

Financing Higher Education in Post-Apartheid South Africa: Trends, Developments, and Challenges Ahead

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September, 2002

1.0 Introduction

Since 1994, the transformation of the higher education system in post-apartheid South Africa has taken place in tandem with the formulation of new policies and guidelines for funding higher education to ensure that the system eliminates inequalities of access based on race, gender, and socio-economic class. In post-apartheid South Africa, the financing of higher education has been a very sensitive issue with an array of ramifications.

This paper attempts to shed light on various aspects of higher education financing in post-apartheid South Africa in order to identify trends, developments, and challenges ahead. The paper presents some basic information on cost sharing and student loans. Issues of access and participation in higher education according to race, gender, and social class are addressed. The structure of the South African higher education system and its current problems are also highlighted.

Section two of this paper deals with the system of higher education in South Africa and issues of access and participation. Section three looks at the financing of higher education in post-apartheid South Africa. Issues of cost sharing, student loans, and key financing principles are also discussed in this section. Problems facing higher education in general with a bearing on its financing including challenges ahead are discussed in section four.

2.0 The new higher education system in South Africa

The new higher education system in South Africa as stipulated in a document titled: *A New Higher Education Act (2001)* will be composed of 21 higher education institutions and 2 National Institutes for Higher Education. According to the above cited document, the higher education system in South Africa will consist of: 11 universities, 2 of which would offer vocational type career-oriented programs to address regional manpower needs; 6 technikons; 4 comprehensive universities; and 2 national institutes for higher education. The sharp distinction that existed between universities and technikons, which were a major component of the non-university sector before the new system for higher education, has been minimized under the new higher education system transformation proposals.

Universities and technikons in post-apartheid South Africa can be broadly categorized or labeled as follows: *white universities (HDI)* and *black universities (HAI)* depending on which race predominantly attended these

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institutions and how much financial and material resources were allocated to them during the apartheid era.

Further labeling along racial lines also gives us the following categories of universities and technikons: *Historically white universities* (HWU and HWT), and *Historically black universities* (HBU and HBT). Historically white universities can further be sub-categorized into: *Anglophone* (A) and *South African* (S) (NPHE, 2001: 3.1.4).

2.1. Higher Education

Prior to the *Higher Education Act of 1997* and the *White Paper on Education and Training 3: A New Education System (1997)*, the higher education sector was sharply divided along binary lines between technikons and universities. Technikons were limited by law to offer diplomas and degree programs in career and vocational focused fields and were not allocated research funds (NPHE, 2001: 4.3.2). Although universities and technikons continue to be financed separately pending the introduction of a new common funding formula, the sharp distinction between their academic programs has been minimized in line with the White Paper's suggestion of a "continuum" between different institutional types (NPHE, 2001: 4.3.2). As a result, universities and technikons offer uniform academic programs and technikons have increased their degree programs at both the undergraduate and graduate levels. For example at present, technikons like universities offer PhD's in life and physical sciences, and engineering.

The recommendation for "continuum" has triggered the process of "blurring" with an increasing number of technikons requesting a change in academic status to "universities of technology". The Minister for Education recently (May 30, 2002) acknowledged this drifting when he admitted that "there is a tendency for technikons to want to shift their focus from primarily offering career-oriented programs at diploma level to degree-level programs at both the undergraduate and postgraduate level" (Asmal, 2002:17). However, the Ministry of Education continues to regard technikons as institutions whose major mission is to provide career and vocational oriented programs at the diploma level, and universities as institutions that offer a variety of programs ranging from career-oriented degrees, to general degree programs and research masters and doctoral programs (NPHE, 2001: 4.3.2).

