

UNIVERSAL EDUCATION: 'A DREAM DEFERRED'?

*by Olwethu Mhaga**

1 Introduction

This article is an analysis of the South African higher education system detailing the effects of 'massification' and how progress can be made in ensuring greater participation without impeding on the quality of the institutions. Bearing in mind the recent protests and the mass 'feesmustfall' student movement,¹ higher education has become a prominent feature in the national conversation. Due to the effectiveness of higher education in breaking the poverty cycle and combating the inequalities that remain persistent in our society it is integral that access is widened more effectively especially to the most vulnerable sections of our society.

This article will initially detail the history of higher education in our country displaying how access, whether denied or permitted, draws parallel to the inequalities in our society whether on racial or class lines. This article will then detail the challenge of 'massification' that tertiary institutions have faced around the world focusing on Africa, more specifically South Africa. This will then be linked to the achievements made thus far and the challenges still faced today with specific regard to access to tertiary institutions which has become such a pertinent issue in current discourse.

2 South African higher education in a historical context

In South Africa social inequalities were entrenched and embedded in all spheres of life whether social, academic or professional. These divisions and inequalities can be traced directly to the effects of systemic exclusion of non-white people and women under colonialism and apartheid. Higher education displays this legacy to this day although much progress has been made under the new democratic

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1 The 'feesmustfall' movement was a student led protest that begun in mid-October after a three day lockdown of the University of Witwatersrand after an announcement that fees would increase by 10.5% the following year which spread through campuses throughout the country as students protested fees that were increases far higher than the inflation rate of 6% for that year (see S Badat 'Deciphering the meanings, and explaining the South African higher education student protests of 2015-16' (2016) 12).

dispensation. However ‘social, political and economic discrimination and inequalities of a class, race, gender, institutional and spatial nature profoundly shaped and continue to shape South African higher education’.²

The South African Constitution committed the state and its institutions to the assertion of the values of ‘human dignity, the achievement of equality, and the advancement of non-sexism and non-racialism entrenching the human rights and freedoms that the Bill of Rights proclaims’.³ The Higher Education Act required the creation of ‘programmes and institutions to respond better to the human resource, economic and development needs [of South Africa]’⁴ redressing ‘past discrimination’ thus ensuring ‘representivity and equal access’.⁵ Bearing in mind these two consequential and fundamental statutes with regard to higher education and the essential role that it would play in not only shaping the new South Africa but also play a pivotal role in ensuring greater equality concomitantly alongside the ‘vision ... of a transformed, democratic, non-racial and non-sexist system’;⁶ higher education was also called upon to advance specific goals with ‘increased and broadened participation’, including greater ‘access for black, women, disabled and mature students [and] equity of access and fair chances for all [whilst] eradicating all forms of unfair discrimination and advancing redress for past inequalities’.⁷

Inspecting South Africa’s history in closer detail it is easily ascertainable the degree to which forced removals from land and educational deprivation provide the foundation of this greater narrative as in the words of the novelist Bessie Head ‘created overnight a floating landless proletariat whose labour could be used and manipulated at will.’⁸ As South Africa at the time was beginning its gradual transition from an agrarian economy to an industrial one the forced removals destroyed the native population’s ability to sustain themselves as ‘The Native Land Act gave blacks ownership rights to only 7,3% of the land, and only in native reserves. It forbade tenant farming, did away with individual tenure, and forced most black people into migrant labour.’⁹ Essentially by depriving the black population from education and land a cheap labour pool was created which would play an essential part, to the growth of South African

2 S Badat ‘The challenges of transformation in higher education and training institutions in South Africa’ (2010) 6.

3 Preamble to the Higher Education Act 101 of 1997.

4 As above.

5 Sec 1 of Higher Education Act (n 3 above).

6 Sec 4 of Higher Education Act (n 3 above).

7 Preamble to the Higher Education Act (n 3 above).

8 M Gevisser *A dream deferred* (2007) 15.

9 Native Land Act 27 of 1913.

industry especially the mining industry which continues the legacy of migratory labour entrenched by discriminatory legislation to this day.

