

**NON-ACADEMIC FACTORS CONTRIBUTING TOWARDS PERFORMANCE OF
POSTGRADUATE OPEN DISTANCE LEARNING ACCOUNTING STUDENTS**

by

Fazana Aboo

submitted in accordance with the requirements

for the degree of

MASTER OF PHILOSOPHY

in

ACCOUNTING SCIENCES

at the

University of South Africa

Supervisor: DR AA Van Rooyen

Co-supervisor: Mrs K Papageorgiou

June 2017

DECLARATION

I, the undersigned, declare that this dissertation, **Non-academic factors contributing towards performance of postgraduate Open Distance Learning accounting students**, is my own work, and that all the sources I have used or cited have been indicated and acknowledged by means of complete references.

Fazana Aboo
Signature

13 September 2017
Date

ACKNOWLEDGEMENTS

I am grateful for all the assistance made available to me in completing this dissertation. In particular, I want to thank the following:

- My supervisor, Dr Annelien van Rooyen, for her patience, advice, encouragement, assistance and guidance;
- My co-supervisor Mrs K Papageorgiou, for her valuable input and advice;
- My employer, the University of South Africa, for the research and development leave as well as the Master's and Doctoral Support Programme funding;
- My colleagues from the University of South Africa for their encouragement and motivation;
- The various supporting staff at the University of South Africa for their willingness to assist me;
- Mr Hennie Gerber and Dr Marthi Pohl for their statistical assistance, Dr Bettie Wagner-Ferreira for her invaluable input as my online mentor and Jackie Viljoen for language editing of this dissertation;
- The students who participated in this research especially with the data collection process;
- My friends and family – in particular my husband and children for their support and encouragement especially during moments when I found the task impossible; and
- Always, through each moment, I am thankful to my Creator, who gave me the strength and blessings to complete this journey.

PREFACE

The intent of this preface is to enlighten the readers about my research interests. I have had a journey at the University of South Africa, not only as being a lecturer for twelve years in the Department of Financial Accounting, but also involving completion of my BCompt degree and Certificate in Theory of Accounting through Unisa. Being married, I could thus study and take care of my family simultaneously. However, I encountered barriers which through family support, I managed to overcome with support from my family.

The topic was of interest to me, as I could relate to it through personal experiences of the barriers encountered whilst studying through distance education. Being a lecturer, one also encounters students relating to you their difficulties of balancing between working, family responsibilities and studying. Upon further reading into previous research, I realised that my research interest could very well be relevant and I was encouraged by Dr Annelien van Rooyen to pursue the topic further.

SUMMARY

NON-ACADEMIC FACTORS CONTRIBUTING TOWARDS PERFORMANCE OF POSTGRADUATE OPEN DISTANCE LEARNING ACCOUNTING STUDENTS

by

Fazana Aboo

Degree: Master of Philosophy in Accounting Sciences

Subject: Financial Accounting

Supervisor: Dr AA van Rooyen

Co-supervisor: Mrs K Papageorgiou

Key terms: accounting education; distance education; open distance learning; non-academic factors; Financial Accounting, postgraduate accounting students; academic performance

South Africa has a low throughput rate in the public higher education sector which leads to severe skill shortages that are urgently required by the country. In particular, the financial skills shortages are severe, especially those of accountants and chartered accountants. Keeping in mind the vastness of the University of South Africa's (Unisa's) market share of accounting students in South Africa, it is important to understand the distinct challenges related to retention and throughput of students pursuing an accounting qualification at an open distance learning institution such as Unisa. If one considers the landscape of accounting education in South Africa, the unique challenges faced by accounting students at Unisa and the recent scholarly addresses on retention and throughput of distance education students, as well as the disadvantaging factors with which Unisa students are faced, this study contributes to the theoretical comprehension of students' retention and throughput rates in accounting education at postgraduate level. The focus of the current study was mainly on non-academic factors affecting the performance of accounting students at postgraduate level, since much research has already been done on academic factors that affect the performance of accounting students. Many studies are focussed on students at undergraduate level; therefore, in this study, postgraduate students studying towards becoming a chartered accountant were chosen.

TABLE OF CONTENTS

<i>Declaration</i>	<i>i</i>
<i>Acknowledgements</i>	<i>ii</i>
<i>Preface</i>	<i>iii</i>
<i>Summary</i>	<i>iv</i>
<i>Table of contents</i>	<i>v</i>
<i>List of figures</i>	<i>viii</i>
<i>List of tables</i>	<i>x</i>
<i>Abbreviations and acronyms</i>	<i>xii</i>

CHAPTER 1

INTRODUCTION TO THE STUDY	1
1.1 INTRODUCTION.....	1
1.2 BACKGROUND INFORMATION.....	2
1.2.1 Background to skill shortages in South Africa.....	2
1.2.2 Accounting skill shortages in South Africa.....	3
1.2.3 Significance of Unisa in the production of prospective CAs	4
1.2.4 Lack of CAs in South Africa particularly from the previously disadvantaged groups	5
1.2.5 Role of REAP in assisting the previously disadvantaged group and leading towards the research objectives of this study.....	7
1.2.6 Elements identified by REAP compared to the works of previous researchers and Unisa's theoretical framework.....	8
1.3 RESEARCH PROBLEM	9
1.4 RESEARCH OBJECTIVE.....	10
1.5 STUDY STATEMENT.....	11
1.6 DELINEATIONS AND LIMITATIONS	11
1.7 DEFINITIONS OF KEY CONCEPTS.....	11
1.8 RESEARCH METHODOLOGY	13
1.9 IMPORTANCE OF THIS STUDY	14
1.10 STRUCTURE OF THE STUDY	14
1.11 CHAPTER CONCLUSION AND SUMMARY.....	15

CHAPTER 2

LITERATURE REVIEW	16
--------------------------------	-----------

2.1	INTRODUCTION.....	16
2.2	THE HIGHER EDUCATION SYSTEM AND SKILLS SHORTAGES IN SOUTH AFRICA	16
2.3	SHORTAGE OF SKILLS IN THE ACCOUNTING PROFESSION IN SOUTH AFRICA	17
2.4	ACCOUNTING EDUCATION AT UNISA.....	18
2.5	DISTANCE EDUCATION (DE) AND OPEN DISTANCE LEARNING (ODL).....	20
2.6	PREVIOUS LITERATURE ON STUDENTS' PERFORMANCE AT TERTIARY LEVEL	22
2.6.1	Theoretical models and frameworks.....	23
2.6.1.1	<i>Situated agents: student and institution</i>	23
2.6.1.2	<i>The student walk</i>	24
2.6.1.3	<i>Capital</i>	24
2.6.1.4	<i>Habitus</i>	24
2.6.1.5	<i>The domains and modalities of transformation</i>	24
2.6.1.6	<i>A broad definition of success</i>	25
2.6.2	Accounting research – academic factors.....	26
2.6.3	Accounting research – non-academic factors.....	29
2.6.3.1	<i>Geographical location of the student</i>	29
2.6.3.2	<i>Financial resources of the student</i>	30
2.6.3.3	<i>The schooling of the student</i>	31
2.6.3.4	<i>Language proficiency of the student</i>	32
2.6.3.5	<i>Time management and family responsibilities of the student</i>	33
2.7	CHAPTER CONCLUSION AND SUMMARY.....	34
 CHAPTER 3		
RESEARCH DESIGN AND METHODS.....		36
3.1	INTRODUCTION.....	36
3.2	RESEARCH OBJECTIVE.....	36
3.3	RESEARCH DESIGN.....	37
3.3.1	Advantages of the survey method	38
3.4	RESEARCH METHOD	38
3.4.1	Research approach	38
3.4.2	Unit of analysis	39
3.4.3	Data collection technique	39
3.4.3.1	<i>Pilot study</i>	39
3.4.3.2	<i>Questionnaire</i>	40

3.4.3.3	<i>Students' academic records</i>	42
3.4.4	Reliability and validity	42
3.4.5	Data analysis	43
3.4.5.1	<i>Quantitative data analysis</i>	43
3.4.5.2	<i>Qualitative data analysis</i>	44
3.5	ETHICAL CONSIDERATIONS	44
3.6	LIMITATIONS.....	45
3.7	CHAPTER CONCLUSION AND SUMMARY.....	46
CHAPTER 4		
RESEARCH FINDINGS..... 47		
4.1	INTRODUCTION.....	47
4.2	DESCRIPTION OF THE RESPONDENTS	47
4.3	CHARACTERISTICS AND PERCEPTIONS OF THE RESPONDENTS	48
4.4	ASSOCIATION BETWEEN FACTORS EXPLORED AND MARK CATEGORIES.....	61
4.5	ANALYSIS OF RESULTS OF RESPONSES TO THE RESULT CATEGORIES.....	61
4.6	COMPARISON OF OTHER RELEVANT PERSONAL AND DEMOGRAPHIC INFORMATION AND MARKS OBTAINED.....	86
4.7	CHAPTER CONCLUSION AND SUMMARY.....	94
CHAPTER 5		
SUMMARY, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS 95		
5.1	INTRODUCTION.....	95
5.2	SUMMARY AND DISCUSSIONS OF THE FINDINGS.....	95
5.3	CONCLUSION	102
5.4	RECOMMENDATIONS	103
5.5	SUMMARY OF CONTRIBUTIONS AND AREAS FOR FUTURE RESEARCH	104
REFERENCE LIST 107		
ANNEXURE A: PARTICIPANT INFORMATION SHEET		121
ANNEXURE B: ONLINE LINESURVEY QUESTIONNAIRE.....		123
ANNEXURE C: ETHICAL CLEARANCE.....		132
ANNEXURE D: MOSAIC PLOTS.....		134

LIST OF FIGURES

Figure 4.1:	The perceptions of the respondents regarding the variables (language, financial resources, family responsibilities and time constraints) being tested	59
Figure 4.2:	The fact that CTA courses are only presented in English makes it difficult to understand the concepts vs. pass rate.....	134
Figure 4.3:	Proficiency in English is linked to better performance of accounting students vs. pass rate	134
Figure 4.4:	Student support in my home language would benefit my studies vs. pass rate.....	135
Figure 4.5:	My own current financial situation is negatively affecting my studies vs. pass rate	135
Figure 4.6:	My family's current financial situation is negatively affecting my studies vs. pass rate	136
Figure 4.7:	My primary reason for deciding to enrol for CTA at Unisa was financially motivated vs. pass rate	136
Figure 4.8:	My family responsibilities in terms of being the sole or primary breadwinner hinders me to stay focussed in my studies vs. pass rate	137
Figure 4.9:	Lack of family support affects my studies vs. pass rate	137
Figure 4.10:	Social and cultural commitments towards the family affects my studies vs. pass rate.....	138
Figure 4.11:	My household responsibilities take up too much of my study time vs. pass rate	138
Figure 4.12:	My personal health does affect the time management towards my studies vs. pass rate.....	139
Figure 4.13:	My responsibilities are well balanced and do not affect the time management towards my studies vs. pass rate	139
Figure 4.14:	Age of respondents vs. pass rate.....	140
Figure 4.15:	Ethnic group vs. pass rate.....	140
Figure 4.16:	Home language vs. pass rate	141
Figure 4.17:	Years of undergraduate studies vs. pass rate	141
Figure 4.18:	CTA group vs. pass rate	142
Figure 4.19:	Number of attempts at CTA 2 vs. pass rate	142
Figure 4.20:	Location vs. pass rate	143
Figure 4.21:	Studying at kitchen table vs. pass rate.....	143
Figure 4.22:	Library other than Unisa library vs. pass rate.....	144
Figure 4.23:	Mode of transport vs. pass rate.....	144
Figure 4.24:	Type of school vs. pass rate	145

Figure 4.25: Adequacy of learning resources at school vs. pass rate	145
Figure 4.26: Language of instruction at school vs. pass rate	146
Figure 4.27: Funding of studies vs. pass rate	146
Figure 4.28: Funding of studies (2) vs pass rate	147

LIST OF TABLES

Table 4.1:	Personal and demographic characteristics of the respondents.....	49
Table 4.2:	Description to questions relating to Figure 4.1	60
Table 4.3:	Geographical location of respondents compared to pass rates of Respondents.....	64
Table 4.4:	Financial situation of respondents compared to pass rates of respondents	65
Table 4.5:	Statistical significance of financial situation of respondents compared to pass rates of respondents.....	68
Table 4.6:	Type of schooling of respondents compared to pass rates of respondents	70
Table 4.7:	Statistical significance of type of schooling of respondents compared to pass rates of respondents.....	73
Table 4.8:	Language of tuition of respondents compared to pass rates of respondents	74
Table 4.9:	Statistical significance of language of tuition of respondents compared to pass rates of respondents.....	77
Table 4.10:	Family responsibilities of respondents compared to pass rates of respondents	79
Table 4.11:	Statistical significance of family responsibilities of respondents compared to pass rates of respondents.....	80
Table 4.12:	Time management of respondents compared to pass rates of respondents	83
Table 4.13:	Statistical significance of time management of respondents compared to pass rates of respondents.....	84
Table 4.14:	Age of respondents compared to pass rate of respondents.....	86
Table 4.15:	Ethnic group of respondents compared to pass rate of respondents	87
Table 4.16:	Time taken by respondents to complete undergraduate studies compared to pass rates of respondents.....	88
Table 4.17:	CTA group of respondents compared to pass rate of respondents.....	89
Table 4.18:	Number of attempts towards CTA 2 compared to pass rate of respondents	90
Table 4.19:	Frequency of utilisation of kitchen table as area of study by respondents compared to pass rate of respondents	91
Table 4.20:	Frequency of utilisation of library other than Unisa library as area of study by respondents compared to pass rate of respondents.....	92
Table 4.21:	Means of transport used by the respondents for study purposes compared to the pass rate of the respondents.....	93

ABBREVIATIONS AND ACRONYMS

Abbreviation or acronym	Meaning
ANOVA	analysis of variance
BCom	Bachelor of Commerce
BCompt	Bachelor Computationis degree
CA	chartered accountant
CAS	College of Accounting Sciences
CEMS	College of Economic and Management Sciences
CHE	Council of Higher Education
CTA	Certificate in Theory of Accounting
DBE	Department of Basic Education
DE	distance education
DET	Department of Education and Training
DHET	Department of Higher Education and Training
HEI	higher education institution
HESA	Higher Education South Africa
HonsBCompt	Honours in Bachelor of Accounting Sciences
HSRC	Human Sciences Research Council
IEB	Independent Examinations Board
ITC	initial test of competence
NSFAS	National Student Financial Aid Scheme
ODL	open distance learning
QE	qualifying examination
RDP	Reconstruction and Development Programme
REAP	Rural Education Access Programme
SA	South African
SAICA	South African Institute of Chartered Accountants
Unisa	University of South Africa

CHAPTER 1

INTRODUCTION TO THE STUDY

1.1 INTRODUCTION

There is much consensus that residential student populations are on the decrease in comparison to open distance learning (ODL) students (Davidson & Wilson, 2013). ODL students are facilitated with education at their doorstep enabling these students to study without leaving their home environment, thereby providing opportunities of education to students in remote and rural locations by removing the barrier of distance for students from disadvantaged communities (Fodzar, 2015:11). However, ODL students embarking on this journey are oblivious of the different challenges with which they will be confronted, more specifically, students coming from disadvantaged communities who have to deal with the combined difficulty of adjusting from school to tertiary education as well as from classroom to distance education (DE) (Croft, Dalton & Grant, 2010). Despite the popularity of ODL institutions, Letseka and Karel (2015) highlight that the pass rates at ODL institutions are much lower compared to those of residential universities, with socio-economic inequalities amongst ODL students being the main reason for these lower pass rates. Within the South African context, where the education system is still “bedevilled” by the past historical inequalities (Leibowitz & Bozalek, 2014:100), the need for new research on the increasing number of non-traditional and non-commuting students is continuing (Davidson & Wilson, 2013).

In South Africa, the University of South Africa (Unisa) is the largest ODL university in Africa accommodating approximately 400 000 students (Unisa, 2016a). The College of Accounting Sciences at Unisa has a larger market share than other universities in South Africa, as it enrolls approximately 40% of all accounting students in South Africa and produces at least 20% of accounting graduates within the country with a history of producing at least 50% of the chartered accountants (CAs) within the country (Unisa, 2016a).

This chapter consequently provides a brief outline of accounting education and an ODL environment. The unique nature and challenges of accounting education in South Africa, particularly in an ODL environment, due to the exclusive nature of an ODL environment,

are discussed. The challenges related to retention and throughput of accounting students at an ODL institution are therefore reported on as well.

This introduction provided a background of the study. The rest of the chapter will be structured as follows. Background information will be detailed and thereafter the research problem will be discussed, followed by the research objective and dissertation statement. Delineations and limitations will be considered. The research methodology with the intended methods to be used to enable the reader to comprehend the aim of the study will be discussed followed by the importance of the study. The structure of the study will be detailed and finally the chapter will be concluded.

1.2 BACKGROUND INFORMATION

1.2.1 Background to skill shortages in South Africa

It is generally acknowledged worldwide that higher education has a critical role to play in the economy of a nation and in society through the development of general and specific skills and competencies as well as through knowledge production. Improving student success remains a key imperative globally for higher education (Liebenberg, Van Zyl & Subotzky, 2011). South African universities reported a relatively low success rate of 74% for all undergraduate qualifications offered in 2011 with an increase to 75.5% in 2015, which is still below the desired norm of 80% (Department of Higher Education and Training [DHET], 2013:31; DHET, 2015:21). The graduation rate of 15% in 2011 increased to 17% in 2015, well below the international norm of 25% for students at undergraduate level (DHET, 2013:31; DHET, 2015:20). When compared to before 1994, the aforementioned statistics indicate a significant improvement, as the participation rate of the black students at universities was only 17% at that stage, in a country in which blacks constituted of 77% of the total population at the time (HESA, 2014:4). However, access, success and completion rates continue to be racially skewed, as acknowledged in the 2013 White Paper report (DHET, 2013:31), with white completion rates being on average 50% higher than African graduation rates (Council of Higher Education [CHE], 2016).

As participation increases, universities must simultaneously focus their attention on improving student performance. On average 40% of students drop out during their first year of studying and 20% during their second or third years (Letseka, Cosser, Breier & Visser, 2010:3). However, the reasons for the dropouts are complex and numerous, and include financial issues, lack of resources and substandard schooling (MacGregor, 2010).

Improving student access, success and throughput rates in South Africa is a very serious challenge and should become a priority focus for national policy (DHET, 2013:31). As stated in a presentation by Higher Education of South Africa (HESA), “there is still a considerable ‘long walk’ to a transformed higher education system in South Africa” (HESA, 2014:13). South Africa, is a country where poverty is deep and endemic (Leibowitz & Bozalek, 2014) due to the disparities of a deeply entrenched macrosystem problem. This results in the transformation of higher education institutions (HEIs) in South Africa a long-term and ongoing process (HESA, 2014:4). Short-term solutions are also necessary and beneficial (Seabi, Seedat, Khoza-Shangase & Sullivan, 2014). This accentuates the importance of studies such as this one, since identifying the barriers to the transformation will highlight the need for more innovative ideas to tackle such barriers.

1.2.2 Accounting skill shortages in South Africa

Ramdass and Kruger (2014:1) indicate that there must be a major emphasis on the education of the SA people to become responsible, participatory and reflective citizens that contribute to an emerging democracy. It therefore becomes more crucial in South Africa for transformation where there are limited government resources, a shortage of skilled workers and a history of social division (MacGregor, 2010). This critical shortage of skilled workers continues to bedevil South Africa and although efforts to increase graduates are underway there is no short-term solution (Enslin-Payne, 2011).

During 2008, the executive president of the South African Institute of Chartered Accountants (SAICA) at the time, Mr Ignatius Seehole, communicated his concerns about the financial skills deficiencies as the future of the economic growth in South Africa is heavily reliant on persons with financial skills (SAICA, 2008). In June 2009, Matsobane Matlwa, the executive president of SAICA at the time, in his address on skill shortages in South Africa stated that the biggest challenge in South Africa is the shortage of skills in the country (Innocenti, 2009). This is a familiar challenge, with government policymakers highlighting economic growth as national priority, identifying that to promote such growth, education and skills development should become a priority (Human Sciences Research Council [HSRC], 2016). This view is also supported by Kurihara (2013), who studied the relationship between financial skills and economic growth. Kurihara (2013) suggests that financial skills advance economic growth by inferring financially skilled persons to make practical and valuable decisions pertaining to financial and other economic resources.

Previous studies (Brown, 2016; Marshall, 2014; Olivier, 2016) found that the shortage of qualified accountants is one of the pressing issues facing the accounting profession, with the non-white population in the accounting profession being underrepresented (De Jager, 2014). Odendaal and Joubert (2011) indicate that South Africa remains in need of black qualified accountants. A great concern of HEIs is the success rates of students, with the pass rates of black students studying towards becoming CAs being unacceptably low. These low pass rates could be one of the reasons that contribute to the shortage of black CAs in South Africa (De Jager, 2014).

Recently, Finance Minister Pravin Gordhan suggested that the role of accountants has become more important in current economic times (Olivier, 2016). During the fourteen-year period from 2002 until 2016, the number of CAs in South Africa has more than doubled to approximately 40 000 (Brown, 2016). Despite this substantial growth, a critical skill shortage of CAs in South Africa remains (Brown, 2016). To reduce this shortage therefore becomes a problem not only for the CA profession but also for the institutions that produces these graduates who want to pursue the CA route.

South Africa has a diverse population comprising different cultures, but the racial profile of CAs in South Africa showed that in 2011, only 6.6% of CAs were black, in a country where 90% of the population are black (Stainbank & Tewari, 2014:103). Of the approximate 36 300 CAs in the country in 2014 (40 000) in 2016, approximately 21% (25%) were non-white and this was still considered to be disturbingly low considering that the majority of the population is non-white (Brown, 2016; Marshall, 2014). The increasing diversity of the student body at tertiary educational institutions and the profile of students in higher education continue not to reflect the demographics of the SA society (HSRC, 2016; Seabi *et al.*, 2014).

1.2.3 Significance of Unisa in the production of prospective CAs

In order to qualify as a CA, the candidate must obtain a BCom Accounting (CA stream) degree and pass a Certificate in Theory of Accounting (CTA) postgraduate qualification at an accredited institution (SAICA, 2016a). At the time of this research, these undergraduate and postgraduate qualifications were being offered by 16 South African universities. Unisa, is the only distance education and ODL institution in the country amongst the 15 residential universities that are accredited by SAICA (Olivier & Bulman, 2009; SAICA, 2016a). Olivier and Bulman (2009) emphasise that residential universities in South Africa can only accommodate a limited number of students in this field of study. This denotes

that Unisa is thus the only other institution where prospective CAs can obtain their mandatory BCom Accounting and CTA qualifications (Olivier & Bulman, 2009).

The successful completion of the CTA programme is a pre-requisite for writing the SAICA Initial Test of Competence (ITC), which was previously known as the SAICA Qualifying Examination 1 (QE1) (SAICA, 2016a). To obtain the CTA qualification, students at Unisa are required to register for the HonsBCompt degree in Accounting Sciences. The annual examination of the HonsBCompt degree comprises four subjects, namely Financial Accounting, Management Accounting, Taxation, and Auditing. Students have to pass these subjects simultaneously in one examinable year (Ungerer *et al.*, 2013).

As from 2012, the CTA qualification at Unisa was replaced by the SAICA-accredited syllabus, namely the Postgraduate Diploma in Accounting Sciences (PGDA) (CTA level 1) and the Postgraduate Diploma in Applied Accounting Sciences (PGDA) (CTA level 2). To obtain CTA level 1 and CTA level 2 as a qualification, all the year modules prescribed in terms of each of these year courses need to be passed in the same academic year. On successful completion of CTA level 2 as a qualification, admission is given to the students to write ITC (SAICA 2016a; Unisa, 2012).

Unisa is a significant representative for SA universities, and Olivier and Bulman (2009) found that, despite the historically poor throughputs from DE providers, many current SAICA members completed their studies through Unisa, the primary DE provider in South Africa. Prof. Elmarie Sadler, the Executive Dean of the College of Accounting Sciences (CAS), noted that CAS produces 50% of black CAs in South Africa (Unisa, 2014) mostly from disadvantaged backgrounds (Sadler & Erasmus, 2005:30; Unisa, 2016b).

1.2.4 Lack of CAs in South Africa particularly from the previously disadvantaged groups

The concern of the DHET is that, since 1994, many middle-class blacks have managed to transform their lives; however, the majority of blacks still have to attain a decent standard of living and most blacks remain poor (DHET, 2013:4). This concern can be well related to, since “race remains a major determinant of graduation rates” and blacks constitute the majority of the South African population (HESA, 2014:3). According to Sternberg, Grigorenko and Kidd (2005:57), race is a social rather than a biological factor, as supported by Feldman (2001:365):

The truth is that group differences in performance of standardised tests can be very well explained by differences in neighbourhood conditions, differences in level of expectations, differences in the quality of school teachers, differences in family poverty, and differences in learning experiences, all of which are part of the growing child's environment.

Statistics highlighted in a special report on accounting education (Lubbe, 2014) indicate that the net effect of the disparities in access and success is that less than 5% of black and coloured youths are succeeding in any form of higher education (Lubbe, 2014).

“Few would dispute that socio-economic factors have a profound influence in higher education and socio-economic inequalities in South Africa are amongst the most severe in the world” (CHE, 2007:36). Bearing this in mind, addressing and considering socio-economic circumstances in South Africa are vital. In 1994, the democratic government inherited an education system that was very unequal, in particular in terms of race and region. DHET (2014a) informs us that since 1994, when the apartheid regime was replaced by a democratically elected government, much progress was achieved but much still needs to be done to rid the country of the past injustices. Deep-seated inequalities, amongst others, are among the disparities with regard to access to higher education. This implies that remedying the historical disadvantage is not as successful as expected (CHE, 2009).

The SA history and legacy of politically sanctioned racial segregation posed obstructions in terms of equitable access and success in higher education. This caused students from underprivileged homes; living in townships or rural areas generally having restricted access to high-quality school education (Mdepa & Tshiwula, 2012). This regrettably results in many ill-equipped students entering HEIs, bringing about high dropout rates (Jansen & De Villiers, 2015; Mdepa & Tshiwula, 2012).

Education and training thus have to be made affordable for potential students (DHET, 2013). To this end, the government has significantly increased the funds available for student loans and bursaries, particularly through the National Student Financial Aid Scheme (NSFAS) (DHET, 2013). Functioning in partnership with NSFAS is the Rural Education Access Programme (REAP) (Jones, Coetzee, Bailey & Wickham, 2009). REAP is not a bursary scheme in itself; instead, it acts as a ‘middle-man’ between NSFAS and students. NSFAS provides 49% of the financial aid required by students (REAP, 2013) and, based on the success of the students in their studies, 40% of the loan is converted

into a bursary (REAP, 2013). REAP then provides the balance of 51% of the necessary funding, which it receives from social investment funds and international donors (REAP, 2013).

