n Pay and Spar with an Eduloan card, it's not sufficient because at Pick n Pay or Spar you can't.....the only thing you can do is to buy food. So they're supposed to allow with those pocket money so people can be able to put money aside and save it as they see as a need. And the other thing was the private accommodation - we find that NSFAS actually doesn't really take it into account that the different places require different things from the environment. Because actually in Pretoria to stay in a flat that is actually conducive, it requires 4 500 but if I am in Limpopo for example I can be able to live with over 1 000 a place that I am staying in. So we are thinking that NSFAS when they actually releasing the funds, they're supposed to consider such things so that they can be able to fund their students to be able to stay in conducive places.

So I can conclude by saying NSFAS on its own its actually not enough and in order for it to be able to accomplish the required standard it needs to be amended in many ways. So the reason why I am saying this it's because most of the NSFAS students who come to us on in these years, they end up having to use 2 loans meaning it's an NSFAS loan and a university loan at once, because once you sign a contract and then you have got some shortages it becomes a problem and then you have to ask for the University to fund you. So in most cases some universities can help but some Universities aren't able to help since they don't have the financial problems that are like.....

So I can say Thank you.

ADV. K PILLAY: Chair we have no further questions.

JUDGE J HEHER: Thank you. Thank you very much sir.

MR. M SICWEBU: Thank you.

ADV. K PILLAY: We have come to the end of our programme today chairperson so we will resume tomorrow. I'm told we will start tomorrow at 10:30 as the request of the witness.

**[end of presentation]**