

**An exploration of resilience to poverty among the UKZN students
from disadvantaged backgrounds**

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ABSTRACT

This study explored the experiences of students who grew up facing poverty but through resilience achieved academic success. The purpose of this study was to obtain an in-depth understanding of students' perceptions of growing up in socio-economically disadvantaged backgrounds and how their experiences shape their constructions of resilience to poverty. A qualitative research design was employed which included in-depth individual interviews, to obtain students' perspectives. The study focused on resilience from the students' perspective, by enabling them to share their experiences of their social context, including their schooling and university experiences. The findings of this study indicated various adaptive processes that these students use to overcome life challenges and demands in order to be academically successful. The study further revealed that students from impoverished backgrounds have strong motivation, determination and are goal oriented. Socio-emotional support from family, friends, teachers, school and community contexts promote resilience in the individuals. Each of these components was viewed as protective factors that contribute to the students' psychological wellbeing.

Keywords: resilience, poverty, disadvantaged backgrounds, protective factors, risks factors.

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DECLARATION

I, Sinethemba Nonkululeko Ngcobo, declare that the thesis entitled: **An exploration of resilience to poverty among the UKZN students from disadvantaged backgrounds**, is my own work and has not been previously submitted. All the sources used have been indicated and acknowledged by means of complete references.

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ACRONYMS

APA	American Psychological Association
HPCSA	Health Professions Council of South Africa
HSSREC	Humanities and Social Sciences Research Ethics Committee
NSFAS	National Student Financial Aid Scheme
TEFSA	Tertiary Education Funding of South Africa
UKZN	University of KwaZulu Natal

CHAPTER ONE

INTRODUCTION

1.1 Background to the research study

Poverty is one of the major challenges facing South Africa today. It remains one of the adversities faced by the country, twenty-five years after the transition to democracy (Ramphoma, 2014). Democracy brought high hopes of a future comprising of shared economic growth and employment opportunities. However, according to Khumalo (2013) after more than two decades of democracy, South Africa is still a country with high levels of poverty and income inequality. Even though poverty has decreased over time, it is still a continuous issue which has created political and ethical challenges for the South African society. The latest report by Statistics South Africa (2017) indicated that poverty levels are lower when compared to 1994, but the economic growth prospects have been slowing in recent years. The report further states that the economy is currently not creating sufficient job opportunities as the unemployment rate was 27.7% with 38.6% of the youth and unskilled workers unemployed in the third quarter of 2017, contributing to the increase of poverty rates over the past few years. This finding is a reminder that the country's socio-economic challenges are deep, structural and long-term (Statistics SA, 2017).

The experience of living in poverty is related to various adverse health, physical and socio-economical outcomes (Peter, 2013). Individuals living in poverty endure negative life events and persistent strains that may slow or hinder positive development. They also tend to be exposed to more intense and long-lasting stressful conditions that negatively impact on their academic and social skills (Nortje, 2019). The challenges that students encounter are often characterised as risk factors (Lacour & Tissington, 2011). The literature demonstrates that poverty is associated with poor academic performance as students commonly have limited access to social and academic support outside of school (Williams, Bryan, Morrison & Scott, 2017). However, despite these challenges, some students living in poverty demonstrate resilience and succeed academically. These students surpass the difficulties associated with poverty as they adapt, persevere and respond positively to challenges and situations that threaten their personal development (Williams et al., 2017). In other words, these students demonstrate resilience which is usually conceptualised in various ways. (Ungar, 2008). Kuyper (2014) views resilience as a dynamic process comprising of positive adaptations within the context of adversity. An abundance of research studies on resilience has discovered that the

process of resilience is rooted in the individual's context and is shaped by social processes and socio-cultural resources, such as values, customs, social interactions and environmental factors (Ungar, 2008; Theron & Theron, 2010).

1.2 The problem statement

The foundation of this research study is based on students' experiences of living in poverty as these students can be seen in various communities struggling with poverty-related issues on a daily basis (Nortje, 2017). Kuyper (2014) state that poverty rates in rural areas tend to be at least double than that of the urban centres. World Bank (2018) attests to this by stating that extreme poverty continues to be overwhelming in rural areas as 79% of those experiencing poverty are estimated to be living in rural areas. Although the participants in this study grew up in rural contexts, rurality was not a necessity for participation in this study.

The impact of poverty on students' academic achievement is quite significant. Students from poor backgrounds lack access to quality education and socio-economic resources necessary to meet their basic needs, which makes it difficult for them to achieve academic and social success (Pettit, 2016). Literature reveals that poverty conditions adversely affect students' mental health, self-efficacy, self-image and motivation to do well in school. They tend to be restrained in performing above the required academic and social levels of life when compared to their peers (Pratto-Ronco, 2009). As a result, they tend to be demoralised and demotivated leaving school with a general focus of making money rather than advancing their education, or creating lasting employment opportunities (Nortje, 2019). These factors further contribute to the perpetuation of the negative cycle of poverty. A research study by Kuyper (2014) concurs with this view as this study indicated that students living in impoverished conditions are at high risk for academic problems and they become further disadvantaged in their education and skill acquisition, which contributes to their struggle of finding employment. These individuals are most likely to remain in the same environment and subsequently raise their own families in the same context (Kuyper, 2014). For the purposes of this study, understanding how and why some students withstand adverse circumstances caused by poverty may broaden chances of knowing how to intervene and help students living in poverty to overcome such adverse conditions. Thus, this study seeks to explore factors that contribute to the promotion of resilience and to obtain a deeper understanding of the factors that may enhance or debilitate the learner's scholastic performance.

1.3 Aim and rationale of the study

For students who come from poor backgrounds, getting an opportunity to study at a higher educational institution provides them with an opportunity to change their economic status but it becomes difficult for them to achieve these goals when the socio-economic conditions in which they live have an impact on their ability to succeed academically (Machika & Johnson, 2015). One research study which explored poverty among university students revealed that students from disadvantaged backgrounds use various strategies to cope and deal with psychological distress and challenges linked with poverty (Firfirey & Carolissen, 2010). Studies have shown that in the face of adversity some students are able to overcome adverse conditions associated with poverty and demonstrate advanced social, emotional and cognitive capabilities (Pettit, 2016). A study by Fregmpong Visser, Feza, Winnaar and Nuamah (2016) agree with this statement and indicate that resilient students are viewed as those that achieve success against the odds.

According to Wills and Hofmeyr (2019), resilience in educational research refers to students who manage to achieve good academic results despite risks to their educational success. In this study, resilient students are characterised as coming from poor families in disadvantaged contexts and who attended schools with limited resources but succeeded academically. This study characterises the attainment of an undergraduate degree and the pursuit of postgraduate qualifications as a measure of resilience.

The aim of this study was to explore the lived experiences of students from disadvantaged backgrounds in order to capture their perceptions of poverty and the source of strength and motivation they used to navigate through the education system (Parker, 2013). Research studies have demonstrated limited literature on students' perspectives of poverty, particularly on students from poor disadvantaged backgrounds (Kuyper, 2014; Williams et al., 2017). The use of students from disadvantaged backgrounds serves to give a voice to students living in poverty as they are commonly isolated from research studies (Pratto-Ronco, 2009). The focus of the study was on the effects of poverty on these students' lives and their education and to examine the factors that promote resilience. This was carried out by identifying factors that assist in building resilience in students who live in poverty and have a positive impact on their academic success.

1.4 Objectives of the study

- To explore students' perceptions of growing up in a socio-economically disadvantaged context.
- To explore students' constructions of resilience to poverty.

1.5 Research questions

- What are students' perceptions of growing up in a socio-economically disadvantaged context?
- How do students construct resilience to poverty?

1.6 Outline of the dissertation

Chapter one introduces the reader to the context and background of this study. Chapter two consists of a review of the literature that assists in establishing existing gaps in the literature, which form the foundation of the study by exploring the literature on students' resilience to poverty. The social construction theory that is used to explore the phenomenon under study is also introduced in this chapter. Chapter three describes the qualitative research methodology that guided data collection and analysis to facilitate the interpretations and support the findings. Chapter four focuses on the findings which emerged from the experiences of the participants through the use of thematic analysis. Chapter five presents the discussion of the study in the context of existing literature to elaborate on the findings. This chapter also presents the conclusion of the study and outlines the limitations emerging from the findings of the study and offers recommendations for further research.

1.7 Conclusion

This chapter served as an introduction of the study. It explored the background to resilience to poverty, the rationale and the purpose of the study as well as the objectives and research questions that guide the study. The following chapter provides an overview of the theoretical framework that guides the study and it further reviews the literature on resilience to poverty among students from socio-economically disadvantaged backgrounds.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter provides an overview of the constructions of poverty and resilience found in the literature. The focus is on defining poverty and identifying the negative effects of poverty, the challenges university students face as well as some characteristics of resilience to poverty. The National Student Financial Aid Scheme (NSFAS) is also discussed as an avenue to alleviate the marginalization of individuals who come from disadvantaged backgrounds who wish to access higher education and complete their studies. To guide the review of the literature, the social constructionist theory has been adopted in this discussion.

2.2 Theoretical framework

The Social construction theory can be traced back to its origins in the interpretive social sciences which are mainly concerned with explaining the processes in which people describe, explain and account for the world in which they live (Cheung, 1997; Gergen & Gergen, 2003). The major influencers that contributed to its formation were Peter Berger and Thomas Luckman. The social construction theory emerged as an attempt to explain the essence of reality (Andrews, 2012). It is based on the understanding of the social world and focuses on the creation of meaning (Schneider & Sidney, 2009). The social construction theory is used in this study to explore the phenomenon under study.

The first fundamental assumption of the theory that will guide this literature review is that knowledge is socially and culturally constructed in an active manner (Gergen & Gergen, 2003). The second fundamental assumption is that knowledge is formed through social interchange processes which comprise of communication, negotiation and people's interpretations (Andrews, 2012). This theory holds that people's beliefs about the world are social creations. In other words, reality is socially constructed based on people's definition of what is real. Most importantly these social constructs are commonly created within certain societies and cultures and have prominence in historical periods (Burr, 2003). The social construction theory is concerned with finding ways in which people take part in the formation of their perceived social reality as it involves challenging people's knowledge about themselves and the world they live in (Galbin, 2014). This theoretical framework enabled this study to clarify broader structural deficiencies and resilience in dealing with the hardships that vulnerable individuals and communities present with (Motsa & Morojele, 2017).

2.3 Defining poverty

Poverty is a multidimensional social phenomenon that has various definitions, constructed within particular cultural, social and economic contexts, arising from interrelated factors that shape individual experiences and definitions of this construct (Motsa and Morojele, 2017). Galbin (2014) states that the manner in which people understand the world is a product of a historical process of social interaction and discourse between groups of people. This is in line with Gergen (2001) as he defines poverty as a social construct and a consequence of the inherent inequality that stems from unique human value judgements with regards to how individuals perceive and compare their value and other realities. Motsa and Morojele (2017) construct poverty as an inability to obtain a minimum standard of living, which includes not having enough food, poor drinking water, low life expectancy, improper housing conditions, lack of active participation in decision-making processes, as well as opportunities to better one's life. It is a result of socio-economic inequalities that renders some groups of people more vulnerable to mental and physical health problems (McLoughlin & Dwolatzky, 2014). In agreement with this view, Chinyoka (2013) state that poverty is a denial of choices and opportunities as well as a violation of human dignity. Khumalo (2013) concurs with this construction of poverty by asserting that poverty can be defined as an inability to obtain basic goods and services necessary for survival with dignity, leading to deprivation in well-being.

According to the social construction theory reality, knowledge and thoughts are a phenomenon that is created by the community, this also includes the language used in that community. The way people describe the world and what is happening around them is created through language (Bruffee, 1986). Traditionally, constructions of poverty have been viewed in terms of two categories: absolute and relative poverty (Fritzell, Rehnberg, Hertzman & Blomgren, 2015). The construction of absolute poverty commonly refers to an income threshold below which individuals are unable to meet basic needs. It is an inability to afford the minimum necessities of life such as food and shelter (Khumalo, 2013). Absolute poverty is the inability to fulfil physiological needs, which stagnates the individual or the family from functioning adequately in society (Ramphoma, 2014). The construction of relative poverty, on the other hand, is founded on the view of individuals concerned, based on their financial position comparing unfavourably to the average living standard in a community (Fritzell et al., 2015). It refers to a more explicit socially constructed belief about general living standards or norms of the society

and is viewed in terms of the resources required to participate fully in that society (Khumalo, 2013).

