


# Chapter 3


## NSFAF Student Funding and Access to Higher Education in Namibia: Status, Success, and Barriers

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### ABSTRACT

*Funding for higher education remains a major challenge for many governments across the globe in both developed and developing countries. In Namibia, little research exists on the Namibia Student Financial Assistance Fund (NSFAF) status, success and barriers of NSFAF in Namibia have not been extensively researched. The purpose of this chapter is to explore and describe the status, success, and barriers of the Namibia Student Financial Assistance Fund as a means to student funding and access to higher education in Namibia with a view to describing what aspects affect this. The findings of this study can be used policy makers, higher education institutions and government ministries and State-Owned Enterprises to evaluate the organization's success and achievements, with a view to articulate and develop new strategies that may or could be used to improve the efficiency of the services provided*

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*by its organization so that it is able to meet maximum satisfaction of its consumers.*

## **INTRODUCTION**

Financial constraints among undergraduate students continue to be a major concern worldwide, exacerbated by high unemployment rates in many countries. Financial hardships among student nurses, in particular, may explain the decline in enrolments at HEIs globally (Quaye & Harper, 2015). In response, financial assistance has become a critical practice, especially in left-leaning Latin American countries such as Venezuela, where state-funded education has rapidly expanded despite potential compromises in the quality of education (Oketch, 2016). In the African context, financial struggles across educational sectors have sparked protests from students and staff alike, highlighting the inadequacies of HE financing in regions with largely impoverished populations (Naidu, 2021; Oketch, 2016).

The need to fund students to complete their studies has placed immense financial pressure on many developing countries (Onen, Ajuba, Oceng & Ndarahutse, 2015). This growing demand for education is closely linked to modernization and industrialization, as societies increasingly recognize the value of HE qualifications (Bekhradnia & Beech, 2018). Unfortunately, many student nurses who lack financial aid are compelled to work part-time to cover their living expenses and tuition (Rochford, Connolly & Drennan, 2009). Policymakers must acknowledge the challenge student nurses face in balancing academic responsibilities with employment, as this balance is essential for their success (Rochford, Connolly & Drennan, 2009).

On the other hand, financial assistance can increase nursing students' enrolment and employment prospects, though it may not have a significant impact on their expected salaries (Yang, 2011). Nonetheless, financial aid ensures that students from diverse socioeconomic backgrounds gain equitable access to education (Reed & Hurd, 2016). However, students from less privileged families often face ongoing financial challenges despite academic success. Financial support, therefore, acts as a vital social safety net, boosting students' self-esteem, increasing participation in campus activities, and reducing stress (Wang et al., 2013; Sweeney, 2021; Mi & Ok-Hee, 2021). Financial difficulties, however, continue to affect students' social, emotional, academic, and professional lives (Mitchell et al., 2019; Kadar-Satat, Iannelli & Croxford, 2016).

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