According to Cooper, (2000:8-9), the Council on Higher Education (CHE) of South Africa had earlier put forward a restructuring proposal for a hierarchical system of three types of higher education institutions: I) research institutions offering extensive programs up to the Ph.D. level; II) institutions mainly offering degrees up to the master's level, but also permitted to offer doctoral programs in some fields; and, III) "vocational" institutions, with a focus on undergraduate education, and some programs permitted up to master's level. This proposal unleashed a massive outcry in 2000 with the major accusation being that the proposed hierarchical system was a disguised return to apartheid because most of the historically black universities and technikons would fall under type III and most of the historically white universities would fall under type I. Thus this attempt at higher education sector differentiation was abandoned.

2.2. Higher Education Institutions

The higher education sector in South Africa is predominantly public. The private higher education sector is relatively small and consists mainly of a large number of small single

purpose providers specializing in programs with higher private economic returns such as information technology, business and commerce, beauty therapy and hospitality. (CHE, 2000 as quoted in NPHE: 2001: 4.6).

The National Plan for Higher Education (ibid) observes that private higher education institutions in South Africa are presently inadequately regulated, although the Higher Education Act of 1997 lays a solid foundation for the regulation of these institutions on the basis of financial viability, quality of program offerings, and whether the provision is in public interest or not. The White Paper of 1997 also makes explicit its intentions of not allowing a plethora of poor quality, unsustainable, “y y” operations into the higher education market (White Paper, 1997: 2.55). Some local private higher education institutions are affiliated with overseas institutions.

Overseas universities, mainly from UK and Australia, also operate in South Africa. To date, four (4) private foreign higher education institutions have been registered in South Africa. Foreign higher education institutions like the local private providers are focused on offering a narrow range of programs that are economically lucrative (NPHE, 4.6). There is a rapid proliferation of foreign higher education institutions offering academic and professional programs that are already well catered for by local institutions leading to a concern by the Ministry of Education that this trend if unchecked may adversely impact the public higher education system. Cooper (2001: 8) also notes the generally uncontrolled proliferation of higher education institutions in South Africa.

In South Africa, there is no tradition of “y y” private higher education except for some institutions linked to religious organizations. (NPHE, 2001: 4.6). Almost all private higher education institutions are for profit.

2.3. ADEA and the Transformation of Higher Education in South Africa

Prior to its transformation in 1994, the higher education sector in South Africa was a racially fragmented system. As ADEA (2001:1) observed:

Gross distortions and inequities existed in the system as manifested by inequitable distribution of resources to institutions; enormous disparities between historically black and historically white institutions, and a skewed distribution of student population in the disciplines with only a handful of non-white students in fields such as sciences, engineering, technology, and business and commerce.

However, since 1997 there has been a significant movement in achieving the White Paper's goal of ensuring that the composition of the student body progressively reflects the realities of broader society (White Paper, 1997: 2.24). The change in the composition of the student body is striking. For example, as NPHE data indicates, the enrollment of black students² increased from 249,000 (53 percent) in 1993 to 414,000 (71 percent) in 1999 of the total head count enrollments. African students enrollment increased from 191,000 to 343,000 between 1993 and 1999 (80 percent increase), and by 1999, African students constituted 59 percent of the total head count enrollments in higher education (NPHE, 2001: 3.1.2).

² During the apartheid era, the following racial classification terms were used: White-refers to people of European descent with the Japanese as honoraries, African refers to indigenous people of South Africa, Colored-people of mixed origin; Indian/Asian referring to people of Asian descent, and Black referring collectively to Africans, Coloreds, and Indians.

Despite these deceptively impressive enrollment figures, however, overall access and participation in higher education continues to be characterized by gross racial inequalities. For example, although the participation rate of African students has increased from 9 percent (1993) to 12 percent (1999), it still remains below that of white students which has declined from 70 percent to 47 percent and Indian students which has decreased from 40 percent to 39 percent (NPHE, *ibid.* 3.1.2). Available data also indicate that black students are not represented in critical programs that generate the highest private returns after graduation such as science, engineering and technology, business and commerce. As in the United States, the average graduation rate for white students tends to be higher than that of black students. The decline of white students enrollments in public universities is attributed to their movement to expensive private universities unaffordable to blacks and to overseas universities because of the assumed “*brain drain*” of higher education resulting from the admittance of black students in some historically white universities and technikons (NPHE, *ibid.* 3.1.2).