2.4 Poverty: The national issue

In South Africa, since the official abolition of apartheid in 1994, one vital goal of the current government is the reduction of poverty and to improve the standard of living of South African citizens (Omotoso & Koch, 2018). However, more than twenty years into the post-apartheid era, South Africa is still faced with significant problems of poverty, inequality, unemployment and food insecurity despite government intervention and social security programmes. Poverty is not only a South African social ill, rather it is one of the most persistent social problems plaguing countries across the globe (Pratto-Ronco, 2009).

According to Statistics SA (2013), poverty in South Africa is unequally distributed across provinces, with the highest rates in KwaZulu Natal, Limpopo, Mpumalanga and Eastern Cape. In the year 2010, 60% of South African youth lived below the poverty line and 3.8 million were orphaned, 80% of which were of school age and 0.5% were living in child-headed households (Theron & Theron, 2014). In the year 2015, as indicated by the Poverty Trends, 59,7% of the poor were in rural areas. The proportion of South Africans living in rural areas fell from 40.1% in 2006 to 36.5% in 2015 (Statistics SA, 2017). With regards to the age cohort, poverty in South Africa is at its highest level in the 18 to 24 age group (Nortje, 2017). Most recent statistics from Motsa and Morojele (2017) show that progress has been recorded towards poverty reduction, however, despite the recorded progress there are 766.6 million people living in extreme poverty across the world and the trend in reduction differs across regions and countries in the world.

2.5 Negative effects of poverty

Poverty remains a challenge in South Africa, with women and youth being the worst affected (Khumalo, 2013). Nortje (2017) asserts that in South Africa, people from rural areas and those with little or no education are found to be the most affected in the persistent struggle against poverty. The literature indicates that there is a link between poverty and students' poor academic performance (Gizir & Aydin, 2009). Poverty is viewed as a risk factor that threatens a students' academic performance in high poverty contexts. Wills and Hofmeyr (2019) concur that there is a high probability that impoverished students experience difficulties in school, low academic achievements, school dropout and are less likely to attend or graduate from high

school or college than their more affluent counterparts. A research study by Pratto-Ronco (2009) on disadvantaged youth indicated that many young people face adversities and their education performance is low. It revealed that rural youth have low aspirations for higher education and are greatly concerned with the world of work. According to Gebru (2009) there are various constraining factors that poor students encounter, such as lack of parental education, limited financial resources, lack of school resources as well as limited exposure to careers and higher education. According to Gebru (2009), many research studies have been conducted about the effects of poverty on the poor urban areas but there is little literature describing the effects of poverty on disadvantaged poor youth. However, little research exploring poverty amongst university students which makes poverty on university campuses invisible (Firfirey & Carolissen, 2010).

Dass-Brailsford (2005) states that growing up in poverty affects the various aspect of students' lives, this includes their mental, emotional and physical development. They are also affected later on in life due to lack of access to services (Nortje, 2017). In a study conducted by Dass-Brailsford (2005) which explored resiliency among disadvantaged black youth in South Africa, poverty was reported by all participants as a major stressor that affects all aspects of their lives. The literature demonstrates that poverty can significantly influence students through the lack of resources and support available to them within their family systems and their community contexts (Pratt-Ronco, 2009). Students' achievement is affected by the values and beliefs of the family and communities as Lacour and Tissington (2011) point out that families and communities, especially in a poverty-stricken area, do not value or understand formal education which then leads to students who are unprepared for the school environment. In various poor communities, their home circumstances are often not conducive to learning or to provide opportunities for success. Factors that might hinder such opportunities include not having books at home, spending much time on domestic chores, lack of lighting and having no space and time to do their schoolwork. These circumstances may lead to anxiety and emotional stress and may result from such individuals becoming less motivated to learn or pursue their aspirations in life (Donald, Lazarus & Moolla, 2014). In terms of psychosocial adjustment, research by Chinyoka (2013) discovered that individuals who experienced persistent poverty were more likely to exhibit problems in peer relations, low self-esteem and to display conduct problems. A better understanding of these challenges points to actions educators can take to assist disadvantaged learners to succeed as, despite the hardships faced by socio-economically disadvantaged students, some of them demonstrate resilience (Chinyoka, 2013).

2.6 Constructing resilience

Resilience typically refers to a dynamic process of adaptation in the context of adversity (Gebru, 2009). It is a process that occurs within a cultural context. Ungar (2008) states that resilience is to fundamentally adapt to difficult life circumstances. Adaptation is influenced by the culture and the environmental context in which an individual is embedded. In other words, community, cultures and social relationships contribute to how individuals perceive, construct and approach life challenges, as well as shape the establishment of resilience in individuals. In other words, the ways in which people cope with adversity extends to how they view their capabilities which are informed and supported by their social relationships (Motsa & Morejele, 2017). This is consistent with the assumption of the social construction theory, that people socially construct reality by their use of agreed and shared meaning communicated through language. Their descriptions and explanations of the world are created with linguistic exchange (Gergen & Gergen, 2003). The focus is on social relations which influence an individual's abilities to resilience. Mampane (2010) concurs that resilience is deduced and interpreted from the behaviour of a person in relation to the environmental conditions to which they are exposed. It is a society that constructs and defines the concept of resilience and success, it is, therefore, possible that an individual growing up in rural poverty may have a different definition of what it means to be successful within that context when compared to someone else's definition from another context (Donald et al., 2014). What may be viewed as resilience in one context may not be viewed as such in another (Dass-Brailsford, 2005). In South Africa, for example, academic success can be viewed as a measure of resiliency, yet in other societies, it might be viewed as a normal developmental task.

2.6.1 Poverty risk factors

For resilience to emerge, adversity or hardship must be present, and the individual must be able to positively adapt to the situation in order to overcome it (Gebru, 2009). The inability to succeed in academic and social life affects individual students and society at large as this could lead to experiences of unemployment, low-income earnings, illiteracy and lack of health care maintenance. All these risk factors often perpetuate a cycle of poverty (Foster, 2013). Students facing adverse circumstances such as poverty often have lower chances to experience school success and are at high risk of developing academic problems (Dass-Brailsford, 2005). These high risks lead to individuals becoming more disadvantaged in both their theoretical education

and skills acquisition, and ultimately struggle to secure employment (Kuyper, 2014). In the study by Wilson and Batchelor (2015) the research findings indicated that 80% of South African schools are unable to provide skills necessary for higher education and that various socio-economic factors along with unqualified teachers also have an influence on the performance and success of the individual pupils. Delestre (2016) concurs that students from disadvantaged backgrounds lack resources and schools with access to technological devices, textbooks and qualified teachers. Inadequate education and low performance or pass rates obtained by these students may result in them not being able to advance in their education (Nortje, 2017). These students are more likely to remain in their disadvantaged environmental context creating an ongoing cycle of poverty (Kuyper, 2014). Much of the literature has focused more on the setbacks that poverty has caused and has overlooked individual potential, coping mechanisms and resilience (Dass-Brailsford, 2005).

Students from disadvantaged socio-economic backgrounds who manage to constantly achieve quality results may, therefore, be perceived as resilient when considering that they have managed to overcome adversity to attain academic success (Wills & Hofmeyr, 2019). A proportion of students from socio-economically disadvantaged backgrounds overcome this adversity, displaying competence in the face of economic hardship and persevere to lead well-adjusted and productive lives (Gizir & Aydin, 2009). These students perform adequately in school, perceive themselves as being self-reliant and manage their relations with peers and the community (Gizir & Aydin, 2009). The literature on resilience indicates that some students overcome overwhelming circumstances in their environment and develop successfully into competent and resilient individuals (Fergus & Zimmerman, 2005; Ungar, 2008).

2.6.2 Protective factors and the development of resilience

Protective factors can be viewed as conditions or attributes possessed by an individual or communities which enhance the likelihood of positive outcomes as they help people deal more effectively with stressful events and lessen the likelihood of negative consequences from exposure to risk (Wills & Hofmeyr, 2018). In other words, protective factors are a shield that protects the at-risk individual from the negative consequences associated with adverse conditions. According to Mampane (2010), many students living in adverse developmental conditions require support to overcome obstacles and adversities and to enhance their own resilience within their environment. Protective factors can be constructed according to two categories: internal and external factors. On the one hand, internal protective factors include

intellectual capacities, positive self-concept, sense of autonomy and a strong locus of control. On the other hand, external protective factors include family characteristics, social support and cultural protective resources (Lees, 2009). Positive social interaction between the student and the family, peers or teachers may assist in the shaping of an individual's identity and on their choices, as shown in a study by Mampane (2010) that resilience was attributed to contextual and normative factors that promote healthy and positive development in young individuals.

According to Wills and Hofmeyr (2018), protective factors seem to be the strongest determinants of students' resilience. Numerous studies in educational psychology have revealed that students' beliefs in their self-efficacy and self-confidence are strong predictors of resilience among students from disadvantaged backgrounds. This also includes having high educational aspirations and a positive attitude towards school and social life. Frempong et al., (2016) also share this view as they conducted a study in which they found that factors such as positive attitudes, aspirations and valuing of work are essential characteristics of resilient students. Such findings have usually been obtained from extensive quantitative studies of resilience. Little research has been conducted based on qualitative studies (Wills & Hofmeyr, 2018).

Understanding the process and cultural context in which resilience occurs can be very helpful for individuals, families and societies that are striving to break the cycle of poverty (Dass-Brailsford, 2005). Although the understanding of resilience has grown considerably over the past decades, research on resilience in students in poverty is limited. The processes and characteristics that mitigate the negative impact of poverty on the academic competence of students have remained largely unexplored (Gizir & Aydin, 2009).

2.7 Challenges faced by university students from socio-economically disadvantaged backgrounds

Hunter and May (2016) state that basic education in South African public schools is inadequate, particularly for the poor. The problem these students face is the inability to receive a quality education as well as access higher education. Completing matriculation becomes the most stressful time for individuals and their families who come from poor, rural working-class backgrounds as they consider some of the difficult aspects of seeking funds for higher education (Khumalo, 2013). Students from the most disadvantaged backgrounds are less likely to go on to higher education than those that are more affluent. Accessing tertiary education for

students from poor backgrounds provides an opportunity to alter their economic status at a personal and family level. However, it becomes difficult to attain this opportunity when economic conditions impact on the students' ability to achieve their goals and ambitions (Machika & Johnson, 2014). Machika and Johnson (2014) further state that a lack of adequate financial resources in higher education institutions reproduces systematic conditions of poverty.

Jones, Coetzee, Bailey and Wickham's (2008) study indicated that disadvantaged students from rural areas face financial challenges in the higher education environment as a result of their socio-economic circumstances. These financial challenges include application or registration fee charges which may result in the exclusion of students from entering high education. This study also revealed that students coming from disadvantaged backgrounds usually do not have access to information regarding institutional processes pertaining to registration and application for financial aid, therefore, first-year students usually apply late and as a result, they are unable to access financial aid for the first semester or first year of study. A research study conducted by Hunter and May (2016) indicated that many poor students from low-income families do not have sufficient funds for food which has a negative impact on their academic performance and their social life. Jones et al., (2008) also conducted a study in which they found that inadequate financial resources contribute to students dropping out of university. On the contrary, other factors need to be considered since financially stable students who have received financial assistance still drop out of university. Such factors include students' physical conditions under which they learn, access to health care, their wellbeing and other services (Machika & Johnson, 2014). Much of the literature has focused on financial constraints as a reason for students' struggles in higher education, but there are other related factors that impact on students' success. These factors may lead them to leave higher education prematurely or experience difficulty with academic life (Letseka & Cosser, 2010). When the needs of disadvantaged students are not fully met it creates psychological stress for them. This results in students being preoccupied with finding various ways of addressing those needs. Having sufficient knowledge of the needs of students from poor backgrounds can assist institutions of higher learning to provide the best support for these students (Machika & Johnson, 2014).

2.8 Support from the National Student Financial Aid Scheme (NSFAS)

The National Student Financial Aid Scheme (NSFAS) is one of the strategies that the South African government has implemented to assist in addressing the challenge of supporting

financially needy students in higher education. The NSFAS was established to provide access to higher education, more especially for individuals from historically disadvantaged and poor societies. Students receive funds from the NSFAS because of their disadvantaged socio-economic status as a result of their families earning an inadequate salary or stipend (Hunter & May, 2016).