By the time colonial officials began to encourage immigration by British families into South Africa in 1820 there was already a burgeoning increase in the presence of English education in the country. These were to a larger degree independent religious schools established in the Eastern Cape and Natal which also accepted African children who applied for admission forming the foundation of the educated class to emerge in the African communities who became the teachers, nurses, doctors etc ... who would later form a black middle class in those communities this was supplemented by government financed teacher training colleges in the 19th century. Throughout this period and the 20th century many black South African's received education set up by these religious institutions that provided education at the same standard as white students. This progress was essentially eroded by the implementation of the Bantu Education Act of 1953, which created stricter controls of religious schools by the government of the time the National Party by eliminating almost all financial assistance for those organisations.

This legacy was entrenched to a greater degree in Apartheid, which added an inferior education for the black population through Bantu education that the new democratically elected government had to attempt to reverse. In the Apartheid era with the introduction of the 1983 Constitution in the Republic of South Africa a distinction between 'general' and 'own affairs' with regards to governance or self-governance was created. This entrenched even further the divisions in education as various communities obtained greater control such as the Indian and coloured communities whilst the same degree of autonomy was not granted to the black population.¹⁰ One of the consequences was that higher education institutions had to be designated for the exclusive use of the four racial groups: African, coloured, Indian and white creating the situation where 'by 1985 a total of 19 higher education institutions were designated as being 'for the exclusive use of whites', two as being 'for the exclusive use of coloureds',¹¹ two 'for the exclusive use of Indians' and 'six being for the exclusive use of Africans'¹² although the six did not include the seven institutions in the TBVC countries.

Higher education in that context was heavily skewed

In order to entrench and maintain the 'power and privilege of the white minority. Higher education institutions established in the early parts of

10 Sec 16 of The Constitution of the Republic of South Africa, 1983.

11 An ethnic label for people of mixed ethnic origin containing ancestry from Europe, Asia alongside various Khoisan and Bantu ethnic groups in Southern Africa.

12 I Bunting 'The higher education landscape under apartheid' in I Bunting (ed) *A legacy of inequality: higher education in South Africa* (1994) 38-42.

the 20th century were incorporated into a system, which was subsequently shaped, enlarged and fragmented with the view to serving the goals and strategies of successive Apartheid governments.¹³

It is upon this history that we are faced with the challenges that continue to haunt the educational system in South Africa at both basic education (namely primary and secondary schooling) and higher education. Although the tasks remain great especially in basic education in terms of not only ensuring that essential facilities are present, especially for previously disadvantaged communities which remain disadvantaged, when compared to the facilities available to students in former model C and private institutions, but also the standard of the teachers and teaching given to such students remains far below the standard of their more affluent peers. However this paper shall focus on Higher Education and the challenges of access to such institutions that persist in our society. These challenges further entrench inequality, as a knowledge economy is built on the premise that those fortunate enough to receive tertiary education enjoy standards of living far above those who cannot. This leaves poor youths either seeking employment in low paying service jobs to cater to the enfranchised educated class, or seek employment in the languishing mining and manufacturing sector. Ultimately, most young South African's remain unemployed and unemployable as the economy leaves them behind, creating a lost generation.

Currently the available funding for higher and further education and training does not provide for the estimated 2,8 million (41,6%) young people between the ages 18 and 24 years old who are not in employment, education or training (NEET). Among 23 and 24 year olds the percentage rises to above 50% among youth in the NEET category.¹⁴

Amongst these youth in the NEET category more than 60% have completed Grades 10,11 or 12 however only 98 000 with university exemption. This perhaps presents one of the greatest challenges to the future of this country and it is clear that serious interventions are required to combat these challenges.

3 Massification

Massification can be defined in many different manners but the two most relevant would be having a 'gross higher education enrolment ratio of a country approaching 50%' or 'characterized by a very rapid

13 Bunting (n 12 above) 52.

14 The Department of Justice and Constitutional development 'Report of Ministerial Committee on the Review of the National Student Financial Aid Scheme' <http://www.justice.gov.za/commissions/FeesHET/docs/2009-Report-MinisterialCommittee-ReviewOfNSFAS.pdf> (access 20 October 2016).

increase in student enrolment maintained over several years'.¹⁵ The second definition would apply more aptly perhaps for Africa as although enrolment numbers on the continent are at the lowest levels globally there has been a rapid increase in the past decades of enrolments leading to this different and unique massification.