1.2.5 Role of REAP in assisting the previously disadvantaged group and leading towards the research objectives of this study

Since 2001, the mission of REAP has been “to provide higher education opportunities for marginalised rural youth and to provide holistic, yet tailored, development support so that these young people may overcome inherent economic, academic and social hurdles in order to realise their potential” (REAP, 2008:3). The intent of their research identifying the elements of disadvantaged students is to “contribute to the debate and actions of people, programmes and institutional leadership intent on enabling success for academically able yet educationally, economically and socially deprived young South Africans” (REAP, 2008:3). The following key elements identified by REAP as challenges for students at tertiary institutions and reflected in their report (REAP, 2008), dated April 2007 to May 2008, appeared relevant to this study since REAP has always been committed to disadvantaged students:

- geography (specifically rural areas);
- financial resources (which often go hand in hand with geographic disadvantage);
- schooling (where students often attend under-resourced, low-performance, typical ex-Department of Education and Training [DET] schools);
- language (where the language of tuition at the HEI may be the second or even third language for the student); and
- other socio-cultural factors.

1.2.6 Elements identified by REAP compared to the works of previous researchers and Unisa’s theoretical framework

The elements identified by REAP (REAP, 2008) can be well compared to work by previous researchers (De Hart & Venter, 2013; Prinsloo, 2003; Yasmin, 2013) on non-academic factors influencing students’ performance as well as to Unisa’s theoretical framework (Subotzky & Prinsloo, 2011). Various researchers (Steenkamp, 2014; Ungerer *et al.*, 2013; Van Wyk, 2011) have also explored other variables influencing student retention and throughput. These include –

- the circumstances of student success (Sadler & Erasmus, 2005);

- factors related to the performance of students attempting an exit module of accounting (Jansen & De Villiers, 2015); as well as
- student perceptions regarding their successes and failures (Killen, Marais & Loedolff, 2003; Kreber, 2003).

A study published by the Scottish Council for Research in Higher Education (Hall, 2001) established that dropout rates vary by sector of education, age of students, level of course, subject of course, socio-economic group and institution. In addition, the study noted that information on student retention is often of inferior quality and may lack accuracy or be deceptive and the reasons for student dropout operate at individual student, institutional and supra-institutional level. Concentrating on ODL students, Yasmin (2013), through interaction with the students at the University of North Bengal in India, found that certain students were not able to balance their family or work obligations with their studies, and they began to feel that they had a low probability of success.

SA students come from predominantly disadvantaged educational and social-economic backgrounds (Sartorius & Sartorius, 2013). The South African student body is thus faced with challenging circumstances (Sartorius & Sartorius, 2013); therefore, students have to balance the pressures of both life and study simultaneously (Subotzky & Prinsloo, 2011). Unisa's conceptual-hypothetical model (developed by Subotzky & Prinsloo [2011:184]) captures the dynamic and complex nature of success and the particularities of the South African ODL context. Their model (Subotzky & Prinsloo, 2011:188) explains success as an optimistic student experience with high levels of satisfaction throughout all phases of the student walk. Furthermore, there needs to be a successful fit between students' graduate traits and the necessities of the working environment and civil society. In addition, success will lead to graduation within the least time suitable to the qualification type in the ODL scenario (Subotzky & Prinsloo, 2011:188). The model was adapted by the Senate of Unisa and the construct of the "student walk" (Subotzky & Prinsloo, 2011:185), being the second construct of the model above, is the heart of the model (Subotzky & Prinsloo, 2011).

The third component of the "student walk" in the Unisa model, in particular was relevant to this study and is elaborated upon. It refers to the non-academic domain of the student, namely inter-personal and intra-personal attributes of the student. The inter-personal attributes comprise a measurable domain and consist of:

- the students' past socio-economic status, including the demographics, educational and family background and exposure; and
- the current socio-economic status and life circumstances, measured by the constructs of time and opportunity to study and stability in life circumstances and support for study.

The inter-personal domain of the Unisa theoretical framework model adopted was linked to this study, as it is a measurable domain (Subotzky & Prinsloo, 2011), and it substantiated the use of the elements identified by REAP. The model as well as the works of other researchers is discussed in further detail in the literature review chapter (Chapter 2).

1.3 RESEARCH PROBLEM

Based on the background information discussed in section 1.2, this study explored the contribution of non-academic factors on the performance of postgraduate level Accounting students' studies at Unisa. As the DHET mentions, it is important to recognise that success rates are negatively influenced by the poor living conditions of many students coming from disadvantaged backgrounds (DHET, 2013:33). The non-academic factors referred to in this study are therefore the unfavourable conditions with which students, coming from a disadvantaged background, are faced. The study explored whether participating students with disadvantaged backgrounds were more negatively influenced in their academic performance in comparison to those who did not come from disadvantaged backgrounds. Negative influence on performance could be identified as incomplete qualifications, studies not being completed within the given time frame or as a series of repeated number of attempts at the qualification (CHE, 2013). In this study however, students' academic performance in terms of students obtaining below 50% and students' obtaining above 50%, is utilised as a basis for the measurement of performance.

Based on the above statement, using Unisa for this study appeared appropriate, as most of the CTA students who might be negatively affected by non-academic factors at the time of this research would have been registered at Unisa (Olivier & Bulman, 2009:8–9).

1.4 RESEARCH OBJECTIVE

The objective of the study was therefore to explore the contribution of non-academic factors on the performance of CTA students at Unisa. The variables used in this study were:

- geography (specifically rural areas);
- financial resources (which often go hand in hand with geographic disadvantage);
- schooling (where students often attended under-resourced, low-performance, typical ex-DET schools);
- language (where the language of tuition at the HEI may be the second or even third language for the student); and
- other socio-cultural factors (as there can be several of these, the current study focussed on family responsibilities of the student and the student's time management).

Based on the key elements outlined above, the research objectives of the study are:

- to explore whether the geographical location of the participating students was a contributory factor towards the students' performance for the CTA 1 and CTA 2 qualifications;
- to explore whether the financial resources or a lack thereof was a contributory factor towards the participating students' performance for the CTA 1 and CTA 2 qualifications;
- to explore whether the schooling resources or the lack thereof was a contributory factor towards the participating students' performance for the CTA 1 and CTA 2 qualifications;
- to explore whether the language of tuition was a contributory factor towards the participating students' performance for the CTA 1 and CTA 2 qualifications;
- to explore whether the participating students' commitment to family responsibilities was a contributory factor towards the students' performance for the CTA 1 and CTA 2 qualifications; and
- to explore whether the time limitations that the participating students experienced towards their studies were a contributory factor towards the students' performance for the CTA 1 and CTA 2 qualifications.

1.5 STUDY STATEMENT

This current study explored whether the non-academic factors (see 1.4) faced by students coming from disadvantaged backgrounds contribute to their performance at postgraduate level of accounting studies, thereby becoming a possible barrier towards the student becoming a CA.

1.6 DELINEATIONS AND LIMITATIONS

The scope of the research was limited to postgraduate accounting students at Unisa; however, it may have far-reaching implications for residential universities, as well as other courses at Unisa. Most of the prior literature references consisted mainly of success determinants in accounting studies at undergraduate level as research on postgraduate determinants is limited. There may therefore be other influential variables that were not included in the current study. The variables used in this study, in particular, were used as they addressed challenges faced by students who came from disadvantaged backgrounds. The importance of addressing socio-economic factors was explained in the section on background information (refer section 1.2).

1.7 DEFINITIONS OF KEY CONCEPTS

Below are definitions of key concepts used in this study:

Distance education (DE) and open distance learning (ODL):

According to Keegan (1980:21), DE is defined as follows:

The definition of DE consists of six elements. The separation of facilitator and student which distinguishes it from face-to-face lecturing, the influence of an educational organisation which distinguishes it from private study, the use of technical media to unite facilitator and student and carry the educational content, the provision of two-way communication so that the student may benefit from or even initiate dialogue, the possibility of occasional meetings for both didactic and socialisation purposes and the participation in an industrial form of education which, if accepted, contains the genus of radical separation of DE from other forms of education.

Two common terms that are used interchangeably in ODL research are DE and ODL (Islam & Ferdowsi, 2014). These terms are used interchangeably in this dissertation as

well because of the common element of 'distance' qualifying both terms. The difference between the two terms, as indicated by Islam and Ferdowsi (2014:176), is as follows:

Distance learning refers mainly to a mode of delivery (independent learning at a distance through the means of self-study texts and non-contiguous communication), while open learning includes the notion of both openness and flexibility (whereby students have personal autonomy over their studies and where access restrictions and privileges have been removed) and distance (as independence from the teacher).

Disadvantaged students:

The following description of the concept was given by a REAP student advisor (REAP, 2008:29):

Disadvantage is firstly the school that the Rural Education Access Programme student comes from. It would be under-resourced. The student would never have touched a computer. Also the instruction: some of the students learnt English in Zulu, even maths. Some of the students will come from a home with no electricity. Some of them have to work after school, fetch water and wash dishes. The time for studying is quite limited. There are also social issues where the students are constantly worried about the health of their parents. In some cases, they are orphans. There is also poverty, where the student doesn't know where the next meal is coming from.

Financial constraints:

In the context of this study, the concept **financial constraints** was explained as follows in the REAP (2008:29) report: "Absolute lack of money, debt and fear of debt; comparative lack of money in relation to previous income levels, and in relation to peers not in higher education; and part-time employment which diverts time and energy from studies."

Graduation rate:

The number of graduates in a particular academic year at a given level or programme expressed as a percentage of the total enrolment for that year, for the same level or programme (DHET, 2013).

Socio-cultural factors:

For the purpose of this study, the following description of the term given in the REAP report was used (REAP, 2008:11):

These are the challenges faced by the disadvantaged students who often feel homesick, lonely and alienated in an unfamiliar higher education institution, where the majority of the staff and other students do not speak their language. Stigmas are sometimes attached to these poor and rural students. Social integration and therefore academic integration is minimised.

1.8 RESEARCH METHODOLOGY

In this study, the data required, namely the details of the students registered for the two respective CTA levels (CTA level 1 and CTA level 2) were obtained from Unisa's student system. Ethical clearance (refer Annexure C) was required and was obtained from Unisa as stipulated in terms of the policy on ethical clearance (Unisa, 2007). The research was undertaken with adherence to ethical considerations. The ethical issues were in terms of Unisa's policy in terms of ethics (Unisa, 2007), since the study was conducted through Unisa.

The research instrument in the form of a paper-based questionnaire (refer Annexure B) was sent out via email to all students registered for the two CTA groups at Unisa for the 2015 academic year to participate in the survey. The survey was in the form of a close-ended questionnaire addressing the independent variables identified, namely the geographical location, financial resources, language of the student, background schooling of the student, and other socio-cultural factors that might have pertained to the student (Wiid & Diggens, 2015). At the end of the questionnaire, the survey had an open-ended 'other comments' section, which was voluntary. The socio-cultural factors that might have pertained to participating students, were seen as family responsibilities and time management. Attention was given to test the validity and reliability of the questionnaire. This is discussed in section 3.4.3.

The primary data, being the results of the questionnaire, was then captured and compared against the records of the students' performance. Descriptive statistics were used to describe the summary of the data. Students' performance (dependent variable) was compared to each of the independent variables being the student's geographical location (rural and not rural), the financial constraints (those with constraints and those without), the schooling of the students (students from schools with minimum resources and students from well-resourced schools), the language of the students (students who had English as a second or third language and those who did not), and socio-cultural factors (students who identified themselves with vast responsibilities and lack of time and those

who did not). The chi square test was used as a statistical technique obtained from the SAS package, to assess the relationship between the dependent and the independent variables. To determine the statistical significance of the relationship between the variables, a probability value (p-value) was produced, which indicated the statistical significance of the relationship if the calculated p-value was smaller than 0.05 (Wiid & Diggenees, 2015).

1.9 IMPORTANCE OF THIS STUDY

This study may make a significant contribution to academics and DE providers in South Africa by addressing the influences of factors other than academic factors on student performance, and to introduce any remedial action if necessary. It may also be of value to SAICA in terms of accounting skills shortages in South Africa.

1.10 STRUCTURE OF THE STUDY

The remainder of this dissertation comprises the following chapters:

Chapter 2 Literature review

Chapter 2 outlines the literature with regard to the shortage in accounting skills, and elaborates on literature suggesting the need to investigate such shortages. The chapter also reports extensively on assessments by previous academic studies relating to factors affecting students' performance at tertiary level and the theoretical framework linked to the study.

Chapter 3 Research design and methods

Chapter 3 reports on the data collection techniques as well as details of the design and method of the research. The results of the data obtained from the students' completed questionnaires were quantified, and this is reported as well. A detailed description of the data analysis is given. The statistical methods employed and the research objectives are outlined.

Chapter 4 Research findings

The findings from the data analysis are discussed. Possible limitations to the findings are also reported.

Chapter 5 Interpretation, conclusion and recommendations

The findings of the study and discussion of the results are explained. Conclusions and recommendations that emerged from the study are also discussed in this chapter.

1.11 CHAPTER CONCLUSION AND SUMMARY

This first chapter discussed the background information pertaining to the study. The chapter also highlighted the poor throughput rates of accounting students in DE as well as the non-academic factors influencing students' performance in accounting education. The chapter briefly introduced the work of previous researchers as well as the Unisa theoretical framework to substantiate the use of the non-academic factors.

Chapter 2 will elaborate on the theoretical framework used in this study and comprehensively outlines the works of other researchers related to this study.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

In Chapter 1, the outline of this study was explained briefly. The literature that related to this study was expanded upon in this chapter. The background to the study was discussed in detail and studies by previous researchers from an HE perspective were outlined.

Relationships identified by various researchers on the factors affecting students' performance are amongst the focus points of this chapter. Theoretical frameworks developed by researchers on students' performance and student persistence in higher education are revisited and the relevance thereof is linked to the study.

2.2 THE HIGHER EDUCATION SYSTEM AND SKILLS SHORTAGES IN SOUTH AFRICA

The Higher Education Act, No. 101 of 1997 (CHE, 1997) aimed to restructure and transform programmes and institutions to respond better to the human resource, economic and development needs of the citizens of South Africa (Seabi *et al.*, 2014). The objective of the transformation programme was to provide optimal opportunities for learning and the creation of knowledge, as well as to redress past discrimination and ensure representation and equal access that the majority of South Africans were not exposed to, prior to the 1994 democratic elections (Seabi *et al.*, 2014).

In Chapter 1, it was mentioned that there have been significant improvements in South Africa since 1994 onwards with regard to participation rates of all races at universities. However, a serious problem in the higher education system persists. The White Paper report released by DHET (2013) stated that universities should simultaneously focus on both increasing the participation rates of black students and improving the performance of these students (HESA, 2014:4).

Kaburise (2014) warns that, although access to higher education has been broadened to represent the demographics of the country, the problem becomes apparent when one balances the successes to the widened access (Kaburise, 2014). Despite the progress made, the legacy of apartheid still bedevils the education system (Leibowitz & Bozalek, 2014). Leibowitz and Bozalek (2014:100) explain that historical inequalities not only

determine the patterns of wealth and poverty in South Africa, but also the formal education distribution patterns. A major concern is that the high dropout and failure rates as well as the slow progression of students from the previously disadvantaged groups at SA universities will result in further racial and socio-economic disparities in future generations (Leibowitz, Bozalek, Farmer, Garraway, Herman, Jawitz, McMillan, Mistri, Ndebele, Nkonki, Quinne, van Schalkwyk, Vorster & Winberg, 2016).

Generally, students who do not complete their tertiary qualification will most likely join the millions of unemployed people in South Africa and have no prospects for a decent life (Bokana & Tewari, 2014). South Africa's 35% unemployment rate is amongst the highest in the world (Balwanz and Ngcwangu, 2016:31; Leibowitz & Bozalek, 2014:100). The CHE reports (2016:146) that only 27% of all contact students graduate within the prescribed period of time and only 8% of Unisa students graduate within a five-year period.

The Green Paper Report published by the DHET in 2012, suggests that improving undergraduate throughput rates becomes an important pivotal point for the increase in graduate outputs and thus results in a larger availability of students at postgraduate level (DHET, 2012:42). Over a five-year period (2008–2013), there was an increment of black postgraduate students from 14 242 to 27 030, but this was a minute increment considering the demographical setting of the country (CHE, 2016:7). The DHET further acknowledges that the number of postgraduates qualified in South Africa remains low, which contributes to the skill shortages in South Africa (CHE, 2016:7; DHET, 2012:11).

2.3 SHORTAGE OF SKILLS IN THE ACCOUNTING PROFESSION IN SOUTH AFRICA

In 2008, Mr Ignatius Seehole, SAICA's president at the time, asserted that financial skills are in high demand in South Africa. He also noted that the shortage of these skills leaves the future bleak, as economic growth in a country is reliant on people with financial skills (Odendaal & Joubert, 2011:23). Bester and Roodt (2014) have also found that the accounting profession is ranked sixth out of ten in terms of skill shortages, and these shortages are reaching seriously high levels in both the SA public and private sectors (Bester and Roodt, 2014), with more recent statistics indicating that the skill shortages are still amongst the top ten (Brown, 2016).

The under-preparedness of accounting students is one of the major problems with which accounting education is faced (Lubbe, 2014). Lubbe (2014) explains that this under-

preparedness stems from students not meeting the expectations of the existing Accounting curriculum. These expectations are often not realised since the existing curriculum is based on higher assumptions about the students' level of accounting technical knowledge and abilities when they enter the HE phase (Lubbe, 2014).

Marshall (2014) explains that these higher assumptions result in an articulation gap between school and higher education. Marshall (2014) further advises that, even though the diversity and inequalities make the articulation gap complex, it does not mean that there is a lack of intellectual capacity. This also does not imply that the under-preparedness of students for the traditional forms of higher education precludes a student from the potential of being successful (Marshall, 2014). Students from disadvantaged backgrounds need the proper social, financial and linguistic support necessary to excel academically in their respective fields (Seabi *et al.*, 2014).

The popularity of the CA (SA) programme has created new challenges for the higher education system in teaching students from different cultural and linguistic backgrounds, with diversity in prior knowledge and exposure (Marshall, 2014). In South Africa, professional accounting education has for many years been the domain of the single accredited institute in South Africa, SAICA, which is responsible for overseeing professional accounting education in South Africa by following a practice of accrediting universities to deliver the education programme (Stainbank & Tewari, 2014).

SAICA views effective transformation and growth of the CA profession as crucial, and has made a strategic commitment to develop and empower previously disadvantaged South Africans (De Jager, 2014).

2.4 ACCOUNTING EDUCATION AT UNISA

To qualify as a CA in South Africa, a student has to overcome many hurdles, with passing the CTA being one of the more difficult hurdles. A CTA qualification is similar to an honours degree, but does not contain a research component, and is accredited by SAICA (Steenkamp, 2014). South Africa has two alternatives available to students who want to seek a profession as a CA: the face-to-face option at residential universities and the DE option at Unisa. Students who want to pursue the profession on a part-time basis (as most BCompt students at Unisa do), are required by SAICA to enter into a five-year traineeship with a registered training office and obtain their undergraduate degree within five years (SAICA, 2016a).

Working full-time, as trainee accountants while studying part-time, inevitably makes achieving these demanding qualifications very difficult (Olivier & Bulman, 2009:8), which may contribute to the low retention and throughput rates of these students. Furthermore, DE students are required to have adequate discipline to employ through self-study techniques on course material and assignments. They have no or restricted contact time with facilitators as well as other students and may battle to remain focussed and motivated in their studies (Holmberg, 1995; Olivier & Bulman, 2009:8; Simonson, Smaldino, Albright & Zvacek, 2012:229).

Of the sixteen universities offering the CTA programme in South Africa, Unisa is the largest ODL institution accredited by SAICA (SAICA, 2016a). Approximately, 30.6% of all the candidates who passed the final qualifying examination in November 2015 had completed their CTA via distance education (SAICA, 2016c). Unisa should therefore play a leadership role in addressing the skills shortage by increasing the intake and retention of prospective accountants.

Unisa contributed an average of 15.65% and 28.73% (the highest percentage of all universities in South Africa) of the number of passes of the ITC examination during January 2016 and June 2016, respectively (SAICA, 2016b). Unisa has a large market share in accounting education (around 40%), but also a lower pass rate compared to the national figures (around 20%) (Unisa, 2014). SAICA does acknowledge that Unisa is likely to have additional challenges being a distance education institution in South Africa. However, increasing the throughput rates remains a priority for Unisa, in order to avoid a negative effect on their accreditation by SAICA (Ungerer *et al.*, 2013). The key challenges that were identified by Olivier and Bulman (2009) for DE students were –

- knowing where to start;
- having sufficient study time;
- working consistently;
- being able to read quickly and efficiently;
- being able to get an instant explanation;
- analysing the questions thoroughly; and
- having an appropriate structure of their studies.

When contrasting DE accounting studies to accounting studies at a residential university, DE accounting students face distinctive difficulties, which may result in their lower pass rate in the ITC examination (Ungerer *et al.*, 2013; Van Wyk, 2011). DE students do not

attend classes regularly and have limited or no interaction with their facilitators and other students. DE thus refers to more than just geographical distance – it includes time, economic, social, education and correspondence separations (Heydenrych & Prinsloo, 2010:6; Moore & Kearsley, 1996:125; Prinsloo & Subotzky, 2009:19; Simonson *et al.*, 2012:72). Even though DE has advanced over the centuries, its unique characteristic has remained, namely the physical partitioning between the conveying institution and its students (Heydenrych & Prinsloo, 2010:6; Moore & Kearsley, 1996:2; Simonson *et al.*, 2012:32).

According to Olivier and Bulman (2009:8–9), many CTA students prefer distance education because they have to earn an income to support their families and to pay for their studies. Residential universities can only accommodate a limited number of students, and students in remote and rural areas do not have access to a university other than a distance learning university, such as Unisa, for tertiary studies.

2.5 DISTANCE EDUCATION (DE) AND OPEN DISTANCE LEARNING (ODL)

Unisa became the first public university in 1946 to make use of distance education, thus making it the longest DE provider in the world. Unisa also holds the reputation of being the largest university in South Africa and on the African continent (Unisa, 2016a). The study by Prinsloo, Müller and Du Plessis (2010) therefore explains the importance of a consensus that Unisa develops a good conceptual understanding of factors that will influence student success and throughput (the number of years that it takes a student to complete a degree). This will permit Unisa to accomplish one of its strategic 2016 objectives of improving student throughput and quality assurance (Unisa, 2016b:63).

ODL has been instrumental in enhancing the degree of inclusiveness in higher education, especially in developing countries, as it offers substantial flexibility to students in pursuing their studies at their own convenience as far as the factors of time, place and space are concerned (Yasmin, 2013). ODL has been successful in lowering various traditional barriers to learning, namely geographical remoteness, inadequate prior educational attainment and financial limitations (Yasmin, 2013).

Subotzky and Prinsloo (2011) explains that international research in the field of student success is vast. They further elaborate that, although factors affecting success in international countries resemble those in the SA context, the combination of such factors

will vary significantly, as the international research in the field of success focusses especially on the traditional student in developed countries (Subotzky & Prinsloo, 2011).

The profile of the traditional student was described as that of a person under the age of 25 years, who studied full-time, and went directly from school to a residential university (Zawacki-Richter & Anderson, 2014). Although there are undoubtedly common universal factors influencing success affecting both traditional and non-traditional students, increasing emphasis should be placed on the factors facing a non-traditional student in an ODL environment (Subotzky & Prinsloo, 2011) as in an ODL environment, most students are part-time and non-traditional. Non-academic factors relating to work and domestic responsibilities are more likely to create barriers to success than barriers facing the traditional student (Subotzky & Prinsloo, 2011).

Despite there being various definitions of a non-traditional student, a widely accepted definition does not exist. A useful starting point is the more recent definition in an international comparison study, which identified seven types of non-traditional students (Zawacki-Richter & Anderson, 2014:421), namely –

- second-chance students;
- equity groups (from underrepresented groups in higher education);
- deferrers (who start their studies after they had completed formal entrance qualifications to access higher education);
- recurrent students (who return to university for another academic degree);
- returners (for example, dropout students);
- refreshers (who want to upgrade their knowledge); and
- students in later life (Zawacki-Richter & Anderson, 2014:427).

Yasmin (2013) made a noteworthy contribution by her research conducted in ODL. Her studies were undertaken at the Directorate of Distance Education at the University of North Bengal, India. The findings of her research revealed that students at ODL institutions are at a high risk of leaving their degree incomplete, especially those students who are at a particular disadvantage. There is a difference in the definition of a disadvantaged student in the study of Yasmin (2013) if compared to the definition in the SA context as explained in section 1.4. In Yasmin's (2013) study, the disadvantaged student refers to high-risk students as those that are married, employed, of an older age group, and remotely located. Yasmin (2013) also suggests that ODL institutions will

continue to dominate higher education in the foreseeable future, especially in developing countries, and therefore recommends further research in the field of DE.

The dominance of DE may hold applicable, as Naidu (2014) in his study points out that campus-based and face-to-face studies are becoming increasingly unsustainable and are adopting practices that were pioneered by DE, not as a cheaper or poorer option, but as a sustainable response to the pressures and demands facing the higher education sector. Naidu (2014) further mentions that DE is a progressive educational movement, which is here to stay and which is poised to influence future educational practices more generally significantly.

In South Africa, Subotzky and Prinsloo (2011) found that ensuring success in an ODL institution such as Unisa, remains a daunting task with more than 400 000 students enrolled (Unisa, 2016d). Unisa's social mandate is to provide open, flexible and cost-effective access to a wide range of academic, professional and vocational programmes in support of national and continental development (Unisa, 2016d). The Ministry of Higher Education and Training views ODL in South Africa as a means of facilitation access to higher education for students to whom admission to residential HEIs is not apt or conceivable (CHE, 2014). These students often choose to study part-time due to employment commitments, non-feasible economic circumstances, expansive geographic distances between universities and the students, low-quality schooling, financial difficulties and various other reasons (CHE, 2014; Dreyer, 2010). Originating from the conviction that a student can learn from an indistinguishable place as the instructor, distance education attracts many SA black students (CHE, 2014).

A brief background on DE in the context of this study is integral as the research discussed above reveals the importance of DE. Furthermore, Unisa is an ODL institution and the primary objective of this study was to explore the factors contributing towards the postgraduate accounting students' performance in a DE environment, Unisa.

2.6 PREVIOUS LITERATURE ON STUDENTS' PERFORMANCE AT TERTIARY LEVEL

For any dissertation, the most important feature is the review of prior, relevant literature, in order to create a strong basis for advancing knowledge (Webster & Watson, 2002). The literature review promotes the use of a theoretical framework and brief discussions of areas of research that have been covered extensively; thereby unfolding areas where

research is still required (Webster & Watson, 2002). For the current study, the literature review was divided into following three sections:

- Theoretical models and frameworks;
- Accounting research – academic factors; and
- Accounting research – non-academic factors.

2.6.1 Theoretical models and frameworks

The development of theoretical models and theoretical frameworks has contributed substantially towards understanding the various factors that affect student success (Subotzky & Prinsloo, 2011). Theoretical frameworks are considered important: firstly, to enhance our understanding of a particular field; secondly to provide clear explanations to guide pragmatic action, and thirdly, to provide a framework for action-orientated institutional analysis and practices (Liebenberg *et al.*, 2011).

Identifying and modelling factors into a framework may seem straightforward; however, student success is the outcome of “a complex and dynamic set of individual, institutional and broader contextual events”, as stated by Tinto (1975:89). Kember (1989:279–280) explains:

a theory that could explain every aspect of the attrition process would contain so many constructs that it would become unmanageable. Such situations call for the use of theoretical models which are simplified versions of reality that strip away the minute details to concentrate on factors that are assumed or deduced to be important.