The legacy of apartheid and its education system produced a huge majority of white graduates and a disproportionately small number of black graduates (Jackson, 2002). South African universities are affordable for affluent students, yet it is not the same case for financially disadvantaged yet academically or intellectually gifted students. Higher education is not financially accessible for a large group of young individuals from disadvantaged backgrounds (Bitzer & Jager, 2018). In 1993 provision of educational funding was racially skewed and unequal. In that year the apartheid government assigned R4 504 for the education of a white pupil, R3 625 per Indian pupil, R2 855 per coloured pupil and a paltry R1 532 per black African pupil (Letseka & Maile, 2008). In 1991 the Tertiary Education Fund of South Africa (TEFSA) was established to develop a conduit for foreign donor funding to help ensure that historically disadvantaged students with academic ability could embark on tertiary study. In 1999 the National Student Financial Aid Scheme Act was passed, converting TEFSA into a statutory body called NSFAS. The change formally occurred in August 2000 (Jackson, 2002). The government tried to help by implementing structural support for poor students through establishing the National Student Financial Aid Scheme.

The NSFAS offers financial aid in a form of a bursary or student loan to pay for tuition fees, books, food, accommodation and travel costs. This loan is repaid when students complete their studies and have obtained employment. There is a percentage that is converted into a bursary should the student perform academically well (NSFAS, 2017).

2.8.1 Financially needy and academically able students

According to Jackson (2002), the proportion of black students in the higher education student population rose from 56% to 73% after the introduction of NSFAS. The 93,402 students supported by NSFAS in the 2001 academic year represented an essential proportion of more than 20 per cent of South Africa's higher education student population who were enrolled at tertiary institutions. The criteria developed by NSFAS for allocation of financial assistance ensure that students who receive awards are both financially needy and academically able. The

aim was to provide financial aid to students from poor and working-class families in a sustainable manner that promotes access to and success in higher and further education and training (NSFAS, 2017). On the other hand, the relative view of poverty shuts some students out from funding opportunities. A household income that is above R350 000 per year is considered too high to qualify for (NSFAS) funding yet a household income that is below R600 000 per year is too low to qualify for a student loan. Students in this bracket may, therefore, experience relative deprivation as they are not living in absolute poverty, but they are not enjoying the same standard of life as those in the affluent bracket (Bitzer & Jager, 2018).

Ten years later, South Africans were able to speak proudly of a student loan scheme that has made 587 000 awards to disadvantaged students, 99% of whom are black, this includes African, Coloured or Asian, who have collectively passed more than 73 per cent of the courses for which they have been registered during their undergraduate years. The money recovered from those who received aid in the early and mid-1990s was redistributed to assist new generations of students in 2001 and 2002 (Jackson, 2002).

2.8.2 Student attrition and retention in higher education

From the year 2003, education budgets declined, particularly, for higher education. The education spending and transfers to higher education increased rapidly and this rapid rise in tertiary enrolment meant that public funds per student remain lower than a decade ago. The public funds declined from 51% of expenditure by Universities and Technikons to 44%. In 2005, The Department of Education reported that out of 120 000 students who enrolled in higher education in the year 2000, 36 000 (30%) dropped out in their first year of study. A further 24 000 (20%) dropped out during their second and third years. Of the remaining 60 000, 22% graduated within the specified three years duration for a generic bachelor's degree (Letseka & Maile, 2008).

Almost one in every three South African students drops out of university by the end of their first year. Most of these students leave institutions prematurely because they cannot afford to continue studying (Firfirey & Carolissen, 2010). Research shows that on average, 70% of the families of the higher education dropouts studied were in the category of low economic status. Black families, in particular, are poor, with some parents and guardians earning less than R1 600 a month. Additionally, various students coming from these poor families depended on their parents or guardians for financial support to pay their fees and supplement what they get from

NSFAS to provide for essential living expenses. Many of those who dropped out stated that they worked to increase their insufficient financial resources, which added to their stress levels and distracted them from their studies (Letseka & Maile, 2008).

The success of schemes of this nature have been limited in developing countries and what has been of concern in South Africa is the distribution of billions of Rands through the scheme without monitoring its outcomes (Bitzer & Jager, 2018). Another most concerning issue with regards to students who have been using NSFAS who failed to graduate is that they were not able to pay back their loans and they started to fall back into poverty, and some are even worse off than before. This clearly is a significant matter that calls for a reassessment of the NSFAS system (Bitzer & Jager, 2018).

In a study by Firfirey and Carolissen (2010) findings suggest that more qualitative research is required in this area as it holds implications for access to university, student retention and drop-out rates in higher education. These are the domains which are significant to transformation in South African higher education. Some studies have shown the link between poverty, drop-out rate and graduation rates in higher education. The Human Sciences Research Council's Student Pathways study conducted in 2006 and 2007 found that almost 60 per cent of students dropped out of university and that 70 per cent of families of higher education dropouts are poor (Letseka & Maile, 2008). Students experience financial anxiety and struggle to maintain themselves from month to month. Due to the stigma associated with being poor and going hungry, students often hide their difficulties. Students who lack financial resources are more likely to drop out of university than to expose their poverty. It is therefore not surprising that little qualitative literature exists on student experiences of poverty in South African higher education as the stigma of being poor silences them (Firfirey & Carolissen, 2010). In this study, the NSFAS handbook was used as a document to obtain official written views on who may be deemed as financially needy.

2.9 Conclusion

This chapter served to outline the literature when viewed through the lens of the social construction theory which indicates that South Africa is a country which faces its own unique set of challenges, particularly that of poverty. Additionally, poverty, directly and indirectly, causes many barriers to the development of young individuals, causing a range of social, emotional, psychological and learning problems. Due to this, a large number of these

individuals fail to complete school or to strive for a better future. Addressing the issue of poverty is a complex undertaking as it has taken many years to tackle but the study of resilience in the face of poverty may provide sufficient knowledge to influence and expand the processes that encourage resilience in students who experience poverty. The next chapter describes the qualitative research methodology that was adopted in this study.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

In this chapter, the description of the various stages of the research process is presented. The research approach, paradigm and design which includes the identification of the target population, the selection of participants, the data collection process as well as the ethical considerations of the study are discussed.

3.2 The qualitative research approach

The qualitative research approach was adopted in this study whereby the researcher collected data directly from the participants. Qualitative research is an approach for exploring and understanding the meanings people assign to the social world and their experiences (Creswell, 2014). The research was directed at exploring the University of KwaZulu Natal (UKZN) students' perceptions of growing up in disadvantaged context and understanding of their construction of resilience to poverty as well as the factors that contribute to resiliency. In other words, the researcher tried to gain access to the students' experiences (Maree, 2014). A research study by Pratt-Ronco (2009) prompted the use of this approach as he revealed that the rural poor are an isolated population who are silent because of the isolation they experience.

The key objective of the qualitative approach is to understand the lived experiences of a specific population (Pratt-Ronco, 2009) and examine the way individuals construct their lives and make meaning of their experiences (Maree, 2014). For the study of students living in poverty, the qualitative approach was most applicable for understanding their lived experiences of growing up in disadvantaged socio-economic backgrounds. This methodology was well suited to explore the meaning students make of their experiences. The qualitative approach serves to give the students a voice as the researcher was able to unearth the perceptions, knowledge and experiences of the research participants regarding resilience to poverty (Flick, 2013). This approach provided more insight on their struggles, challenges and resilience by capturing the details of their experiences that might otherwise be overlooked.

3.3 The interpretive paradigm

The interpretive paradigm enables researchers to perceive the world through the views and experiences of the participants (Thanh & Thanh, 2015). The core belief of the interpretive paradigm is that reality is intersubjectively constructed, through the use of language,

consciousness, instruments and shared experiences with other people (Gibson & Brown, 2009). This paradigm is centred on understanding a particular context as perceived by each individual and to obtain answers for research by creating multiple contexts to capture understandings of the individual's worldview (Thanh & Thanh, 2015). Forming multiple perspectives in interpretivism usually leads to a more comprehensive understanding of the situation, based on the belief that reality is socially constructed and fluid. In other words, multiple and valid claims to knowledge can be made (Willis, Jost & Nilakanta, 2007).

3.4 Exploratory design

Exploratory research aims at formulating problems more precisely, gaining insight and clarifying concepts to identify boundaries of the context in which the issue of interest is likely to occur and to identify essential factors that might be of relevance to the research (Creswell, 2007). It allows a researcher to gain an understanding of what is happening, to search for new insights and to evaluate a research question in a new light. This study adopted this research design in order to examine the challenges that are faced by students from disadvantaged socio-economic backgrounds. This approach allowed the researcher to get in-depth explanations from participants and their responses shed light on how they perceived their experiences of living in poverty and how they adapted and coped with the challenges and hardship poverty has brought or imposed on their lives as they navigated their path to higher education. Mudau and Ncube (2018) assert that exploratory research assists in determining the selection of participants and the data collection method.

3.5 Sampling

Purposive sampling was employed in the study. Purposive sampling is useful when a researcher is targeting a specific population that is often special or hard to find and also that will assist the researcher to obtain an understanding of the problem and provide answers to the research question (Bernard & Ryan, 2010). Convenience sampling was also used whereby the researcher recruited a sample that was easily accessible and available to participate in the research study (Maree, 2007). This study targeted the UKZN students who received NSFAS funding or bursaries from elsewhere to complete their undergraduate degrees. Thus, the NSFAS document was used in the study as a tool for determining that the UKZN consist of and caters for financially needy students from poor and working-class families. The participants need not be recipients of the NSFAS but received bursaries using similar criteria as the NSFAS. A sample was drawn from the UKZN postgraduate students on the Pietermaritzburg campus. The study

targeted postgraduate students because the focus was on resilience and success of students, therefore, postgraduate students have successfully completed their undergraduate degrees. Eligible participants had to be from socio-economically disadvantaged backgrounds currently pursuing their postgraduate studies. An individual from socio-economically disadvantaged comes from a background of poverty with little opportunities (Whiteman, 2014). Therefore, disadvantages in education, family income, social resources and geographic location encompassed the determining factors of students from socio-economically disadvantaged backgrounds. Furthermore, even though some of the participants grew up in rural areas, rurality was not part of the selection criteria.

Convenience sampling was employed as the researcher sought participants who are in close proximity and easily accessible (Creswell, 2014). The researcher recruited participants from the College of Humanities across schools at the Pietermaritzburg campus. A total of six participants agreed to participate in this study. The sample comprised of five females and one male. Two participants were from the School of Applied Human Sciences, two were from the School of Education, two were from the School of Social Sciences. Two of these students were registered for a master's degree, two students were registered for an Honours degree, one student was registered for a postgraduate diploma and one student was registered for a postgraduate certificate. Participants were recruited through posters displayed (Appendix A) in the postgraduate residences and through a door to door handover of the flyer to postgraduate students in their residences. Both males and females of all age groups were recruited. During the initial contact with the students, the researcher stated the purpose of the study, requirements for participation and the contact details for students who demonstrated interest.

3.6 Data collection

The study targeted students from disadvantaged backgrounds on the topic of poverty. This research topic may be viewed as a sensitive and personal matter as participants could reveal private issues pertaining to the individual or their family. It might, therefore, be difficult for participants to share their experiences in a group discussion. Thus, the researcher conducted individual, face-to-face interviews using a semi-structured interview schedule (Appendix B) for a duration of 50 - 60 minutes in order to obtain as much in-depth information as possible.

3.6.1 Conducting the interviews

Interviews were conducted on separate dates which were agreed upon by the researcher and each participant. During the interviews, the researcher first read the information sheet (Appendix C) together with the consent form (Appendix D) to each participant and explained its content in a way that was understandable to the participants. Participants were given an opportunity to ask questions where they needed clarity once the researcher was done with the reading and explaining of the information sheet and the consent form. Once the participants had understood all the procedures and relevant information regarding the study, they were then allowed an opportunity to accept or decline participation. Participants who agreed to participate in the study were asked to sign the consent form. A semi-structured interview schedule with open-ended questions was used during the interviews. The interview questions were intended to elicit the perspectives and opinions of the participants about the area of interest. The questions asked about specific situations, people and events related to the participants' experiences of poverty and resilience. This allowed the researcher to obtain in-depth information which allowed the researcher to have a broader understanding of resilience to poverty. Furthermore, with each participant's consent, the researcher used audio tape to record the interviews. The participants could listen to the recordings for accuracy after the interview sessions.