Massification is a global phenomenon, which has occurred due to factors such as 'the democratization of education, the advent of the knowledge economy and globalization'.¹⁶ However the most fundamental factor in the African context is perhaps the improvement of the primary and secondary educational levels in the states this then led to the larger cohort of graduates seeking access to higher education.

The effects of massification have been compounded in the country and on the continent by a lack in accompanying increases in resources provided. Whether financial, human or physical there has been a lack of adequate provision of resources which has had a negative impact on the physical infrastructure, the quality of the teaching and learning, research and the quality of life of the students. This has become a common characteristic of African higher education institutions; whereby there is 'institutional massification but with no adequate planning and with no proportionate accompanying increase in resources to enable them to cope'.¹⁷

The Economist reported that 'if more and more governments are embracing massification, few of them are willing to draw the appropriate conclusion from their enthusiasm: that they should either provide the requisite funds (as the Scandinavian countries do) or allow universities to charge fees'.¹⁸ This is the greatest problem as stated by Ajayi the 'contraction of resources to the universities, coupled with an increase in demand, constitutes the most critical problem and greatest challenge'¹⁹ it is forcing the institutions to survive on a starvation diet that may not kill one but certainly won't make one healthy.

4 Universal higher education

The debate about free higher education can be viewed on a basis of competing desires and demands pulling institutions and government in all directions. The continued increase in enrolments throughout the country through 'massification' of higher education should be

15 G Mohamedbhai (2008) *The effects of massification on higher education in Africa*.

16 Mohamedbhai (n 15 above) 4.

17 Mohamedbhai (n 15 above) 20.

18 The Economist 'The brains business' <http://www.economist.com/node/4339960> (accessed 20 October 2016).

19 JF Ade Ajayi *et al* (1996) *The African experience with higher education* 9.

considered against maintaining the standard of the institution therefore requiring more teaching staff to compensate or building new lecture halls which is coupled alongside the decrease in proportion of government subsidies in real terms to higher institutions. The institutions have put more and more of those rising costs onto the students creating an environment in which, in the past few years, tuition fees have been steadily increasing above the inflation rate. The culmination of the above mentioned issues considering the historical legacy of the structure of our higher educational system displays the degree of difficulty there will be in ensuring the dream of universal higher education comes true.

Before the issues can be addressed it is important to establish the facts that lay out the environment in which we are working. South Africa subscribes to a framework for funding higher education whereby the costs are shared among the beneficiaries in this instance government and the students. Therefore state institutions such as the University of Pretoria, and the University of Witwatersrand rely mainly for their revenue from state grants and tuition fees. Some funding, however, is obtained from what is called third stream income, which consists of donations, consultancy fees and research grants.

These shared costs must be factored with the continued increase in levels of enrolment relative to staff and graduation rates. Below are statistics for 6 major traditional South African universities. The trends remain the same for similar institutions. I have looked at the years 2009 to 2013 to give a snapshot with reliable data however the trends have remained constant.

Total Enrolments

	2009	2010	2011	2012	2013
University of Cape Town	23 787	24 772	25 301	25 805	26 118
University of Pretoria	55 734	57 114	58 128	57 408	57 853
Stellenbosch	25 693	27 344	27 266	27 510	27 418
University of Johannesburg	49 315	48 315	50 528	48 769	48 386
Rhodes University	7012	7169	7278	7395	7486
WITS	29 234	29 498	29 094	30 436	31 134

(Centre for Higher Education Trust 2009-2013)²⁰

20 Centre for Higher Education Trust 'New higher education performance indicator data 2009 to 2014' <http://chet.org.za/data/sahe-open-data> (accessed 1 June 2016).

Total staff

	2009	2010	2011	2012	2013
University of Cape Town	3261	3295	3413	3421	3429
University of Pretoria	3562	3662	3189	3212	3260
Stellenbosch University	2668	2830	2928	3050	3166
University of Johannesburg	2569	2628	2720	3138	3171
Rhodes University	1327	1309	1320	1334	1349
WITS	2757	2859	2963	2996	2882

(Centre for Higher Education Trust 2009-2013)²¹

Headcount of enrolments and graduates

	Enrolment	Graduates	% Graduates
2000	578 134	92 819	16,1%
2001	627 277	95 940	15,3%
2002	667 182	101 047	15,1%
2003	705 255	108 263	15,4%
2004	744 478	117 246	15,7%
2005	735 073	120 385	16,4%
2006	741 380	124 626	16,8%
2007	760 889	126 618	16,6%