Prior research, using various theories or theoretical frameworks, is suggestive of a range of factors that influence student retention in higher education (Kember, 1989; Koen, 2007; Subotzky & Prinsloo, 2011; Tinto, 1975). Drawn extensively from previous literature, Unisa’s conceptual and predictive model for success of a student was developed by Subotzky and Prinsloo (2011). The six constructs of the model, namely situated agents: student and institution, the student walk, capital, habitus, the domains and modalities of transformation and a broad definition of success are outlined and explained briefly below:

2.6.1.1 Situated agents: student and institution

Success is the outcome of influential activities, behaviours and responsibilities between the student and the institution. As agents, they enjoy relative freedom within these constraints to develop, grow and transform these attributes in pursuit of success. By

assuming a joint responsibility, a mutual responsibility is embedded (Subotzky & Prinsloo, 2011:184).

2.6.1.2 The student walk

This comprises several factors:

- Firstly, communication between the student and the institution stemming from the situated agent in section 2.6.1.1.
- Secondly, this communication is influenced by the socio-economic and cultural systems to which the student and the institution is connected.
- Thirdly, the effective mutual engagement between the student and the institution entails going beyond the academic domain.
- Fourthly, success is explained through transformation of attributes by both the institution and the student through mutual engagement.
- Fifthly, the mutual knowledge that is acquired through transformation, is then translated into effective action in order for that mutual knowledge to be sustained.
- Lastly, the uncertainties and risks in the students' life and institutional processes can have an impact on success. The effective management of such uncertainties and risks is a key element towards success (Subotzky & Prinsloo, 2011:185).

2.6.1.3 Capital

Mutual engagement is enhanced when both the institution and student possess certain kinds of capital as situated agents, whether in the form of financial capital, intellectual capital, cultural capital, attitudinal capital or organisational capital (Subotzky & Prinsloo, 2011:186).

2.6.1.4 Habitus

In this construct, there is a complex combination of perceptions, values, practices, discourses and the assumptions that underlie the construction of our worldviews. This is reflected in the hidden assumptions in individual or institutional cultural conduct. In other words, this construct of success is dependent on subverting obstructive elements of student and institutional habitus (Subotzky & Prinsloo, 2011:186).

2.6.1.5 The domains and modalities of transformation

The domains here refer to the change that must occur within the student in both an inter-personal and intra-personal domain. The *intra-personal* domain refers to an individual's psychological attributes, such as positive attitude, confidence, motivation and discipline.

The *inter-personal domain* refers to the student's social, psychological and sociological aspects of social interaction that might need to be revisited by the student and mastered in his or her self-development.

The *modalities for the institution* refer to the changes that must take place in academic, administrative and non-academic social domains of the institutional life (Subotzky & Prinsloo, 2011:187).

2.6.1.6 A broad definition of success

This is the resultant construct from the five previous constructs which gives a broader definition of success as follows (Subotzky & Prinsloo, 2011:188):

- graduation within the least expected time suitable to qualification types within the ODL environment;
- a positive student experience and high levels of satisfaction throughout all phases of the student walk;
- successful fit between the students' graduate characteristics and the needs of the working environment, civil society and democratic, participative citizenship; and
- course success without graduating that occurs for various reasons, such as students who occasionally pursue intrinsic reward for their studies or completing their qualifications at other institutions.

From the above definition of success the 'student walk', is relevant to this study. The third component of the 'student walk', namely the non-academic domain discussed in section 1.2., was relevant to this study and was thus used. The measurable portion of the domain is that the student's inter-personal attributes have relevancy as they cover the student's past socio-economic status, including educational and family backgrounds as well as the current socio-economic status and circumstances to daily life, namely constructs of time and opportunity and a support system in terms of studying (Subotzky & Prinsloo, 2011).

In South Africa, most students come from underprivileged families (Sartorius & Sartorius, 2013) and face socio-economic challenges, which, jointly, jeopardise the success of students in a higher education system (Subotzky & Prinsloo, 2011). This is further validated by SA research conducted at a University in the Western Cape, which found "household-spheres" as one of the success determinants at the postgraduate level (Koen, 2007:12). The term "household spheres" refers to the student's socio-economic group, educational background, household responsibilities, employment commitments and financial barriers (Koen, 2007).

Koen's (2007) findings can be well related to Kember's (1989) longitudinal model, which revealed that a student's decision to drop out depends on the extent to which the student is able to integrate off-campus study with demands of a family, work and other social circumstances. Kember (1989) concludes that family circumstances, such as gender, number and age of dependents, household conditions, household income level and geographic distance from an institution are also decisive in determining dropout behaviour. As Woodley (2004:59), who conceptualises the various theories explains, Kember (1995) used far more applicable variables in his DE model. Part-time students were faced with diverse social commitments and more difficulties than full time residential students in order to balance work and family commitments and study time.

The findings by Koen (2007), Kember (1989; 1995) and Tinto (1975) are suggestive of a similar yet not an identical range of personal circumstances pertaining to each student. Many complex factors, as explained by Tinto (1975), result from the interaction between personal, institutional and other factors that are applicable to each student depending on his or her circumstances. Tinto (1975) explains that, amongst other, factors that emerge from a supra-institutional level (financial and other socio-economic factors) are influential to students' retention.

The disadvantaging factors towards a student's performance that were identified by the REAP were the student's geographical location, the financial resources of the student, the schooling of the student, the home language of the student, and other socio-cultural factors with which the student may be faced (REAP, 2008). When compared to the studies by Koen (2007), Kember (1989), Tinto (1975) and with the theoretical model developed by Unisa (Subotzky & Prinsloo, 2011), which mentions the inter-personal attributes with which students are faced, the elements identified by the REAP are relevant variables that were used in this study. The current study was based on the variables described above, particularly focussing on students studying Accounting at postgraduate level at Unisa. The rationale for focussing on students studying Accounting at postgraduate level, is outlined below.

2.6.2 Accounting research – academic factors

A study done at Unisa revealed the most important academic determinants of student performance throughout the modules in an Accounting degree to be a good mathematical background and a high academic aptitude (Papageorgiou & Halabi, 2014). This correlated with the works of Wong and Chia (1996), Duff (2004) as well as Byrne and Flood (2008).

Researchers frequently base their work on the academic factors that influence students' performance in Accounting studies at undergraduate level (Papageorgiou & Halabi, 2014). Prior knowledge of accounting and proficiency in mathematics have been found to be the academic factors mostly influencing accounting education (Duff, 2004; Koh & Koh, 1999; Papageorgiou & Halabi, 2014; Rohde & Kavanagh, 1996; Wong & Chia, 1996).

In a study at the University of Singapore, having a high school accounting background, a strong mathematical background and a high level of academic aptitude were linked to the increased chance of success of a student completing a three-year accounting degree (Koh & Koh, 1999). A study at an Australian university quantified the advantage of high school accounting to the success in an accounting degree (Rohde & Kavanagh, 1996). Research at a Chinese university revealed that a greater proficiency in mathematics and the English language results in greater chances of success at undergraduate level for an accounting degree (Wong & Chia, 1996). Prior academic achievement was found to be the strongest predictor of success in a study at a university in Scotland (Duff, 2004). Research exploring success measures in an accounting degree at an Irish university concluded that prior academic achievement is highly linked to student performance in the first year of an accounting degree (Byrne & Flood, 2008).

Since research in the area of student success is vast (Duff, 2004; Koh & Koh, 1999; Papageorgiou & Halabi, 2014; Rohde & Kavanagh, 1996; Wong & Chia, 1996), the studies mentioned above are a few that are indicative of the relationships that academic factors may have on students' performance towards studying for an accounting degree. It can be noted from the research mentioned above that there are certain findings that remain similar even over a considerable period of time.

The departing points of the study by Papageorgiou and Halabi (2014) have been one of the motivating factors towards this research study. The three important domains of this study were SA students from a DE perspective, the historically poor throughput rates of students in the higher education system in South Africa, and the lack of CAs in South Africa.

Papageorgiou and Halabi (2014) focussed on similar domains; however, the sample for their study was based on undergraduate students completing a degree in Accounting Sciences and on identifying the relationships of academic factors that influence the students' performance on completing the degree. The current study explored whether the non-academic factors faced by students coming from disadvantaged backgrounds

contribute to their performance at postgraduate level of accounting studies. As related earlier, academic factors influencing students' performance have been a focus point of extensive research studies (Duff, 2004; Koh & Koh, 1999; Papageorgiou & Halabi, 2014; Rohde & Kavanagh, 1996; Wong & Chia, 1996); therefore, non-academic factors were explored in this study. The use of non-academic factors as variables in this study was based on Unisa's theoretical framework (Subotzky & Prinsloo, 2011; see also 2.6.1) and the factors identified by the REAP (REAP, 2008; see also 1.2).

In a report, the CHE also highlighted that not only is the production of graduates a vital constituent of the national system of revolution of modern industrialised societies but it is also the production of post-graduates that will play a vital role too (CHE, 2009). Bearing this in mind and using CTA students, i.e. postgraduate students, in this study therefore appeared appropriate.

Whilst an array of literature exists on research of academic factors at undergraduate level (Duff, 2004; Koh & Koh, 1999; Papageorgiou & Halabi, 2014; Rohde & Kavanagh, 1996; Wong & Chia, 1996), research in terms of accounting studies at postgraduate level is limited, as noted from a previous study done by Roos (2009).

From the limited literature available on factors influencing success determinants at postgraduate level, various conclusions were observed, and these are discussed below.

At the University of Stellenbosch, a positive correlation was found between the performance of students at CTA level and the marks these students obtained in their third year of undergraduate studies (Steenkamp, 2014). Other factors that were found to affect CTA performance negatively were those undergraduate students who did not complete their degree in the minimum time (Steenkamp, 2014). The important implications of Steenkamp's (2014) findings is that the factors identified by Papageorgiou and Halabi (2014) may hold true at postgraduate level, as the latter study was based on students' performance during their undergraduate studies. The study conducted by Steenkamp (2014) was suggestive of a correlation between performance at undergraduate level and the results obtained at CTA level.

Papageorgiou and Halabi (2014) explain that, in order to obtain a greater understanding of student performance at tertiary level, future research should focus on other background variables such as part-time work commitments, study effort and family circumstances (Papageorgiou & Halabi, 2014). Some of these suggestions coincide with the non-academic variables explained in the theoretical models and frameworks referred to in

section 2.6.1 and were also used in this study, namely non-academic factors contributing towards students' performances.

2.6.3 Accounting research – non-academic factors

The non-academic factors used in this study were the geographical location of the student, the financial resources of the student, the schooling of the student, the language of tuition of the student and other social commitments, i.e. time management and family circumstances of the student. The use of these factors is further substantiated by not only the REAP and Unisa's theoretical framework as explained in section 2.6.1, but also by the work of previous researchers, which will be discussed further.

2.6.3.1 Geographical location of the student

Prinsloo (2003), in his case study, focussed on the geographic location of students, which was also the first element in this study. Prinsloo (2003) conducted personal interviews with rural students and found that the delay in receiving study materials was a jeopardising factor to these students. These students used post-office boxes of family members and employers, resulting in the post taking longer to reach its final destination.

More recently, a study by De Hart and Venter (2013) indicated that, as the population grows older, the diversity of student ages increases and a higher dropout rate at universities was noted among older rural students. The White Paper for Post-School Education and Training (DHET, 2013) suggests that people born and living in poor rural areas have fewer opportunities than urban residents, and those in townships and informal settlements do not fare as well as their suburban counterparts (DHET, 2013; The World Bank, 2013). Numerous South African rural youths with extraordinary aptitudes are still being deprived of a formal higher education as a result of being exposed to substandard infrastructure, substandard school facilities and poor staffing in schools (De Hart & Venter, 2013). The poor and those from townships, informal settlements and rural areas seem to be the most disadvantaged by poor-quality schooling (De Hart & Venter, 2013).

Students from rural areas are faced with insufficient financing in terms of educational costs and with living conditions that are frequently not conducive to learning (De Hart & Venter, 2013). Students from extremely underprivileged families further face the challenge of competing with students from more privileged families in a higher education system that is often designed for students from a more privileged background (DHET, 2014a). It therefore appears that students from rural areas are faced with financial difficulties, which comprised the next non-academic variable in this study.

2.6.3.2 Financial resources of the student

With regard to the link between financial resources of students and their success, the following information from South African national reports is discussed. Part of the post-apartheid success story is the fact that the black middle class in South Africa is continuing to grow and that these South Africans have lifted themselves from poor economic backgrounds and managed to transform their lives (DHET, 2013; The Presidency, 2014). However, the majority of South Africans are still struggling financially with public services and schools of inferior quality to add to their woes (DHET, 2013; The Presidency, 2014).

In 2005, it was found that most black students rated the cost of qualifying as a CA as one of the most important constraints on the decision to become a CA (Myburgh, 2005). Another study suggested that, at the time, most black candidates came from a disadvantaged background (Sadler & Erasmus, 2005). Wangenge-Ouma (2012) also found that South African universities are compelled to increase educational costs in order to make up for the insufficient government funding and that this increase in educational costs severely affects accessibility to higher education. NSFAS does not have the ability to fully support poor students financially (Nkosi, 2014; Wangenge-Ouma, 2012). NSFAS is currently the primary source of financial assistance to underprivileged students in South Africa (CHE, 2014). Students from lower income groups as well as previously disadvantaged groups who would not normally be able to afford the costs of tertiary education are able to make use of bursaries and loans provided by NSFAS (CHE, 2010).

In spite of the assistance provided by NSFAS, some students are not within the ambit of its thresholds, as well as the thresholds to obtain loans from financial institutions, thus requiring alternative means of funding. It follows that financial aid can therefore not rest on the shoulders of just a minority of institutions but has to be an aggregated force between the South African government and all commercial stakeholders (DHET, 2013).

Dr Blade Nzimande, the Minister of Higher Education and Training at the time, released a statement on 30 January 2014, which assured all higher education stakeholders of the state's dedication to examine and acknowledge fee-free higher education for qualifying underprivileged students in South Africa (DHET, 2014b). The statement however also explained that this can only be accomplished as and when resources become available.

Affordability of higher education is a major challenge in South Africa. Socio-economic circumstances as well as other disadvantaging factors, such as schooling and language,

are other difficulties with which many South African students are faced (De Hart & Venter, 2013).

2.6.3.3 The schooling of the student

The type of school is the third element of this study to be discussed briefly. In their report, the Department of Education (2002) concerned themselves with the fact that the lowest rates of expenditure per student are in the provinces with the highest incidence of household poverty. The poor provinces have more children of school-going age as well as a legacy of historical underinvestment in education of high quality and the accompanying high failure rates. CHE (2013) found that black students who underperformed at school underperformed at undergraduate level of higher education as well. This was because they were exposed to a poor-quality school environment (CHE, 2013). Van Wyk (2011) mentions that the poor scholastic background of black candidates was a contributing factor to the failure of the candidates in his study on student success in the ITC examinations, being the first part of the qualifying examinations towards becoming a CA. This is therefore an area of major concern, especially since many of the talented South African youth, from rural areas, are still being undermined due to being exposed to low-quality infrastructure, poor educational amenities and poor staffing of schools (De Hart & Venter, 2013).

Another important contribution that was made by Swart and Becker (2014) is that matriculation achievements could be a permanent predictor of success from undergraduate level carried through to postgraduate level (Swart & Becker, 2014). In their study, Pienaar and McKay (2014) found that there was a strong correlation between the geographical location of the school and the matriculation pass rate. It was found that the best performing schools were from the former white neighbourhoods and that the moderately and poorly performing schools were from the former black neighbourhoods (Pienaar & McKay, 2014). In terms of the current study, the significance of the findings by Swart and Becker (2014) as well as those by Pienaar and McKay (2014) is that, if the geographical locations of the schools affect the students' results at matriculation level, this could be a permanent predictor of success or failure for a student at Unisa during his or her undergraduate or postgraduate studies. Thus, the geographical location and the student's schooling background, both factors describing the disadvantaged student used in this study, may be highly probable barriers towards an individual's performance, as the student carries these barriers already from secondary school level through to his or her postgraduate studies.

South Africa has a polarised distribution of wealth (Jansen & De Villiers, 2015). It should therefore be considered that private schools in more affluent areas would offer higher education standards and have more resources than their counterparts in rural areas. It would be interesting to identify whether this manifests itself in the form of a differential effect on the performance of students in accounting at tertiary level (Jansen & De Villiers, 2015). Furthermore, Huysamen (2000:146) found that the inferior training of students from disadvantaged high schools is nowhere more evident than in their under-preparedness for the demands of higher education. The findings by Huysamen (2000) above, were also confirmed by Ungerer *et al.* (2013). The influence of the schooling background and language of the student was further of interest in this study.

2.6.3.4 Language proficiency of the student

The language proficiency of students in relation to success in accounting studies was also considered an element in this study. The effect of students being afforded the opportunity to be educated in their mother tongue has been the topic of debate for a while (Duff, 2004; Van Wyk, 2011; Wong & Chia, 1996). As most South African universities have English or Afrikaans as their primary medium, this debate is as relevant today as it was before (Jansen & De Villiers, 2015).

Several studies (De Hart & Venter, 2013; De Hart, Doussy, Swanepoel, Van Dyk & Venter, 2011) have considered the influence of language on student performance in accounting at tertiary and professional level, and produced mixed results. Internationally, Wong and Chia (1996) found relevance of language proficiency for the completion of accounting studies. The group of students in their study were non-English-speaking, Chinese students from Hong Kong. This may be comparable to the context of this study. A report by the DHET (2013) mentions that black students are disadvantaged because they are expected to study in English, being their second language. If a student is not sufficiently proficient in the language of instruction, it creates barriers towards communication (Seabi *et al.*, 2014).

Previous literature has shown vast differences in South African university students' success rates based on whether they could study in their home language in contrast to a second language. The students studying in a second language have more dropout rates in comparison to those for whom English is their home language (De Hart & Venter, 2013; De Hart, Doussy, Swanepoel, Van Dyk & Venter, 2011). Language is an element identified in the research conducted by the REAP. The report by REAP stipulates that English may

be the second or even the third language of the disadvantaged student (REAP, 2008). Therefore, English proficiency could be a barrier in accounting studies. Swart and Becker (2014) also highlight the significance of mathematical skills and language proficiency as predictors of undergraduate and postgraduate success in accounting education. Ungerer *et al.* (2013) also noted that the assessment language of the student had a significant influence on the performance of the students towards a postgraduate qualification in accounting studies, namely the CTA, for Unisa students.

De Lange, Waldmann and Wyatt (1997), Jackling and Anderson (1998) as well as Roos (2009) found no significant relationship between students' first language and their performance in the accounting examination at either university or professional level. An interesting study was conducted on the factors affecting success rates of the SAICA Part 1 Qualifying Examination for 2010 (Van Wyk, 2011). Amongst the factors investigated was the study time available to students, employment, language and prior academic achievement. The significant findings were that candidates with English or Afrikaans as their first language had a success rate in excess of 65% while candidates with a first language other than English or Afrikaans had a pass rate of 53%. The respondents who were categorised in the group 'other' had their first languages spread relatively equally among IsiZulu, IsiXhosa, Setswana, Sepedi, Sesotho, Tshivenda, Xitsonga and IsiNdebele (Van Wyk, 2011).

Van Wyk (2011) further confirms that language was a barrier as identified by the REAP (REAP, 2008), as all candidates whose first language is a language other than English or Afrikaans were black candidates (Van Wyk, 2011). Further findings implied that students who took longer than two years to complete the CTA found the ITC more challenging (Van Wyk, 2011). This then weakens their chances of obtaining the CA qualification. As most South African universities only offer classes in English and Afrikaans, but allow access to students with a wider range of mother-tongues, the effect of educating and assessing students in a language different to their mother-tongue on student performance should constantly be borne in mind (Jansen & De Villiers, 2015).

Based on the above discussions, the use of language as a variable in this study was further considered in this study.

2.6.3.5 Time management and family responsibilities of the student

The last element identified by the REAP, as well as suggested by the Unisa hypothetical framework, comprises the socio-economic barriers with which a student may be faced.

Non-academic factors, especially employment-related and household responsibilities are more likely to create difficulties, particularly in the midst of socio-economic circumstances (Sadler & Erasmus, 2005). Sadler and Erasmus (2005) explain that it is more challenging to study part-time through DE, especially for the CTA qualification, for which a huge volume of work must be covered in the course of one year of studying. In an ODL environment, most students are studying part-time. Students are also under intense pressure from their employees to deliver work and they might also have family responsibilities (Roos, 2009). In the questionnaires sent to CTA students at Unisa, Sadler and Erasmus (2005) found that of the 61% of the students who attempted CTA more than twice, 91% were studying part-time.

De Hart and Venter (2013) opine that young males would be expected to find work or spend their time job hunting or working and, therefore, would have less time for studies. They further aver that, in their study, older, unemployed rural students dropped out most as they were responsible for providing food, shelter and other needs in the rural community, and these pressures, especially if the students were unemployed, could lead to their studies being unsuccessful (De Hart & Venter, 2013). A special report on education (Lubbe, 2014) identified that the articulation gap between school and higher education is worsened for students faced with unfavourable family and socio-economic conditions (Lubbe, 2014). Therefore, based on the above, family responsibilities and time management have been used in the current study as representative variables for other social factors to determine the influences thereof on a student's success.

2.7 CHAPTER CONCLUSION AND SUMMARY

The goal of the literature review was to emphasise the negative effects of the socio-economic circumstances facing disadvantaged students, which could contribute to the students' performance at tertiary level. In this study, postgraduate accounting students at Unisa were chosen as participants. The need for a scholarly examination of the non-academic factors contributing towards a student's performance was further substantiated in the literature review. This was implemented through a discussion of theoretical models and frameworks in section 2.6.1, a discussion of previous literature on academic factors influencing the performance of undergraduate students of accounting studies in section 2.6.2, thereby revealing the abundance of research in this area. Thus, the gap was identified and the need for further research on the non-academic factors that contribute

towards the performance of postgraduate accounting students in an ODL context were presented in section 2.6.3.

Chapter 3 outlines the research design and methodology that were used in this study in order to attain the objectives of the study as indicated in Chapter 2 (see 1.4).

CHAPTER 3

RESEARCH DESIGN AND METHODS

3.1 INTRODUCTION

Chapter 2 discussed the effect of the apartheid system remaining on the higher education system in South Africa, although over two decades of democracy had passed. The skill shortages, in particular those in the Accounting field, were highlighted. The literature review chapter reported on previous studies dealing with factors affecting students' performance in accounting studies on a tertiary level. Thus, an explanation of focussing on non-academic factors affecting Accounting studies at postgraduate level in the current study was given.

Chapter 3 presents the research methodology employed in this study. Sarantakos (2013) mentions that every researcher uses his or her own methodology, depending on the field of study, and it is therefore considered essential to explain the description of the methodology employed. This would assist other researchers to replicate the study and determine the validity and reliability of the findings of the study (Ngulube, 2005:111). The chapter therefore comprises a discussion of the research objective, the research design, the research method, and ethical considerations. Additionally, the chapter outlines the limitations of the study and, finally, the conclusion of the chapter is presented.

3.2 RESEARCH OBJECTIVE

The objective of the current study was to address the research problem, to explore the contribution of non-academic factors on the performance of postgraduate students in accounting studies at Unisa, namely:

- geography (specifically rural areas);
- schooling (referring to students who often attended under-resourced, low-performance, typical ex-DET schools);
- financial resources (which often go hand in hand with geographical location of the school);
- language (where the language of tuition in the HEI may be a second or even third language of the student); and

- socio-cultural factors (as there can be several of these, the current study focussed on family responsibilities of the student and time management).

Based on the literature review outlined in Chapter 2, the research objectives are:

- to explore whether the geographical location of the participating students was a contributory factor towards the students' performance for the CTA 1 and CTA 2 qualifications;
- to explore whether the financial resources or a lack thereof was a contributory factor towards the participating students' performance for the CTA 1 and CTA 2 qualifications;
- to explore whether the schooling resources or the lack thereof was a contributory factor towards the participating students' performance for the CTA 1 and CTA 2 qualifications;
- to explore whether the language of tuition was a contributory factor towards the participating students' performance for the CTA 1 and CTA 2 qualifications;
- to explore whether the participating students' commitment to family responsibilities was a contributory factor towards the students' performance for the CTA 1 and CTA 2 qualifications; and
- to explore whether the time limitations that the participating students experienced towards their studies were a contributory factor towards the students' performance for the CTA 1 and CTA 2 qualifications.

3.3 RESEARCH DESIGN

A research design is described as the logical sequence that links the empirical data with the initial research questions of a study and eventually the inferences of the study (Yin, 2009). A quantitative descriptive approach was adopted for this study, using a correlations design that focussed on relating the variables used for the purpose of this study to predict the outcomes. Quantitative research methods require the use of systematic and sophisticated procedures to test, prove and verify hypotheses (Hoy, 2009; Neuman, 2006). The current study employed a survey design as the research involved mainly the use of controlled questions in which the responses were coded and a large number of respondents were involved, thus the survey design suited the study. Although, the study comprised mainly quantitative analysis (refer to section 3.4.5.1), a small portion consisted of qualitative analysis (refer to section 3.4.5.2), which stemmed mainly from the comments

section at the end of the questionnaire (Annexure B). Denscombe (2014:2) suggests that the qualitative approach considers the personal encounters as critical information in their own right. The current study considered the perceptions of the CTA students as significant data and as such clarifies the analysis of data, particularly, in areas where the quantitative data had limitations.

3.3.1 Advantages of the survey method

Connaway and Powell (2010) opine that survey research tends to be relatively cheaper than other research methods. They further advise on the proposed guidelines for minimising survey costs, which are the following amongst others:

- reduce the length of the data collection time;
- minimise the number of follow-ups;
- restrict the pilot test to a small number of respondents;
- shorten the instrument as much as possible; and
- use non-monetary motivations to reassure respondents.

These recommendations were implemented when designing the survey in the form of an online questionnaire to reach the targeted population.

3.4 RESEARCH METHOD

3.4.1 Research approach

Many different tools can be used to collect data, for instance, interviews, focus groups, questionnaires and observation (Kothari, 2004). In this study, an online questionnaire was used as a data collection tool. The questionnaire was made available through LimeSurvey software. Before sending out the online questionnaire on LimeSurvey, pilot questions were used in order to gain a perspective of the interpretation of the questions as well as the kind of answers that would be expected from the respondents thereby enabling the user to edit any unclear areas, areas of ambiguity and any errors in the online questionnaire (Denscombe, 2014). The secondary data used for this study comprised the results obtained from the Unisa academic records database for the CTA 1 and CTA 2 students for the 2015 academic year. This was for comparison to the primary data obtained regarding the independent variables from the questionnaires.

3.4.2 Unit of analysis

Saunders, Lewis and Thornhill (2007:212) define a population or unit of analysis as every possible case that could be incorporated in a study. The population for this study consisted of the 4 423 students registered for CTA 1 and CTA 2 qualification at Unisa for the 2015 academic year, to whom the questionnaire was sent out to via email.

3.4.3 Data collection technique

The data that was obtained for this study was from two separate databases being the results of the questionnaires and students' academic performance records from Unisa.

The primary data used for this study therefore comprised the results of the questionnaires captured using LimeSurvey. Since the number of responses from the questionnaires sent via email was limited, paper-based questionnaires were distributed to the CTA 1 and CTA 2 students and were handed out on a voluntarily basis to complete during the study schools and revision classes held in October 2015. In both cases, students had the right to withdraw from the study at any time.

From the 4 422 students registered for the CTA 1 and CTA 2 qualification for the 2015 academic year to whom the questionnaire was sent out, 325 students answered the questionnaire. However, only 322 students completed the entire questionnaire fully.

