# Financing female Higher Education: Lessons from the Experiences of Female Post-Graduate Students, University of KwaZulu-Natal, Durban, South Africa

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8

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#### **ABSTRACT**

Higher education is undoubtedly an advanced and enhanced platform of knowledge acquisition that should be accessible by all that so desires but considering the disproportionate ration of gender composition in most postgraduate programs it becomes very important to identify and address the factors barricading women from accessing and finishing postgraduate programs. This study collates the experiences of female postgraduate students of the University of KwaZulu-Natal through an indepth interview and discovered that sacrosanct amongst factors limiting women's progressing into higher education is finance. It's discovered that female students sponsor their education through avenues such as family support, bursaries and scholarships, loan and on-campus job opportunities. It advances that avenues engaging students in productive labour be increased in most institutions as these platforms are viable sources of financial assistant and could be explored by other students if available

**Keyword**: Bursary; Feminism; Finance; Higher Education; Women

## INTRODUCTION

Education has become one of the most effective institutions of social change and transformation within the globe. In South Africa, education has developed to become an equalizing tool breaking through social hierarchy and restructuring social order (Fiske and Ladd, 2004). Education seized to be an instrument reserved for a selected few and has

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become a transformative platform to inform, train and reform social agents. Uzoma (2002) defined education as a medium of acquiring knowledge and skills, equipping individuals as cultured members of a society.

The historical narratives of segregation, oppression and gross inequality within the South African society have inspired subsequent postapartheid government to commit enormous resources to the provision of quality education to all citizens. UNESCO (2004) also identifies the importance of providing a productive, competent, effective and unbiased inclusive education in all societies.

Meanwhile, gender related issues have become a contemporary debate in addressing educational inequality and it is a crucial topic in educational discus (Engelbrecht, 2006; UNESCO, 2004). As different nations fight to eradicate gross social and economic inequalities, gender inequality remains a glaring part and recurrent issue to policy actors especially considering the number of men and women gaining access and progressing in higher education. According to Mathabe (2009), there seems to be an unchanged attitude towards gender inequality in educational institutions despite the various efforts to eradicate such difference.

It is essential to detail here that education is beneficiary to both individual and society-it develops in the individual potentials and adds value to the society (Morley, Leach & Lugg, 2009). Justifying women's full participation in the educational sector as well as other units of the society will be recognizing the weight of benefits and contributions they could bring on board. Flowing from the argument juxtaposed by Morley et al., (2009), development of potential by the individual is one of the numerous importances of higher education as it also contributes significantly to the productive power of a society and enhances the opportunities available to an individual to attain a more desirable status within the society.

To develop the economic structure of a nation that is fast emerging like ours, the supply of skillful and knowledgeable personnel needs to be readily available. Higher education is a crucial tool to develop a productive citizenry and it is an avenue for upward social mobility (Giroux, 2002). Ojedele and Oyekan (2015) described higher education as an important tool for the achievement of social justice and equity. The earnest wish and goal of every feminist in it different forms or waves and of every activist interested in equality of gender is to see women been fully incorporated into the mainstream of the society. Nevertheless, it is so appalling to have observed from various literatures and scholarly comments that one of the most important institutions of change and transformation -educational institution- is yet to reflect a gender balanced structure at its different cadres of learning.

In this regard, the relevance of higher education cannot be overemphasized; it is an instrument for national development and it fosters the worth and development of an individual and the society. In South Africa, the structural flaws of apartheid provided a platform for the reexamination of the educational system in the post-apartheid era; it brings to the forefront of educational policies, issues relating to funding, structural redress, capacity building and equity (Banger-Chhokar, 2010). The experiences of our nations combines both a need to address the gaps created by repressive, discriminatory and brutal apartheid system with a global call for reformation in societies as relating to issues affecting race, gender as well as other discriminatory cases within societies.

Odhav (2000) explained further that, despite the shift from apartheid to post-apartheid, the South Africa higher educational institutions are still challenged in various ways. One of the various challenges is the unequal enrolment patterns within the university system, most especially the challenges women encounter as stereotyped members of the society. World Bank (1998) noted that, there exists a stereotype that placed women far below men in educational attainment, social status, and vocational operation. Just like many nations in the developing world, women are faced with various challenges ranging from their representation as students- students in the field of science, members of faculty, issues regarding gendered curriculum and all these unequal representation has been attributed to different factors.