3.6.2 Qualitative document analysis

To capture different dimensions related to poverty and resiliency, the researcher engaged in qualitative document analysis. Qualitative document analysis is a way of evaluating and interpreting data in order to obtain meaning, understanding as well as to develop empirical knowledge (Maree, 2014). As indicated in Chapter 2 of this study, the South African government has a role to play in supporting financially needy students to access higher education, hence the establishment of the National Student Fund Aid Scheme (NSFAS). The role of the scheme is to broaden access to post-secondary education and training for students whose families do not have the financial means to support their further and higher education aspirations (NSFAS, 2018). As such, this handbook was used as a source of data as the NSFAS caters for the targeted population of this study. The NSFAS policy handbook provides criteria for qualifying for funding which includes students from disadvantaged backgrounds and those who registered for higher education prior to 2018, whose combined family income is below R122 000 per annum (NSFAS, 2018).

3.7 Ethical consideration

It is essential when making decisions about the research design to consider the ethical dimensions of the approach that the researcher is going to use and the specific ethical issues that might be raised while working through the project (Gibson & Brown, 2009). Gatekeeper approval was obtained from the Registrar of the UKZN (Appendix E) to recruit students to become participants in this study and to utilise venues on campus for conducting interviews. Once ethical approval was obtained from the Humanities and Social Sciences Research Ethics Committee (Appendix F) the researcher started to recruit participants. For the purposes of this study, the following ethical practices were taken into consideration:

3.7.1 Avoiding harm

According to Babbie (2017) participants must not be harmed by the research, participation should be based on a full understanding of what is involved, and the researcher must place special caution to protect minors and those who lack complete autonomy. With each participant in this study, the researcher fully informed them about the purpose of the study, the structure of the interview as well as the nature, benefits and possible risks of participation. A letter of approval was obtained from the Student Support Services to grant participants free access to psychological services should they experience emotional distress as a result of participating in the study (Appendix G). Some of the interview questions encouraged participants to recall or think of emotional and stressful experiences in their lives and there was a possibility that these emotions could resurface. However, all the interviews with the six participants were completed without any apparent distress observed from or reported by the participants.

3.7.2 Informed consent

Informed consent suggests that participants have adequate information about the research, and comprehend the information provided to them as well as have the power of choice that enables them to agree to or decline participation (Gibson & Brown, 2009). Consent was obtained from the students through the following procedure: the information sheet and consent form were read and discussed with the participants. After all the information was presented to them, they were given an opportunity to ask questions if they had any concerns or inquiries. The participants could then accept or decline participation based on their understanding of all the procedure and relevant information regarding the study. Participants who accepted to participate in the study signed the consent form. The interviews were audio-recorded with the consent of the participants.

3.7.3 Voluntary participation

One major principle of social research ethics is that participation must be voluntary, and no one should be forced to participate (Babbie, 2017). The researcher in this study informed the participants that partaking in the study was voluntary and they were free to withdraw from the study at any time. They were also informed that there was no financial compensation for participating in the study. This was also communicated verbally during the recruitment of the participants.

3.7.4 Confidentiality

An important ethical aspect is the issue of confidentiality of the results and findings of the research study as well as safeguarding participants' identities (Maree, 2014). In this study, vigilance was exercised when maintaining confidentiality in all aspects of the data collection process. The interviews were conducted at one of the convenient, safe and private venues in the building of the discipline of Psychology that allowed for the necessary privacy. To ensure that the interviews were not interrupted, the researcher booked the venue in advance. To ensure confidentiality per guidelines of the HPCSA, after recording, the researcher transcribed the data and removed all identifying information. Pseudonyms were used to protect the identity of the participants. The interviews, transcripts and data documents are kept safe within a locked location. To further maintain confidentiality, consent forms are securely stored in a separate location from the other data so that there is no way they can be linked to the interviews. The research supervisor and I will have access to this information for five years, after this time all the information will be shredded if no longer needed for research purposes.

3.7.5 Review of the literature

It is essential to consider ethics when reviewing the literature. This involves ensuring that one treats the work of existing researchers accurately and fairly as well as looking at whether the research one is reviewing raises ethical questions that need to be addressed (Maree, 2014). When dealing with literature, authors of the sources that were used were acknowledged by citing their names in order to identify the source of the information. For this study, the APA 6th edition style of referencing was used.

3.7.6 Beneficence

By conducting this study, the researcher is contributing to the body of knowledge and/or literature that is available on students' resilience to poverty and results could assist other students and professionals in managing and intervening in such conditions. According to Babbie (2017), participants should benefit from participating in the research study. Students found that the research process provided them with an opportunity to reflect on their own journey, allowing them to acknowledge their own growth and strengths. They gained insight into their own experiences and their resilience which led to improved psychological wellbeing.

3.8 Trustworthiness

Trustworthiness is a measure of confidence in data, methods and interpretations used to ascertain the quality of the study and for the study to be worthy of consideration by other readers (Flick, 2013). According to Maree (2014) trustworthiness is essential in qualitative research. To establish trustworthiness the study focused on credibility, dependability, transferability and confirmability.

3.8.1 Credibility

Ensuring credibility is one of the most essential aspects of establishing trustworthiness. This process involves discovering whether the findings of qualitative research are believable or not. It also looks at how findings are congruent with reality (Shenton, 2004). This study aimed at understanding the students' lived experiences of growing up in socio-economically disadvantaged backgrounds and their understanding of resilience. Credibility was achieved as the students gave their perceptions, understanding and experiences. Credibility was ensured by conducting the inquiry in a way that accurately identifies and describes the phenomenon (Maree, 2014). This was obtained by providing questions that allowed participants to provide rich descriptions of their perceptions and experiences, the interviews were tape-recorded, and transcriptions were made of each interview and the participants were allowed to listen to their recordings after the interviews for accuracy. Credibility can also be established through strategies such as data triangulation (Creswell, 2013). The researcher engaged in data triangulation by using two forms of data collection which are individual semi-structured interviews and the use of the NSFAS handbook.

3.8.2 Transferability

The findings of this study were not generalised or used to represent the target population as a collective since the findings relate to a small number of individuals and the primary data of this interpretative study is impacted by personal viewpoints and values, nonetheless, the findings can be transferable (Creswell, 2014). Transferability refers to the extent to which the research findings are able to be transferred to other situations or contexts and yield similar results (Flick, 2013). This process is established when the readers associate the result with their own experiences.

3.8.3 Dependability

Dependability is established when the processes within the study are reported in detail, thus enabling future research to repeat the work and obtain similar results. This process also allows the reader to evaluate the extent to which proper research methods have been followed (Shenton, 2004). Dependability was established by describing what was planned and how it was implemented as well as by documenting and providing a detailed description of how data was collected. The research was conducted under supervision, which entailed obtaining assistance in ensuring that the methodology was followed as presented in the procedures. The supervisor audited the transcript, themes and categories.

3.8.4 Conformability

Conformability involves ensuring that the findings of the research study are the results of the perceptions and experiences of the participants rather than the ideas and preferences of the researcher (Shenton, 2004). This can be established by describing how the results, conclusions and interpretations were obtained. The participants listened to the recordings after the interviews; after transcribing the researcher listened to the records again while reading the transcripts for accuracy in interpretation. The findings of the study were obtained directly from the data. To minimise subjectivity the researcher used direct quotes when reporting on the research to support the themes and categories presented.

3.9 Conclusion

This chapter explained the methodology of the study. The researcher conducted a qualitative investigation of lived experiences of students from disadvantaged socio-economic backgrounds and justified the use of this approach in the light of its significance and suitability in the study. The interpretive paradigm was employed to explore how participants construct

poverty and resilience based on their different social contexts. The researcher discussed the population, sample and sample procedures that were used and their relevance to the study. Semi-structured interviews and a handbook document were used to collect data which was then analysed using thematic and content analysis. The study involved a sensitive topic with the possibility of vulnerable participants being involved, therefore, the researcher had to apply careful ethical considerations. The issues of trustworthiness had to be constantly considered by the researcher. Participants reflected on their experiences of participating in the study and on how they have benefited from sharing their experiences. The next chapter contains the findings of the research study obtained from six qualitative semi-structured interviews with students from UKZN and the NSFAS handbook policy was also used as a data source.

CHAPTER FOUR

DATA ANALYSIS AND FINDINGS

4.1 Introduction

The purpose of this study was to explore the lived experiences of resilience among UKZN students from disadvantaged socio-economic backgrounds. The lived experiences of the participants demonstrated the challenges they experienced as a result of poverty and the impact that these challenges made their lives. A description of the participants is offered, and the findings are presented using a set of themes and direct quotes to support the presented themes. The social construction theory was used to aid the analysis of data.

4.2 Socio-demographic profile of the participants

This section describes the participants and provides a brief description of their backgrounds and living conditions of their social contexts. The sample comprised of six participants of which five were females and one was a male. All participants registered for their postgraduate studies at the UKZN (Pietermaritzburg Campus) for the year 2019. The participants' identities will be protected through the use of pseudonyms.

Lisa (age 25), grew up in a village to the south west of Pietermaritzburg. She comes from a female-headed household. Her father died when she was 6 years old. Lisa is the third born of four siblings and is the only girl. She has a very close relationship with her brothers. Her mother was a teacher and tried her best to provide for her children and her extended family. Lisa received all the support from her mother and her maternal family. She started university at UKZN (Pietermaritzburg Campus) in 2013 and she was studying for a Bachelor of Social Sciences degree majoring in psychology and human resources. In 2016 she did a Bachelor of Social Sciences Honours degree and is currently studying for her Master's in psychology.

Samke (age 29), is from a deep rural area outside Pietermaritzburg. She is the third born of five siblings. Both her parents were not working, there was no income other than the social grants which were never enough since they were a big family. She mentioned that she was isolated from her peers due to noticeable conditions of her clothing and due to not having all the basic needs as a child. Due to these conditions, she had to go and live with her aunt. Her aunt was also financially struggling as she was living on a disability grant from her daughter. Since they were a smaller family, she decided to accommodate Samke. The two families were in the same area and it was easy for her to visit home. Both families were supportive and tried, by all means,

to provide for the children even though it was never enough. She mentioned that life was very hard and stressful for her. She started university at UKZN (Pietermaritzburg Campus) in 2008, completed a Postgraduate Certificate in Education and is currently doing a Postgraduate Diploma in Information Studies at UKZN (Pietermaritzburg Campus).

Sibongile (age 22), is the youngest participant. She is from a rural area outside of Pietermaritzburg. She is the firstborn of two siblings. Her parents separated when she was very young. Her mother is a traffic police officer and her father is unemployed, however, he is present in her life. She grew up with the maternal side of her family, which consisted of six members. Sibongile's mother and uncle were employed and took care of the family. The financial status of the family was stable. She started at UKZN (Pietermaritzburg Campus) in 2015 doing a Bachelor of Social Sciences and is currently doing her Postgraduate Certificate in Education.

Sindy (age 30), is from a semi-rural area outside of Pietermaritzburg. She comes from a female-headed household. She is the firstborn of two siblings. Her mother was a single parent. Her mother worked far from home as a home-based care worker and she earned very little. Her mother and father separated when she was very young, and her father has never been involved in their life. Her father lives in Eastern Cape. Most of the time they were looked after by her grandmother. Her grandmother was an alcoholic and frequently used punitive measures. She mentioned that her grandmother was emotionally abusive. The situation at home made her work hard at school because she knew as the first-born child, she was the one who will change her sibling's life. Sindy started at UKZN (Pietermaritzburg Campus) in 2010 studying towards a Bachelor of Social Sciences degree. After completing her degree, she could not find employment and decided to continue with her studies. She is currently doing her Honours.

Zandi (age 29) is from a semi-rural area outside of Pietermaritzburg. She is the third born of six siblings, comprising of five girls and one boy. Her mother is a retired nurse and her father was unemployed. Her father is deceased. Both her paternal and maternal side of the families were dependent on her mother as some of them were unemployed and others were general workers. Zandi mentioned that the situation at home motivated all of them to work hard. She started university at UKZN (Pietermaritzburg Campus) in 2008, doing a Bachelor of Social Sciences in psychology. She then completed a Postgraduate Certificate in Education. She

became a teacher and is currently completing her Bachelor of Education Honours degree at UKZN (Pietermaritzburg Campus).