The secondary data used for this study comprised the results obtained from the Unisa academic records database for the CTA 1 and CTA 2 students. This was for comparison to the primary data obtained regarding the independent variables (i.e. the student's geographical location, schooling background, financial resources, home language, family responsibilities and time management) from the completed questionnaires.

3.4.3.1 Pilot study

A pilot study is a smaller version of the intended study consisting of a sample that is small and similar to the final sample, which is larger, with the intent of identifying any major problems before the final questionnaire is sent out (Mason & Bramble, 1997). A pilot study was conducted on the questionnaire before it was sent to all the CTA 1 and CTA 2 students registered for the 2015 academic year. The pilot study comprised 20 students, who were registered for either CTA 1 or CTA 2, who were selected purposively as they were postgraduate assistants at Unisa. The pilot study was conducted in August 2015 with the aim of assisting the researcher with the following:

- possible errors in the questionnaire (language as well as unclear questions);
- determining the time taken by students to complete the questionnaire;
- identifying any omitted options in the list of possible answers provided; and
- any other comments that would add to the quality of the questionnaire.

3.4.3.2 Questionnaire

Questionnaires are often employed as a tool to gather personal data from respondents and to obtain information for specific purposes (Creswell, 2011). A questionnaire is a set of questions used for the collecting of data from individuals (CDC, 2008), while Bryman (2001) explains that a questionnaire comprises a process of gathering questions administered to respondents. The objective of a questionnaire is to obtain facts and opinions about a phenomenon from people who are informed about the particular issue (De Vos, Strydom, Fouché & Delport, 2013). Various methods can be used to administer questionnaires ranging from mail to telephone, using face-to-face interviews, as hand-outs or electronically, that is, via email or through web-based questionnaires, amongst others (CDC, 2008). Ungerer *et al.* (2013) in their findings on the study of factors affecting students' performance at Unisa, advised that the use of secondary data in their studies placed a limitation on the findings of their study. They consequently recommend an empirical study with the use of primary data by means of a questionnaire in any further researchers' work. These findings encouraged the use of a questionnaire in this study. The questionnaire was thus the main source of information, and secondary data was used in order to gain access to the examination results of the students.

An online questionnaire (Annexure B) was employed in this study to allow a wider audience to receive the questionnaire. LimeSurvey software was used to send the online questionnaire to the respondents. Cockburn and Mackenzie (2001) hold forth that the primary attraction of questionnaires is the comparative ease of collecting a large set of responses. They further contend that online questionnaires frequently have a low response rate, all questions are not always answered and, because of its resolute characteristic, the researcher has insufficient means to follow up or review reactions or seek clarity on ambiguous or unclear areas. Cockburn and Mackenzie (2001) mention that the major shortcoming of using an online questionnaire is that most of the recipients of the online questionnaire do not open the survey and simply delete the email while some responses may not be complete. To reduce a low response rate in this study, the

questionnaire was not sent during the examination period because respondents hardly visit myUnisa (an on-line student academic portal) and myLife inboxes during this time.

According to Hofstee (2006), open-ended questionnaires are more difficult to answer than close-ended questionnaires. Bearing in mind the guidance of Hofstee (2006), in this study, a minute portion of the online questionnaire (Annexure B) consisted of an open-ended questionnaire, which was voluntary and the non-completion thereof did not render the questionnaire incomplete, while the close-ended questionnaires comprised the main portion of the questionnaire and the non-completion thereof would render the research incomplete. Hofstee (2006) also indicates that close-ended questionnaires are easy to complete, they save time and keep the respondents focussed on the subject. In the current study, the questionnaire was divided into sections delineating personal information, questions about the independent variables, namely the students' geographical location, financial resources, language, background schooling, family responsibilities and time management, while the dependent variable was the students' examination results.

The exactness of the answers that were required from the respondents in this study dictated the use of close-ended questionnaires as well as 5-point Likert-type scale questions. The Likert-type questions were used as they allowed neutrality to certain questions (Hofstee, 2006). The questions were factual by nature, relating to the respondents' backgrounds and their academic records. A copy of the questionnaire is attached (Annexure B).

The purpose of the questionnaire should be associated to the objective of the research and with clarity from the beginning on how the findings will be used (Loose & Worley, 1994). In this study, the questionnaire was derived from the theoretical analysis in the literature study, and ensured that the responses answered the sub-problems, and subsequently helped to formulate a strategy to answer the main problem.

The link to the LimeSurvey questionnaire was made available from September 2015 until 31 December 2015 to both the CTA 1 and CTA 2 students on myUnisa, and an email with the link to the questionnaire was sent to all students registered for the two CTA groups at Unisa for the 2015 academic year together with an invitation to participate in the survey. The students' email addresses were obtained from the Unisa student system. The questionnaire addressed the independent variables identified, namely the students' geographical location, financial resources, language, background schooling, family responsibilities and time management.

3.4.3.3 Students' academic records

The students' performance being the dependent variable in this study was determined from obtaining students' academic records from the student system at Unisa. The student system is accessible to academic staff members, and the examination results can be viewed for each of the respondents by using the student numbers supplied by the students. All ethical considerations with obtaining such information were adhered to (Annexure C).

3.4.4 Reliability and validity of the data

The foundation of a study is dependent on the accuracy of the information gathering techniques (Tashakkori & Teddie, 2009). Tashakkori and Teddie (2009) verify this by saying the instruments utilised to accumulate data must be able to obtain the specific information needed as responses to the research questions. Reliability is concerned with the regularity or consistency of the outcomes that a particular study obtains (Bryman, 2001; Nunan, 2008). Denscombe (2014) emphasises that, irrespective of the method employed as a data collection technique, the purpose must be accuracy or reliability of the research instruments. Reliability of the research depends on the validity of the research instrument used (Ngulube, 2005). To ensure reliability in this research, the researcher compiled pilot questions. Pilot questions were used in order to gain a perspective of the interpretation of the questions and of the kind of answers that would be expected from the respondents.

Babbie and Mouton (2001) as well as Nunan (2008) are of the opinion that validity is the degree to which an empirical measure sufficiently replicates the actual meaning of the concept under consideration. Validity of the research is reached when the outcomes are factual and reliable and findings can be repeated. There are different types of validity, namely content validity, face validity, construct validity, criterion-related validity, predictive validity, internal validity and external validity (Mackey & Gass, 2005). Content validity and face validity were the two measures of validity considered important for this study.

Polit and Beck (2006:489) define content validity as the degree to which an instrument has an appropriate sample of items for the construct being measured. Validity also measures whether or not the items sampled for inclusion on the tool adequately represent the domain of content addressed by the instrument (Waltz, Strickland & Lenz, 2005). The extent to which an instrument adequately samples the research domain of interest when

attempting to measure phenomena is achieved through validity (Wynd, Schmidt & Schaefer, 2003).

Babbie and Mouton (2001) share their opinion that, irrespective of how careful the design of a data collection instrument is, the likelihood of errors always exists. Pre-testing is essential when more than one respondent is included in the study. Pre-testing comprises attempting the survey instrument on a small sample of people with similar attributes as those in the target group (Bernard, 2012). Pre-testing was considered essential in this study to ascertain whether amendments were necessary for the questionnaire and whether the respondents clearly comprehended the questions and were able to respond. After designing the instrument, the researcher immediately piloted it by sending the online survey to 20 students. By so doing, the researcher was able to assess the quality of the questionnaire as well as the time taken by the respondents to complete the questionnaire. The responses received from the pilot group assisted the researcher because the instrument was amended in case of any ambiguity or uncertainty in the questionnaire that the respondents may have had.

Face validity denotes the extent to which a test appears to quantify what it is supposed to quantify (Gay, 1992:156). Each component of the questionnaire was reviewed to assess whether it examined what it was supposed to examine. In this study, the process of ensuring face validity was completed by the researcher as well as the supervisor.

3.4.5 Data analysis

Neuman (2006) comments that the purpose of the data analysis is for the researcher to inspect the empirical information cautiously in order to reach a conclusion based on rationalising and simplifying the density in the data. **Data analysis** is the process of acquiring value and recommendations from raw data (Saldana, 2009). Edwards and Talbot (1994) are of the opinion that the data analysis methods associated with the survey research design are content analysis, descriptive statistical analysis and statistical testing. Quantitative data analysis was primarily used in this study and to a smaller extent, qualitative data analysis.

3.4.5.1 Quantitative data analysis

In this study, the data was obtained from the survey questionnaires and coded from the questionnaires onto a statistical package, SAS (Statistical Analysis System). The dataset was cleaned and the variables were verified. Exploratory analysis, using descriptive statistics, was utilised to describe the characteristics of the data regarding the dependent

and the independent variables. Contingency tables (Jones, Johnston & Manley, 2016) and mosaic plots (Wiid & Diggenes, 2015) were drawn to present the descriptive statistics as well as the results on the questionnaire of the students' perceptions.

Chi-square tests (Sharpe, 2015) were used as a statistical technique to assess the association between the two nominal variables, namely the independent variables (being the non-academic factors) and the dependent variable (being the respondents' academic performance). The chi-square test only tells us whether the two variables are dependent; it does not say anything about the magnitude of the dependency (Wiid & Diggenes, 2015). The results were displayed in a contingency table and mosaic plots. To test for statistical significance of the association, a p-value was found. If the p-value were less than 0.05, this indicated a significant association at the 95% confidence level (Wiid & Diggenes, 2015). The Pearson chi-square value was reported for comparability with other results (Wiid & Diggenes, 2015).

3.4.5.2 Qualitative data analysis

This analysis used data obtained from the responses obtained from the questionnaire. It was a voluntary portion of the questionnaire and the non-completion thereof did not render the questionnaire incomplete. These comments, which were applicable as a contribution to the non-variables being explored, were also used in the study.

3.5 ETHICAL CONSIDERATIONS

To eliminate any potential risk, the researcher, supervisors and statistician signed confidentiality forms. Respondents were also required to provide their consent to be respondents in the study, attached as Annexure B. Only the researcher, the supervisors and the statisticians had access to the data. The data captured from LimeSurvey will be retained by the main researcher on a computer that will be password protected. The paper-based questionnaires were captured and any other back-ups were locked away in a cupboard in the researcher's office. After five years, data will be deleted from the researcher's computer and back-ups as well as hard copies will be destroyed.

The researcher ensured compliance to all ethical issues. This study was conducted through Unisa, as Unisa students were the subjects. The Unisa policy in terms of ethics was thus applicable (see Annexure C). The aim of the university is to safeguard human respondents, animals, other living or genetically modified organisms. Unisa endeavours to provide the highest possible quality of scientific and ethical research (Unisa, 2007).

The Unisa policy on ethics (2007) endorses the four internationally established and accepted moral principles of ethics as a foundation for research:

- autonomy (the researcher should show respect for the autonomy, rights and dignity of research respondents);
- beneficence (a constructive contribution should be made towards the wellbeing of people);
- non-maleficence (the researcher should not cause damage to the research respondents or, more specifically, to people in general); and
- justice (the advantages and disadvantages of the research should be spread evenly among people).

These principles are not ranked in any preferential order. In challenging circumstances, a balance between the four principles should be encouraged (Unisa, 2007). The researcher thus considered the above-mentioned principles to ensure the protection of the respondents. By doing so, the respondents were allowed to make informed decisions. Participation towards this research project was voluntary, therefore allowing informants freedom of choice. The right to privacy was also taken into account and maintained by the current study. Confidentiality of information was one strategy that was used to maintain non-violation of the respondents' right to privacy (see Annexure C). The information gathered by the study was used for none other than the academic purposes for which it was collected.

3.6 LIMITATIONS

Several difficulties were experienced during the data collection process. The foremost was respondents who had insufficient Internet access to respond to online questionnaires because of inadequate data bundles. Another challenge was making sure all respondents received the email that was sent to them containing the link to the online questionnaire, as some students rarely open their myLife email address. The data may have not included sufficient respondents from the targeted disadvantaged group thus limiting the findings. The respondents may have been uncomfortable to disclose information correctly due to the sensitivity in terms of certain questions, such as their financial situation.

3.7 CHAPTER CONCLUSION AND SUMMARY

This chapter presented a comprehensive discussion of the research objective, the research design, research method and ethical considerations. Additionally, challenges as well as the restrictions that were encountered were discussed. The next chapter will focus on the presentation of results of the findings obtained from the questionnaires as well as the statistical analysis thereof related to the respondents' examination results.

CHAPTER 4

RESEARCH FINDINGS

4.1 INTRODUCTION

In the previous chapter, the research design and methods used in this study were discussed. This chapter presents the findings of the study from the data collected following the construction and implementation of the study. The findings are based on the information gathered through questionnaires sent out to students studying CTA in the 2015 academic year as well as the comparison thereof to the marks obtained by the respondents. The findings are presented according to the following study objectives:

- to explore whether the geographical location of the participating students was a contributory factor towards the students' performance for the CTA 1 and CTA 2 qualifications;
- to explore whether the financial resources or a lack thereof was a contributory factor towards the participating students' performance for the CTA 1 and CTA 2 qualifications;
- to explore whether the schooling resources or the lack thereof was a contributory factor towards the participating students' performance for the CTA 1 and CTA 2 qualifications;
- to explore whether the language of tuition was a contributory factor towards the participating students' performance for the CTA 1 and CTA 2 qualifications;
- to explore whether the participating students' commitment to family responsibilities was a contributory factor towards the students' performance for the CTA 1 and CTA 2 qualifications; and
- to explore whether the time limitations that the participating students experienced towards their studies were a contributory factor towards the students' performance for the CTA 1 and CTA 2 qualifications.

4.2 DESCRIPTION OF THE RESPONDENTS

The questionnaire was made available on the myUnisa site from September 2015 to December 2015, therefore allowing all students registered for the CTA qualification to answer the questions. In section 3.4.3 above, the techniques used to collect the

questionnaires were discussed. Of the registered CTA students, 325 (7.35% of the registered 4 422 CTA students) participated in the survey. However, only 322 of the 325 questionnaires were answered completely. Although the response rate was low, important contributions were made towards the study.

4.3 CHARACTERISTICS AND PERCEPTIONS OF THE RESPONDENTS

The personal and demographic characteristics of the respondents contributed to the profile of the CTA students who participated in the questionnaire. Characteristics such as age, gender, home language, part-time or full-time students, employment status and other characteristics as well as the respondents' perceptions on the variables being tested, assisted in the interpretation of the research as the findings unfolded. The personal and demographic characteristics were covered in Questions 1 to 13 and Questions 15 to 24 of the online questionnaire presented as Annexure B. The perceptions of the respondents regarding the effect of the non-academic factors were covered in Question 14 of the online questionnaire attached as Annexure B.

Below is the categorisation of the responses in percentages for Questions 1 to 13 and Questions 15 to 24, as well as brief findings thereof, presented in Table 4.1.

Table 4.1: Personal and demographic characteristics of the respondents

	N	%	Findings
Q1 Age			
20–25 years	151	46.89%	The respondents in the age groups 20–25 years and 26–35 years were distributed evenly with a small percentage difference.
26–35 years	154	47.83%	
36–45 years	15	4.66%	
46–50 years	2	0.62%	
All	322	100.00%	
Q2 Gender			
Male	134	41.61%	Most of the respondents were females.
Female	188	58.39%	
All	322	100.00%	
Q3 Full time/part-time			
Part-time	274	85.09%	The majority of the respondents were part-time students.
Full-time	48	14.91%	
All	322	100.00%	
Q4 Employed			
Yes	273	84.78%	The majority of the respondents were employed.
No	49	15.22%	
All	322	100.00%	
Q5 Reason for working			
Complete my articles at an audit firm	106	38.83%	The majority of the employed group were working in order to complete their articles.
Pay for my studies	41	15.02%	
Support my family	67	24.54%	A substantial percentage worked in order to support the family.
For my own financial needs	46	16.85%	
Other – please specify	13	4.76%	
All	273	100.00%	
Q6 Ethnic group			
African	176	54.66%	The majority of the respondents were from the African ethnic group.
Asian	1	0.31%	
Coloured	15	4.66%	
Indian	43	13.35%	
White	84	26.09%	
Other	3	0.93%	

	N	%	Findings
All	322	100.00%	
Q7 Home language			
Afrikaans	68	21.12%	The majority of respondents were English-speaking people. Although individually the respondents belonging to the different African language groups consisted of small minorities, together they constituted 49.78% of the population who did not have English as a home language.
English	95	29.50%	
IsiNdebele	7	2.17%	
IsiXhosa	23	7.14%	
Sesotho	7	2.17%	
IsiZulu	39	12.11%	
Setswana	11	3.42%	
Sepedi	24	7.45%	
SiSwati	6	1.86%	
Tshivenda	14	4.35%	
Xitsonga	11	3.42%	
Other	17	5.28%	
All	322	100.00%	
Q8 Years to complete BCom degree			
Three years	88	27.33%	The majority of the respondents completed their degree within four years.
Four years	130	40.37%	
Five years	61	18.94%	
Six years	13	4.04%	
Seven years	13	4.04%	
More than seven years	17	5.28%	
All	322	100.00%	
Q9 How the undergraduate degree was obtained			
Full-time at Unisa	39	12.11%	The majority of the respondents completed their degree full-time at another university.
Part-time at Unisa	93	28.88%	
A combination of full-time/part-time at Unisa	16	4.97%	
Full-time at another university	146	45.34%	
Part-time at another university	4	1.24%	
A combination of full-time/part-time at another university	5	1.55%	
A combination of full-time/part-time at Unisa and another university	14	4.35%	
Other	5	1.55%	
All	322	100.00%	
Q10 CTA group			
CTA group 1	182	56.52%	The majority of the respondents consisted of the CTA 1

	N	%	Findings
			group.
CTA group 2	140	43.48%	
All	322	100.00%	
Q11 Attempts CTA 1			
First attempt	110	60.44%	The majority of the CTA 1 respondents were completing their first attempt towards CTA 1 in the 2015 academic year.
Second attempt	57	31.32%	
Third attempt	11	6.04%	
More than three attempts	4	2.20%	
All	182	100.00%	
Q12 Attempts CTA 2			
First attempt	62	44.29%	The majority of the CTA 2 respondents were completing their first attempt towards CTA 2 in the 2015 academic year.
Second attempt	26	18.57%	
Third attempt	32	22.86%	
More than three attempts	20	14.29%	
All	140	100.00%	
Q13 Attempts CTA 1			
First attempt	77	55.00%	The majority of the CTA 2 respondents passed CTA 1 during their first attempt.
Second attempt	37	26.43%	
Third attempt	22	15.71%	
More than three attempts	4	2.86%	
All	140	100.00%	
Attempts for both CTA 1 and CTA 2			
1	172	53.42%	The majority of both the CTA 1 and CTA 2 respondents were completing their first attempt.
2	83	25.78%	
3	43	13.35%	
4	24	7.45%	
All	322	100.00%	
Q15 Location			
City/town	289	89.75%	The majority of the respondents lived in a city or town.
Rural area	17	5.28%	A total of 10.25% of the respondents lived in rural areas or other informal settlements.
Informal settlement	9	2.80%	
Other	7	2.17%	
All	322	100.00%	
Q15 Other			
Location	1	14.29%	
Plot	1	14.29%	
Suburb	2	28.57%	
Township	3	42.86%	
All	7	100.00%	

	N	%	Findings
Q16 Dwelling			
House	151	47.34%	The majority of the respondents lived in a house.
RDP (Reconstruction and Development Programme) house	9	2.82%	
Flat	87	27.27%	
Residential unit	53	16.61%	
Hostel	1	0.31%	
Compound	1	0.31%	A total of 5.64% of the respondents lived in squatter houses or other informal settlements.
Squatter house	2	0.63%	
Room in backyard	9	2.82%	
Matchbox/corrugated iron shelter	4	1.25%	
Other	2	0.63%	
All	319	100.00%	
Q16 Other			
Boarding in a house	1	50.00%	
Commune	1	50.00%	
All	2	100.00%	
Q17 Electricity			
Yes	320	99.38%	Most of the respondents had electricity.
No	2	0.62%	A very negligible number of respondents had no electricity.
All	322	100.00%	
Q18 Internet			
Yes	257	79.81%	The majority of the respondents had access to the Internet.
No	65	20.19%	
All	322	100.00%	
Q19 The area most often used for study purposes			
Q19_1 Study room at home			
Never	141	43.79%	The majority of the respondents never studied in the study room at home.
Rarely	17	5.28%	
Sometimes	34	10.56%	
Often	61	18.94%	
Always or almost always	69	21.43%	
Total	322	100.00%	
Q19_2 Kitchen table			
Never	209	64.91%	The majority of the respondents never studied at the kitchen table.
Rarely	28	8.70%	
Sometimes	34	10.56%	
Often	26	8.08%	
Always or almost always	25	7.77%	
Total	322	100.00%	

	N	%	Findings
Q19_3 Unisa library			
Never	216	67.08%	The majority of the respondents never studied at the Unisa library.
Rarely	43	13.35%	
Sometimes	28	8.70%	
Often	18	5.59%	
Always or almost always	17	5.28%	
Total	322	100.00%	
Q19_4 Other library			
Never	183	56.83%	The majority of the respondents never studied at other libraries.
Rarely	39	12.11%	
Sometimes	53	16.46%	
Often	27	8.39%	
Always or almost always	20	6.21%	
Total	322	100.00%	
Q19_5 Bedroom at home			
Never	77	23.91%	
Rarely	30	9.32%	
Sometimes	60	18.63%	
Often	65	20.19%	The majority of the respondents often or always studied in a bedroom at home.
Always or almost always	90	27.95%	
Total	322	100.00%	
Q19_6 Another restricted space at home			
Never	204	63.35%	The majority of the respondents never studied in another restricted place at home.
Rarely	33	10.25%	
Sometimes	37	11.49%	
Often	28	8.70%	
Always or almost always	20	6.21%	
Total	322	100.00%	
Q19_7 At work			
Never	136	42.24%	The majority of the respondents never studied at work.
Rarely	63	19.57%	
Sometimes	66	20.50%	
Often	32	9.94%	
Always or almost always	25	7.75%	
Total	322	100.00%	
Q19_8 At a friend's house			
Never	269	83.54%	The majority of the respondents never studied at a friend's house.
Rarely	30	9.32%	
Sometimes	19	5.90%	
Often	2	0.62%	

	N	%	Findings
Always or almost always	2	0.62%	
Total	322	100.00%	
Q19_9 At a family member's house			
Never	286	88.82%	The majority of the respondents never studied at a family member's house.
Rarely	17	5.28%	
Sometimes	14	4.35%	
Often	3	0.93%	
Always or almost always	2	0.62%	
Total	322	100.00%	
Q19_10 In a public area (e.g. coffee shop/park)			
Never	274	85.09%	The majority of the respondents never studied in a public area.
Rarely	29	9.01%	
Sometimes	16	4.97%	
Often	2	0.62%	
Always or almost always	1	0.31%	
Total	322	100.00%	
Q20 Transport			
Public transport (trains, buses)	50	15.53%	
Taxis	42	13.04%	
Car (own)	183	56.83%	The majority of the respondents had access to their own car.
Car (somebody drives me)	23	7.14%	
Walking	11	3.42%	
Other	13	4.04%	
All	322	100.00%	
Q20 Other			
Cannot attend classes	1	7.69%	
Did not attend the study schools	1	7.69%	
Distance student	1	7.69%	
Don't attend the classes as it is too far from my house	1	7.69%	
Don't go to study school	1	7.69%	
Family member's car	1	7.69%	
Flight	1	7.69%	
I do not attend study schools, schools are held during work hours or over weekends and become disruptive to my study time.	1	7.69%	
I use someone else's car	1	7.69%	

	N	%	Findings
to drive myself			
It's too far and too expensive in petrol to attend Unisa classes and study schools and I can't afford to go	1	7.69%	
Never	1	7.69%	
None	1	7.69%	
We do not get classes/study schools. Too bad.	1	7.69%	
All	13	100.00%	
Q21 Type of school			
Home schooling	1	0.31%	
Private school	63	19.57%	
Government school	254	78.88%	The majority of the respondents attended a government school.
Other	4	1.24%	
All	322	100.00%	
Q21 Other			
Comprehensive school in England	1	25.00%	
IEB (Independent Examinations Board)	1	25.00%	
Mission School	1	25.00%	
Rural school	1	25.00%	
All	4	100.00%	
Q22 Adequacy of learning resources			
Unacceptable	6	1.86%	A total of 16.46% of the respondents found the learning resources inadequate.
Very poor	14	4.35%	
Poor	33	10.25%	
Satisfactory	86	26.71%	The majority of the respondents found the schooling resources satisfactory.
Good	64	19.88%	
Very good	64	19.88%	
Excellent	55	17.08%	
All	322	100.00%	
Q23 Language of instruction at school			
Afrikaans	63	19.57%	
English	229	71.12%	The majority of the respondents were taught in the English medium.
IsiNdebele	1	0.31%	A total of 9.31% of the respondents were taught in a black language.
IsiXhosa	5	1.55%	
Sesotho	1	0.31%	
IsiZulu	10	3.11%	
Setswana	1	0.31%	

	N	%	Findings
Sepedi	5	1.55%	
SiSwati	1	0.31%	
Tshivenda	3	0.93%	
Other	3	0.93%	
All	322	100.00%	
Q23 Other			
English and isiZulu	1	33.33%	
Shona	2	66.67%	
All	3	100.00%	
Q24 Funding of studies			
Q24_1 My studies are being funded by myself			
Not at all	98	30.44%	The majority of the respondents' (47.21%) studies were funded entirely or mostly by themselves.
Partially	55	17.07%	
Approximately half of it	17	5.28%	
Most of it	33	10.25%	
All of it	119	36.96%	
Total	322	100.00%	
Q24_2 My studies are being funded by my family			
Not at all	233	72.36%	The majority of the respondents' studies were not funded at all by their family.
Partially	32	9.94%	
Approximately half of it	9	2.80%	
Most of it	17	5.28%	
All of it	31	9.63%	
Total	322	100.00%	
Q24_3 My studies are being funded by my friend/friends			
Not at all	319	99.07%	The majority of the respondents' studies were not funded by friends.
Partially	2	0.62%	
Most of it	1	0.31%	
Total	322	100.00%	
Q24_4 My studies are being funded by my employer			
Not at all	253	78.57%	The majority of the respondents' studies were not funded at all by employer.
Partially	29	9.01%	
Approximately half of it	10	3.10%	
Most of it	18	5.59%	
All of it	12	3.73%	
Total	322	100.00%	
Q24_5 My studies are being funded through a bursary			
Not at all	240	74.54%	The majority of the respondents' studies were not funded at all through bursaries.
Partially	22	6.83%	
Approximately half of it	6	1.86%	

	N	%	Findings
Most of it	13	4.04%	
All of it	41	12.73%	
Total	322	100.00%	
Q24_6 My studies are being funded through a NSFAS study loan			
Not at all	307	95.34%	The majority of the respondents' studies were not funded at all through a NSFAS loan.
Partially	8	2.49%	
Most of it	3	0.93%	
All of it	4	1.24%	
Total	322	100.00%	
Q24_7 My studies are being funded through a bank student loan			
Not at all	297	92.24%	The majority of the respondents' studies were not funded at all through a student loan.
Partially	5	1.55%	
Approximately half of it	3	0.93%	
Most of it	13	4.04%	
All of it	4	1.24%	
Total	322	100.00%	
Q24_8 My studies are being funded through another loan/loans			
Not at all	278	86.34%	The majority of the respondents' studies were not funded at all through other loans.
Partially	18	5.59%	
Approximately half of it	7	2.17%	
Most of it	12	3.73%	
All of it	7	2.17%	
Total	322	100.00%	

(N = Number of respondents)

From the statistics in Table 4.1, it is clear that only a minority of 5.28% were above 35 years of age. Those in the age group of 20–25 years and 26–35 years of age were almost evenly distributed. The female gender comprised 58.39% of the respondents, which may be a beneficial finding towards this study and consistent with prior studies, since females are normally faced with additional family responsibilities (Yasmin, 2013). Part-time students comprised 85.09% of the respondents, with 84.78% of the students being employed. As time constraints (Sadler & Erasmus, 2005; Subotzky & Prinsloo, 2011) were one of the socio-economic factors represented in this study, this is a relevant descriptive statistic towards this study since the majority of the students are part-time and employed and may thus have limited study time. A high percentage (54.66%) of the respondents were from the black racial group.