The National Plan for Higher Education cited above proposes to expand access by increasing the participation rate from 15 percent to 20 percent over the next ten to fifteen years. This expansion, as Asmal (2002:13) argues, is deemed necessary to address the imperative for equity and to fill high-level professional and managerial needs. Furthermore, Asmal (*ibid.*) observes, increasing the participation rate to 20 percent will bring South Africa in line with the participation rate in comparable middle-income countries.

There are other plans to increase the participation rate in higher education through the recruitment of workers, mature students, the disabled and women on the basis of recognition of prior learning. In the short-term it is proposed to establish a 5 percent target for such enrollments. In addition, the participation rate will be increased through the recruitment of students from the Southern African Development Community (SADC) region as part of the *ADC P E* that commits member states to targeting a maximum of 10 percent of their student places for students from other SADC countries (Asmal, 2002: 14).

Only 1 percent of the South African population holds tertiary education qualifications. This represents one-quarter of the figure for the rest of the developing world and one sixteenth of the figure for the developed world. The situation is more pronounced within communities previously disadvantaged by apartheid (<http://www.nsfas.org.za>)

At the macro level South Africa remains one of the most unequal countries in the world with 40 percent of the households still living below the minimum subsistence level (African Recovery, 2000: 12).

3.0. *t fA* : , ,

The government and its appointed agencies, such as the National Student Financial Aid Scheme (NSFAS) and the Tertiary Fund for South Africa (TEFSA), dominate higher education finance in South Africa. The private sector also plays a significant, albeit limited, role in financing higher education.

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Government financing of higher education is guided by the principals of shared costs, equity and redress, and development (NCHE, 1997: Chapter 5). The principle of shared costs states that other than in a few specialized colleges, because of the envisaged high private returns, the government and students and/or their parents must share the costs of higher education. But in colleges and other higher education institutions that produce public goods, such as nursing, teacher training, and police training colleges, the government is responsible for full financing.

The principle of redress asserts that government financing for higher education must ensure that the higher education system becomes equitable and that unjustified inequities of access and opportunity in terms of race, gender, and social class are eliminated.

The principle of development links higher financing to the production of critical human resources for the economic and social development of a new nation. This principle hinges on the human capital theory. Other principles include: efficiency; sustainability and quality; and the principle of democracy that advocates the involvement of all stakeholders in decision-making concerning the allocation of funds to the higher education sector.

3.2. Base formula funding

The government allocates subsidies and other financial resources to universities and technikons through the South African Post-Secondary Education (SAPSE) base formula funding³. Base formula funding is largely full time enrollment (FTE) driven, and consequently, the current higher education financing mechanism in South Africa is heavily influenced by FTE levels (Merisotis & Gilleland, 2000:42). By using the base formula, higher education institutions receive a subsidy from the government on the basis of the number of subsidy students multiplied by various unit costs (Merisotis & Gilleland, *ibid*, 29). The number of subsidy students and unit costs determine what is known as the subsidy.

The subsidy formula for universities and technikons currently determine on average 85 percent of the public funding of these institutions. The remainder comprises funds for capital works, loan servicing and other ad hoc property related charges, and the allocation of student financial aid (White Paper, 1997: 4.10).

Base formula funding takes one of three basic forms (NCHE, 1996:5). One form involves the transfer of resources to institutions based mainly on their teaching costs. A second form is based on actual average student costs typically differentiated by levels and field of study. A third form allocates funds on the basis of normative unit costs reflecting what the government's contribution to the costs for various fields should be.