Thabo (age 40), grew up in a very deep rural area in Empangeni. He is the fifth born of six siblings. He indicated that they are all very close. Thabo's father was a general worker and his mother was unemployed. The main source of their survival was a small amount that was sent by his father from Johannesburg and his mother would cultivate soil and plough crops. Thabo and his siblings would sell the crops to the local markets. His family was very supportive as well as his wife. He started university in 2011 studying for a Bachelor of Social Sciences degree and is currently doing his master's in psychology. He works in one of the programmes affiliated with UKZN to get an income. Even though he mentioned it is not much, he has a duty to provide for his family.

4.3 The process of data analysis

Thematic analysis was used to analyse the data obtained in this study. It was used to identify the themes which would assist the researcher to interpret the experiences and perceptions of students from socio-economically disadvantaged backgrounds and their constructions of resilience as well as exploring the factors that contribute to resilience. Content analysis was used to analyse the National Student Financial Aid Scheme (NSFAS) handbook to highlight the criteria for selection, mission, values and principles underlying the establishment of the scheme. Following this analysis, the researcher then summarised and interpreted the results. This study generated essential themes associated with lived experiences of growing up in poverty, exhibiting traits of resilience with the aid of protective factors.

Thematic analysis is a method used to identify, analyse and report themes within the data obtained in the study to interpret different aspects of the research topic. This process was guided by the steps provided by Braun and Clark (2006). The researcher started the analysis by transcribing verbatim all students' audio-recorded interviews. The researcher then thoroughly read the transcripts in order to gain an understanding of students' shared experiences and perception of their social contexts. The transcripts were then re-read a second time for coding. All the essential statements were identified and highlighted for each question of the interview schedule. A table with rows and columns was then drawn up and all the highlighted concepts for each question were inserted. The researcher then began to group and re-group the concepts into broader themes by focusing on the emerging patterns and the language utilised by the

participants. Analysis of the data was guided by the interpretive paradigm which focuses on understanding the meaning of social phenomena. Using this approach in this study allowed the researcher to go beyond participants' responses when interpreting their understandings and perceptions of their experiences which also assisted students in terms of exploring their world. This allowed the researcher to gain insight and an in-depth understanding of the students' worlds as they come from various educational, social and economic backgrounds. An interpretive paradigm was also employed in this study as it relies more on naturalistic methods such as interviews, observations and analysis of existing documents. These methods ensure an adequate dialogue between the researcher and the participant so as to collaboratively construct a meaningful reality (Maree, 2007). Embedding the study in the interpretive paradigm and using the social construction theory assisted the researcher to understand constructions and modifications of meaning in relation to poverty and resilience.

A total of six themes emerged and these themes formed the structure for the thematic analysis section. Below is the presentation of the themes generated from the data presented by the participants. The themes are as follows: Lack of adequate resources; Growing up in adverse conditions; Disrupted goal acquisition; Language of positivity; Social support networks; NSFAS, the Mainstay of the students. Prior to discussing the themes, the research question from which the themes emerged will be indicated.

4.3.1 What are students' perceptions of growing up in a socio-economically disadvantaged context?

The social construction theory states that the world people experience and the people they find themselves to be, are the product of social processes (Schneider & Sidney, 2009). The construction of poverty is a phenomenon that has come into being through the exchanges and social interactions, particularly of language, between those who experience the lack of financial resources to sustain basic standards of living, have fewer educational and employment opportunities and are less likely to access quality health care (Engle & Black, 2008). Firfirey and Carolissen (2010) state that poverty influences the lifestyle, political, physical and social lives of individuals, families and communities. Chinyoka (2013) concurs that people living in poverty are at great risk of social problems, physical health issues, poor school performance and socio-emotional problems. These descriptions of the negative effects of poverty are a product of social interactions and processes which people have regarded as truth and currently accepted ways of understanding their worlds.

4.3.1.1 Theme 1: Lack of adequate resources

Lack of adequate resources emerged in the participants' constructions of the concept of poverty and their understanding of the social contexts in which they grew up. The social construction theory holds the idea that knowledge is socially and subjectively constructed (Burr, 2003). All the participants' definitions of their poverty were influenced by the culture and environmental context in which the students are embedded. They viewed poverty as a constraining condition as they pointed it out to be a 'struggle', a 'loss', a 'setback' and a 'sacrifice'. Lisa mentioned the following:

'Poverty is a struggle of life, you make sacrifices to provide for yourself or your family and you also have to prioritize things that you need the most in order to survive.' She continued to add that:

'Poverty means a loss of childhood, dignity and various other things that an individual should receive or have at different stages of their lives. Poverty is a setback'

Sindy concurred as she indicated that:

'Sometimes you need to prioritize other things on top of the other.'

Some participants constructed their understanding of poverty as having limited resources which hindered them from obtaining basic needs and discussed the lack of adequate resources both in their homes and communities. Sibongile described poverty as:

'A condition of not having food, shelter and means of getting the things you need.'

Some participants constructed poverty as a condition of not having their desires met and being unable to fulfil their basic needs. Lisa constructed poverty as a condition of 'cannot':

'Poverty means that I cannot be the person that I want to be'. 'I cannot always get the things that I want.'

Lisa further perceived poverty as being socially and economically below one's peers as a result of not being able to provide for one's self and significant others because of the inability to earn enough money which puts one in a cycle of always having to beg. She stated that:

'You are not always going to be on the same level as your peers'. 'It keeps you in the same cycle of always having to beg from other people.'

Participants perceived poverty as a restraining element that limits them from acquiring their basic necessities, which translates to perceptions of low self-concepts. Samke went on to state concerns of inability to provide:

'Poverty means having no one to provide for you'. 'People in poverty are unable to take responsibility for providing for their families.'

One participant also alluded to the idea of 'being held' by the economic system as there were experiences of unemployment, deprivation and insufficient income that could have enabled them to provide for those basic needs. In this regard, Zandi indicated that:

'It's (poverty) a state of not having enough income... it is a lack of basic needs due to unemployment and lack of resources.'

4.3.1.2 Theme 2: Growing up in adverse circumstances

The social construction theory stipulates that people's views about the world are subjective as each individual interprets experiences through a different pre-existing framework of understanding and then develops their own views of the world (Andrews, 2012). In agreement with the social construction theory, this theme represents the consequences of poverty shared by most of the participants in the study. This theme emerged as participants described the socio-economic context that they grew up in. They described the socio-economic context in which they grew up as an environment which was not encouraging and as a result, they had no reason to want to 'make it' in life as school was not a priority.

Lisa indicated that:

'In the society, nobody had a reason to want to make it in life'. 'People in the society were not encouraging us to go out there and make something out of your life because accessing services was so hard.'

In this regard, Zandi reported experiences of hardship and challenges that had an adverse effect on their lives. She reported experience hardship amongst the young individuals in completing school:

'Often most of them strive to find employment as early as possible in order to provide for their families, the school was not on their priorities for the future.'

Some participants understood their social contexts as a trap which created uncertainties for getting out of the situation, they were in. They indicated that these conditions led some of them to adapt to the cycle of poverty and have no hope for the future. Several participants shared concerns regarding the future: Samke stated that:

'These conditions made it very difficult for me to think about what the future holds... these experiences also include growing up with no hope for a better future.'

Sibongile concurred as she stated that:

'I found myself stressed and worried about the future and of whether I was going to be able to make it in life.'

Lisa continued to add that:

'everyone got trapped into this whole vicious cycle of poverty and people got used to that... you are forever worried and wondering, how will I make it out of here or you just relax and say ok my parents lived this life so I might as well just adapt.'

Moreover, three participants shared concerns of monetary components as the highlights of their experiences as they stated that there were financial struggles as either one or both parents were not working, there was no income, or they earned a little. These financial struggles were one of the incentives for them to try and find employment at an early age.

Samke made the following remark:

'Both parents were not working, there was no income other than the social grants which were never enough since we were a big family. Due to these conditions, I had to go and live with my aunt. My aunt was also financially struggling as she was living out of a disability grant of her daughter but since they were a smaller family, she decided to take me.'

Sindy added that:

'my mother was a single parent and earned a little. she had to meet my younger siblings' economic, health and educational needs. All this meant that I was unable to get the luxury other kids had'.

Zandi concurred by stating that:

'the main source of our survival was a small amount that was sent by my father from Johannesburg.'

Some participants viewed these experiences as hard and stressful as they were psychologically and emotionally draining, placing their health and self-concept at stake and resulting in low self-esteem, lack of confidence and viewing their worth as second best.

This is reflected by Lisa as she noted that:

'The psychological experiences were that your mental health will be at stake because you are forever stressed, you are forever worried and wondering about making it out of poverty.' *'Motivation and self-esteem were always at stake because you never really know what the future holds.'*

Samke also noted that:

'I had no confidence as a child and it has negatively impacted my life due as I always thought that I'm second best, also I had very low self-esteem and I thought my opinions will not matter, no matter how brilliant they may be.' She continued to add: *'It was very hard and stressful. I had low self-esteem and confidence.'*

Sindy also had a similar experience as he stated that:

'I would worry, stress and sometimes blame my parents for being in the kind of conditions that we were in'. 'I remember that I had very low self-esteem.'

Keeping up appearances was shared as one of the experiences regarding the impact poverty had on their social lives. This included trying to keep up with their peers, so as to avoid social disapproval and exclusion as a result of their conditions. Participants felt that their appearances were an identifier of being perceived as poor and it set them apart from their peers. Others felt that insufficient income limited them from the quality of life that their parents could afford for them. Conditions of poverty prompted isolation and noticeable states of appearance which led students to lie about their wellbeing.

This was revealed by Samke when she stated that:

'These experiences also included isolation amongst peers due to noticeable conditions of your clothing and due to not having all the basic needs as a child.'

Sindy alluded briefly on this as she stated that:

'I had friends who were well off and who had everything that I wished for in life and at times you have to lie about certain things in order to fit in.'

The social construction theory captures these constructions under the assumption that the manner in which individuals often understand the world, concepts and categories that they use, is historically and culturally specific and can evolve and change over time (Galbin, 2014). In this regard, this shows why participants have similar yet individually diverse experiences and understanding of their context.

The language barrier was perceived as an outcome of the quality education they received from the disadvantaged schools they attended. Language barrier was shared as one of the challenges participants came across later on in life, as participants had to translate and use dictionaries to understand their schoolwork which constituted working twice as hard as their peers.

In this regard, Lisa stated that:

'It (poverty) impacted me negatively in the sense that you have to work twice as hard to get stuff. Even here at varsity, I had to work twice as hard compared to other students in a sense that the second language was an issue, most of the time I had to translate all the work, use a dictionary to understand the whole chapter or lecture notes, this was due the fact that in school we learned everything in isiZulu language.'

Samke concurred by stating that:

'It (poverty) impacted me negatively because when I got to varsity, language became a barrier since, at school, we were taught in isiZulu with no extra resources.'

4.3.1.3 Theme 3: Disrupted goal acquisition

This theme emerged as participants shared regarding the challenges that impacted on their education and career aspirations. All participants felt they did not perform well and were not able to obtain the required marks needed in the careers they wanted to pursue. Lack of

resources, untrained teachers and overcrowded classrooms, were some of the aspects that led to low performance.

Lisa captures this when she indicated that:

'There were unqualified or low trained teachers to teach such subjects.'

Thabo affirms this as he also added that:

'Some teachers were less qualified, which resulted in receiving inadequate education.'

Participants revealed that their decision to enrol in their particular fields or disciplines was not a matter of choice but was the only option since their marks were not good enough for other disciplines and they had no direction, so they applied for any field being influenced by the marks they obtained. Sibongile affirmed to this by sharing that:

'Being in a discipline that I went to was not a personal choice but it was influenced by the marks that I had from school, as I said that my school was very good, it gave us good marks to get into university but it was not to a standard that you can do what you want to do, for instance, you could not go to science, engineering or other fields.'

Sindy also had similar concerns with regard to her career choice:

'Because of my matric results, I was accepted to do an Access Programme, which is like a bridging course because my marks were not enough.'