The results of the responses for Question 8 to Question 13 did not have any direct influence on the factors explored. The findings were discussed in Table 4.1 above.

From the responses, it was clear that 89.75% of the respondents lived in the city and 47.34% lived in houses. Only 10.25% collectively lived in rural areas or other informal settlements and only 5.64% collectively lived in squatter houses and other informal settlements. The geographical location of the students was one of the factors explored. This could thus have had an effect on the study, since only a small group was from rural areas. A minor percentage (20.9%) of the respondents had no access to Internet facilities.

It was interesting to note that most of the respondents (43.79%) never studied in a study room. Although this was not a direct variable tested, it could imply restricted living conditions or presumably unfavourable living conditions (DHET, 2013). These students may not have a study room at all. A small proportion of the respondents used public transport (15.53%) or taxis (13.04%) to get to study schools or discussion classes. A negligible percentage (3.42%) walked to study schools.

Although 78.88% of the respondents attended a government school, a mere 16.46% of the respondents found the resources to be inadequate (very poor, poor and unacceptable). The language of instruction at the schools for English and Afrikaans were 71.12% and 19.57% respectively. Only 9.31% of the respondents were taught in black languages. One of the factors explored in this study was the schooling resources of the student. These small percentages could have had an effect on the findings since they comprised only a small percentage of the disadvantaging factor being explored, namely the adequacy of the schooling resources. The respondents who funded their own studies or most of their studies, collectively, comprised 47.21% of the respondents. Since financial constraints were one of the variables explored in this study, this larger group of respondents who funded their own studies or most of their studies, may be a valuable sample size to this study.

Question 14 (Likert-type scale format) presented the perceptions of the participating students regarding the variables being tested and their findings in graphical format. The graphical format displays the results of the perceptions of the participating students regarding four of the six variables tested, namely language, financial resources, family responsibilities and time constraints.

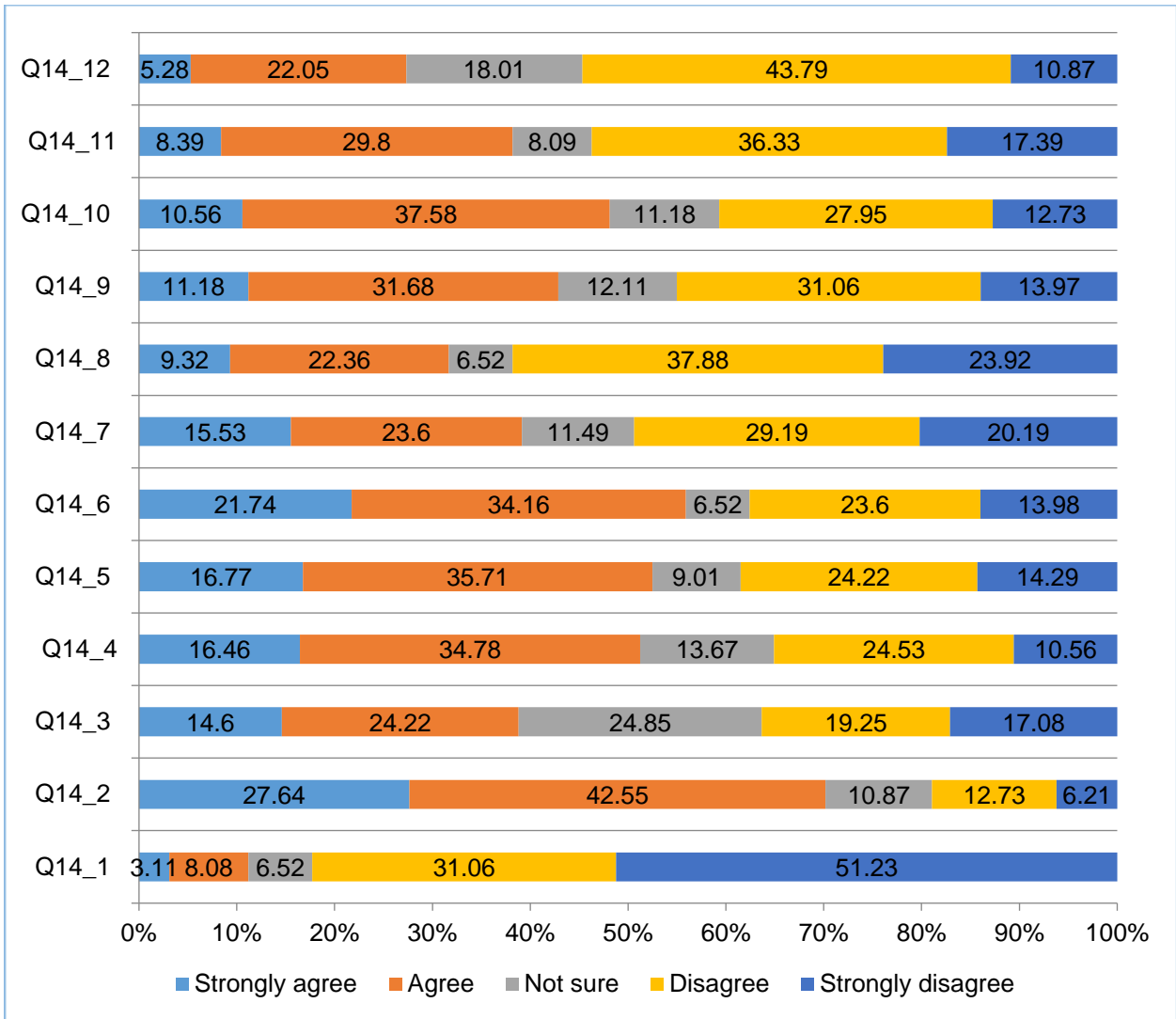


Figure 4.1: The perceptions of the respondents regarding the variables (language, financial resources, family responsibilities and time constraints) being tested

The stacked bar graph reflects the findings regarding the perceptions of students regarding the variables that were tested in Question 14 of the questionnaire (refer Annexure B).

The questions descriptions listed below were not included in the graph in figure 4.1 due to space limitations and illustrated in Table 4.2:

Table 4.2: Description to questions relating to Figure 4.1

Question number	Question Description
14.1	The fact that CTA courses are only presented in English makes it difficult to understand the concepts.
14.2	Proficiency in English is linked to better performance of accounting students.
14.3	Student support in my home language would benefit my studies.
14.4	My own current financial situation is negatively affecting my studies.
14.5	My family's current financial situation is affecting my studies.
14.6	My primary reason for deciding to enrol for CTA at Unisa was financially motivated.
14.7	My family responsibilities in terms of being the sole or primary breadwinner hinders me to stay focussed in my studies.
14.8	Lack of family support affects my studies.
14.9	Social and cultural commitments towards the family affects my studies.
14.10	My household responsibilities take up too much of my study time.
14.11	My personal health does affect the time management towards my studies.
14.12	My responsibilities are well balanced and do not affect the time management towards my studies.

Regarding question 14.1, the majority of the respondents (82%) disagreed and strongly disagreed that the fact that the CTA courses are presented in English makes it difficult to understand the concepts. However, in question 14.2, most of the respondents agreed and strongly agreed that the proficiency in English is linked to better performance in their studies. In question 14.3, 39% of the respondents strongly agreed and agreed that student support in their home language would benefit their studies. The results of Question 14.2 and Question 14.3 are important factual findings as language was one of the variables explored in this study.

In question 14.4, 51% of the respondents agreed and strongly agreed that their financial situation affected their studies. This is an important finding since financial constraints was one of the variables being explored.

Majority of the respondents (53%), in question 14.5, agreed and strongly agreed that their family's current financial situation affected their studies. This is a noteworthy contribution as it contributes towards one of the variables being explored, namely financial constraints. In question 14.6, most of the respondents (56%) agreed and strongly agreed that their primary reason to enrol at Unisa was financially motivated. This is an indication that financial constraints can affect students' decisions.

Majority of the respondents (49%), in question 14.7, disagreed and strongly disagreed that being the sole or primary breadwinner hinders them to stay focussed on their studies.

Most of the respondents (62%), in question 14.8, also disagreed and strongly disagreed that a lack of family support affected their studies, while majority of the respondents (45%) in question 14.9, disagreed and strongly disagreed that social and cultural commitments affected their studies.

In question 14.10, 49% of the respondents agreed and strongly agreed that household responsibilities took up too much of their study time. This is an important finding towards the two factors explored in this study, namely family responsibilities and time.

Majority of the respondents (53%), in question 14.11, disagreed and strongly disagreed that their personal health affected their studies. In question 14.12, most of the respondents (55%) strongly disagreed and disagreed, that their responsibilities were well balanced and did not affect their study time.

A further analysis of the respondents' October 2015 examination results was considered essential to examine whether the variables being tested might have had an influence on the students' retention or throughput rates, and the discussion follows in section 4.4.

4.4 ASSOCIATION BETWEEN FACTORS EXPLORED AND MARK CATEGORIES

In an attempt to comprehend the probable influence of the variables being explored on the throughput rates of the respondents answering the questionnaire, the examination results for 2015 were obtained from the student system. The examination results of the participating students comprised two groups, namely those below 50% and those above 50%. The Pearson chi-square test was then carried out to determine whether there was an association between the two result categories and responses to all the questions in the questionnaire. The test was conducted at a 5% significance level. Only the analysis of the tests that were of importance to the non-academic factors being explored are presented in section 4.5.

4.5 ANALYSIS OF RESULTS OF RESPONDENTS COMPARED TO THE RESULT CATEGORIES

The answers supplied by respondents when compared to their academic performance were categorised according to the objectives of the study and are presented in the form of contingency tables. The manner in which the results are displayed is discussed below. Also note that, in this chapter, all quotes by respondents are provided unedited and verbatim.

To explore whether the geographical location of the participating students was a contributory factor towards the students' performance for the CTA 1 and CTA 2 qualifications (see Table 4.3 below):

- Question 15 Location vs. pass rate

To explore whether the financial resources or a lack thereof was a contributory factor towards the participating students' performance for the CTA 1 and CTA 2 qualifications (see Table 4.4 and 4.5 below):

- Question 14_4 – My own current financial situation is negatively affecting my studies.
- Question 14_5 – My family's current financial situation is affecting my studies.
- Question 14_6 – My primary reason for deciding to enrol for CTA at Unisa was financially motivated.
- Question 24_2 – My studies are being funded by my family vs. pass rate.
- Question 24_1 – My studies are being funded by myself vs. pass rate.

To explore whether the schooling resources or the lack thereof was a contributory factor towards the participating students' performance for the CTA 1 and CTA 2 qualifications (see Table 4.6 and 4.7 below):

- Question 21 – Type of school vs. pass rate.
- Question 22 – Adequacy of learning resources vs. pass rate.
- Question 23 – Language of instruction vs. pass rate.

To explore whether the language of tuition was a contributory factor towards the participating students' performance for the CTA 1 and CTA 2 qualifications (see Table 4.8 and 4.9 below):

- Question 14_1 – The fact that CTA courses are only presented in English makes it difficult to understand the concepts vs. pass rate.
- Question 14_2 – Proficiency in the English language is linked to better performance of accounting students vs. pass rate.
- Question 14_3 – Student support in my home language would benefit my studies vs. pass rate.
- Question 7 – Home language vs. pass rate.

To explore whether the participating students' commitment to family responsibilities was a contributory factor towards the students' performance for the CTA 1 and CTA 2

qualifications (see Table 4.10 and 4.11 below):

- Question 14_7 – My family responsibilities in terms of being the sole or primary breadwinner hinders me to stay focused in my studies.
- Question 14_8 – Lack of family support affects my studies.
- Question 14_9 – Social and cultural commitments towards the family affects my studies.

To explore whether the time limitations that the participating students experienced towards their studies were a contributory factor towards the students' performance for the CTA 1 and CTA 2 qualifications (see Table 4.12 and 4.13 below):

- Question 14_10 – My household responsibilities take up too much of my study time.
- Question 14_11 – My personal health does affect the time management towards my studies.
- Question 14_12 – My responsibilities are well balanced and do not affect the time management towards my studies.

The results of the findings are presented in Tables 4.3 to 4.13 below with a brief analysis of the findings. The respondents' comments from the qualitative analysis have also been added where deemed important and necessary for the study.

Table 4.3: Geographical location of respondents compared to pass rates of respondents

Q15 Location vs. pass rate			
Count	< 50%	50%+	Total
Total %			
Col %			
Row %			
City/town	108 33.54 92.31 37.11	183 56.83 89.27 62.89	291 90.37
Rural area	7 2.17 5.98 38.89	11 3.42 5.37 61.11	18 5.59
Informal settlement	2 0.62 1.71 15.38	11 3.42 5.37 84.62	13 4.04
Total	117 36.34	205 63.66	322
N	DF	-Log like	R-square (U)
322	2	1.4735974	0.0070
Test	Chi-square		Prob > Chi-square (ChiSq)
Likelihood ratio	2.947		0.2291
Pearson	2.594		0.2734

Note – DF = Degrees of Freedom

Table 4.3 displays the results of the **first sub-objective** of the study: to explore whether the geographical location of the participating students was a contributory factor towards the students' performance for the CTA 1 and CTA 2 qualifications.

No statistical significance was observed at a 5% level of significance. The majority of the respondents located in the city obtained a mark above 50% in comparison to those that came from rural areas. Differences in the marks obtained by the respondents reflected that 62.89% of the respondents who lived in the city obtained marks above 50% compared to 61.11% of the respondents who lived in the rural areas who obtained marks above 50%. The difference in the respondents' performances in terms of place of residence was therefore negligible. Ironically, the highest percentage of students who obtained a mark above 50% were students who lived in informal settlements (84.62%) compared to 62.89% of those from the city. However, the respondents who came from the informal settlements, as displayed in section 4.3, were insufficient for a conclusion to be reached.

From the qualitative analysis, however, a noteworthy contribution from one of the respondents mentioned:

I stay in an RDP house which we rent and thus it's not a rural area but a Tshwane municipality sector hence I said informal settlement. My fees are paid by a bursary but they only cover tuition and I am responsible for accommodation and food hence I said almost half of it.

The comment made by this respondent adds relevance to the non-academic factors explored in this study, thus revealing the respondent's sentiments on coming from a disadvantaged geographic location as well as being exposed to other financially disadvantaging factors.

Table 4.4: Financial situation of respondents compared to pass rates of respondents

Q14_4 My own current financial situation is negatively affecting my studies vs. pass rate			
Count	< 50%	50%+	Total
Total %			
Col %			
Row %			
Agree	66 20.50 56.41 40.00	99 30.75 48.29 60.00	165 51.24
Not sure	15 4.66 12.82 34.09	29 9.01 14.15 65.91	44 13.66
Disagree	36 11.18 30.77 31.86	77 23.91 37.56 68.14	113 35.09
Total	117 36.34	205 63.66	322
Q14_5 My family's current financial situation is affecting my studies vs. pass rate			
Count	< 50%	50%+	Total
Total %			
Col %			
Row %			
Agree	70 21.74 59.83 41.42	99 30.75 48.29 58.58	169 52.48
Not sure	9	20	29

	2.80 7.69 31.03	6.21 9.76 68.97	9.01
Disagree	38 11.80 32.48 30.65	86 26.71 41.95 69.35	124 38.51
Total	117 36.34	205 63.66	322
Q14_6 My primary reason for deciding to enrol for CTA at Unisa was financially motivated vs. pass rate			
Count Total % Col % Row %	< 50%	50%+	Total
Agree	67 20.81 57.26 37.22	113 35.09 55.12 62.78	180 55.90
Not sure	8 2.48 6.84 38.10	13 4.04 6.34 61.90	21 6.52
Disagree	42 13.04 35.90 34.71	79 24.53 38.54 65.29	121 37.58
Total	117 36.34	205 63.66	322
Q24_1 My studies are being funded by myself vs. pass rate			
Count Total % Col % Row %	< 50%	50%+	Total
Not at all	28 8.70 23.93 28.57	70 21.74 34.15 71.43	98 30.43
Partially	21 6.52 17.95 38.18	34 10.56 16.59 61.82	55 17.08
Approximately half of it	6 1.86 5.13 35.29	11 3.42 5.37 64.71	17 5.28
Most of it	13 4.04 11.11 39.39	20 6.21 9.76 60.61	33 10.25

All of it	49 15.22 41.88 41.18	70 21.74 34.15 58.82	119 36.96
Total	117 36.34	205 63.66	322
Q24_2 My studies are being funded by my family vs. pass rate			
Count	< 50%	50%+	Total
Total %			
Col %			
Row %			
Not at all	91 28.26 77.78 39.06	142 44.10 69.27 60.94	233 72.36
Partially	13 4.04 11.11 40.63	19 5.90 9.27 59.38	32 9.94
Approximately half of it	3 0.93 2.56 33.33	6 1.86 2.93 66.67	9 2.80
Most of it	3 0.93 2.56 17.65	14 4.35 6.83 82.35	17 5.28
All of it	7 2.17 5.98 22.58	24 7.45 11.71 77.42	31 9.63
Total	117 36.34	205 63.66	322

The statistical significance tests are reflected in Table 4.5 below.

Table 4.5: Statistical significance of financial situation of respondents compared to pass rates of respondents

Q14_4 My own current financial situation is negatively affecting my studies vs. pass rate			
N	DF	-Log like	R-square (U)
322	2	1.0201405	0.0048
Test	Chi-square		Prob > ChiSq
Likelihood ratio	2.040		0.3605
Pearson	2.033		0.3619
Q14_5 My family's current financial situation is affecting my studies vs. pass rate			
N	DF	-Log like	R-square (U)
322	2	1.9981659	0.0095
Test	Chi-square		Prob > ChiSq
Likelihood ratio	3.996		0.1356
Pearson	3.977		0.1369
Q14_6 My primary reason for deciding to enrol for CTA at Unisa was financially motivated vs. pass rate			
N	DF	-Log like	R-square (U)
322	2	0.11394851	0.0005
Test	Chi-square		Prob > ChiSq
Likelihood ratio	0.228		0.8923
Pearson	0.227		0.8925
Q24_1 My studies are being funded by myself vs. pass rate			
N	DF	-Log like	R-square (U)
322	4	2.0268672	0.0096
Test	Chi-square		Prob > ChiSq
Likelihood ratio	4.054		0.3988
Pearson	3.982		0.4085
Q24_2 My studies are being funded by my family vs. pass rate			
N	DF	-Log like	R-square (U)
322	4	3.3134773	0.0157
Test	Chi-square		Prob > ChiSq
Likelihood ratio	6.627		0.1570
Pearson	6.137		0.1891

Tables 4.4 and 4.5 display the results of the **second sub-objective** of the study: to explore whether the financial resources or a lack thereof was a contributory factor towards the participating students' performance for the CTA 1 and CTA 2 qualifications.

The findings on whether or not the respondents' financial situation affected the respondents' studies negatively were not statistically significant at a 5% level of significance. It is interesting to observe that 40% of the respondents who agreed that their

financial situation negatively affected their studies had obtained results below 50% when compared to 30.77% of the respondents who disagreed obtaining results below 50%. This is therefore a noteworthy finding in terms of one of the non-academic factors being explored in this study, namely financial constraints of the student.

At a 5% level of significance, the results on whether or not the family's financial situation affected the participating students' studies held no statistical significance. Of the respondents, 41% who agreed that their family's current financial situation was affecting their studies obtained a mark of below 50%, while 31% of those who disagreed obtained a mark below 50%.

The results on whether or not the respondents' primary reason for enrolling at Unisa was financially motivated were not statistically significant at a 5% level of significance. There was a small difference between those who agreed and disagreed on the reason for enrolling at Unisa to be financially motivated and marks below 50%. Notable though was that those who agreed were in the majority (37.22%) of those who obtained a mark below 50% compared to those who disagreed (34.71%).

No statistical significance was noted at a 5% level of significance on the results of whether the respondents funded their own studies or not when compared to the marks obtained. The majority of respondents who indicated their studies were being funded by themselves— either partially, approximately half of it, most of it or all of it – obtained a percentage below 50% when compared to those who indicated that their studies were not funded at all by themselves.

No statistical significance was found at a 5% level of significance on whether or not the respondents' families funded their studies or not when compared to their marks obtained. The majority of the respondents who indicated their studies were being funded by their family – either approximately half of it, most of it or all of it – obtained a percentage above 50% when compared with those who indicated that their studies were not funded at all by their family or partially by their family.

No statistical significance was noted for each of the five different findings regarding financial constraints and on whether or not there was an effect on the respondents' performance due to this constraint. However, it is noteworthy that in each of the five questions, the majority of the respondents who were exposed to financial constraints obtained a mark below 50%.

Valuable added inputs towards the financial constraints to which certain participating

students were exposed, were made by some respondents. One respondent mentioned –

the fact that I have to share bursary funds with my family and siblings to make means for food, is already adding to the struggle I am faced with, which is CTA.

Another respondent explained,

FNB and Nedbank refused to give me a loan as UNISA was not on their list of approved universities - Unisa fees are ridiculous 400% increase in CTA fees over 4 years the salaries an undergraduate gets paid does not pay much and having to work full time to pay for fees and put food on table to survive adds extra stress and takes up a lot of study time fees. There are 30 students in my area studying CTA and there is nothing here for us none of can afford to drive to study schools that are two hours away and we can't get the time off work.

Table 4.6: Type of schooling of respondents compared to pass rates of respondents

Q21 Type of school vs. pass rate			
Count	< 50%	50%+	Total
Total %			
Col %			
Row %			
Home schooling	1 0.31 0.85 100.00	0 0.00 0.00 0.00	1 0.31
Private school	22 6.83 18.80 34.92	41 12.73 20.00 65.08	63 19.57
Government school	93 28.88 79.49 36.61	161 50.00 78.54 63.39	254 78.88
Other	1 0.31 0.85 25.00	3 0.93 1.46 75.00	4 1.24
Total	117 36.34	205 63.66	322

Q22 Adequate learning resources vs.pass rate			
Count Total % Col % Row %	< 50%	50%+	Total
Unacceptable	2 0.62 1.71 33.33	4 1.24 1.95 66.67	6 1.86
Very poor	8 2.48 6.84 57.14	6 1.86 2.93 42.86	14 4.35
Poor	9 2.80 7.69 27.27	24 7.45 11.71 72.73	33 10.25
Satisfactory	37 11.49 31.62 43.02	49 15.22 23.90 56.98	86 26.71
Good	21 6.52 17.95 32.81	43 13.35 20.98 67.19	64 19.88
Very good	25 7.76 21.37 39.06	39 12.11 19.02 60.94	64 19.88
Excellent	15 4.66 12.82 27.27	40 12.42 19.51 72.73	55 17.08
Total	117 36.34	205 63.66	322
Q23 Language of instruction vs. pass rate			
Count Total % Col % Row %	< 50%	50%+	Total
Afrikaans	19 5.90 16.24 30.16	44 13.66 21.46 69.84	63 19.57
English	84 26.09 71.79 36.68	145 45.03 70.73 63.32	229 71.12
IsiNdebele	0 0.00	1 0.31	1 0.31

	0.00 0.00	0.49 100.00	
IsiXhosa	1 0.31 0.85 20.00	4 1.24 1.95 80.00	5 1.55
Sesotho	1 0.31 0.85 100.00	0 0.00 0.00 0.00	1 0.31
IsiZulu	6 1.86 5.13 54.55	5 1.55 2.44 45.45	11 3.42
Setswana	0 0.00 0.00 0.00	1 0.31 0.49 100.00	1 0.31
Sepedi	2 0.62 1.71 40.00	3 0.93 1.46 60.00	5 1.55
SiSwati	1 0.31 0.85 100.00	0 0.00 0.00 0.00	1 0.31
Tshivenda	1 0.31 0.85 33.33	2 0.62 0.98 66.67	3 0.93
Other	2 0.62 1.71 100.00	0 0.00 0.00 0.00	2 0.62
Total	117 36.34	205 63.66	322

The statistical significance tests are reflected in Table 4.7 below.

Table 4.7: Statistical significance of type of schooling of respondents compared to pass rates of respondents

Q21 Type of school vs. pass rate			
N	DF	-Log like	R-square (U)
322	3	1.1617137	0.0055
Test	Chi-square	Prob > ChiSq	
Likelihood ratio	2.323	0.5080	
Pearson	2.037	0.5647	
Q22 Adequacy learning resources vs. pass rate			
N	DF	-Log like	R-square (U)
322	6	3.9802039	0.0189
Test	Chi-square	Prob > ChiSq	
Likelihood ratio	7.960	0.2410	
Pearson	7.980	0.2396	
Q23 Language of instruction vs. pass rate			
N	DF	-Log like	R-square (U)
322	10	6.5823487	0.0312
Test	Chi-square	Prob > ChiSq	
Likelihood ratio	13.165	0.2146	
Pearson	11.395	0.3276	

Tables 4.6 and 4.7 display the results of the **third sub-objective** of the study: to explore whether the schooling resources or the lack thereof was a contributory factor towards the participating students' performance for the CTA 1 and CTA 2 qualifications.

A statistical significance was not noted at a 5% level of significance when comparing the type of school that the respondent attended to their marks obtained. The majority of the respondents who attended government schools (36.61%) obtained a percentage below 50% when compared to those who attended other schools. The differences were negligible.

No statistical significance was noted at a 5% level of significance when comparing the adequacy of the respondents' learning resources to their marks obtained. The greater portion of the respondents who indicated their learning resources at school were unacceptable, very poor and satisfactory obtained a percentage below 50% when compared to those who indicated that the adequacy of their resources were good, very good or excellent.

The results were not statistically significant at a 5% level of significance when comparing the respondents' language of instruction at school to their marks obtained. The

respondents whose language of instruction at schools was Afrikaans (69.84%) comprised the greater portion who obtained a mark above 50% in comparison to those whose language of instruction was English (63.32%). The respondents whose languages of instruction were of the other African languages comprised the minority of the respondents as explained in section 4.3.

In both the type of school as well as the adequacy of the learning resources, the respondents who were not as advantaged as their counter parts obtained marks that were below 50%.