3.3. The National Student Financial Aid Scheme (NSFAS)

The government established the National Student Financial Aid Scheme (NSFAS) in 1996 to ensure that academically able students without financial resources can attend higher education. NSFAS seeks to impact on South Africa's racially skewed

³ Base formula funding provided by the government to continue the basic operations and maintenance of a higher education institution.

undergraduate and graduate populations by providing a sustainable financial aid system that enables academically and financially needy students to meet their own and South Africa's development needs (<http://www.nsfas.org.za>). NSFAS is administered by TEFSA⁴. The government has so far allocated over R 2 billion to NSFAS since 1994 as summarized in Table 1.

Table 1
Government Contribution to NSFAS 1994-2001

YEAR	Government Contribution in million Rand
1994	R 10.3
1995	R57.1
1996	R283.8
1997	R 197.7
1998	R 296.5
1999	R 384.9
2000	R 437.4
2001	R 440.0
TOTAL	2107.7

Source: Adapted from: NPHE, 2001 p.36

Although the government's contribution to NSFAS has increased over the years as indicated in Table 1 above, financial aid provided through NSFAS is inadequate to meet the needs of students from poor communities. According to NSFAS, only 20 percent of the students benefit from the scheme. Furthermore, NSFAS loans do not cover the full cost of study in order to stretch the limited funds to more students.

There are currently proposals to review and strengthen the National Student Financial Aid Scheme (NSFAS). The review will focus on the size and coverage as well as the income-cut off eligibility of the scheme. This year R687 million was allocated to the NSFAS to support some 100,000 students. R500 million was allocated as part of the 2002/2003 budget for higher education and the remaining R187 million consists of re-injection of recovered loans from past students (Asmal, 2002:14).

3.4. A t t A t t

The NSFAS through TEFSA provides income contingent loans to students enrolled at technikons and universities. These loans are administered by universities and technikons and are part of the Financial Aid Package (FAP) awarded to students on the basis of annual gross family income (below R 100000) and on what is known as "• • ••". Other criteria used by different universities and technikons to give loans to students include: family size, distance of the home from an institution, and the number of siblings already studying at university or technikon.

⁴ Tertiary Education Fund of South Africa (TEFSA) was established in 1991 as a condition for funding to help historically disadvantaged students with academic ability pursue tertiary education. In 1996, the NCHE mandated TEFSA to manage NSFAS. TEFSA was converted into a statutory agency in 2000.

Loans usually cover tuition costs but in extreme cases of need they may also cover living costs and traveling expenses. Sometimes surety is required for a student to get a loan, a measure against possible default on loan repayments. Students who are not eligible to get loans from NSFAS can get loans through the FNB LBC program. Currently NSFAS loans range from R 14,000⁵ (minimum) to R 46,000⁶ (maximum) (www.wits.ac.za/finaid/).

3.4.1

Repayment of loans starts when an individual is in full time permanent employment and his/her annual salary is at least R 26,300 (US\$6,345). The repayment rate starts at 3 percent to 8 percent of the salary (www.wits.ac.za/finaid/). The period of repayment varies according to individual circumstances. Special legislation (TEFSA Act 121 of 1993) allows NSFAS to require employers to deduct loan repayments from the monthly salaries of employed graduates. In some universities students who pass all courses at the end of the year qualify for a 40 percent rebate on their loans, and those who pass half their courses qualify for a 20 percent rebate. Rebates apply to loans given as part of FAP and not on loans given by outside donors.

The University of Western Cape (UWC) gives family rebates on tuition fees on the basis of number of children from a family studying at UWC. Where more than one child in the family is already studying at UWC, rebates on tuition fees are calculated as follows: 2nd child 10 percent rebate; 3rd child 20 percent rebate; 4th child 50 percent rebate; 5th child 75 percent rebate; 6th child 100 percent rebate. Family rebates are applicable to full-time students only (www.uwc.ac.za/students/fees.htm).

3.5

Apart from loans from NSFAS, bursaries and loans are also available from private companies and commercial banks. For example, some companies provide bursaries to students which require that after graduation the recipient work for the company or an organization that made the bursary award. Selection criteria for contract bursary include suitability as future employee (www.wits.ac.za/finaid/). TEFSA Act 121 also made it possible for companies incorporated under Companies Act of 1973 to apply for funds from the Ministry of Education and then give loans to needy students according to their own terms and conditions.