(Report of Ministerial Committee in the review of the National Student Financial Aid Scheme)²²

21 As above.

22 The Department of Justice and Constitutional Development (n 14 above) 14.

Ratio of students to staff

	2009	2010	2011	2012	2013
University of Cape Town	15,91	15,32	13,27	12,624	12,055
University of Pretoria	20,035	20,039	20,503	20,56	19,95
Stellenbosch University	18,603	18,474	18,404	18,146	17,48
University of Johannesburg	18,85	20,379	19,431	18,96	29,063
Rhodes University	16,105	15,892	11,223	13,148	13,849
WITS	11,358	11,133	10,28	10,524	10,514

(Centre for Higher Education Trust 2009-2013)²³

Personnel costs as a percentage of total expenditure

	2009	2010	2011	2012	2013
University of Cape Town	43,7%	51,3%	53,5%	51,7%	51,9%
University of Pretoria	46,8%	46,7%	47,7%	46,5%	48,1%
Stellenbosch University	42,6%	44,1%	45,8%	45%	45,3%
University of Johannesburg	48,5%	48,1%	47,1%	56,7%	56,6%
Rhodes University	55%	54,94%	56,1%	56,4%	54,9%
WITS	47,1%	48,8%	50,9%	51,1%	51,2%

(Centre for Higher Education Trust 2009-2013)²⁴

As can be seen from the data above enrolment has been steadily increasing in the 4 years studied with an approximate annual increase of 1% in the institutions. This has placed more pressure on institutions to increase staff to accommodate the higher levels of student enrolment, which has been one of the largest inflationary forces in the costs of education.

A University World News²⁵ article stated that total expenditure by South African universities had increased in 2013 by 12% from R41, 4 to R46, 2 billion. The increases in costs were mainly driven by the

23 Centre for Higher Education Trust (n 20 above).

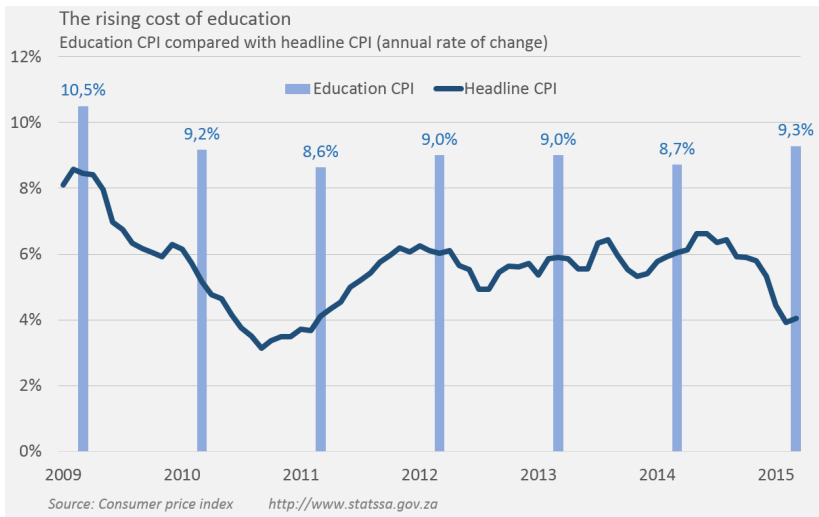
24 As above.

25 M Makoni 'Higher education is not cheap' <http://www.universityworldnews.com/article.php?story=2014102313130139> (accessed 20 October 2016).

purchase of 'goods and services' and the compensation of employees. Compensation of employees contributed 55% to higher education spending (R25,5 billion). The article found upon greater scrutiny that administrative and academic salaries were the major cost drivers alongside municipal services such as electricity, water, cost of powering labs and other power intensive activities.

It is apparent that the rising costs of the universities are a part of a larger trend beyond the control of the universities. Institutions, in an attempt to ensure a quality education have increased the amount of staff hired, pushing the costs of remuneration of university personnel to either just below or above 50% of costs.

Costs of education have risen by 9,3% from March 2014 to March 2015 rising 5,3% higher than the headline CPI. It is apparent that the abovementioned inflationary forces are essential to understanding these trends.