Table 4.8: Language of tuition of respondents compared to pass rates of respondents

Q14_1 The fact that CTA courses are only presented in English makes it difficult to understand the concepts vs. pass rate			
Count Total % Col % Row %	< 50%	50%+	Total
Agree	8 2.48 6.84 22.22	28 8.70 13.66 77.78	36 11.18
Not sure	3 0.93 2.56 14.29	18 5.59 8.78 85.71	21 6.52
Disagree	106 32.92 90.60 40.00	159 49.38 77.56 60.00	265 82.30
Total	117 36.34	205 63.66	322
Q14_2 Proficiency in the English language is linked to better performance of accounting students vs. pass rate			
Count Total % Col % Row %	< 50%	50%+	Total
Agree	79 24.53 67.52 34.96	147 45.65 71.71 65.04	226 70.19
Not sure	12 3.73 10.26 34.29	23 7.14 11.22 65.71	35 10.87

Disagree	26 8.07 22.22 42.62	35 10.87 17.07 57.38	61 18.94
Total	117 36.34	205 63.66	322
Q14_3 Student support in my home language would benefit my studies vs. pass rate			
Count Total % Col % Row %	< 50%	50%+	Total
Agree	39 12.11 33.33 31.20	86 26.71 41.95 68.80	125 38.82
Not sure	34 10.56 29.06 42.50	46 14.29 22.44 57.50	80 24.84
Disagree	44 13.66 37.61 37.61	73 22.67 35.61 62.39	117 36.34
Total	117 36.34	205 63.66	322
Q7 Home language vs. pass rate			
Count Total % Col % Row %	< 50%	50%+	Total
Afrikaans	19 5.90 16.24 27.94	49 15.22 23.90 72.06	68 21.12
English	30 9.32 25.64 31.58	65 20.19 31.71 68.42	95 29.50
IsiNdebele	4 1.24 3.42 57.14	3 0.93 1.46 42.86	7 2.17
isiXhosa	6 1.86 5.13 26.09	17 5.28 8.29 73.91	23 7.14
Sesotho	5 1.55 4.27	2 0.62 0.98	7 2.17

	71.43	28.57	
isiZulu	17 5.28 14.53 43.59	22 6.83 10.73 56.41	39 12.11
Setswana	5 1.55 4.27 45.45	6 1.86 2.93 54.55	11 3.42
Sepedi	8 2.48 6.84 33.33	16 4.97 7.80 66.67	24 7.45
SiSwati	2 0.62 1.71 33.33	4 1.24 1.95 66.67	6 1.86
Tshivenda	6 1.86 5.13 42.86	8 2.48 3.90 57.14	14 4.35
Xitsonga	4 1.24 3.42 36.36	7 2.17 3.41 63.64	11 3.42
Other	11 3.42 9.40 64.71	6 1.86 2.93 35.29	17 5.28
Total	117 36.34	205 63.66	322

The statistical significance tests are reflected in Table 4.9 below.

Table 4.9: Statistical significance of language of tuition of respondents compared to pass rates of respondents

Q14_1 The fact that CTA courses are only presented in English makes it difficult to understand the concepts vs. pass rate			
N	DF	-Log like	Square (U)
322	2	4.9842440	0.0236
Test		Chi-square	Prob > ChiSq
Likelihood ratio		9.968	0.0068*
Pearson		9.052	0.0108*
Q14_2 Proficiency in the English language is linked to better performance of accounting students vs. pass rate			
N	DF	-Log like	R-square (U)
322	2	0.63571337	0.0030
Test		Chi-square	Prob > ChiSq
Likelihood ratio		1.271	0.5296
Pearson		1.292	0.5241
Q14_3 Student support in my home language would benefit my studies vs. pass rate			
N	DF	-Log like	R-square (U)
322	2	1.4129201	0.0067
Test		Chi-square	Prob > ChiSq
Likelihood ratio		2.826	0.2434
Pearson		2.821	0.2440
Q7 Home language vs. pass rate			
N	DF	-Log like	R-square (U)
322	11	8.1204699	0.0385
Test		Chi-square	Prob > ChiSq
Likelihood ratio		16.241	0.1324
Pearson		16.653	0.1186

Tables 4.8 and 4.9 display the results of the **fourth sub-objective** of the study: to explore whether the language of tuition was a contributory factor towards the participating students' performance for the CTA 1 and CTA 2 qualifications.

There was a statistically significant association at the 5% level of significance between the marks obtained by the respondents and the respondents' perceptions on the statement that the CTA courses only presented in English made it difficult to understand the concepts. Contrary to the perceptions of the participating students, the majority of the respondents (77.78%) who agreed that the CTA courses, which were only presented in

English, made it difficult to understand the concepts, obtained a mark of 50% and above in contrast to those who disagreed (60%). However, it cannot be assumed that the respondents who agreed that the CTA courses, which were only presented in English made it difficult to understand the concepts necessarily implied that they encountered difficulty in understanding the concepts. It might have been a generalised opinion not particularly applicable to the respondent or his or her circumstances.

There was no statistically significant association at a 5% level of significance between the respondents' marks and their perceptions on proficiency in English associated with better marks. The majority of the respondents (65.04%) who agreed that proficiency in English was linked to better performance in accounting studies obtained a mark above 50%, compared to those who disagreed (57.38%). This could imply that the students who performed better, had a higher proficiency level in English compared to those who disagreed.

No statistically significant findings were noted at a 5% level of significance with regard to participating students' perceptions on support in their home language and the marks obtained. The majority of the respondents (68.80%) who agreed that support in their home language would lead to better performance actually obtained a mark above 50% compared to those who disagreed (62.39%).

No statistical significance was found when comparing the respondents' home language and their marks obtained. The majority of the Afrikaans-speaking students (72.06%) obtained a mark above 50% in comparison to the English-speaking students (68.42%). The respondents whose home languages were of the other African languages comprised the minority of respondents thus this could substantiate the negligible differences as reflected in section 4.3.

Although negligible differences were noted quantitatively from the individual comments that were conveyed by the respondents some were of importance to this study. One respondent was of the opinion that –

the problem of English not being a first language, requires one to re-read scenarios before answering questions and time management is an important factor in CTA studies. This results in unfinished questions and ultimately total failure. I also think CTA should have regular classes in major regional centres, like 'UNISA tutorials'. Another respondent mentioned discussion type questions, hampers the thought process that goes into answering. Also rather stick to the way Saica tests asks

questions, clear simple straight to the point. English has many connotations. It is also not everyone's first language.

Table 4.10: Family responsibilities of respondents compared to pass rates of respondents

Q14_7 My family responsibilities in terms of being the sole or primary breadwinner hinders me to stay focussed in my studies vs. pass rate			
Count	< 50%	50%+	Total
Total %			
Col %			
Row %			
Agree	51 15.84 43.59 40.48	75 23.29 36.59 59.52	126 39.13
Not sure	12 3.73 10.26 32.43	25 7.76 12.20 67.57	37 11.49
Disagree	54 16.77 46.15 33.96	105 32.61 51.22 66.04	159 49.38
Total	117 36.34	205 63.66	322
Q14_8 Lack of family support affects my studies vs. pass rate			
Count	< 50%	50%+	Total
Total %			
Col %			
Row %			
Agree	40 12.42 34.19 39.22	62 19.25 30.24 60.78	102 31.68
Not sure	9 2.80 7.69 42.86	12 3.73 5.85 57.14	21 6.52
Disagree	68 21.12 58.12 34.17	131 40.68 63.90 65.83	199 61.80
Total	117 36.34	205 63.66	322

Q14_9 Social and cultural commitments towards the family affects my studies vs. pass rate			
Count	< 50%	50%+	Total
Total %			
Col %			
Row %			
Agree	62 19.25 52.99 44.93	76 23.60 37.07 55.07	138 42.86
Not sure	13 4.04 11.11 33.33	26 8.07 12.68 66.67	39 12.11
Disagree	42 13.04 35.90 28.97	103 31.99 50.24 71.03	145 45.03
Total	117 36.34	205 63.66	322

The statistical significance tests are reflected in Table 4.11 below.

Table 4.11: Statistical significance of family responsibilities of respondents compared to pass rates of respondents

Q14_7 My family responsibilities in terms of being the sole or primary breadwinner hinders me to stay focused in my studies vs. pass rate			
N	DF	-Log like	R-square (U)
322	2	0.77941686	0.0037
Test	Chi-square	Prob > ChiSq	
Likelihood ratio	1.559	0.4587	
Pearson	1.565	0.4573	
Q14_8 Lack of family support affects my studies vs. pass rate			
N	DF	-Log like	R-square (U)
322	2	0.57312763	0.0027
Test	Chi-square	Prob > ChiSq	
Likelihood ratio	1.146	0.5638	
Pearson	1.155	0.5613	
Q14_9 Social and cultural commitments towards the family affects my studies vs. pass rate			
N	DF	-Log like	R-square (U)
322	2	3.9800233	0.0189
Test	Chi-square	Prob > ChiSq	
Likelihood ratio	7.960	0.0187*	
Pearson	7.961	0.0187*	

Tables 4.10 and 4.11 display the results of the **fifth sub-objective** of the study: to explore whether the participating students' commitment to family responsibilities was a contributory factor towards the students' performance for the CTA 1 and CTA 2 qualifications.

The outcomes were not statistically significant at a 5% level of significance for those respondents who agreed (39.13%) or disagreed (49.38%) that family responsibilities in terms of being the sole or primary breadwinner hindered their studying abilities. Notable though was that those who agreed that family responsibilities in terms of being the sole or primary breadwinner hindered them to stay focussed in their studies showed a greater percentage who obtained a mark below 50%, namely (40.48%).

Statistical significance was not found at a 5% level of significance when comparing whether or not a lack of family support affected the respondents' studies. The majority of the respondents (39.22%) who agreed that the lack of family support affected their studies obtained a mark below 50% in comparison to those who disagreed (34.17%).

A statistical significance at a 5% level of significance was observed when comparing the respondents' marks obtained in terms of whether or not social and cultural commitments affected their studies. From those respondents who agreed that social and cultural commitments affected their studies, a majority (44.93%) obtained a mark below 50%, in comparison to those who disagreed (28.97%). Although social and cultural commitments in this study have been categorised as family commitments, these commitments affected the participating students' time management. This therefore becomes a vital contribution to the non-academic factors being explored, namely family responsibilities and time management.

From the qualitative analysis, there were many comments from the respondents on the sentiments in terms of family responsibilities, which would also be applicable to time management. One respondent mentioned:

the pressure of having to work and study has a lot of impact on the academic progress simple because one also needs to be productive at work as well. We as African students and predominantly black African students have a responsibility of supporting financially at home. With the burden of having to work it makes it difficult to just focus on our studies. The lack of resources at our disposal is also a contributing factor. Coming from families that are overcrowded and busy it doesn't become conducive to study.

This statement not only explains family commitments as a barrier to studies but also the financial constraints that the respondent faced as well as other disadvantaging factors such as an overcrowded house. Another respondent stated:

I think it's difficult to balance work, family and other social responsibilities with the school commitments. Also merely the fact that you cannot access internet at home affects you as you will need to be up to date with all the announcements and study materials posted on myUnisa.

This perception was confirmed by another respondent who –

found it difficult to cope with working full-time (articles) and studying part-time this year. I have thus decided to resign and pursue the UNISA one-year programme on a full-time basis next year as I do qualify for the one-year programme. I think the reason most students fail CTA is because they are working full-time and have many family responsibilities. I am lucky that I have some savings and will thus be able to pay for my studies next year. However, most students are married and/or have other dependents and are thus unable to leave their current employment. Hoping the survey helps.

From both the statistical significance of the tests as well as the qualitative analysis, it appeared that family responsibilities and time management were important contributory factors in terms of participating students' performance in an ODL environment; however, it was interesting to note that, at the same time, these disadvantaging factors might have been a motivational factor for many students as one respondent explained:

I just hope that my efforts will pay off. I gained a lot of responsibility at a young age and I'm trying my best to stay on track. My family is my motivation. Another respondent mentioned that I am fully cognisant of the fact that not many people get as many chances as I have. I therefore am not willing to place any kind of blame on the environment around me but have rather chosen to maintain a grateful perspective. Of interest was a comment from a respondent who believed black students are not stupid it's just that they have a lot to deal with, more than what they can bear, we would also like to pass CTA on our first attempt as Education is our way out of poverty. Failing is not an excuse I know, we will keep on going no matter how tough it is, as we are not doing it for ourselves but for everyone in our families.

This type of concern was echoed by another respondent who –

had a death of a family member that was very close to me, before I wrote test 3. That is where I ran out of steam study wise, I was crushed. The CTA program keeps on going despite the life challenges that happen, whether it may be work, family or anything. Having to repeat another year is costly and demoralising. My experience is to try by all means not to let life happen in order to succeed.

Table 4.12: Time management of respondents compared to pass rates of respondents

Q14_10 My household responsibilities take up too much of my study time vs. pass rate			
Count	< 50%	50%+	Total
Total %			
Col %			
Row %			
Agree	63 19.57 53.85 40.65	92 28.57 44.88 59.35	155 48.14
Not sure	12 3.73 10.26 33.33	24 7.45 11.71 66.67	36 11.18
Disagree	42 13.04 35.90 32.06	89 27.64 43.41 67.94	131 40.68
Total	117 36.34	205 63.66	322
Q14_11 My personal health does affect the time management towards my studies vs. pass rate			
Count	< 50%	50%+	Total
Total %			
Col %			
Row %			
Agree	46 14.29 39.32 37.40	77 23.91 37.56 62.60	123 38.20
Not sure	6 1.86 5.13 23.08	20 6.21 9.76 76.92	26 8.07
Disagree	65 20.19 55.56	108 33.54 52.68	173 53.73

	37.57	62.43	
Total	117 36.34	205 63.66	322
Question 14_12 My responsibilities are well balanced and do not affect the time management towards my studies vs. pass rate			
Count	< 50%	50%+	Total
Total %			
Col %			
Row %			
Agree	20 6.21 17.09 22.73	68 21.12 33.17 77.27	88 27.33
Not sure	29 9.01 24.79 50.00	29 9.01 14.15 50.00	58 18.01
Disagree	68 21.12 58.12 38.64	108 33.54 52.68 61.36	176 54.66
Total	117 36.34	205 63.66	322

The statistical significance tests are reflected in Table 4.13 below:

Table 4.13: Statistical significance of time management of respondents compared to pass rates of respondents

Q14_10 My household responsibilities take up too much of my study time vs. pass rate			
N	DF	-Log like	R-square (U)
322	2	1.2107468	0.0057
Test	Chi-square		Prob > ChiSq
Likelihood ratio	2.421		0.2980
Pearson	2.419		0.2983
Q14_11 My personal health does affect the time management towards my studies vs. pass rate			
N	DF	-Log like	R-square (U)
322	2	1.1466391	0.0054
Test	Chi-square		Prob > ChiSq
Likelihood ratio	2.293		0.3177
Pearson	2.150		0.3413
Question 14_12 My responsibilities are well balanced and do not affect the time management towards my studies vs. pass rate			
N	DF	-Log like	Square (U)
322	2	6.2387082	0.0296

Test	Chi-square	Prob > ChiSq
Likelihood ratio	12.477	0.0020*
Pearson	12.129	0.0023*

Tables 4.12 and 4.13 display the results of the **sixth sub-objective** of the study: to explore whether the time limitations that the participating students experienced towards their studies were a contributory factor towards the students' performance for the CTA 1 and CTA 2 qualifications.

The findings were not of statistical significance at a 5% level of significance when comparing the respondents' marks obtained to whether or not household responsibilities affected study time. From those respondents who agreed that household responsibilities affected their study time, the majority (40.65%) reported obtaining a mark below 50% in comparison to those who disagreed (32.06%).

At a 5% level of significance, no statistical significance was found when comparing whether or not the respondents' personal health affected study time to the marks obtained by the respondents. The respondents who agreed (37.40%) that their personal health affected their study time, showed a negligible difference on obtaining a mark below 50% when compared to those who disagreed (37.57%).

Statistical significance was found at a 5% level of significance when comparing the results to whether or not the respondents agreed that their responsibilities were well managed. From those respondents who disagreed that their responsibilities were well balanced and did not affect their study time, the majority (38.64%) obtained a mark below 50% in comparison to those who agreed (22.73%). This therefore is an important contribution to the non-academic factors explored, namely family responsibilities and time management. The qualitative comments by respondents as discussed for the variable 'family commitments' would be applicable to time management as well.

Section 4.5 discussed the results of other findings from the comparison of the questionnaire to the marks obtained by the respondents. These findings although not directly related to the objectives of the study are important or noteworthy contributions to this study.

4.6 COMPARISON OF OTHER RELEVANT PERSONAL AND DEMOGRAPHIC INFORMATION AND MARKS OBTAINED

For the purposes of this study, not all the findings of the entire questionnaire regarding the personal and demographic information of the respondents compared to the marks of the respondents have been presented so far. The personal and demographic information that was related to the objectives of the study and was used in section 4.6 above related to Q15, Q21, Q22, Q23, Q24 and Q27. In this section, the responses to the questionnaires when compared to the marks obtained by the respondents and which are considered as vital information towards this study that may be added as additional contributory factors are presented. They are Q1, Q6, Q8, Q10, Q12, Q19.2 and Q19.4, Q20, Q24.1 and Q24.2, which are presented below.

Table 4.14: Age of respondents compared to pass rate of respondents

Q1 Age vs. pass rate

Count Total % Col % Row %	< 50%	50%+	Total
20–25 years	49 15.22 41.88 32.45	102 31.68 49.76 67.55	151 46.89
26–35 years	58 18.01 49.57 37.66	96 29.81 46.83 62.34	154 47.83
36+ years	10 3.11 8.55 58.82	7 2.17 3.41 41.18	17 5.28
Total	117 36.34	205 63.66	322

Tests

N	DF	-Log like	R-square (U)
322	2	2.3263831	0.0110
Test	Chi-square	Prob > ChiSq	
Likelihood ratio	4.653	0.0976	
Pearson	4.819	0.0899	

Table 4.14 above reflected a summary of the ages of the students in comparison to their marks achieved.

At a 5% level of significance, the ages when compared to the marks obtained were not statistically significant. The majority of the respondents (58.82%) who were 36 years and above obtained a mark below 50%.

The results from Question 2 regarding the gender of the student, Question 3 being whether the respondent studied full-time or part-time, Question 4 on the employment status of the respondent and Question 5 being the reason the respondent worked did not display or did display very negligible differences and are therefore not shown.

Table 4.15: Ethnic group of respondents compared to pass rate of respondents

Q6 Ethnic group vs. pass rate

Count Total % Col % Row %	< 50%	50%+	Total
African	77 23.91 65.81 43.75	99 30.75 48.29 56.25	176 54.66
Coloured	4 1.24 3.42 26.67	11 3.42 5.37 73.33	15 4.66
Indian/Asian	13 4.04 11.11 29.55	31 9.63 15.12 70.45	44 13.66
White	21 6.52 17.95 25.00	63 19.57 30.73 75.00	84 26.09
Other	2 0.62 1.71 66.67	1 0.31 0.49 33.33	3 0.93
Total	117 36.34	205 63.66	322

Tests

N	DF	-Log like	R-square (U)
322	4	5.8480800	0.0277
Test	Chi-square		Prob > ChiSq
Likelihood ratio	11.696		0.0198*
Pearson	11.525		0.0213*

Table 4.15 illustrated the ethnic groups of the students in comparison to their marks achieved.

At a 5% level of significance, the findings were statistically significant. The respondents who were from the African ethnic group had a vast majority (43.75%) who obtained a mark below 50% in comparison with the other ethnic groups.

Question 7 was addressed in section 4.6 as it formed part of the objectives of the study.

Table 4.16 below reflects the results of Question 8.

Table 4.16: Time taken by respondents to complete undergraduate studies compared to pass rates of respondents

Q8 Years undergraduate vs. pass rate

Count Total % Col % Row %	< 50%	50%+	Total
3-7 years	107 33.23 91.45 35.08	198 61.49 96.59 64.92	305 94.72
7+ years	10 3.11 8.55 58.82	7 2.17 3.41 41.18	17 5.28
Total	117 36.34	205 63.66	322

Tests

N	DF	-Log like	R-square (U)
322	1	1.8712622	0.0089
Test	Chi-square		Prob > ChiSq
Likelihood ratio	3.743		0.0530
Pearson	3.924		0.0476*

Table 4.16 illustrated the comparison of the number of years it took the students to complete their undergraduate studies to their marks achieved.

The results were statistically significant at a 5% level of significance. In terms of making a contribution to the study, the respondents who completed their undergraduate studies in 3–7 years were grouped as one group. This group was compared to the group that took longer than seven years. A large majority (64.92%) obtained a mark of 50% and above in the 3–7-year group in comparison to those who took longer than seven years (41.18%).

Table 4.17: CTA group of respondents compared to pass rate of respondents

Q10 CTA group vs. pass rate

Count Total % Col % Row %	< 50%	50%+	Total
CTA group 1	80 24.84 68.38 43.96	102 31.68 49.76 56.04	182 56.52
CTA group 2	37 11.49 31.62 26.43	103 31.99 50.24 73.57	140 43.48
Total	117 36.34	205 63.66	322

Tests

N	DF	-Log like	R-square (U)
322	1	5.3454516	0.0253
Test	Chi-square		Prob > ChiSq
Likelihood ratio	10.691		0.0011*
Pearson	10.509		0.0012*

Table 4.17 outlined the comparison of the two CTA groups to their marks obtained. Statistical significance was observed at a 5% level of significance. It was noted that the CTA 1 group respondents had a higher percentage of respondents (43.96%) who obtained a mark below 50% in comparison to the CTA 2 group respondents (26.43%). Table 4.18 below displays the comparison of the number of attempts made by the CTA 2 students to their marks obtained.

Table 4.18: Number of attempts towards CTA 2 compared to pass rate of respondents

Q12 Attempts CTA 2 vs. pass rate

Count Total % Col % Row %	< 50%	50%+	Total
First attempt	8 5.71 21.62 12.90	54 38.57 52.43 87.10	62 44.29
Second attempt	4 2.86 10.81 15.38	22 15.71 21.36 84.62	26 18.57
Third attempt	15 10.71 40.54 46.88	17 12.14 16.50 53.13	32 22.86
More than three attempts	10 7.14 27.03 50.00	10 7.14 9.71 50.00	20 14.29
Total	37 26.43	103 73.57	140

Tests

N	DF	-Log like	R-square (U)
140	3	9.8637184	0.1220
Test	Chi-square		Prob > ChiSq
Likelihood ratio	19.727		0.0002*
Pearson	20.059		0.0002*

The findings were of statistical significance at a 5% level of significance. It was noted that a high percentage of CTA 2 group respondents who had three or more attempts towards the CTA 2 group programme obtained a mark below 50% compared to those respondents who were on their first or second attempt.

Table 4.19: Frequency of utilisation of kitchen table as area of study by respondents compared to pass rate of respondents

Q19_2 Kitchen table vs. pass rate

Count Total % Col % Row %	< 50%	50%+	Total
Never	65 20.19 55.56 31.10	144 44.72 70.24 68.90	209 64.91
Rarely	12 3.73 10.26 42.86	16 4.97 7.80 57.14	28 8.70
Sometimes	11 3.42 9.40 32.35	23 7.14 11.22 67.65	34 10.56
Often	16 4.97 13.68 61.54	10 3.11 4.88 38.46	26 8.07
Always or almost always	13 4.04 11.11 52.00	12 3.73 5.85 48.00	25 7.76
Total	117 36.34	205 63.66	322

Tests

N	DF	-Log like	R-square (U)
322	4	6.2982471	0.0298
Test	Chi-square		Prob > ChiSq
Likelihood ratio	12.596		0.0134*
Pearson	13.015		0.0112*

Table 4.19 outlined the frequency of the place the students used (kitchen table) for their studies in comparison to their marks obtained. A statistical significance at a 5% level of significance was noted. A greater proportion of respondents who obtained a percentage below 50% studied mostly or almost always at the kitchen table compared to those who never studied at the kitchen table.

Table 4.20: Frequency of utilisation of library other than Unisa library as area of study by respondents compared to pass rate of respondents

Q19_4 Library other than Unisa library vs. pass rate

Count Total % Col % Row %	< 50%	50%+	Total
Never	53 16.46 45.30 28.96	130 40.37 63.41 71.04	183 56.83
Rarely	19 5.90 16.24 48.72	20 6.21 9.76 51.28	39 12.11
Sometimes	24 7.45 20.51 45.28	29 9.01 14.15 54.72	53 16.46
Often	10 3.11 8.55 37.04	17 5.28 8.29 62.96	27 8.39
Always or almost always	11 3.42 9.40 55.00	9 2.80 4.39 45.00	20 6.21
Total	117 36.34	205 63.66	322

Tests

N	DF	-Log like	R-square (U)
322	4	5.8027732	0.0275
Test	Chi-square		Prob > ChiSq
Likelihood ratio	11.606		0.0205*
Pearson	11.738		0.0194*

Table 4.20 illustrated the frequency of the place that the students use (library other than Unisa library) for their studies in comparison to their marks obtained.

At a 5% level of significance, the results were significant. The majority of the respondents who studied often, always or almost always at a library other than the Unisa library obtained a percentage below 50% when compared to those who never studied at a library other than the Unisa library.

Table 4.21: Means of transport used by the respondents for study purposes compared to the pass rate of the respondents

Q20 Transport vs. pass rate

Count Total % Col % Row %	< 50%	50%+	Total
Public transport (trains, buses)	26 8.07 22.22 50.98	25 7.76 12.20 49.02	51 15.84
Taxis	11 3.42 9.40 26.19	31 9.63 15.12 73.81	42 13.04
Car (own)	66 20.50 56.41 36.07	117 36.34 57.07 63.93	183 56.83
Car (somebody drives me)	9 2.80 7.69 36.00	16 4.97 7.80 64.00	25 7.76
Walking	3 0.93 2.56 27.27	8 2.48 3.90 72.73	11 3.42
Other	2 0.62 1.71 20.00	8 2.48 3.90 80.00	10 3.11
Total	117 36.34	205 63.66	322

Tests

N	DF	-Log like	R-square (U)
322	5	4.0924668	0.0194
Test	Chi-square		Prob > ChiSq
Likelihood ratio	8.185		0.1463
Pearson	8.148		0.1483

Table 4.21 illustrated the means of transport used by the students for study purposes in comparison to their marks obtained. The results were not of statistical significance to the study. The majority of the respondents who attended study schools using public transport

obtained a percentage below 50% compared to those who used taxis and cars.

4.7 CHAPTER CONCLUSION AND SUMMARY

This chapter presented the information gathered from the questionnaire that the respondents had to complete and these results were then compared with the respondents' academic results. The primary data collection method was through the responses to the questionnaire. The main data themes were primarily related to the objectives of the study (see 1.4). The comments section was a voluntary small portion of the questionnaire, as mentioned earlier (see 3.4.5.2) and formed a minute section of the chapter. These comments were useful in identifying areas that could not be covered significantly in the quantitative analysis. The next chapter will reflect the summary, discussions, conclusions and recommendations of the study.

CHAPTER 5

SUMMARY, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

In the previous chapter, the research findings were discussed. This chapter provides a summary of the findings, discussion as well as conclusions and recommendations that emerged from the study. The study used Unisa students as respondents with the objective of exploring whether there was an influence by non-academic factors on the performance of CTA students, namely geography (specifically rural areas), financial resources (which often go hand in hand with geographical location of schools), language (where the language of tuition in the HEI may be a second or even third language of the student), and socio-cultural factors (as there can be several of these, this study focussed on the family responsibilities of the student and time management).