State departments and provincial legislatures also provide financial assistance to students in the form of bursaries. In some cases these bursaries may need to be repaid, but in most cases the requirement is that the recipients work for the department or province that granted the bursary for a certain period of time after graduation (www.uwc.ac.za/students/finaid/index.htm).

Individual universities and technikons also offer work-study programs to needy students. Different universities and technikons have different policies guiding work-study programs. For example, at the University of Western Cape, in the first semester, 40 percent of the money earned is paid to students and 60 percent is allocated to their fees.

⁵ Equivalent to \$3,378 converted by 2002 purchasing power parity estimate of \$1=ZAR4.145.

⁶ Equivalent to \$11,098 converted by 2002 purchasing power parity estimate of \$1=ZAR4.145.

In the second semester, 20 percent is paid to students and 80 percent allocated to their fees until the fee account is settled in full. Thereafter students receive full payment (www.uwc.ac.za/students/finaid/index.htm)

Most commercial banks in South Africa offer student loans at reduced interest rates. The rates vary depending on the bank. Some banks offer loans to students in any year of study, others offer loans from the second year on. Students who receive bank loans are expected to pay the monthly interest rate when they graduate and to repay the full loan over a period of time specified by the bank (www.uwc.ac.za/students/finaid/index.htm).

3.6 **3.6**

The need to develop a new funding system for higher education in the new South Africa was clearly articulated in the 1996 report of NCHE and codified in the 1997 Education White Paper 3 which stressed “... of higher education (White Paper, 1997: 4.6). Goal-oriented public funding of higher education institutions is intended to result in: more equitable student access; improved quality of teaching and research; increased student progression and graduation rates; and greater responsiveness to social and economic needs (White Paper, 1997: 4.8).

The need to develop a new funding framework is very well articulated by Merisotis & Gilleland (2000). Merisotis and Gilleland (ibid, 12) fault the current base funding formula and the criterion used by NSFAS to determine institutional allocation of funds by arguing that the formula has failed to focus on the nation’s new policy goals. They thus propose “...” that would encourage universities and technikons to take certain steps that are deemed essential to national economic, social, political, and other goals. These “...” can be included either as a part of the base funding formula or as part of non-base funding also called earmarked funding.

Merisotis & Gilleland (2000: 28-40) also propose performance/productivity based funding that uses the following productivity measures: progression rates from 1st to 2nd year; graduation rates (overall and for disadvantaged students), diversity for faculty/staff, and faculty staff development programs. Another proposal is to steer the existing financial aid and funding towards critical disciplines e.g. science and technology; engineering; and business and commerce where the majority of minority student populations have been underrepresented for many years under the apartheid regime. The government is considering these proposals within its new funding framework for higher education.

3.7. **3.7.**

The NCHE through its ... in 1996 predicted the following trends up to 2005:

- a. The development of a “massified” higher education system that will have serious financial implications for higher education institutions.
- b. The financial impossibility of continuing the present pattern of higher education enrollments and financing
- c. A drop in subsidies to universities from 52.4 percent of total government expenditure in 1997 to 47.3 percent in 2005. Subsidies to technikons were projected to rise from 19.0 percent to 22.5 percent, while subsidies to technical colleges were to remain constant at 7.5 percent. Teacher’s training colleges

subsidies were projected to drop from 14.8 percent of the total government expenditure in 1997 to 8.6 percent in 2005. Community colleges⁷ that were planned to start in 1999 were projected to account for 6.1 percent of the total budget by 2005; and NSFAS total allocations were projected to rise from 6.5 percent in 1997 to 7.9 percent in 2005.

- d. A drop in the contribution of other income to higher education costs from 14.5 percent (1993) to 12.8 percent in 2005.