It is not foreign to the history of South African higher educational institutions that the policy and practice of apartheid created an unequal and highly segregated society that created a wide gap between different races. Moreover, the most privileged of all in this arrangement were the white- they had their own universities that are more equipped and staffed and the resultant effect of this after apartheid is the fact that the histories of this universities have affected the incorporation of staff and students of non-white races into the system. It is within this highly complex and segregated arrangement within our nation that the plight of women is located.

On one hand, Ojedele and Oyekan (2015) argued that the underrepresentation of women inthe educational systems can be, attributed to culture. On the other hand, Assie-Lumumba (2006) and Aluko (2005), affirmed cultural and traditional factors as impediments to women's educational attainment but also added that the influence of economy, structural and institutional challenges cannot be, over ruled. It is upon the framework established thus far on the disadvantaged position women occupy as members of the society that these study collates the views of female postgraduate students in the University of KwaZulu-Natal about how finance serve as a major impediment to the progress of women in Higher education.

### Theoretical Importance of Female Education from a Feminist Lens

CBS News (2005) defined feminism as 'believing in the social, political and economic equality of all sexes'. Feminism is a struggle piloted by men and women who believe in the equality of all, it seeks to liberate women from the oppressions of patriarchy entrenched in culture and tradition. Feminism is viewed from different lenses and it debate has been explained from different perspectives. Social feminism examines the historical construction of the family, social class and race. It views genders oppression as a byproduct of capitalism and patriarchy. Also popular in feminism debate is liberal feminism and radical feminism. Despite their differing explanations of genders issues, feminists accept a general premise that reality is composed of individual experiences in a given society.

Yokozeki (1999) examined gender in education and development, using the different perspectives of feminism to explain the role and importance of education in feminist debate.

#### Liberal Feminism

Liberal feminism is an individualistic form of feminist theory, which focuses on women's ability to maintain their equality through their own actions and choices. They argue that there is a false conception about women in the society portraying them as naturally deficient intellectually and physically compared to men; this therefore discriminate against women in education and other sphere of life. Liberal feminists believe that "female subordination is rooted in a set of customary and legal constraints that blocks women's entrance to and success in the so-called public world, it assumptions about women's experiences in summarized below.

### Liberal Feminism Assumptions about Women

- a) Gender prejudice is based around individual ignorance. Education is therefore seen as a valuable tool in the battle against discrimination based around ignorance.
- b) It is possible to legislate (pass laws) against sexual discrimination as a way of changing individual attitudes and behavior. It believes the transformation so desired by women can be effected by the state.
- c) The general position of women in our society has significantly improved in the past 100 years. Women have legal equality with men, although they still do not have status equality with men that is, males still tend to have generally higher social status than women do).

Liberal feminism is rooted in the idea that women must have equal opportunities and equal rights in society (Yokozeki, 1999). It acknowledges the role of the state in promoting women emancipation arguing that resources must be allocated equally so women could have a fair share of education. Liberal feminism quarries the opportunity structures available to women within the society, as well as the socialization processes that stereotype women and sexual discriminations.

From a functionalist point of view, liberal feminism sees schooling has been meritocratic and that success depends on individual ability and motivation (Yokozeki, 1999), therefore, the opportunities available to women to get education should be increased not just, because it is functional but because it has the capacity to increase women's welfare and societal growth at large.

#### Social Feminism

Social feminism is a branch of feminism that focuses upon both the public and private spheres of a woman's life and argues that liberation

can only be achieved by working to end both the economic and cultural sources of women's oppression.

### Tenets of Social Feminism

- a) Women's work and their social status are highly marginalized by their potential / actual "dual role" in modern societies (child-minder and worker). Employers are able to exploit this dual role to pay women lower wages. Men are able to exploit this dual role by receiving "unpaid services" within the home.
- b) The main reason for women's lower status in relation to men is the fact that they are generally economically dependent upon their male partner.
- c) Male power over women is, consolidated by ideological myths about women (that they are naturally passive, that they have maternal instincts and so forth). These myths are part of a powerful socializing influence upon women that leads them to define their major role as that of "mother, housekeeper and childminder".