4.3.2 How do students construct resilience to poverty?

Understanding how students succeed despite adversity or living in poverty may help various professionals such as school counsellors and educators to develop effective prevention and interventions techniques that will help impoverished students foster their competence and adaptation in the academic context (Engle & Black, 2008).

4.3.2.1 Theme 4: The language of positivity

The fourth theme emerged when participants referred to the ways in which they discovered themselves through their own processes of adapting and coping. Participants referred to their home situations as a motivating factor, as they stated that these situations gave them a reason to work hard, be determined and to gain their sense of self. In this regard Zanda shared:

'You gain resilience at a very young age and your resilience carries you throughout your whole life, you learn to fight for things, you learn the importance of things'. She continued to add: 'I learned to make valid decisions in life'

Sindy elaborated on her positive experiences as presented below:

'Some of the experiences impacted me positively more especially in my late high school years because it had pushed me to work harder than ever academically because I knew that if I get a career and start working, my life will be removed from living in poverty. That situation at home made me work hard at school because I knew education was the only key to success and I was the first-born child, so I told myself I need to be the one who will change my siblings' lives. Basically, the whole situation at home motivated me to thrive and work hard in life.'

Developing these motivating factors served as a reason for them to persist in overcoming other challenges they have faced later on in their lives, including those they came across in university. Participants learned self-value, self-respect and respect for others, they learned to make valid decisions, to persevere and to work hard. They also learned to fight for important things, to accept the situation and being able to live without the basic necessities. Samke noted:

'I had a sense of direction and determination. I learnt to stand up on my ground for myself and to work hard to achieve the best. I learnt to appreciate even the least that at the time I thought I did not deserve as for my worth. The environment pushed me to work very hard and since I was isolated by my peers most of the time, it prevented me from being a victim of most social issues that our society is facing such as teenage pregnancy and substance use.'

Thabo affirms this view by stating that:

'It showed me the importance of being able to persevere and being able to live without having all the necessities that I would want or need. I am able to survive with the little that I have and not being so worried and stressed. If I do not have something today, I believe I could have it tomorrow. I have learned to be able to live without the things I would need. For example, sometimes when I do not have money for taxis, I come to campus riding a bicycle and I am ok with it.'

All these personality traits and capabilities mentioned by participants exist because of the presence of other people, that is, the social environment. As assumed by the social construction theory, the participants' perceptions of themselves and their capabilities were informed, supported and embedded in their social relationships (Gergen & Gergen, 2003). In regard Sibongile shared:

'It natured me in a very good way because I know what a woman should be like, we were taught self-respect and how to respect other people, you value yourself, you accept yourself as you are, it helped me to be able to live with other people, you do not become self-centred, you always include other people in your thoughts.'

Furthermore, four participants further alluded to those factors that affected their choice of career. They stated that their career choice was influenced by their passion and their desire to help take care of their family, help people in the community and those with psychosocial issues. Basically, their experiences prompted them to want to give back to their community and modify their community, helping others improve their lives.

4.3.2.2 Theme 5: Social support networks

Teachers played an essential part in supporting and helping participants to cope and progress. These teachers served as a positive source of strength for these students. Participants shared that the teachers encouraged them to work hard, motivated them and provided support during difficult times. Sibongile also shared:

'The teachers were supportive even though we did not have all the services that the school should have but the teachers were able to tell us that do not let your background determine your future.'

Sindy also attested to this as she mentioned:

'We made it through because of the hard work and support we got from the educators.'

All six participants indicated that they received support from their families, friends, other students, tutors, lecturers and interpersonal relationships they formed at their residences and at church while they were in university. Four participants revealed that they were not aware of the support services available to them. They mentioned that even when they knew of such services, they could not utilise them because they were not used to such services. They were afraid to reach out and eventually they did everything for themselves. Lisa captures this as she stated:

'I was not aware of the services that are available here on campus for that kind of support, for instance, like at the students support services, of which at the time I needed it the most.'

Samke concurs by stating that:

'I used to cry myself to bed. As emotionally draining as the course was, sometimes my friends and my boyfriend were there. I was afraid to reach out for psychological support, reason being I am not used to such services.'

4.3.2.3 Theme 6: NSFAS, the mainstay of the students

This theme emerged as most participants reported in their responses to have received financial support mainly from the National Student Financial Aid Scheme. All six participants reported that for their undergraduate studies they received financial assistance from the NSFAS:

'NSFAS paid for the studies, it basically covered the tuition fees, residence fees, monthly allowances for meals.'

Participants viewed this financial support from NSFAS as helpful and assisted to provide for their needs. On the other hand, three participants revealed that they had challenges financially and the NSFAS support was not enough as some had to start small businesses. Others were tutoring in order to provide for their families. Samke confirms this by stating that:

'There were so many challenges with this funding because sometimes it would take a very long time for them to pay or deposit money for food allowances. It was very difficult for me because I also wanted to provide for my siblings and the money was not enough. I had a small business of baking and selling muffins. I would also do other students' hair. That way I'll have more cash to help me survive.'

Zandi continued to elaborate on this by sharing that:

'I felt like it was not enough to provide for my needs since I was already a single parent and I had to provide for my daughter. I had to budget so that I had enough money to buy her things, more especially clothes. As I was doing very well in my studies, obtaining good academic results, I decided to apply for a bursary and this bursary paid a certain amount of my tuition fees.'

Thabo also continued to share that:

'I was able to get an opportunity to tutor, and that is where I am able to get something even though it is not much because I also had to provide for my family.'

The social construction theory asserts that the context and events in the society assist an individual to construct knowledge based on the understanding that they have acquired (Burr,

2003). Participants were enabled to share their own experiences and perspectives of the concepts and this resulted in them constructing their own understanding and it also provided them with an opportunity to reflect, recognise and acknowledge the journey they have been through.

4.3.3 Document analysis

Documents allow a researcher to see the actual language and words of the participants and they represent data to which participants have given attention (Creswell, 2014). While participants may offer their experiences regarding poverty and resilience, the National Student Fund Aid Scheme (NSFAS) handbook offers the official written views of the government on who may be deemed as financially needy.

When analysing the National Financial Aid Scheme handbook, content analysis was used. Content analysis is a method for systematically coding and analysing data to explore direct and covert meanings in text that will help the researcher understand and interpret qualitative data (Bernard & Ryan, 2010). This entails written, verbal or visual communications which include documents, videotapes, observations and interview transcripts. Content analysis allows the researcher to search through a large volume of data in a systematic manner (Stemler, 2001). It also enables the researcher to make inferences from the data in relation to the context with the aim of providing knowledge, and new insight (Elo & Kyngas, 2008). The analysis of the study was conducted using an inductive approach, which is the process that includes open coding, creating categories and abstractions (Elo & Kyngas, 2008). Within this approach, it is essential for a researcher to formulate and develop aspects of the categories or interpretations as close as possible to the original material (Kohlbacher, 2006).

In this study, the researcher conducted a content analysis of the NSFAS policy to make inferences about the mission, values and principles that the policy holds regarding the assistance it provides students, particularly, students from disadvantaged background to access higher education. In this regard, the researcher focused on two questions:

- What is the mission and vision of NSFAS regarding socio-economically disadvantaged students in higher education?
- Who qualifies to receive financial support from NSFAS?

The researcher started by making sense of the data as a whole by reading the document. To get a deeper understanding and to be familiar with the data the researcher read the data several times. The aim was to become immersed in the handbook or 'data' (Elo & Kyngas, 2007). The researcher selected the unit of analysis, starting by determining which part of the material was to be evaluated and which part of the text can fall into one category. While reading the document the researcher highlighted significant information and wrote headings in relation to the highlighted text. These highlighted statements and headings were used to generate categories. Similar categories were grouped together and reduced to formulate new main categories. Direct quotes from the document will be used to support the categories presented below. The categories are as follows: Services rendered; Policy ideology; Eligibility for the scheme.

4.3.3.1 Category 1: The policy ideology

This category was created focusing on the key basis for the establishment of the National Student Financial Aid Scheme. Its mission is socio-political as it aims to amend the legacy of apartheid and an unequal education system. Therefore, the scheme seeks to impact on the racially skewed access to higher education and students who are unable to meet the costs of higher education without basic assistance by providing them with sustainable financial aid that enables them to meet their developmental needs.

The policy indicates that the values and principles of the NSFAS are to:

B2 "Redress past discrimination and ensure representation and equal access", "Respond to human resource development needs of the nation" and "Establish an expanded national student financial aid scheme that is affordable and sustainable"

This following statement further supports the above as it states the mission as:

B3 "A response to the human development challenges faced by the country". "The NDP aims to eliminate poverty and reduce inequality by 2030 by: Raising employment through faster economic growth. Improving the quality of education, skills development and innovation. And building the capability of the state to play a developmental, transformative role"

The focus is also on making it possible for poor yet competent students to gain access to higher education systems:

B4 "all decisions related to the management of the student financial aid at institutions need to be made bearing in mind the interests of students"

who cannot, through any reasonable means, afford access to higher education but who have the academic potential to succeed in higher education and graduate, thereby driving and contributing to the broader social and economic growth and development opportunities available.”

The values and principles of the policy embraced by the scheme further outline the following:

B4 “We (NSFAS) create an environment that allows efficient, effective and direct access to NSFAS and the funding it provides to eligible students.”, “We are open and honest with all students and stakeholders” and “We honour our commitments and strive to deliver on our mandate and protect our students and stakeholders by offering quality services and information”

4.3.3.2 Category 2: Services rendered

This category was formulated to focus on the services afforded to students from socio-economically disadvantaged backgrounds who would otherwise not be able to afford to study further in higher education institutions.

The scheme intends to:

B2 “continues to remain committed to its role in broadening access to post-secondary education and training for students whose families do not have the means to support their further and higher education aspirations, as part of government’s commitment to the progressive realisation of access to higher and further education.”

NSFAS also stands as:

B5 “an efficient and effective provider of financial aid to students from poor and working-class families, in a sustainable manner that promotes access to, and success in, higher and further education and training, in pursuit of South Africa’s national and human resource development goals”.

The NSFAS loan covers the following key costs:

B8 “Tuition cost, including registration and examination costs; accommodation cost and meals allowances; assistive devices costs on the basis of a recommendation from a registered professional medical practitioner; Learning materials cost; Transportation costs while in private accommodation”.

4.3.3.3 Category 3: Eligible students for the scheme

This category was created to evaluate the criteria that the scheme uses to measure students who qualify as well as associate the obtained data with this information so as to see if the participants' attributes met that criteria.

The scheme looks for students who:

B4 “students who cannot, through any reasonable means, afford access to higher education but who have the academic potential to succeed in higher education and graduate, thereby driving and contributing to the broader social and economic growth and development opportunities available.”

The selection criteria for eligible students is also determined through the application of the NSFAS means test or who have been means-test waived and ranked accordingly. The criteria are as follows:

B5 “Applicants are only eligible for funding if students have been accepted for admission to or are registered for an accredited, funded programme at a South African public university or TVET college, studying towards their first higher education qualification”.

The criteria also include:

B4 “NSFAS funding must be directed towards the students who demonstrated the greatest financial need, based on information provided by the students or verified through other sources”.

NSFAS also looks at students who demonstrate the potential for academic success as the policy states:

B4 “Academic potential must be assessed based on those students who demonstrate the greatest likelihood to complete their degree within the minimum time”.

Only a few postgraduate programmes are considered for funding. One of the issues raised is that the scheme requires students to pay the loan after completion of their qualification. However, the findings of Stats SA (2017) indicate a lack of employment in South Africa which hinders the repayment of these loans. Postgraduate students who have not yet found employment and seek to further their studies may be confined by lack of means to further their studies as the policy state that:

B5 “NSFAS funding must be directed at students who are seeking their first opportunity to access higher education, not students who have already completed degrees or diplomas and are furthering their studies or making themselves more employable to the market”

And the policy also states that:

B5 “No informal, short courses that are for non-degree/diploma purposes will be funded”. “NSFAS does not fund BTech programmes or other postgraduate programmes where these are considered as postgraduate studies that are not a requirement for professional registration and practice and are being undertaken to become more marketable”.