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The South African higher education system although very advanced by European/American standards, faces a multitude of problems and challenges mainly resulting from its apartheid legacy. These problems jeopardize the achievement of the higher education transformation goals set by the government. What are these challenges? CHE (2000: 12-16) identifies the following and problems.

1. The geographic location of institutions that was based on and considerations rather than rational and coherent planning has resulted in the of the system and unnecessary duplication of programs.
2. The continuing and even worsening fragmentation of the system. The South African higher education system still does not function in a coordinated and harmonized manner as recommended by several commissions and councils on higher education and the White Paper. Many of the features of apartheid fragmentation continue almost unabated within the system and between the institutions. The increased and intense competition between institutions has further fragmented, and in some cases intensified, racial divides in the higher education system with adverse effects on higher education institutions located in the periphery.
3. There are major inefficiencies in the system related to graduation rates, student dropouts, repetition, and retention of students across the system. The total number of students dropping out of universities and technikons is at least 100,000 per year out of an enrollment of about 600,000 students. Success rates by course average 70 percent or below, and the graduation rate is often 15 percent or below. This graduation rate as Aslam (2002:13) points out, is below that of a normal system that should be graduating about 30 percent of students enrolled annually.
4. There are skeessary dup2:1d. Thdentsxca7ncivarioun cieldkonloadufiee Southpol cieldkoiy, busmajtis

The same six institutions also produce close to 70 percent of South Africa's total masters and doctorates.

The above problems are essentially structural in nature.

The CHE (2000, op. cit) identifies the following conjectural problems facing the higher education system:

1. Declining enrollments in the public higher education sector due to the inability of the secondary school system to produce sufficient qualified school leavers to join higher education institutions. Declining enrollments is also attributed to the failure of the public higher education system to “ “ ” to school leavers and mature students moving into private higher and further education sectors.
2. Possible crippling effect of declining enrollments on the ability of several institutions to continue to fund their activities and to attract more diverse sources of funding. It is projected that declining enrollments could possibly reduce the subsidies of historically black universities to between 11 percent and 52 percent and higher education as a whole could suffer a loss of 6 percent of its current allocation in government funding in the future.
3. The inability of many students to pay fees as well as the institution's lack of capacity to collect fees has resulted in increases in student debt. There are no current data on student debt but old data show that student fee debt rose from R 89 million in 1992 to R 137 million in 1993 (<http://www.nsfas.org.za/History.htm>).
4. Tremendous increase in uncontrolled private higher education sector. As CHE (2000) observes, private higher education institutions are inadequately regulated in terms of registration, accreditation, quality assurance and relevance. This situation raises concerns about possible adverse effects on the public higher education system.
5. Poor and fragile governance in many institutions that has led to the persistence of students' strikes in many universities and technikon campuses.

As pointed out previously, the above problems puts the higher education transformation agenda in new South Africa at peril unless the government takes drastic measures to solve these problems now.

5.0

This paper has attempted to highlight various issues related to higher education financing in post-apartheid South Africa. While South Africa is taking the right steps towards transforming its higher education system, the problems discussed in section four are critical and likely to jeopardize the higher education transformation agenda. The problems of declining enrollments in public higher education institutions portend imminent peril to this sector. Despite the problems facing the South African higher education system, the country remain the only one in Sub-Saharan Africa with world class universities and from 1995-1999 its public expenditure as a percentage of total public expenditure was slightly higher compared to OECD countries. The overall investment in higher education by South African government is generally consistent with the investment made by OECD countries (Merisotis & Gilleland (2000:51).

Acronyms

CHE Council on Higher Education

FTE Full Time Equivalent
 HAI Historically Advantaged Institution
 HBU Historically Black University
 HBT Historically White Technikon
 HDI Historically Disadvantaged Institution
 HWT Historically White Technikon
 HWU Historically White University
 NCHE National Commission on Higher Education
 NPHE National Plan for Higher Education
 SAPSE South African Post-Secondary Education

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