For this particular study, social feminism will examine the role of social performativity role of women as members of the society and how it influences their educational advancement. It argues that the dual responsibility of women as wife's and also workers allows employers of labour to exploit them by underpaying them for their services and not even wanting to recruit women because of the fear of maternity leave and not been able to work extra hours. This attitude as regards women's participation in the labour force has made educating or training women less attractive and desirable as the education of women is popularly said will end in the kitchen. In addition, society prioritizes and values raising a family through marriage at a particular age than pursing postgraduate education for women.

Social feminist argue that the positive contribution of education has be overthrown by patriarchy. Schools are, seen as platforms reproducing patriarchal patterns and sexist culture through a gendered curriculum that is not female friendly (Yokozeki, 1999).

#### Radical Feminism

Radical feminism is a perspective within feminism that calls for a radical reordering of society. It argues for the elimination of male supremacy in all social and economic contexts. Radical feminists seek to abolish patriarchy by challenging existing social norms and institutions, rather than through a purely political process. This includes challenging the notion of traditional gender roles, opposing the sexual objectification of women, and raising public awareness about such issues as rape and violence against women.

### Tenets of Radical Feminism

- a) To properly understand the experiences of women, you have to take into considering patriarchy and sex.
- b) Sexual inequality has found its way into the institutions of our society and it is woven into our social fabrics.
- c) The universal causes of patriarchy are considered to be:
- ✓ The exploitation of female biologically by men (men can exploit women's incapacity through pregnancy, for example).
- ✓ Marriage-based family relationships in which men control women's behavior.
- ✓ Heterosexual relationships.
- d) One solution to the problem of patriarchal exploitation is, seen to be lesbian relationships and female support groups
- e) Some Radical Feminists (e.g. Firestone, 1970 "The Dialectic of Sex" argue female emancipation can be, achieved technologically (women being freed from childbirth and so forth).

f) In general, Radical Feminists just like their socialist counterpart see the exploitation of women as involving both the public sphere (work for example) and the private sphere (the home - marriage).

From the radical point of view, feminism is concerned with the deconstruction of male monopolization of culture and knowledge and the sexual politics of everyday life (Yokozeki, 1999). Just like the liberal feminist, they accept the importance of education in the liberation of women but they doubt the ability of the current school system to deliver that task. It therefore advocates for an alternative non-formal educational system that will be void of gender bias.

Yokozeki (1999) is of the opinion that feminist perspective on education has provided a good analysis of the role of education in women's emancipation. Looking critically at the role of structures and power relation but fails to deal with the challenges of females in various social strata's distinction between the challenges of rural-urban women and also women from low-high income groups

#### **METHOD**

This study is explorative and qualitative in nature, designed to identify key concerns affecting the advancement of women in higher education. Through semi-structured interviews, female postgraduate students of the University of KwaZulu-Natal were involved with examining questions on their experiences as women at the university. This strategy of enquiry provides an opportunity to probe factors influencing women's access to higher education so as to create broader themes and perceptions of conceptualization in the discussion of women's access, progress and completion of higher education. Random sampling was espoused as a model to recruit participants from the universities postgraduate computer centers. With the aim of the research in mind, female postgraduate students were randomly selected from these venues to voluntarily participate in the study. Initially, a submission was

prepared for the University Ethics committee to secure permission to conduct the study, which was approved before the interviews commenced. Participants were guaranteed confidentiality of information and anonymity. Moreover, prior to the interview sessions, the purpose of the study was communicated clearly to participants and a written informed consent was provided. They were made aware of the voluntary nature of the study; participants were informed that they could withdraw from the interview at any point without condition or penalty. Each participant signed a copy of the informed consent. Transcripts from the interviews were organized using Nvivo after which recurrent patterns and conceptual issues were identified and developed into themes that formed the basis for analysis.