5 Tuition and student debt

State contributions to university education declined from 49% at the beginning of the century to 40% by 2012, while the burden on students increased from 24% to 31% during the same period. Essentially the state grants allocated to universities have not kept pace with inflation or with the student enrolment²⁶ growth which has forced the universities to shift those cost somewhere else on their balance sheet. At the same time, student debt rose from R2.6 billion to R3.4 billion

26 As above.

– an increase of 31% over two years²⁷ it is apparent that this system cannot continue as Stats SA found that 33%²⁸ of people looking to attend university could not due to lack of affordability. This becomes even more worrying upon realising that dropout rates have increased due to the same issue.

Comparison of Aid provision and student debt

	NSFAS (allocation) R (million)	Total Aid R (million)	Student Debt R (million)
University of Cape Town	105	538	58,7
University of KwaZulu-Natal	269,5	743,1	272,6
Stellenbosch University	N/A	588	73,2
University of Johannesburg	46	280,7	22
Rhodes University	35	168,2	70,2
WITS	321,2	830,4	135

(University annual reports 2014)²⁹

*University of Pretoria's data could not be displayed, as its annual reports are not shown online

A review of public universities by *PriceWaterhouseCoopers* measured the risk associated with non-payment of student debt in our system. Averaging at 22% over the period from 2010 to 2012 this remains a manageable but growing concern especially as no plan has been made yet concerning tuition increases in future. This is not as much an issue in traditional universities with 19% being unrecoverable but remains largest in universities of technology where 40% of tuition is expected to be unrecoverable.³⁰ However with the continued decrease in state funding compounded, the problem of larger groups of students being unable to afford the increases of their costs whilst paying off student debt has led to a significant increase in student debt that the universities have taken on with large portions of it being written off. This has placed an increased pressure on institutions that also bankroll

27 PriceWaterhouseCoopers 'Moving forward: Trends in annual reporting by South African public universities' <https://www.pwc.co.za/en/assets/pdf/higher-education-conference-moving-forward.pdf> (accessed 20 October 2016).

28 University World News (n 20 above).

29 Anonymous 'How much money students owe South Africa's Universities' <http://businesstech.co.za/news/general/101826/how-much-money-students-owe-south-africas-universities/> (accessed 1 June 2016).

30 PriceWaterhouseCoopers (n 27 above) 39-44.

their own financial aid schemes and bursaries in some aspects doubling or tripling the funds available.

Most of these top universities are experiencing increased levels of student debt whilst recoverability has not been efficient. As stated by Rhodes in their annual financial statements, 'the recovery rate of these funds through NSFAS acting as an agency has not been successful'.³¹ The university has a student debt load of R70, 2 million with R62 million outstanding NSFAS claims as well as R7, 9 million of it's own student load. At the end of 2014 the University of Stellenbosch handed over R59 million in debt to collectors whilst writing off R6, 8 million leaving it with a balance of R73, 2 million still owed by students.³² These trends are worrying as they indicate the increased levels of indebtedness of the students who are then unable to pay off these loans leaving the debt on either the books of NSFAS or the universities who have to bear the costs and write them off; this is simply unsustainable.

Another problem that emerges in this crisis is that students who have not completely paid up, have their diplomas or degrees withheld until their debt is settled, this then places students in a tricky catch 22 as they need their diplomas or degrees in order to get an adequate job that could pay off their debt but are unable to get it due to indebtedness. However as Professor Tawana Kupe, the deputy vice chancellor of finance at the University of Witwatersrand stated 'if a student does not voluntarily discuss ways of repayment, the institution contacts the student or the person responsible for the payment to develop a 'repayment schedule'.³³ This does relieve some pressure on the student upon graduation but however does not solve the problem stated above.

One of the progressive steps taken by government that have had a positive impact on the realisation of the Constitutional mandate set out in section 29(1) which states

Everyone has the right to –

(a) a basic education, including adult basic education; and to further education, which the state, through reasonable measures, must make progressively available and accessible.³⁴

Is the creation of the National Student Financial Aid Scheme (NSFAS). The central policy objectives set out by the white paper for the scheme, are to:

31 Anonymous (n 29 above).

32 B Macupe 'Student debt weighs heavy on universities' <http://www.iol.co.za/news/south-africa/students-debt-weighs-heavy-on-universities-1479744> (accessed 1 June 2016).