4.4 Conclusion

This chapter presented the findings of the study for answering the research questions exploring resilience among students from socio-economically disadvantaged backgrounds. The study examined and evaluated the experiences and perceptions of students regarding the research topic. Thematic analysis yielded six themes from the semi-structured interviews. In summary, these indicated that participants viewed poverty as a limitation to accessing basic resources required for survival and development. Students were aware of the challenges that they faced, which included being deprived of their basic needs, insufficient income, unemployment and lack of quality education. The consequences of this led to lack of self-concept and confidence, insufficient scholastic results necessary to further their education in their desired career as well as the challenges of communication and studying using English as the second language. Most students indicated that structures of support constructed resilience factors within them. The content analysis produced three thematic categories from the NSFAS handbook document. The findings indicated that the main task of financial aid services is to manage and administer financial assistance for needy students. The next chapter discusses the findings with an aim to answer the main research questions and achieve the objectives of the study.

CHAPTER 5

DISCUSSION, RECOMMENDATIONS AND CONCLUSION

5.1 Introduction

The objectives of this study were to explore students' experiences of growing up in socio-economically disadvantaged contexts and to explore students' constructions of resilience to poverty. Subtopics discussed in previous chapters will be revisited in this section in relation to the findings and objectives of the study. The complexities of students' experiences from disadvantaged backgrounds and the process of navigating the educational system which shape one's perception of oneself was examined through interviewing six postgraduate students enrolled at the UKZN, Pietermaritzburg campus.

5.2 Students' perceptions of growing up in a socio-economically disadvantaged context

The in-depth interviews allowed students to reflect on their life path experiences and allowed them to make sense of their world. The findings of the study indicated experiences of isolation amongst their peers, feelings of shame and invisibility due to unpleasant noticeable conditions such as clothes and other basic needs. Others revealed that they had to lie about certain things in order to fit in. In this regard, the social construction theory brings insight to these findings as it states that social constructs provide means of structuring the way the world is experienced. Conditions of poverty shaped the way others perceived these students producing negative ways of relating to them. These negative outcomes resulted in experiences of low self-esteem, lack of confidence and self-doubt from the students. Nortje (2017) suggests that students in worse economic conditions are more likely to experience adverse peer relations such as rejection and social inequalities. Dass-Brailsford (2005) had earlier made similar findings by indicating that experiences of persistent poverty affect students' lives in various ways which include their emotional, mental and physical development.

This study also revealed that most of the risk factors students experienced were dependent on their social and economic conditions. The home environment of the students indicated experiences of financial struggles, lack of access to health services as well as psychosocial stresses caused by lack of income and lack of employment. Studies by Firfirey & Carolissen (2010) and Chinyoka (2013) support this as they suggest that those in poverty lack income, employment opportunities and access to health care services which are essential for people to

meet the standard of life that allows them to engage in the relations and customs of their society. Individuals who lack these necessities are deemed as victims of poverty (Gebru, 2009).

In the school environment, experiences of lack of school resources, overcrowded classrooms, low academic achievement and under-qualified teachers emerged in the findings of the study. All participants reported having taken career paths that they did not desire from the onset, rather their poor matric results and poor quality of education obtained at school determined their career paths. The findings further suggest that the participants were not exposed to career choices at school and when they were accepted into higher education institutions, they were not exposed to the available facilities that provide necessary support services for students. Other adverse conditions related to these experiences that were not mentioned by the students are that home circumstances in various disadvantaged communities are commonly not conducive for learning and providing opportunities for success and factors that are found to be inhibiting these opportunities are lack of time and space to do schoolwork, no study material and considerable time spent on domestic chores (Donald et al., 2014). Commonly, these circumstances often result in students becoming less motivated to learn and low aspirations for higher education. However, this was not the case for the students in this study.

In university, the challenges that students encountered were financial struggles, language barriers and lack of information. The language barrier emanating from the level of basic education which was indicated as one of the struggles students encountered due to being exposed to teaching and learning at school in their home language (IsiZulu) rather than English which is the medium of instruction in higher education. They reported a lack of confidence in communication with other students and difficulties reading and understanding the learning material. This involved them working twice as hard compared to other students. Thus, language barrier or learning in IsiZulu appeared to be an indicator of growing up in disadvantaged backgrounds as Hunter and May (2016) stated that slow progression of students through the education system is due to the disadvantages of poverty, second language learning and poor quality of schools. Furthermore, although student support services are available at the university, including psychological services; a campus clinic which offers health care; and a writing place which offers academic support, it appears that participants were either unaware of these support structures or not accustomed to them, therefore, did not utilise these structures.

5.2.1 Students' constructions of poverty

Students in this study constructed poverty in various ways. Their meanings and understandings of the concept were embedded in the challenges and demands of the environmental contexts in which they live. They constructed poverty as a lack of adequate resources limiting them from obtaining basic needs necessary to maintain a suitable standard of living and as a deprivation of services and employment. They further viewed poverty as a loss of dignity, a setback and a denial of choices and opportunities to better one's life. The participants appeared to favour both the construction of absolute and relative poverty. They relate to absolute poverty as the conditions of the household income being insufficient which makes it difficult for them to afford the basic essentials of life (Ramphoma, 2014). They reported financial struggles that hindered and made it impossible for them to meet the above necessities. They also relate to relative poverty as some of their household's income being lower than the medium level of income within the country (Fritzell et al., 2015). Their families had a source of income, however, it was not sufficient for them to meet a basic decent standard of living. These conditions limited them from fulfilling their psychological needs which obstructively impacted on their education, safety, home environments, interpersonal relations with peers which includes isolation and neglect, as well as health care.

5.3 Students' constructions of resilience to poverty

Students' cultural and environmental context appeared to shape the formation of resilience. Students perceived their difficulties as their learning curve and motivation in life. They indicated that the environment made them learn to fight for things, to appreciate the least of what they have, to value, respect and accept oneself. Most importantly they all indicated that the environment pushed them to work hard for themselves. They had a sense of direction and were determined to achieve their goals. Students' life experiences enabled them to acquire meaning from the condition's life presented to them. These findings support the assumption presented by the social construction theory, that the construction of a concept (resilience) may differ from one society to another (Ungar, 2008). This was evidenced in the findings as the construction of resilience by each student was inferred from their interpretations of their behaviour in relation to the environmental contexts to which they have been exposed. These findings are also consistent with the research studies by Wills and Hofmeyr (2019) and Brackenreed (2014) who discovered that academically resilient students are goal setters and they believe they can achieve their goals. Mampane (2010) had also noted that one feature of

resilience is observing a good developmental outcome in an individual from a high-risk background who has overcome great odds. The literature demonstrates that another characteristic of resilience is the ability to build on previous experiences. When an individual has experienced an adverse circumstance, this experience aids in the development of skills to cope with subsequent adversity. The findings of this study support this as it revealed that characteristics of resilience gained in the early years carried the students through their university years.

5.3.1 Social support networks

The social construction theory suggests that people's identity in society emerges not from the individual person but from the social world. Students' understanding of themselves was through social interactions with the social support systems. Having a support system was identified by the participants as the core protective factor in assisting them to cope with the limitations in their lives and their education. The literature indicates that protective factors have a great effect in that the more protective factors available to an individual, the more resilient they are when faced with stressful situations or adversity. Family and friends who provided support, a sense of hope and belonging were mentioned by students as crucial to their resilience. This is consistent with the literature which views protective factors as resources available to an individual that is at risk and that buffers the individual's reaction to the stressful conditions (Foster, 2013). For all the participants the influence of their family was crucial. Family factors that influence resilience in students are characterised by emotionally supportive and warm relationships with their caregivers. The hard work and dedication their parents had devoted to raising them and providing a better future for them was a determining key motivational factor. Findings of parental support are consistent with those of other research studies of students from disadvantaged backgrounds, which found a positive correlation between parental support and students' educational achievement (Wills & Hofmeyr, 2019). Parents are viewed to have the most powerful influence on a students' positive school outcome.

The literature indicates that there is a relationship between positive academic outcomes and academic support from teachers. The most influential predictor of academic resilience is a strong and caring teacher that promotes self-esteem and self-determination (Foster, 2013). This is consistent with the findings of the study as all the participants indicated that they received support from their teachers. They mentioned that their teachers were encouraging, showed compassion, instilled a sense of autonomy and purpose in life. Some indicated that their

teachers supported and motivated them to do their best. Teachers that trust, respect, value and identify with their students, foster resilience. This affirms the findings of the study by Williams et al., (2017) which demonstrated that teachers played a significant role in the lives of the students from disadvantaged backgrounds, they instilled the essential qualities of self-esteem and confidence among students and provided positive school experiences that can possibly reduce negative effects of life.

School activity engagement can be an essential external protective factor in supporting academic resilience. The study by Foster (2013) discovered that students demonstrated benefits obtained from engaging in school activities and it enabled them to explore special interests which led to a stronger sense of self-efficacy. Meaningful engagement in worthwhile activities has been identified as a crucial protective factor supporting academic resilience. This was not the case for students in this study as they revealed that their rural schools lacked activities which they could participate in.

5.3.2 Financial support for students

NSFAS emerged as the core financial support provider that assisted the students from poor backgrounds to persist through their higher educational path. These results are consistent with the missions of the NSFAS policy as it states that it aims to provide for students from poor and working-class families, whose families do not have means to support their higher education. It also aims to broaden access to post-secondary education and training (Mampane, 2010). The findings revealed that these students in the study come from disadvantaged backgrounds. The students reported experiences of financial struggles as their home environment was faced with a lack of income and opportunities to better their lives.

The loan does not fund postgraduate studies that are not a requirement for professional registration and practice (Jackson, 2002; Letseki & Maile, 2008). Therefore, those who want to further their studies or make themselves more employable in the market are not funded by the scheme. The findings of this study indicate this as most students were not funded by the scheme for their postgraduate studies, only those who were doing postgraduate studies required for professional practice such as Postgraduate Certificate in Education. Most of them reported having obtained bursaries that only covered a small amount of their tuition fees.

During their undergraduate studies, when they were funded by NSFAS, the participants indicated that NSFAS was not enough to cover their basic needs and responsibilities. This is due to high essential living expenses, and particularly, using their allowances to provide for their families. These students had to find other means of obtaining extra income. This extra income supplemented what they obtain from NSFAS. Literature shows that part-time employment can be identified as a prosocial engagement supporting the academic resilience of rural students living in poverty. This was viewed as a protective factor as it serves as support and motivation for students (Delestre, 2016).

5.4 Limitations of the study

- Recruiting participants proved to be difficult. The initial plan was for the researcher to go to lectures and invite students to participate in the study. The researcher was going to leave contact details for those students who were interested. However, due to time constraints and the ethical approval being obtained towards the end of the year, the researcher had to take an alternative route to collect data. Ethical approval from the Humanities and Social Sciences Research Ethics Committee was obtained (Appendix E), and at the time there were no lectures, most students reported that they were busy with thesis submission and preparation for their exams.
- Some students were also reluctant to participate because of their limited English language proficiency even though it was explained to them that they could use any language that they were comfortable with, including their home languages. The researcher was going to enlist the help of an interpreter. However, the ones that participated were comfortable responding in the English language.
- The small sample of students used limits the ability to generalise findings to the general population, however, the qualitative design used in this study may be used for exploring the lived experiences of the students because of the in-depth and richness of the data it provides.

5.5 Recommendations for further research studies

- There is a need for additional research to build a solid body of knowledge and create a clear understanding of how students perceive poverty and construct resilience. A

longitudinal study with a bigger sample is required so that the findings could be more transferable to other contexts. The sample could be expanded across more universities in order to expand the trustworthiness of the results obtained.

- The South African government must secure adequate financial funding for both undergraduate and postgraduate students which will enable students from disadvantaged backgrounds to achieve academic success and to avert psychosocial stresses caused by financial constraints.
- The University could enhance the promotion of support services as the students did not utilise University facilities that could provide socio-emotional support for them. They reported that they were either not aware of the services or they were not accustomed to the services which made it difficult for them to adapt and access these services.
- Increased opportunities for career guidance by the Department of Basic Education is recommended in rural schools as the participants revealed that they enrolled in career programmes that they did not desire. It is also essential that information on various requirements be provided to them while they are still at school. This needs to include an orientation which entails in-depth procedures regarding university life and available socio-emotional, physical, financial and psychological support systems that students can use in universities.