Data Analysis and Interpretation

Personal Data of Respondents

Name	Age	Program	Level of Study
$R_{\rm I}$	26	Criminology	PhD
R <sub>2</sub>	24	Criminology	PhD
$R_3$	23	Economic history	Honours
$R_4$	20	Public policy	Honours
$R_5$	23	Population studies	Masters
R6	21	International	Honours
		Relations	
R <sub>7</sub>	23	Medical	Masters
		Biochemistry	
R8	27	Law	Masters
R9	21	Sociology	Honours
Rio	27	Criminology	PhD

# Factors Influencing Student's Choice of Institution

Higher education institution is part of a larger social structure in South Africa as it is most other nations and it importance cannot be overstated in a society in need of transforming and re-structuring after a long period of repressive rule. It is important to examine the factors that have hitherto promoted discrimination and segregation within our institutions of higher learning.

"..... the process of transformation of higher education in South Africa expects institutions to deliver the much needed graduates for social and economic development, while simultaneously addressing equity and diversity. One way to advance this is to better understand the student's markets in terms of choice factors they consider when deciding on enrolling with higher education institution." (Wiese et al., 2010).

Wiese et al., (2010) succinctly summarized the role of higher education in a transforming nation and noted that institutions must understand the push and pull factors drawing students or discouraging them from applying to certain institutions.

Examining responses from the research participants, the researcher identified major factors influencing student's choice of institution. However, these factors could be internally generated, or influenced by external activities. Factors internally generated includes; the need to be very close to family, student's area of educational interest- these are areas that are basically the choice of students and the institution has little or no not much influence in changing these perceptions from the student's point of view but that which they can influence are basically the external factors. The factors include but not limited to the school's academic reputation, staff quality, infrastructure and level of academic equipment or resource available to students, contribution to knowledge and social development, opportunities for funding's, bursaries or scholarship and the impact of the alumni base within society among several other factors.

# Financing Education

Education is a general good, a desirable venture worthy of investment especially in a nation like South Africa where the educational institution

happens to be between one of the social institutions equipping and training individuals for development and enhancement of social mobility.

The chances of getting good employment and making a better standard of living becomes brighter with securing education and postgraduate qualification is seen as an added advantage. Higher education is a global good that contribute to individual growth, social and economic development of a nation (World Bank, 1998) and as such, it is highly desirable for self-development and for the advancement of economic opportunities.

The experiences of a South African woman pursuing a postgraduate degree is quite complex and divergent; though there seems to be a positive attitude towards educating female children but the extent to which they should be invested upon educationally varies and is dependent on various factors. By examining respondent's family perception of education, most family really, desire education for their daughters but the cost of securing this education becomes challenging:

"They think highly of education and encourage myself and my siblings to take our study seriously. And they are very proud of me for studying for a postgraduate degree."

"They think highly of education and being educated"

Also, the following respondent also noted that the perception of family cannot be detached from the level of commitment and involvement they put forward concerning the education of their children and wards:

"I grew up around those that believe in education and they push you to get educated."

"My mum believes so much in education and had always planned my future for me"

The views expressed above emphasized the fact that families support and endorses educating female children but to the researcher the reality of this attitude varies. Families with financially stable income who can

finance such education invest in all their children irrespective of gender while girls from low-income families face financial difficulties.

"Ehmmmm..... I will say because my mum is educated, she is more open minded even though she is not encouraging, it's kind of like you have to do what you have to do to get where you want. So you must go to the university to get your degree and go work but with the rest of the family members, because most of them, I will say about 80% of my family members are not educated, therefore, if you are dealing with those people, they are very narrow minded, they are not open minded and it's difficult to convince them why a female will be studying for postgraduate. It isn't a big deal for them."

While education is desired and is a wanted commodity for many, the cost of getting education and most especially postgraduate education often scare parents and family members:

"Well..... they really wanted me to be educated but I don't think to the point of postgraduate because of the financial implications though later they had to understand."

The responses above speak to the challenges of most women studying for postgraduate degree. It is not to challenging convincing family members about the need to secure a degree but investing in postgraduate education is considered stress on the family's finance. They believe is that, a university degree is adequate to secure employment and assist family financially. However, uneducated family members who do not believe in educating a female child to postgraduate level, any female expressing interest in pursuing a postgraduate degree after a first degree because of family sponsorship is usually regarded as inconsiderate, unrealistic and the quest will be seen as not worth undertaking.