33 As above.

34 The Constitution of the Republic of South Africa, 1996.

- Provide poor and historically disadvantaged students with access to higher education and
- Contribute to the skills pool necessary to drive economic growth and development.³⁵

Bearing these objectives in mind it is clear that in terms of the first objective that NSFAS has achieved considerable success having provided in the last decade financial Aid to 659 000 students and distributed more than R12 million in student financial aid.³⁶ NSFAS provides loans to previously disadvantaged and poor and working class students with 'loans at a lower rate of interest than commercial educational loans, coupled with the income contingent nature of the loans, offers students a potentially affordable loan on favourable repayment terms.'³⁷ The scheme also attempts to incentivise achievement by allowing students to convert up to 40% of a loan to a bursary based on academic performance.

Although NSFAS has done an exemplary job in providing the opportunity of higher education to students who would most probably have not have had it the current structure of the means test, which determines maximum income level necessary to qualify for the loan, excludes children from families who earn above the R122 000 per annum qualification threshold but who still cannot afford to attend university; these individuals are what has been termed the 'missing middle' which initially emerged as in instigators of the 'feesmustfall' movement. Interestingly, the protests did not begin in the historically black universities, where larger amounts of poor students are prevalent, but rather in the traditional universities displaying a crisis with middle-income families that are unable to afford higher education for their children yet not qualifying for NSFAS funding.

In the end, government grant under-funding of the total university education cost has led to increasing levels of tuition fees at an average rate of 13,7% much higher than the government grant annual increase of 9,7% over the period.³⁸

Whilst South Africa spends 0,75% of its GDP on subsidising higher educational institutions advanced countries such as the United States and United Kingdom spend 0,9% of their GDP on higher education and Germany spends 1,1%.³⁹ It is clear to see on the graph below that the countries that have invested more in higher education have received better outcomes. Therefore, it is essential for government policy to adhere to the ministerial committee's recommendation that Government should increase the level of spending on higher

35 Sec 1 of the National Student Financial Aid Scheme Act 56 of 1999.

36 The Department of Justice and Constitutional Development (n 14 above).

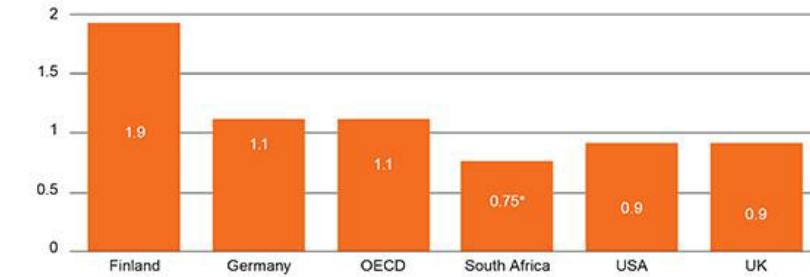
37 As above.

38 Centre for Higher Education Trust (n 20 above).

39 See graph below.

education. Increasing Government's spending from 0,75% of GDP to 2% of GDP will relieve the burden on students to fund their own education.

Expenditure on tertiary educational institutions as a % of GDP (2011)



Source: OECD Indicators: Education at a Glance 2014*

*Report of the Ministerial Committee for the review of the funding of universities³

6 What can be done?

Upon understanding the scale of the challenges that lay before us, it is easy to feel despair and cynicism about the ability of anyone to truly reverse these inequalities entrenched in our society. However it is always poignant to take stock of the progress that has been made and commit to continuous fervent effort for progressive change in society. This is the task that lies before us of building a system that will ensure that any deserving student will not be excluded from obtaining tertiary education and bettering their life through the power of education.

Due to the differing circumstances and needs of the various aspects of the student bodies in our universities today it has become apparent that a single all-encompassing intervention is not possible. Rather, various interventions for various aspects of the body should be implemented, much like the 3 component financial aid scheme proposed by the Ministerial review committee of NSFAS which proposed the following interventions:

Component 1 – Full scale subsidization of poor students and those from working class backgrounds, to be progressively realized over a specific period.