5.2 SUMMARY AND DISCUSSIONS OF THE FINDINGS

In this section, the summary of the findings is presented based on the objectives of the study. The main objective of the study was to explore whether there is an influence of non-academic factors on the performance of CTA students at Unisa. The sub-research objectives based on the literature review were as follows:

- to explore whether the geographical location of the participating students was a contributory factor towards the students' performance for the CTA 1 and CTA 2 qualifications;
- to explore whether the financial resources or a lack thereof was a contributory factor towards the participating students' performance for the CTA 1 and CTA 2 qualifications;
- to explore whether the schooling resources or the lack thereof was a contributory factor towards the participating students' performance for the CTA 1 and CTA 2 qualifications;
- to explore whether the language of tuition was a contributory factor towards the participating students' performance for the CTA 1 and CTA 2 qualifications;

- to explore whether the participating students' commitment to family responsibilities students was a contributory factor towards the students' performance for the CTA 1 and CTA 2 qualifications; and
- to explore whether the time limitations that the participating students experienced towards their studies were a contributory factor towards the students' performance for the CTA 1 and CTA 2 qualifications.

The summary of the findings is presented according to the sub-research objectives of the study.

Sub-research objective 1: to explore whether the geographical location of the participating students was a contributory factor towards the students' performance for the CTA 1 and CTA 2 qualifications.

The majority of the respondents lived in the city (89.75%) and only 10.25% (see table 4.1) lived in rural areas or other informal settlements. No statistical significance was observed at a 5% level of significance when comparing the respondents' location to their marks obtained. Most of the respondents located in the city obtained a mark above 50% in comparison to those who came from rural areas. Of the students, 62.89% who came from the city obtained a mark of 50% and above, whilst 61.11% (see table 4.3) of the students who came from the rural areas obtained a mark of 50% and above. Therefore, the difference in the respondents' performance with regard to their location was negligible. The literature review (see 2.6.3.1) was indicative of students emerging from rural areas or other informal settlements not performing as well as the students from suburbs (DHET, 2013; The World Bank, 2013). Contrary to the indications in this literature review, in this study the respondents who were located in informal settlements had the highest percentage of students (84.62%) that obtained a mark above 50%, compared to 62.89% (see table 4.3) of those from the city.

However, since only 10.25% (a rather minute portion) of the respondents came from rural areas and other informal settlements, this placed a limitation on the findings. Notable, from the qualitative analysis in section 4.5 of Chapter 4, being an optional contribution by the respondents, certain respondents encountered difficulties and found their geographical location to be a barrier towards their studies. This therefore is a relevant observation from the literature pieces in Chapter 2 that make mention of students coming from rural areas not performing as well as their urban counterparts (DHET, 2013; The World Bank, 2013).

Sub-research objective 2: to explore whether the financial resources or a lack thereof was a contributory factor towards the students' performance for the CTA 1 and CTA 2 qualifications.

Most of the respondents agreed and strongly agreed that their financial situation (51.26%) and their family's current financial situation (52.48% as per figure 4.1) affected their studies. The outcomes of the comparison between the respondents who agreed that their own financial situation or their family's financial situation affected their studies when compared to their marks obtained, did not have statistical significance at 5% level of significance. Notable though was that the respondents who agreed and strongly agreed that their financial situation or their family's financial situation negatively affected their studies had obtained results below 50% (see table 4.4 and 4.5) when compared to those who disagreed and strongly disagreed.

Most of the respondents (55.90% as per figure 4.1) collectively agreed and strongly agreed that their primary reason to enrol through Unisa was financially motivated. This, therefore, revealed that financial constraints did affect the participating students' perceptions. The results had no statistical significance at a 5% level of significance. There was a negligible difference between those who agreed and those who disagreed on the reason for enrolling through Unisa, namely that it was financially motivated in comparison to their marks obtained, namely below 50% (see table 4.4 and table 4.5).

The respondents that funded their own studies or most of their studies, collectively, consisted of 47.21% (see table 4.1) of the total number respondents. No statistical significance was noted at a 5% level of significance when comparing the marks obtained and the funding of studies by themselves. The majority of the respondents who indicated their studies were being funded by themselves either partially, approximately half of it, most of it or all of it obtained a mark below 50% when compared to those who indicated that their studies were not funded at all by themselves (see table 4.4 and table 4.5).

A total of 72.36% (see table 4.1) of the respondents indicated that their studies were not funded by their family. Although not statistically significant, the majority of respondents who indicated their studies were being funded by their family, either approximately half of it, most of it or all of it, obtained a percentage above 50% when compared to those who indicated that their studies were not funded at all by their family or partially by their family (see table 4.4 and table 4.5).

The results of qualitative analysis reflected the sentiments of the students in terms of

financial constraints being a barrier towards their studies. This was discussed in section 4.5 and served as substantiation in terms of the literature review, as affordability is a major challenge in tertiary education in South Africa (DHET, 2013; DHET, 2014b; Nkosi, 2014; Wangenge-Ouma, 2012).

Sub-research objective 3: to explore whether the schooling resources or the lack thereof was a contributory factor towards the participating students' performance for the CTA 1 and CTA 2 qualifications.

In terms of the 78.88% (see table 4.1) of the respondents who attended a government school, no statistical significance was observed at a 5% level of significance when comparing the type of school to their marks obtained. The majority of the respondents who attended government schools obtained a percentage below 50% when compared to those who attended other schools, with a negligible difference (see table 4.6 and table 4.7).

Only 16.46% (see table 4.1) of the respondents found their schooling resources to be inadequate (very poor, poor and unacceptable). A statistical significance was not observed at a 5% level of significance (see table 4.6 and table 4.7). Most of the respondents who indicated their learning resources at school were unacceptable, very poor and satisfactory obtained a percentage below 50% when compared to those who indicated that the adequacy of their resources were good, very good or excellent (see table 4.6 and table 4.7). Although the difference is negligible, CHE (2013) found that black students who underperformed at school underperformed at postgraduate level as well. This was because the students were exposed to a poor-quality school environment (CHE, 2013). The results, although not significant in this study, remain noteworthy.

Only 10.25% of the respondents lived in rural areas or other informal settlements in this study (see table 4.1). As mentioned in Chapter 2, students coming from rural areas were exposed to disadvantages of inferior quality infrastructure, educational facilities and a lack of facilitators at schools (De Hart & Venter, 2013). Since the minority of the respondents came from rural areas, this, therefore placed a limitation on findings in terms of whether the schooling resources of the students could contribute towards the performance of the students.

Sub-research objective 4: to explore whether the language of tuition was a contributory factor towards the participating students' performance for the CTA 1 and CTA 2 qualifications.

No statistical significance was observed when comparing the respondents' home language and their marks obtained. The majority of the Afrikaans-speaking students (72.06% as per table 4.8 and table 4.9) obtained a mark above 50% in comparison to the English-speaking students (68.42% as per table 4.8 and table 4.9). Of the respondents, 49.78% (see table 4.1) had other African languages as their home language. Their individual groupings were IsiNdebele, IsiXhosa, Sesotho, IsiZulu, Setswana, Sepedi, SiSwati, Tshivenda, Xitsonga and other languages. The individual groups consisted of a small minority of the African languages. This made it difficult to infer a statistical significance when comparing participating students' home languages to their marks obtained.

Of the respondents, the language of 9.31% (see table 4.1) was of the other African languages, thus limiting the findings. The majority of the respondents (82% as per figure 4.1) disagreed and strongly disagreed that the CTA courses, which were presented in English, made it difficult to understand the concepts. A statistically significant association at the 5% level of significance was noted when comparing the marks obtained and the statement that the CTA courses only presented in English made it difficult to understand the concepts. Contrary to the perceptions of the students, the majority of those (77.78% as per table 4.8 and table 4.9) who agreed that the CTA courses were only presented in English made it difficult to understand the concepts, obtained a mark of 50% and above in contrast to those who disagreed (60% as per table 4.8 and table 4.9).

Most of the respondents agreed (27.64% as per figure 4.1) and strongly agreed (42.55% as per figure 4.1) that the proficiency in English is linked to better performance in their studies. The findings were not statistically significant at a 5% level of significance when comparing the respondents' results to their marks obtained. Notable, though, was that the majority of the respondents (65.04% as per table 4.8 and table 4.9) who collectively, agreed and strongly agreed, that proficiency in English was linked to better performance of accounting studies obtained a mark above 50%. This could imply that the students who performed better, had a higher proficiency level in English in comparison to those who disagreed (57.38% as per table 4.8 and table 4.9).

A total of 38.82% (see figure 4.1) of the respondents, collectively, strongly agreed and agreed that student support in their home language would benefit their studies. Statistical significance was not found at a 5% level of significance when comparing the respondents' perceptions to their marks obtained. Students who agreed and strongly agreed, collectively, that support in their home language would lead to better performance actually

had a higher majority that obtained a mark above 50% in comparison to those who disagreed (see table 4.8 and table 4.9. This was an interesting finding, as one would have expected the respondents who agreed that support was needed in their home language to have had a higher majority who obtained a mark below 50%.

Since previous literature has revealed large differences in SA university students' success rates based on whether they could study in their home language as opposed to a second language other than English or Afrikaans (De Hart, Doussy, Swanepoel, van Dyk & Venter, 2011; De Hart & Venter, 2013; Jansen & de Villiers, 2015), these findings, even though not statistically significant, remain notable.

Sub-research objective 5: to explore whether the participating students' commitment to family responsibilities was a contributory factor towards the students' performance for the CTA 1 and CTA 2 qualifications.

Of the 24.54% (see table 4.1) respondents who stated their reason for working was to support their families, negligible differences were noted when comparing the marks that this group of respondents had obtained. The majority of the respondents collectively disagreed and strongly disagreed (49.38% as per figure 4.1) that being the sole or primary breadwinner hinders them to stay focussed on their studies.

The outcomes were not statistically significant at a 5% level of significance. Notable, though is that the respondents that collectively, agreed and strongly agreed, that family responsibilities in terms of being the sole or primary breadwinner hinders them to stay focussed in their studies, comprised of the larger group (40.48% as per table 4.10 and table 4.11) who obtained a mark below 50%. This is however noteworthy as family responsibilities and financial constraints were two of the six non-academic factors addressed in this study.

The majority of the respondents also collectively disagreed and strongly disagreed (61.80% as per figure 4.1) that the lack of family support affected their studies. Not statistically significant, notable though, was that the majority of respondents (39.22% as per table 4.10 and table 4.11) who collectively agreed and strongly agreed that the lack of family support affected their studies obtained a mark below 50% in comparison with those that collectively disagreed and strongly disagreed (34.17% as per table 4.10 and table 4.11). A statistical significance at a 5% level of significance was observed when comparing the respondents' marks to their agreement that social and cultural commitments affected their study time. This becomes a vital contribution to the non-academic factor being

explored, namely family responsibilities. However, since these social and cultural commitments affect study time as well, it will be a vital contribution towards the sixth non-academic factor explored in this study, namely, time management.

Of the 38.14% (see figure 4.1) of the respondents who agreed and strongly agreed that household responsibilities took up too much of their study time, no statistical significance at a 5% level of significance was found when comparing this group to their marks obtained. However, the majority of the group (40.68% as per table 4.12 and table 4.13) that collectively strongly agreed and agreed, obtained a mark below 50% in comparison those who collectively strongly disagreed and disagreed.

From those respondents (54.66% as per figure 4.1) who collectively, disagreed and strongly disagreed, that their responsibilities were well balanced and did not affect their study time, the majority (38.64% as per table 4.12 and table 4.13) obtained a mark below 50% in comparison to those who collectively, agreed and strongly agreed (22.73% as per table 4.12 and table 4.13). This finding was similar to previous research that was based on ODL students internationally (Yasmin, 2013). Yasmin (2013) found that students based at the University of Bengal in India were unable to maintain a balance between their family time and work obligations with their studies thus reducing the chances of success (see 2.6.3.1). The findings were also in agreement with a report, which identified the articulation gap between school and higher education to be worsened for students with unfavourable family and socio-economic conditions (Lubbe, 2014).

Family responsibilities and time management were also highlighted as barriers by the respondents who completed the comments in the qualitative analysis reflected in section 4.5. Family responsibilities as well as time management are, therefore, relevant non-academic factors that affected the participating students' performance at postgraduate level accounting studies in an ODL institution.

Sub-research objective 6: to explore whether the time limitations that the participating students experienced towards their studies were a contributory factor towards the students' performance for the CTA 1 and CTA 2 qualifications.

Of the respondents, 85.09% (see table 4.1) were part-time students and 84.78% (see table 4.1) of these respondents were employed. Statistical significance at a 5% level of significance was not found when comparing these groups of students and their marks obtained. The differences were negligible. A majority of the respondents collectively, disagreed and strongly disagreed (53.72%) that their personal health affected their study

time (see figure 4.1). At a 5% level of significance, no statistical significance was noted (see table 4.12 and table 4.13) when comparing the respondents' who agreed that their personal health affects their study time and their marks obtained.

Although the observations that follow are identical to those from sub-research objective 5, they will be repeated for the sake of completeness. From those respondents who agreed and strongly agreed (42.86%) collectively, that social and cultural commitments affected their study time, the majority (42.93%) obtained a mark below 50%, in comparison to those who disagreed (28.97%). At a 5% level of significance, statistical significance was noted, thus becoming a vital contribution to the non-academic factors being explored, namely family responsibilities and time management.

A total of 54.66% of the respondents collectively, agreed and strongly agreed, that household responsibilities took up too much of their study time. Statistical significance was found at a 5% level of significance. From those respondents who disagreed that their responsibilities were well balanced and did not affect their study time, the majority (38.64%) obtained a mark below 50% in comparison to those who agreed (22.73%). Family responsibilities and time management were also highlighted as barriers by those respondents who completed the qualitative analysis. Family responsibilities as well as time management are therefore relevant non-academic factors that affect students' performance at postgraduate level accounting studies in an ODL institution. This agrees with the literature study in Chapter 2 that time management remains a major challenge in an ODL institution (Sadler & Erasmus, 2005). The literature also suggests that students are under intense pressure as they have to deliver work to their employers and they may also have additional family responsibilities (Roos, 2009).

5.3 CONCLUSION

The main thrust of the study was to explore the influence of non-academic factors on the performance of CTA students registered at Unisa. Based on the findings of this study, family commitments as well as time management revealed statistical significance when compared to the marks obtained by the respondents. It is thus conclusive that family commitments and time management do affect the performance of CTA students at Unisa. Geographical location, financial constraints of the respondents, the respondents' home language and schooling resources displayed non-significant differences when compared to the marks obtained by the respondents.

There was a limitation on the findings to this study, as there were an insufficient number of respondents coming from the rural areas when compared to those coming from urban areas. The findings on the racial grouping of respondents in comparison to the marks obtained were results that could substantiate the limitation as well. Statistically significant results were noted with the majority of respondents from the African ethnic group (77%) obtaining a mark below 50% in comparison to the other race groups. As was mentioned in Chapter 1, “race remains a major determinant of graduation rates” and blacks constitute a vast majority of the SA population (HESA, 2014:3). The results in this dissertation regarding race vs. pass rate support the findings HESA. Another limitation of the study, was that although Unisa’s throughput rate is low (see 1.4) in the sample of this study 64% of the students obtained a mark above 50%, this is due to the sample of the targeted group being small.

5.4 RECOMMENDATIONS

The main objective of the study was to explore whether there is an influence of non-academic factors on the performance of CTA students at Unisa. The recommendations listed below are based on the findings of the study and the literature reviewed.

It was emphasised by Seabi *et al.* (2014) that students from disadvantaged backgrounds need the proper social, financial and linguistic support necessary to excel academically in their respective fields. The current study may make a significant contribution to academics and DE providers in South Africa by addressing the influences of factors other than academic factors on student performance, and to introduce any remedial action if necessary. The remedial action could be in the form of additional discussion classes or perhaps even compulsory attendance of discussion classes and easily accessible venues for those who are faced with time constraints due to family responsibilities.

The accounting skills shortages are a major concern to the higher education authorities and it was mentioned in Chapter 2, “universities must focus their attention on improving previously disadvantaged students’ performance” (HESA, 2014:4). SAICA also views effective transformation and growth of the chartered accountancy profession as crucial and has made a strategic commitment to develop and empower previously disadvantaged South Africans (De Jager, 2014). This research may therefore be useful to HEIs as well as SAICA in terms of their strategic commitment to empowerment of the previously disadvantaged groups.

The literature review chapter of this study presented a discussion of accounting education as one of the fields faced with numerous challenges, amongst which the under-preparedness of students (Lubbe, 2014). This finding of this study could be of value to the students studying accounting at postgraduate level at Unisa, especially if they are faced with family responsibilities and time constraints. This will encourage them to plan and work ahead to be able to overcome these non-academic barriers towards their studies.

5.5 SUMMARY OF CONTRIBUTIONS AND AREAS FOR FUTURE RESEARCH

Various other results emerged from the study in the field of non-academics factors that may need further attention as contributory factors towards students' performance. Due to time restrictions, these additional findings could not be covered in this dissertation. The findings of this study in terms of the factors investigated are of importance as they either display areas for future research or areas that were of concern to previous researchers.

As a future study, interviewing postgraduate accounting students at Unisa from rural areas could facilitate the effect of having insufficient students that have all six of the non-academic (disadvantaging factors) that were used in this study, applicable to their circumstances (see 1.3). Prinsloo (2003), in his case study focussed on the geographic location of students to explore the influence of any disadvantaging factors on these students' performances (see 2.6.3.1), however, the gap could be filled from the research of Prinsloo by focussing on accounting students at Unisa. Future research could also be completed by focussing on not only the geographical location of the students such as Prinsloo (2003) did, but also interviewing the students on the other disadvantaging factors addressed in this study (see 1.3).

The results with regard to the area where the respondents studied, revealed important information in this study. More respondents who studied often (61.54%) almost or almost always (52%) at the kitchen table obtained a percentage below 50% when compared to respondents who never studied at the kitchen table (31.10%). The majority of respondents who studied often (37.04%), always or almost always (55%) at another library other than the Unisa library obtained a percentage below 50% when compared to those who never studied at a library (28.96% %) other than the Unisa library. Both the findings of the areas of study of the respondents at the kitchen table and the other library were statistically significant at a 5% level of significance when compared to the marks obtained by these respondents.

The significance noted could perhaps imply restricted study space at home. In Chapter 2, it was mentioned that it is important to recognise that success rates are negatively influenced by the poor living conditions to which many students coming from disadvantaged backgrounds are exposed (DHET, 2013:33). Although this was not a direct variable explored in this study, it could imply restricted living conditions or presumably unfavourable living conditions (DHET, 2013; Kember, 1989). Thus, future areas of research could explore other disadvantaging factors, such as living conditions of the students.

When comparing the duration of the completion of the undergraduate degree with the respondents' marks obtained, statistical significance was noted at a 5% level of significance. A majority (64.98%) of the respondents that were categorised in the group that completed their degree within seven years in comparison to those who took longer than seven years (41.18%), obtained a mark of 50% and above. This corresponds with the literature review in Chapter 2, where amongst other factors that were found to affect CTA performance negatively, were those students who did not complete their undergraduate degree in the minimum time (Steenkamp, 2014).

Both this study and the study by Steenkamp (2014) indicate that a longer time to complete the undergraduate qualification results in poorer performance at postgraduate level of accounting studies. The noteworthy difference was that the study of Steenkamp (2014) focussed on students at a residential university, in Stellenbosch, whilst the present research was conducted at an ODL institution. This may be an invaluable input to ODL researchers, since research in the postgraduate context is limited (Roos, 2009).

When comparing the marks obtained by CTA 1 group and the CTA 2 group respondents, statistical significance was noted. The majority of the CTA 1 group (43.96%) obtained a percentage below 50% in comparison to the CTA 2 group (26.43%). CTA 2 group respondents who attempted CTA 2 three (46.88%) or more than three (50%) times had a significant number of respondents who obtained a percentage below 50% when compared to those who were on their first (12,9%) or second attempt (15.38%). The outcomes were statistically significant. Although not directly related to the variables tested in this study, the significance of these findings cannot be underestimated. The literature review indicated that students who take longer than two years to complete the CTA find the ITC challenging (Van Wyk, 2011). This then weakens their chances of obtaining the CA (SA) qualification.

As mentioned in Chapter 2, Swart and Becker (2014) mention that Unisa has been implementing the extended two-year CTA programme since 2012. They further suggest that new research on postgraduate accounting students should be conducted in the future, as the effect of the extended programme will only be measurable from 2014 onwards. This study may be an important contribution to the concerns of Swart and Becker (2014), since the findings of this study exhibit better performance by CTA 2 group respondents in comparison to CTA 1 group respondents. The better marks obtained by the CTA 2 group respondents could be attributed to the additional knowledge imparted through the CTA programme taking place over two years.

As stated in Chapter 1, “there is still a considerable ‘long walk’ to a transformed higher education system in South Africa” (HESA, 2014:13). The contribution of this study may provide even ‘one step’ towards the “long walk”.

REFERENCE LIST

- Babbie, E. & Mouton, J. 2001. *The practice of social research*. Cape Town: Oxford University Press.
- Balwanz, D. & Ngcwangu, S. 2016. Seven problems with the 'scarce skills' discourse in South Africa. *South African Journal of Higher Education*, 30(2):31–52.
- Bernard, H. 2012. *Research methods in anthropology: Qualitative and quantitative methods*. California: Alta Mira Press.
- Bester, L. & Roodt, L. 2014. Exploring the relationships between selected demographic variables and rewards expected by students when following a career in accounting. *Journal of Contemporary Management*, 11:574–592.
- Bokana, K. & Tewari, D. 2014. Determinants of student success at a South African university: An econometric analysis. *Anthropologist*, 17(1):259–277.
- Brown, J. 2016. *Black CAs still a rare breed*. Retrieved from <http://city-press.news24.com/Business/black-cas-still-a-rare-breed-20160330> [Accessed 20 January 2017].
- Bryman, A. 2001. *Social research methods*. Oxford: Oxford University Press.
- Byrne, M. & Flood, B. 2008. Examining the relationships among background variables and academic performance of first year accounting students at an Irish University. *Journal of Accounting Education*, 26(4):202–212.
- CHE (Council on Higher Education). 1997. *Higher Education Act No. 1.1 of 1997*. Retrieved from http://www.che.ac.za/sites/default/files/publications/Higher_Education_Monitor_8.pdf [Accessed 22 April 2017].
- CHE (Council on Higher Education). 2007. *Higher Education Monitor: A case for improving and learning in South African higher education*. Pretoria.
- CHE (Council on Higher Education). 2009. *Postgraduate studies in South Africa: A statistical profile*. Pretoria.

- CHE (Council on Higher Education). 2010. *Higher Education Monitor 9: Access and throughput in South African Higher Education*. Retrieved from http://www.che.ac.za/sites/default/files/publications/Higher_Education_Monitor_8.pdf [Accessed 12 May 2015].
- CHE (Council on Higher Education). 2013. *A proposal for undergraduate curriculum reform in South Africa: The case for a flexible curriculum structure*. Retrieved from http://www.che.ac.za/sites/default/files/publications/Full_Report.pdf [Accessed 25 June 2016].
- CHE (Council on Higher Education). 2014. *Department of Higher Education and Training draft policy framework on distance education in South African universities*. Retrieved from http://planipolis.iiep.unesco.org/upload/South%20Africa/South_Africa_DHET_Draft_Policy_Framework_Distance_Education_May_2012.pdf [Accessed 12 May 2014].
- CHE (Council on Higher Education). 2016. *South African higher education reviewed: Two decades of democracy*. Retrieved from http://www.che.ac.za/sites/default/files/publications/CHE_South%20African%20higher%20education%20reviewed%20-%20electronic.pdf [Accessed 20 January 2017].
- Cockburn, A. & Mackenzie, B. 2001. What do web users do? An empirical analysis of web use. *International Journal of Human Computer Studies*, 54(6):903-922. Retrieved from <http://www.osc.canterbury.ac.nz/andrew.cockburn/papers/ijhcsAnalysis.pdf> [Accessed 17 February 2014].
- Connaway, L. & Powell, R. 2010. *Basic research methods for librarians*. Fifth edition. Littleton, CO: Libraries Unlimited.
- Creswell, J.W. 2011. *Designing and conducting mixed methods research*. Second edition. Los Angeles, CA: Sage.
- Croft, N., Dalton, A. & Grant, M. 2010. Overcoming isolation in distance learning: Building a community through time and space. *Journal for Education in the Built Environment*, 5(1):27-64.

- Davidson, C. & Wilson, K. 2013. Reassessing Tinto's concepts of social and academic integration in student retention. *Journal of College Student Retention: Research, Theory and Practice*, 31:329–346.
- De Hart, K., Doussy, E., Swanepoel, A., Van Dyk, M. & Venter, J. 2011. Increasing throughput: Factors affecting the academic performance of entry-level undergraduate taxation students at an ODL institution in South Africa. *Progressio*, 33(1):171–188.
- De Hart, K. & Venter, J. 2013. Comparison of urban and rural dropout rates of distance students. *Progressio*, 31(1):66–75.
- De Jager, E. 2014. Thuthuka students' perceptions of factors influencing success. *Journal of Economic and Financial Sciences*, 7(1):53–72.
- De Lange, P., Waldmann, E. & Wyatt, K. 1997. Personal characteristics and academic achievement of undergraduate accounting students studying through open learning. *Accounting Education: An International Journal*, 6:295–306.
- Denscombe, M. 2014. *The good research guide: For small-scale social research projects*. Maidenhead: McGraw-Hill, Open University Press.
- De Vos, A.S., Strydom, H., Fouché, C.B. & Delpont, C.S.L. 2013. *Research at grass roots: For the social science and human service professions*. Fourth edition. Pretoria: Van Schaik.
- DHET (Department of Higher Education and Training). 2012. *Green Paper for Post-School Education and Training*. Pretoria.
- DHET (Department of Higher Education and Training). 2013. *White Paper for Post-School Education and Training: Building an expanded, effective and integrated post-school system*. Pretoria.
- DHET (Department of Higher Education and Training). 2014a. *Report of the Ministerial Committee on the review of the National Student Financial Aid Scheme*. Retrieved from <http://www.dhet.gov.za/Reports%20Doc%20LibraryReport%20of%20the%20Ministerial%20committee%20on%20the%20review%20of%20the%20National%20Student%20Financial%20Aid%20Scheme.pdf> [Accessed 15 June 2015].

- DHET (Department of Higher Education and Training). 2014b. *Statement by Minister of Higher Education and Training, Dr Blade Nzimande on the 2014 registration and funding of academically deserving students from poor and working class households*. Retrieved from http://www.nwu.ac.za/sites/www.nwu.ac.za/files/files/1%20PK%20Koshuise%20wbsite/Statement_1.pdf [Accessed 15 February 2015].
- DHET (Department of Higher Education and Training). 2015. *Statistics on Post-School Education and Training in South Africa*. Retrieved from <http://www.dhet.gov.za/DHET%20Statistics%20Publication/Statistics%20on%20Post-School%20Education%20and%20Training%20in%20South%20Africa%202015.pdf> [Accessed 5 September 2017].
- DoE (Department of Education). 2002. *Education for all status report 2002: South Africa incorporating country plans for 2002 to 2015*. Pretoria.
- Dreyer, J.M. 2010. Dropout in distance education in South Africa: A case study. *Progressio*, 32(2):199–221.
- Duff, A. 2004. Understanding academic performance and progression of first-year accounting and business economics undergraduates: The role of approaches to learning and prior academic achievement. *Accounting Education*, 13(4):409–430.
- Edwards, A. & Talbot, R. 1994. *The hard pressed researcher: A research handbook for the caring professions*. New York, NY: Longman.
- Enslin-Payne, S. 2011. *No skills shortage quick fix*. Retrieved from <http://www.iol.co.za/business/business-news/no-skills-shotage-quick-fix-1.1061800?pageNumber=1> [Accessed 22 May 2012].
- CDC. 2008. *Data collection methods for program evaluation: Questionnaires*. Retrieved from <http://www.cdc.gov/healthyyouth/evaluation/pdf/brief14.pdf> [Accessed 15 December 2014].
- Feldman, M.W. 2001. The meaning of race: Genes, environments and affirmative action. *Berkeley La Raza Law Journal*, 12:365–371.
- Fodzar, B. 2015. Open and distance learning (ODL): A strategy of development through its potential role in improving science and technology knowledge. *International Journal of Engineering and Technology*, 10(2):9–17.