Since, finance is one of the major challenges affecting the pursuit of higher education by women, it is important to examine some of the financial avenues available to them. Identified sources of finance from respondents:

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- Family and relatives
- Financial aid and bursaries or scholarships
- Student employment

# AVENUE'S AVAILABLE FOR FINANCING HIGHER EDUCATION Family

Students who have identified family as the sources of their finance always mention their mothers as the major financier; most respondents claim their fathers are not financially stable so their mothers had to pay for their fees and upkeep. This is not ruling out the contributions of other family members or relatives.

"My family is fully responsible"

"My dad covers everything"

The involvement of parents (father or mother) in financing the education of their children is a major step to put the children on platforms that could later ease financial burden:

"When I first got into university I was self-funded and later in got into financial aid, so my support system is basically from financial aid and my mum and dad though his wasn't stable."

Flowing from above, most respondent agree that the finance for their education comes from family and relatives. Also observable is that for bursary and financial aid benefactors who were initially self-funded also assisting their families from their funds.

## Bursary or Financial Aid

The essence of these, segment is to do justice to the avenues of funding of funding available to women, flowing from above, apart from the contributions of parents, students also have opportunities to get bursaries and financial aid:

"During my undergraduate years I got financial support from financial aid scheme and for my honors I got NRF funding and also the college bursary. These platforms have helped me a lot financially and from my funding I had to assist my family financially."

This financial aid or bursaries also serve as a means for students to help their various families:

"Well.....fortunately my mother supports everything. She's been paying for my tuition and then I got a bursary when I was doing my honors but initially she's been my support system....."

For these set of respondents, financial aid scheme and bursaries from university units and other platforms has helped and served as a relief of financial burden but this isn't accessible by everyone as it is highly competitive and limited in number. Bursaries and financial aid goes to academically exceptional students and are usually very competitive, this type of financial assistance cannot be accessible by all, and it does not favor the academically challenged group of students who do not have high grades but still desire education. However, the program should be encouraged to motivate, and reward academic excellence but it does not cater for the needs of students who are not academically outstanding and still desire education.

# Student lobs on Campus

Work study scheme and platforms employing students within universities have been discovered to be one of the avenues through which students assist themselves financially, a couple of respondents noted that tutoring and even contract lecturing has helped them financially, they are able to make money for themselves and even assist their families.

".....and then we also has like tutoring jobs on campus, so you can make some income....."

It is also noted that, these tutoring opportunities do not just give the students income avenues but also help them to acquire skills and build capacity to offer them better opportunities, the respondent below progressed from been a tutor to a contract lecturer:

"I am a contract lecturer but before being a contract lecturer, I was a tutor, so I tutored in sociology, criminology and religion. I use what I get paid to help me cater for my basic need and also get groceries for my family...."

All the avenues of financial support listed above are all very important and should be encouraged. Student work scheme on campuses should be encouraged and expanded to help more students since not everyone meets the requirements for the highly competitive bursaries and financial aids. This also leads to the fact that females whose family are financially incapable and lack the avenue to get a bursary or financial aid are at disadvantaged positions. Cultural capital theory will be adopted at this platform to explain factors influencing the rational decisions of families about educating a male or a female, Kwesiga (2002) argued that the factors working against prioritizing women's education are products of unfriendly economic attitudes within societies. Suffix to say therefore, that families often maximize resources and they choose wisely before investing in any child's education. Therefore, in a society that value and rewards male labour/human capital than that of their female counterpart, it is usually more profitable to invest in educating the man than a woman.

### CONCLUSION

In the course of discussing the findings of this study, it was revealed that finance is crucial and very important to access and remain in higher institutions. Financial impediments have been attributed to be a major concern in the drop-put ration of female students from higher institutions of learning and as a result they have adopted alternative means of financing their education. It is important that government intervene by providing financial aids and bursary opportunities to help female students attain greater heights in their educational pursuit.

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