Component 2 – Income-contingent loan scheme for the children of public sector employees earning salaries up to a maximum of R300 000 per annum

Component 3 – Income-contingent loan scheme funded by state or other agencies for students from lower middle income families.⁴⁰

These interventions seek to address the varying levels of students that have been excluded from obtaining higher education in the student bodies of our universities. Looking at the first component, which consists of the poorest students, the expansion and reform of NSFAS could achieve this outcome. There however remain serious issues with governance, funds allotment, their means test and other issues, which need to be resolved. However in this apparatus lie the mechanisms to continue widening access to those who are usually excluded.

It is the two other components that require a greater degree of ingenuity. These are the ‘missing middle’ as has been described when the Review Committee of NSFAS found that ‘students who are children of lower income public sector employees, particularly teachers, nurses, police personnel and lower ranked civil servants, are excluded from qualifying for financial aid because their household income is above the R122 000 per annum qualification threshold.’⁴¹

Band	Curriculum Areas	Commonwealth Supported Place (2017)
Band 1	Education, nursing, humanities, behavioural sciences, social studies, performing arts, nursing, clinical psychology	\$0 - \$6 349
Band 2	Computing, built environment, health sciences, engineering, surveying, agriculture, mathematics, statistics, science	\$0 - \$ 9 050
Band 3	Law, dentistry, medicine, pharmacy, veterinary science, accounting, administration, economics, commerce	\$0 - \$10 596

(Study Assist Australia HELP loan scheme 2016)⁴²

The committee proposed an income-contingent loan scheme, meaning that repayment will only be required when the graduate reaches a certain income level, to students who are dependents of public sector employees who belong to the Government Employees

40 The Department of Justice and Constitutional Development (n 14 above) 21-34.

41 The Department of Justice and Constitutional Development (n 14 above) 25.

42 Australian Government: Study Assist ‘Student contribution amounts’ <http://studyassist.gov.au/sites/studyassist/help-payingmyfees/csps/pages/student-contribution-amounts#2016> (accessed 1 June 2016).

Pension Fund enabling the Public Investment Corporation, which invests the funds of the GEPPF, to provide the initial funds.

Component 3 consists of households, much like public sector employees, who earn in the range of R150 000 to R300 000 per annum, who are left at the mercy of commercial banks, other high-cost student credit providers or loan sharks to fund higher education.

There is a range of income-contingent loan schemes that could be implemented to ease the burden on these families but this paper will focus only on the example of the Higher Education Loan Programme (HELP) implemented in Australia.⁴³ In this program all public universities and approved private institutions will offer students either a Commonwealth supported place or a fee-paying place in their institution. In a Commonwealth supported placement the student only makes a contribution towards the cost of education called the student contribution, which varies from course to course, based on the expected future earnings of the student upon graduation. This created a 3-tier fee structure whereby courses that are considered to have the highest likelihood of generating a higher income e.g. Law or medicine were the most expensive and those least likely e.g. Nursing or arts were the least expensive.

Repayment of student debt occurs through the taxation system only once repayment income reaches a specific 'compulsory repayment' threshold, which is adjusted every year. The repayment income is calculated from amounts given on income tax returns for taxable income amongst others. Although there is no interest attached to the debt it is indexed every year to the consumer price index (CPI). The repayment system works by making graduates pay a percentage of their income, once they reach the repayment threshold, with the percentage increasing as income increases.

2016 -17 Repayment Rates

2016 - 17 repayment threshold	Repayment % rate
Below \$54 869	Nil
\$54 869 → \$61 119	4%
\$61 120 → \$67 368	4,5%
\$67 369 → \$70 909	5%
\$70 910 → \$76 222	5%
\$76 223 → \$82 550	6%
\$82 551 → \$86 894	6,5%
\$86 895 → \$95 626	7%
\$95 627 → \$101 899	7,5%

43 Australian Government: Study Assist 'HELP paying my fees' <http://studyassist.gov.au/sites/studyassist/helppayingmyfees> (accessed 1 June 2016).

\$101 900 and above	8%
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(Study Assist Australia HELP loan scheme 2016)⁴⁴

7 Conclusion

In order to make higher education available universally to all who deserve and seek it in South Africa requires great political will and sacrifice. It is clear that the current system is both unsustainable and is not ensuring progress in the desirable manner, which the recent protest, action attested to. Although much progress has been made in the face of great challenges it is time to push progress at a greater speed in order to ensure the sort of society envisioned in the constitution where the inherent dignity of all citizens is fully appreciated and each is guaranteed the unalienable right to the 'pursuit of happiness'.

44 As above.