5.6 Conclusion

This study serves to contribute to the body of knowledge regarding resilience to poverty among students from disadvantaged backgrounds. The use of qualitative methods guided an in-depth exploration of the constructions of poverty and factors that contributed to resilience among these students. The social construction theory allowed for a better understanding of the participants' constructions of knowledge and reality through language and social interaction processes. The constructs of poverty as well as resilience appear to be embedded in the experiences and social contexts in which the participants live. The findings revealed that the vicious impact of poverty can manifest negative psychological effects on students. The participants encountered behavioural and emotional issues stemming from feelings of isolation, neglect, self-doubt and low self-esteem.

The participants in the study have demonstrated that resilience is fostered through emotional, physical and social support. They identified these factors as having assisted them in obtaining university degrees. Emotional support was viewed as continuous encouragement from their families and teachers and social support was gained from close relationships that foster a sense of belonging. Financial constraints were found to be a barrier for students to access higher education however, NSFAS appears to have benefited all the participants in this study as they received funds that catered for their tuition costs, accommodation costs, books and food. Such financial support served as a gateway to accessing university and completing their studies despite some students having to use the funds as a supplementary income to take care of their families. These students demonstrated immense perseverance and motivation to achieve their goals. This suggests that with adequate social and financial support, students who come from disadvantaged backgrounds have the resilience to achieve academic success and possibly negate the negative cycle of poverty.

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7. APPENDICES

Appendix A: Flyer

ARE YOU AN HONOURS STUDENT?

ARE YOU FROM A DISADVANTAGED SOCIO-ECONOMIC BACKGROUND?

YES?

Share your story by participating in a study about resilience to poverty among the UKZN students who have thrived and succeeded in obtaining their undergraduate degrees despite odds and adversity.



The objectives of the study

- To gain insight regarding students' views about poverty.
- To investigate various factors that contribute to the enhancement of resilience.

If you are interested in participating in an individual interview or would like more information:

Please contact Sinethemba Ngcobo:

Email: 208525766@stu.ukzn.ac.za

Cell: 0838617767

Please note: there will be no incentives in participating in the study



Sinethemba Ngcobo

Email:

208525766@stu.ukzn.ac.za

Cell: 0838617767

Sinethemba Ngcobo

Email:

208525766@stu.ukzn.ac.za

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Sinethemba Ngcobo

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Cell: 0838617767

Appendix B: Semi-structured interview schedule

Exploring students' perceptions of growing up in a socioeconomically disadvantaged context.

1. What does poverty mean to you?
2. Could you elaborate on the socioeconomic context in which you grew up?
Probe: what are the physical, social, psychological experiences of growing up in a socioeconomically disadvantaged background?
3. How has growing up in a socioeconomically disadvantaged context impacted your life?
Probe: what impact (positive and/or negative) did the experience of growing up in a socioeconomically disadvantaged context have on physical, socio-emotional and psychological development?
4. Could you describe the environment and challenges of the schools that you went to?
Probe: describe the environment, challenges and support from your school.
5. What influenced your decision to study your particular discipline at UKZN?

Exploring students' constructions of resilience to poverty.

6. Tell me about the time you realized that you wanted to study at University?
Probe: When did you realize that you wanted to study at University?
What were your thoughts about university?
7. How did you apply at UKZN?
Probe: How did you obtain the money for application and delivery fees?
8. How are you coping as a postgraduate student?
Probe: from where do you receive financial support, academic support, social and emotional support?

Appendix C: Information Sheet

Title: An exploration of resilience to poverty among UKZN students from disadvantaged backgrounds.

My name is Sinethemba Nonkululeko Ngcobo. I am currently doing a master's degree in Educational psychology at the UKZN, Pietermaritzburg campus, School of Applied Human Sciences. One of the requirements for my master's degree is to carry out a research study in the field of psychology. I have chosen to conduct a study that will look at resilience to poverty among UKZN students from disadvantaged backgrounds.

You are invited to participate in this research study. The aim and purpose of this research is to explore students' perceptions of growing up in a socioeconomically disadvantaged context and illuminating the factors that enhance resilience to poverty.

The study involves the following procedures, if you decide to participate in this research project we will meet once for an interview session. The meeting will last approximately 45 minutes and it will take place on a UKZN Pietermaritzburg campus. With your permission all interview will be audio-recorded, and you can listen to the recording after the interview sessions for accuracy. If you are not comfortable with answering some of the questions you can to refuse to answer them.

Your participation in this study will be completely voluntary and if you wish to withdraw from the study at any point in time, you may do so without any penalty. Your confidentiality will be maintained at all time and your personal information will not be disclosed at any stage of the project. The data and the records will be kept safe, no name will be used or mentioned. In the case that some emotions are provoked during the study, you will be referred to the students support services at UKZN PMB campus. There are no personal benefits for participating in the study.

This study will be ethically reviewed and approved by the UKZN Humanities and Social Science Research Ethics Committee. In the event of any problems or concerns/ questions you may contact the researcher at 083 861 7767; ngcobo.sinethemba@gmail.com or the UKZN Humanities and Social Sciences Research Ethics Committee, contacts details as follows: Humanities & Social Sciences Research Ethics Administration.

Research Office
Westville Campus
Govan Mbeki Building
Private Bag X 54001
Durban 4000
KwaZulu Natal
South Africa.
Tel: 27 31 2604557- Fax: 27 31 2604609
Email: HSSREC@ukzn.ac.za

Appendix D: Informed Consent Form

I (name) _____ have been informed about the study entitled: An exploration of resilience to poverty among UKZN students from disadvantaged backgrounds by Sinethemba Ngcobo a master's student in Educational Psychology from School of Applied Human Sciences.

I understand the purpose and procedures of the study and I have been given an opportunity to answer questions about the study and have had answers to my satisfaction. I declare that my participation in this study is entirely voluntary and understand that I may withdraw at any time without affecting any of the benefits that I usually am entitled to. I have been informed about any available psychological counselling if emotions occur to me as a result of study related procedures.

If I have any further questions/ concerns or queries related to the study I understand that I may contact the researcher at ngcobo.sinethemba@gmail.com.

If I have any questions or concerns about my rights as a study participant, or if I am concerned about an aspect of the study or the researchers then I may contact:

Humanities & Social Sciences Research Ethics Administration.

Research Office
Westville Campus
Govan Mbeki Building
Private Bag X 54001
Durban 4000
KwaZulu Natal
South Africa.
Tel: 27 31 2604557- Fax: 27 31 2604609
Email: HSSREC@ukzn.ac.za

I hereby provide consent to
Audio-record my interview YES / NO

Name of participant _____

Signature of participant _____ Date _____

Appendix E: Gatekeeper's permission



18 June 2018

Ms Sinethemba Nonkululeko Ngcobo (SN 208525766)
College of Humanities
Pietermaritzburg Campus
UKZN
Email: 208525766@stu.ukzn.ac.za

Dear Ms Ngcobo

RE: PERMISSION TO CONDUCT RESEARCH

Gatekeeper's permission is hereby granted for you to conduct research at the University of KwaZulu-Natal (UKZN), towards your postgraduate studies, provided Ethical clearance has been obtained. We note the title of your research project is:

"An exploration of resilience to poverty among University of KwaZulu-Natal students from disadvantaged backgrounds."

It is noted that you will be constituting your sample by conducting interviews with students on the Pietermaritzburg Campus.

Please ensure that the following appears on your notice/questionnaire:

- Ethical clearance number;
- Research title and details of the research, the researcher and the supervisor;
- Consent form is attached to the notice/questionnaire and to be signed by user before he/she fills in questionnaire;
- gatekeepers approval by the Registrar.

You are not authorized to contact staff and students using 'Microsoft Outlook' address book. Identity numbers and email addresses of individuals are not a matter of public record and are protected according to Section 14 of the South African Constitution, as well as the Protection of Public Information Act. For the release of such information over to yourself for research purposes, the University of KwaZulu-Natal will need express consent from the relevant data subjects. Data collected must be treated with due confidentiality and anonymity.

Yours sincerely

MR SS MOKOENA
REGISTRAR

Office of the Registrar

Postal Address: Private Bag X54001, Durban, South Africa

Telephone: +27 (0) 31 260 8005/2206 Facsimile: +27 (0) 31 260 7824/2204 Email: registrar@ukzn.ac.za

Website: www.ukzn.ac.za



Founding Campuses: Edgewood Howard College Medical School Pietermaritzburg Westville

Appendix F: Ethical Approval Letter



5 October 2018

Ms Sinethemba N Ngcobo 208525766
School of Applied Human Sciences – Psychology
Pietermaritzburg Campus

Dear Ms Ngcobo

Protocol reference number: HSS/1229/018M

Project title: An exploration of resilience to poverty among the University of KwaZulu-Natal students from disadvantaged backgrounds.

Full Approval – Full Committee Reviewed Protocol

In response to your application received 16 August 2018, the Humanities & Social Sciences Research Ethics Committee has considered the abovementioned application and the protocol has been granted **FULL APPROVAL**.

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number.

PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

The ethical clearance certificate is only valid for a period of 3 years from the date of issue. Thereafter Recertification must be applied for on an annual basis.

I take this opportunity of wishing you everything of the best with your study.

Yours faithfully

Professor Shenuka Singh (Chair)
Humanities & Social Sciences Research Ethics Committee

/pm

cc Supervisor: Prof D Wasenbaar
cc Academic Leader Research: Dr M Mthembu
cc School Administrator: Mrs P Kohan

Humanities & Social Sciences Research Ethics Committee

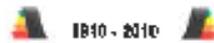
Dr Shenuka Singh (Chair)

Westville Campus, Govan Mbeki Building

Postal Address: Private Bag X64001, Durban 4001

Telephone: +27 (0)31 260 3567/6350/4557 Facsimile: +27 (0)31 260 4608 Email: singhs@ukzn.ac.za / zoyemmm@ukzn.ac.za / mahupob@ukzn.ac.za

Website: www.ukzn.ac.za



100 YEARS OF ACADEMIC EXCELLENCE

Funding Campuses: ■ Edgewood ■ Howard College ■ Vedal School ■ Pietermaritzburg ■ Westville

Appendix G: College of Humanities Student Support Service permission



15 June 2018

To Whom It May Concern

Student (Participant) Access to Psychological Support from the College of Humanities Student Support Services Office, Pietermaritzburg Campus

This serves to confirm that **students who are registered in the College of Humanities, University of KwaZulu-Natal** may be referred to the College of Humanities, Student Support Services office on the Pietermaritzburg campus should they require psychological support as a result of their participation in the qualitative study by **Ms Sinethemba Nonkululeko Ngcobo (Student number: 208525766)** entitled, *An exploration of resilience to poverty among University of KwaZulu Natal students from disadvantaged backgrounds.*

Psychological support, should it be required, will be provided within the context of **voluntary access** by students as applicable to all registered students at UKZN. Further, it is my understanding that ethical approval has yet to be obtained for this study and that Ms Ngcobo, under the supervision of her supervisor, Ms Sindiswa Shezi (shezis1@ukzn.ac.za) will ensure that the study is undertaken in a manner that adheres to the ethical guidelines for social science research. I request that a copy of the ethical clearance be forwarded to me for my file once the study has been approved.

Regards

A handwritten signature in black ink, appearing to read "A. Stephens".

Angeline Stephens

Manager: Student Support Services

College of Humanities

Appendix H: Letter of Confirmation

Cecil Renaud Main Library
UKZN Pvt Bag X014
Scottsvil
le 3209
Email: kuhn@ukzn.ac.za
Ph: 033260 5904

18 November 2019

To whom it may concern

This is to confirm that I have proofread the master's thesis of Sinethemba Ngcobo titled: An exploration of resilience to poverty among the UKZN students from disadvantaged backgrounds.

I used Word tracking to indicate edits and used the comment feature for queries. The proofreading involved checking grammar, spelling, typing, numbering, consistency etc.

I also checked the references - that all references in the text were in the bibliography and vs versa; consistency in details between in text and bibliography references and noted items that were incomplete, and final alphabetical order. I did not look up every reference. The references were the problem area in this thesis as there were lots of inconsistencies. In terms of style, I simply worked on consistency of detail layout. I indicated this to the student.

I had one or two queries which I relayed to the student in an email as well as tracked in the text. I also instructed the student to go through all the edits to ensure I had interpreted her meaning correctly.

I have not seen corrections.

I cannot guarantee I have spotted every error but have done my best to look at the work carefully.

This work has been done in my private capacity.

Yours faithfully



Dr Rosemary Kuhn

Appendix I: Turnitin

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