- Gay, L.R. 1992. *Educational research*. New York, NY: Macmillan.
- Hall, J.C. 2001. *Retention and wastage in FE and HE*. Retrieved from http://www.ulster.ac.uk/star/resources/retention%20and%20wastage_hall.pdf [Accessed 17 February 2013].
- HESA (Higher Education South Africa). 2014. *South African higher education in the 20th year of democracy: Context, achievements and key challenges*. Cape Town.
- Heydenrych, J.F. & Prinsloo, P. 2010. Revisiting the five generations of distance education: Quo vadis? *Progressio*, 32(1):5–26.
- Hofstee, E. 2006. *Constructing a good dissertation: A practical guide to finishing a master's, MBA or PHD on schedule*. Sandton: EPE.
- Holmberg, B. 1995. *The sphere of distance education: Theory revisited*. Retrieved from http://www.fernuni-hagen.de/ZIFF/ZP_098.pdf [Accessed 17 February 2012].
- Hoy, W. 2009. *Quantitative research in education: A primer*. Thousand Oaks, CA: Sage.
- HSRC (Human Science Research Council). 2016. *Skills supply and demand in South Africa*. Retrieved from http://www.hsrc.ac.za/uploads/pageContent/7429/LMIP_SkillsSupplyandDemand_Sept2016.pdf [Accessed 20 January 2017].
- Huysamen, G. 2000. The differential validity of matriculation and university performance as predictors of post-first-year performance. *South African Journal of Higher Education*, 14(1):146–151.
- Innocenti, N.D. 2009. *Accountants like gold dust in South Africa*. Retrieved from <http://news.reuters.efinancialcareers.co.za/News ITEM/newsItemId-19835> [Accessed 13 June 2014].
- Islam, A. & Ferdowsi, S. 2014. Meeting the needs of distance education learners of M ED program: Bangladesh Open University perspective. *Turkish Online Journal of Distance Education*, 15(2):175–193.
- Jackling, B. & Anderson, A. 1998. Study mode, general ability and performance in accounting: A research note. *Accounting Education: An International Journal*, 7:65–73.
- Jansen, J. & De Villiers, C. 2015. Determinants of student performance in an accounting degree programme. *South African Journal of Accounting Research*, 30(1):1–28.

- Jones, B., Coetzee, G., Bailey, T. & Wickham, S. 2009. *Response by Antony Melck to the REAP Report, entitled: Factors that facilitate success for disadvantaged higher education students: An investigation into approaches used by REAP, NSFAS and selected higher education institutions*. Retrieved from [http://www.reap.org.za/pieces/reports/tracking_reports/2008 June factors that facilitate success.pdf](http://www.reap.org.za/pieces/reports/tracking_reports/2008_June_factors_that_facilitate_success.pdf) [Accessed 17 February 2012].
- Jones, K., Johnston, R. & Manley, D. 2016. Uncovering interactions in multivariate contingency tables: a multi-level modelling exploratory approach. *Methodological Innovations*, 9:1–17.
- Kaburise, P. 2014. Why has widening access to tertiary, in South Africa, not resulted in success? *Mediterranean Journal of Social Sciences*, 5(20):1309–1315.
- Keegan, J. 1980. On defining distance education. *Distance Education*, 1(1):13–36.
- Kember, D. 1989. A longitudinal-process model of drop-out behaviour from distance education. *The Journal of Higher Education*, 60(3):278–301.
- Kember, D. 1995. *Open learning courses for adults: A model of student progress*. Englewood Cliffs, NJ: Education Technology.
- Killen, R., Marais, A. de K. & Loedolff, P. van Z. 2003. Success and failure in distance education: Perceptions of South African students and lecturers in Business Management. *South African Journal of Higher Education*, 17(2):147–158.
- Koen, C. 2007. *Postgraduate student retention and success: A South African case study*. Cape Town: HSRC Press.
- Koh, M.Y. & Koh, H.C. 1999. The determinants of performance in an accountancy degree programme. *Accounting Education*, 8(1):13–29.
- Kothari, C. 2004. *Research methodology: Methods and techniques*. Second edition. New Delhi: Wishwa Prakasham.
- Kreber, C. 2003. The relationship between students' course perception and their approaches to studying in undergraduate science courses: A Canadian experience. *Higher Education Research and Development*, 22(1):57–74.
- Kurihara, Y. 2013. Does financial skill promote economic growth? *International Journal of Humanities and Social Science*, 3(8):92–97.

- Leibowitz, B. & Bozalek, V. 2014. Access to higher education in South Africa: A social realist account. *Widening Participation with Lifelong Learning*, 16(1):91–109.
- Leibowitz, B., Bozalek, V., Farmer, J., Garraway, J., Herman, N., Jawitz, J., McMillan, W., Mistri, G., Ndebele, C., Nkonki, V., Quinne, L., Van Schalkwyk, S., Vorster, J. & Winberg, C. 2016. *Collaborative research contexts of inequality: The role of social reflexivity*. Retrieved from <https://link.springer.com/article/10.1007%2Fs10734-016-0029-5> [Accessed 20 January 2017].
- Lekseka, M. & Maile, S. 2008. *High university drop-out rates: A threat to South Africa's future*. Retrieved from <http://www.hsrc.ac.za/uploads/pageContent/3330/2008marDropout%20rates.pdf> [Accessed 20 February 2016].
- Letseka, M., Cosser, M., Breier, M. & Visser, M. 2010. *Student retention & graduation destination: Higher education & labour market access & success*. Cape Town: HSRC Press.
- Letseka, M. & Karel, K. 2015. *Open Distance Learning (ODL) in South Africa*. Cape Town: HSRC Press.
- Liebenberg, H., Van Zyl, D. & Subotzky, G. 2011. Student success: Moving across the theory/practice divide from conceptual to predictive modelling of risk to inform effective interventions – the case of the University of South Africa. The European Higher Education Society (EAIR) 33rd Annual Forum, Warsaw, 28 - 31 August 2011.
- Loose, R. & Worley, K. 1994. *Research and evaluation for information professionals*. London: Academic Press.
- Lubbe, I. 2014. Accounting education: A new way forward? *Accountancy SA*, 44–45.
- MacGregor, K. 2010. *Shocking South African students drop-out*. Retrieved from http://www.zimdiaspora.com/index.php?option=com_content&view=article&id=4351:shocking-south-africa-students-drop-out&catid=96:international&Itemid=342 [Accessed 10 May 2012].
- Mackey, A. & Gass, S. 2005. *Second language research: Methodology and design*. London: Routledge.

- Marshall, N. 2014. *Special report: Turning the tide on the skills shortage*. Retrieved from http://www.accountancysa.org.za/special_report_employees/ [Accessed 3 November 2014].
- Mason, E.J. & Bramble, W.J. 1997. Teacher morale: The magic behind the teacher. *Academic Leadership*, 8(2):1–6.
- Mdepa, N. & Tshiwula, L. 2012. Student diversity in South African higher education. *Widening Participation and Lifelong Learning*, 13(9): 19-33.
- Moore, M.G. & Kearsley, G. 1996. *Distance education: A systems view*. New York, NY: Wadsworth.
- Mugenda, O. & Mugenda, A. 2012. *Research methods dictionary*. Nairobi: Applied and Training Services.
- Myburgh, J.E. 2005. An empirical analysis of career choice factors that influence first-year accounting students at the University of Pretoria: A cross-racial study. *Meditari Accountancy Research*, 13(2):35–48.
- Naidu, S. 2014. Looking back, looking forward: The invention and reinvention of distance education. *Distance Education*, 35(3):263–270.
- Neuman, L. 2006. *Human social research method*. Seventh edition. Sydney: Pearson Education.
- Ngulube, P. 2005. Research procedures used by Master of Information Studies students at the University of Natal in the period 1982 to 2002 with special reference to their sampling techniques and survey response rates: A methodological discourse. *International Information and Library Review*, 37(2):105–116.
- Nkosi, B. 2014. *IOL News: High fees keep students out of university*. Retrieved from <http://www.iol.co.za/news/south-africa/high-fees-keep-students-out-of-university-1.1647818> [Accessed 25 February 2015].
- Nunan, D. 2008. *Research methods in language learning*. Cambridge: Cambridge University Press.
- Odendaal, E. & Joubert, K. 2011. Alleviating the critical accounting skills shortage in South Africa: A distance learning perspective. *Southern African Journal of Accountability and Auditing Research*, (11):23–34.

- Olivier, M. 2016. *Accountants: Do you have the right skills for the future?* Retrieved from http://www.communicate.co.za/_blog/Communicate_Blog/calendar/2016/8/ [Accessed 20 January 2017].
- Olivier, M. & Bulman, F. 2009. Distance learning education. *Accountancy South Africa*, 8-9.
- Papageorgiou, K. & Halabi, K. 2014. Factors contributing toward student performance in a distance education accounting degree. *Meditari Accountancy Research*, 22(2):211–223.
- Pienaar, R. & McKay, T.M. 2014. Mapping socio-economic status, geographical location and matriculation pass rates in Gauteng, South Africa. *Perspectives in Education*, 32(1):105–123.
- Polit, D. & Beck, C. 2006. The content validity index: Are you sure you know what's being reported? Critique and recommendations. *Research in Nursing and Health*, 29 (5):489-497. Retrieved from <http://onlinelibrary.wiley.com/doi/10.1002/nur.20147/pdf> [Accessed 18 March 2014].
- Prinsloo, P. 2003. The anonymous learners: A critical reflection on some assumptions regarding rural and city learners. *Progressio*, 25(1):48–60.
- Prinsloo, P., Müller, H. & Du Plessis, A. 2010. Raising awareness of the risk of failure in first-year accounting students. *Accounting Education: An International Journal*, 19(1/2):203–218.
- Prinsloo, P. & Subotzky, G.I. 2009. Modelling throughput at Unisa: The key to the successful implementation of ODL. Unpublished report. Pretoria: Unisa.
- Ramdass, K. & Kruger, D. 2014. The challenges facing higher education in South Africa. Unpublished report. Pretoria.
- REAP (Rural Education Access Programme). 2008. *Factors that facilitate success for disadvantaged higher education students*. Pretoria: Council on Higher Education.
- REAP (Rural Education Access Programme). 2013. *Rural Education Access Programme*. Retrieved from <http://www.reap.org.za/2014> [Accessed 11 August 2014].

- Rohde, F.H. & Kavanagh, M. 1996. Performance in first year university accounting: Quantifying the advantage of secondary school accounting. *Accounting & Finance*, 36(2):275–285.
- Roos, S. 2009. Factors affecting Southern African students' success in CIMA examinations. *Meditari Accountancy Research*, 17(1):48–67.
- Sadler, E. & Erasmus, B. 2005. The academic success and failure of black chartered accounting graduates in South Africa: A distance education perspective. *Meditari Accountancy Research*, 13(1):29–50.
- SAICA (South African Institute of Chartered Accountants). 2008. *The financial management, accounting and auditing skills shortage in South Africa*. Retrieved from http://www.saica.co.za/skills_long.pdf [Accessed 15 April 2011].
- SAICA (South African Institute of Chartered Accountants). 2014. *Frequently asked questions on the Higher Education Qualifications Framework*. Retrieved from http://www.che.ac.za/media_and_publications/accreditation_and_national_reviews/frequently_asked_questions_higher [Accessed 1 April 2015].
- SAICA (South African Institute of Chartered Accountants). 2016a. *SAICA accredited programmes – 2016*. Retrieved from <https://www.saica.co.za/Training/BecomingaCA/Universities/tabid/1255/language/en-ZA/Default.aspx> [Accessed 20 January 2017].
- SAICA (South African Institute of Chartered Accountants). 2016b. *SAICA – APC: November 2015*. Retrieved from http://www.saica.co.za/Portals/0/LearnersStudents/Examinations/Part_II_APC_2015_Results_Statistics_.PDF [Accessed 20 January 2017].
- SAICA (South African Institute of Chartered Accountants). 2016c. *SAICA – Initial test of competence – June 2016*. Retrieved from https://www.saica.co.za/Portals/0/LearnersStudents/Examinations/Part_I_ITC_June_2016_Stats_Website.pdf [Accessed 20 January 2017].
- Saldana, J. 2009. *The coding manual for qualitative researchers*. London: Sage.
- Sarantakos, S. 2013. *Social research*. Fourth edition. London: Palgrave Macmillan.
- Sartorius, K. & Sartorius, B. 2013. The comparative performance of chartered accountants in South Africa: The impact of historical legacies. *Development Southern Africa*, 30(3):401–416.

- Saunders, M., Lewis, P. & Thornhill, A. 2007. *Research methods for business students*. Fourth edition. Harlow: Prentice Hall.
- Seabi, J., Seedat, J., Khoza-Shangase, K. & Sullivan, L. 2014. Experiences of university students regarding transformation in South Africa. *International Journal of Education*, 28(1):66–81.
- Sharpe, D. 2015. Your chi-Square test is statistically significant: Now what? *Practical Assessment, Research & Evaluation*, 20(8): 1–8.
- Simonson, M., Smaldino, S., Albright, M. & Zvacek, S. 2012. *Teaching and learning at a distance: Foundations of distance education*. Fifth edition. Boston, MA: Pearson Education.
- Stainbank, L. & Tewari, D.D. 2014. Professional accounting education programmes in South Africa and India: A comparative study. *Journal of Accounting in Emerging Economies*, 4(1):97–116.
- Steenkamp, G. 2014. How pre-admission characteristics affect the performance of CTA students at a South African university. *Journal of Economic and Financial Sciences*, 7(2):283–298.
- Sternberg, R.J., Grigorenko, E.L. & Kidd, K.K. 2005. Intelligence, race and genetics. *American Psychologist*, 60(1):46–59.
- Subotzky, G. & Prinsloo, P. 2011. Turning the tide: A socio-critical model and framework for improving student success in open distance learning at the University of South Africa. *Distance Education*, 32(2):177–193.
- Swart, O. & Becker, A. 2014. Matric results in mathematics and languages: A predictor of undergraduate and postgraduate success. *Progressio*, 36(1):157–182.
- Tashakkori, A. & Teddie, C. 2009. *Foundations of mixed methods research: Integrating quantitative and qualitative approaches in the social and behavioural sciences*. Thousand Oaks, CA: Sage.
- The Presidency. 2014. *Twenty year review: South Africa 1994–2014*. Pretoria.
- The World Bank. 2013. *The state of opportunities in South Africa: Inequality among children and in the labour market*. Retrieved from http://www.worldbank.org/content/dam/worldbank/document/Poverty%20documents/Inequality_in_Focus_April2013.pdf [Accessed 15 February 2013].

- Thistoll, T. & Yates, A. 2016. Improving course completions in distance education: An institutional case study. *Distance Education*, 37(2):180–195.
- Tinto, V. 1975. Dropout from higher education: A theoretical synthesis of recent research. *Review of Educational Research*, 45:89–125.
- Ungerer, M., Becker, A., Nieuwoudt, M., Swart, O. & Wilcocks, J. 2013. The importance of the changing demographic profile on the success of postgraduate accounting students. *South African Journal of Higher Education: Special edition on ODL*, 27(6):1529–1550.
- Unisa (University of South Africa). 2007. *Policy on Research Ethics at Unisa*. Retrieved from http://www.unisa.ac.za/contents/colleges/col_grad_studies/docs/Policy_research_ethics_21September2017.pdf [Accessed 28 May 2014].
- Unisa (University of South Africa). 2012. *Calendar Part 4, College of Economic and Management Sciences*. Retrieved from <http://www.unisa.ac.za/content/study2012/docs/myRegistration-Unisa-2014-CEMS.pdf> [Accessed 28 May 2014].
- Unisa (University of South Africa). 2014. *College of Accounting Sciences to address Accounting Sciences as a national priority*. Retrieved from <http://www.unisa.ac.za/news/index.php/2014/04/cas-to-address-accounting-sciences-as-a-national-priority/> [Accessed 29 June 2014].
- Unisa (University of South Africa). 2015a. *Student enrolments*. Retrieved from <http://www.unisa.ac.za/Default.asp?Cmd=ViewContent&ContentID=15888> [Accessed 26 January 2016].
- Unisa (University of South Africa). 2015b. *Unisa at your fingertips*. Retrieved from http://www.unisa.ac.za/happening/docs/Unisa_at_your_Fingertips_1921.pdf [Accessed 28 January 2016].
- Unisa (University of South Africa). 2016a. *About the College of Accounting Sciences*. Retrieved from <http://www.unisa.ac.za/sites/corporate/default/Colleges/Accounting-Sciences/About-the-college> [Accessed 13 January 2017].

- Unisa (University of South Africa). 2016b. *The leading ODL university*. Retrieved from <http://www.unisa.ac.za/sites/corporate/default/About/The-leading-ODL-university> [Accessed 13 January 2017].
- Unisa (University of South Africa). 2016c. *Unisa Strategic Plan 2016*. Retrieved from http://staffcmsys.unisa.ac.za/cmsys/staff/contents/projects/docs/UNISA_Strategic_Plan_2016.pdf [Accessed 13 January 2017].
- Unisa (University of South Africa). 2016d. *Unisa takes pride in producing excellent budding CAs*. Retrieved from <http://www.unisa.ac.za/cas/news/?p=183> [Accessed 19 April 2016].
- Van der Post, W. 2010. *CA training in South Africa*. Retrieved from <http://www.greyconsulting.co.za/mediareleases/CA20IN%20SOUTH%20AFRICA.htm> [Accessed 22 May 2012].
- Van Wyk, E. 2011. A note: The SAICA Part I qualifying examinations: Factors that may influence candidates' success. *SA Journal of Accounting Research*, 25(1):145–174.
- Waltz, C., Strickland, O. & Lenz, E. 2005. *Measurement in nursing and health research*. Third edition. New York, NY: Springer.
- Wangenge-Ouma, G. 2012. Tuition fees and the challenge of making higher education a popular commodity in South Africa. *Higher Education*, 64(6):831–844.
- Webster, J. & Watson, R.T. 2002. Analyzing the past to prepare for the future: Writing a literature review. *MIS Quarterly*, 26(2):13–23.
- Wiid, I. & Diggens, C. 2015. *Marketing research*. Third edition. Cape Town: Lansdowne.
- Wong, D. & Chia, Y. 1996. English language, mathematics and first-year financial accounting performance: A research note. *Accounting Education*, 5(2):183–189.
- Woodley, A. 2004. Conceptualizing student dropout in part-time distance education: Pathologizing the normal? *Open Learning: The Journal of Open, Distance and E-learning*, 19(1):47–63.
- Wynd, C., Schmidt, B. & Schaefer, M. 2003. Two quantitative approaches for estimating content validity. *Western Journal of Nursing Research*, 25:508–518.

- Yasmin, H. 2013. Application of the classification tree model in predicting learner dropout behaviour in open and distance learning. *Distance Education*, 34(2):218–231.
- Yin, R.K. 2009. *Case study research: Design and methods*. Fourth edition. Sage: London.
- Zawacki-Richter, O. & Anderson, T. 2014. *Online distance education*. Second edition. Edmonton: Athabasca University Press.

ANNEXURE A

PARTICIPANT INFORMATION SHEET

31 August 2015

THE INFLUENCE OF NON-ACADEMIC FACTORS ON THE PERFORMANCE OF POST-GRADUATE ODL ACCOUNTING STUDENTS

Dear prospective participant

My name is Fazana Aboo and I am doing research supervised by Mrs AA van Rooyen and Mrs C Papageorgiou, both senior lecturers in the Department of Financial Accounting, towards an MPhil Accounting Sciences at the University of South Africa. We are inviting you to participate in a study entitled: *The influence of non-academic factors on the performance of post-graduate level ODL accounting students.*

The aim of this study is to explore the influence of non-academic factors on the performance of CTA students registered at Unisa. You have been chosen to participate because you are enrolled as a Postgraduate Diploma in Accounting Sciences (CTA 1) or Postgraduate Diploma in Applied Accounting Sciences (CTA 2) student. Being in this study is voluntary and you are under no obligation to consent to participation. You may also withdraw from this study at any time without penalty. Although your student number is known to the research team, they will only access the required information once and will sign a confidentiality agreement. The results of the study will at no point identify students or their student numbers. Hard copies of your answers will be stored by the researcher for a period of 5 years in a locked cupboard in her office for future research or academic purposes; electronic information will be stored on a password protected computer. Future use of the stored data will be subject to further Research Ethics Review and approval if applicable. Information will be shredded once the five year period has expired while password protected electronic information will be removed from the computer permanently.

While there is no financial or other direct benefit in participating, your experience as current CTA student can however contribute much to assist and support other CTA students in future. It will take about 15 minutes of your time to complete the questionnaire.

We would greatly appreciate your contribution!

This study has received written approval from the Research Ethics Committee of the College of Accounting Sciences at Unisa. If you would like to see the ethics approval letter, have any questions in respect of this study or want to receive a summary of the results, please contact me:

Fazana Aboo

012 429 4973

aboof@unisa.ac.za

ANNEXURE B

ONLINE LINESURVEY QUESTIONNAIRE

Thank you for taking time to read the information sheet and for participating in this study.

CONSENT TO PARTICIPATE IN THIS STUDY

I have read and understood the study as explained in the information sheet. I understand that my participation is voluntary and that I am free to withdraw at any time without penalty. I am aware that the findings of this study will be anonymously processed into a research report, journal publications and/or conference proceedings.

Do you understand and accept the above?

Click: Yes/No

(Yes = online questionnaire becomes accessible, No = student does not proceed to answer questionnaire)

Please enter your student number in order to gain access to the questionnaire

.....

Q1. Indicate the age group that you belonged to at 1 January 2015:

- 20 – 25
- 26 – 35
- 36 – 45
- 46 – 50
- 51 – 65

Q2. Indicate your gender:

- Male
- Female

Q3. Are you a full-time (only studying) or part-time (studying and working full-time) student?

- Part-time
- Full-time

Q4. Are you currently employed?

- Yes
- No

[Question 5 is only applicable should students answer Yes to Question 4]

Q5. My primary reason for working is to:

- Complete my articles at an audit firm
- Pay for my studies
- Support my family
- For my own financial needs
- Other – please specify

Q6. State the ethnic group to which you belong:

- African
- Asian
- Coloured
- Indian
- White
- Other – please specify

Q7. Indicate your home language:

- Afrikaans
- English
- isiNdebele
- isiXhosa
- Sesotho
- isiZulu
- Setswana
- Sepedi
- SiSwati
- Tshivenda
- Xitsonga
- Other – please specify

Q8. Indicate the number of years it took you to complete your **undergraduate** BCom Accounting degree:

- Three years
- Four years
- Five years
- Six years
- Seven years
- More than seven years

Q9. Indicate how you obtained your undergraduate BCom Accounting degree:

- Full-time at Unisa
- Part-time at Unisa
- A combination of full-time/part-time at Unisa
- Full-time at another university
- Part-time at another university
- A combination of full-time/part-time at another university
- A combination of full-time/part-time at Unisa and another university
- Other – please specify

Q10. Indicate the CTA level that you are registered for:

- CTA level 1 (Postgraduate Diploma in Accounting Sciences)
- CTA level 2 (Postgraduate Diploma in Applied Accounting Sciences)

[Question 11 is only applicable should students answer CTA level 1 (Postgraduate Diploma in Accounting Sciences) to Question 10]

Q11. Indicate the number of attempts you have made towards the CTA level 1 (Postgraduate Diploma in Accounting Sciences) qualification:

- This is my first attempt
- This is my second attempt
- This is my third attempt
- More than three attempts

[Questions 12 & 13 are only applicable should students answer CTA level 2 (Postgraduate Diploma in Applied Accounting Sciences) to Question 10]

Q12. Indicate the number of attempts you have made towards the **CTA level 2 (Postgraduate Diploma in Applied Accounting Sciences)**:

- This is my first attempt
- This is my second attempt
- This is my third attempt
- More than three attempts

Q13. Indicate the number of attempts you have made towards the **CTA level 1 (Postgraduate Diploma in Accounting Sciences)**:

- This is my first attempt
- This is my second attempt
- This is my third attempt
- More than three attempts

Q14. Regarding the following non-academic factors, indicate the impact of these factors on your current studies by marking the number for each of the statements below:

	Statement	Strongly agree 1	Agree 2	Not sure 3	Disagree 4	Strongly disagree 5
14.1	The fact that the CTA courses are only presented in English makes it difficult to understand the concepts					
14.2	Proficiency in the English language is linked to better performance of accounting students					
14.3	Student support in my home language would benefit my studies					
14.4	My own current financial situation is negatively affecting my studies					

	Statement	Strongly agree 1	Agree 2	Not sure 3	Disagree 4	Strongly disagree 5
14.5	My family's current financial situation is affecting my studies					
14.6	My primary reason for deciding to enrol for CTA at Unisa was financially motivated					
14.7	My family responsibilities in terms of being the sole or primary breadwinner hinders me to stay focussed in my studies					
14.8	Lack of family support affects my studies					
14.9	Social and cultural commitments towards the family affects my studies					
14.10	My household responsibilities take up too much of my study time					
14.11	My personal health does affect the time management towards my studies					
14.12	My responsibilities are well balanced and do not affect the time management towards my studies					

Q15. Indicate the geographical location of your current residence:

- City/town
- Rural area
- Informal settlement
- Other – please specify

Q16. Indicate the type of dwelling you reside in currently:

- House
- RDP house
- Flat
- Residential unit (townhouse, simplex, duplex)
- Hostel
- Compound
- Squatter house
- Room in backyard
- Matchbox/Corrugated iron shelters
- Other – please specify

Q17. Do you have access to electricity in the area you reside in?

- Yes
- No

Q18. Do you have access to internet facilities in the area you reside in?

- Yes
- No

Q19. Indicate the area that you most often use for study purposes by marking the number that indicates your answer:

Statement	Never 1	Rarely 2	Sometimes 3	Often 4	Always or almost always 5
Study room at home					
Kitchen table					
Unisa library					
Other library					
Bedroom at home					
Another restricted space at home					
At work					

Statement	Never 1	Rarely 2	Sometimes 3	Often 4	Always or almost always 5
At a friend's house					
At a family member's house					
In a public area (eg. Coffee shop/park)					

Q20. Indicate the type of transport you mostly make use of to get to Unisa classes/study schools:

- Public transport (trains, busses)
- Taxis
- Car (own)
- Car (somebody drives me)
- Bicycle
- Walking
- Other – please specify

Q21. Indicate the type of school that you attended during your final year of high schooling:

- Home schooling
- Private school
- Government school
- Other – please specify

Q22. Indicate the adequacy of learning resources available at the school you attended during your final year of schooling by choosing the most appropriate options:

Unacceptable	Very poor	Poor	Satisfactory	Good	Very good	Excellent
1	2	3	4	5	6	7

Q23. Indicate the language of instructing in your final year of schooling:

- Afrikaans
- English
- IsiNdebele

- isiXhosa
- Sesotho
- isiZulu
- Setswana
- Sepedi
- SiSwati
- Tshivenda
- Xitsonga
- Other – please specify

Q24. Regarding the funding of your studies, mark the number that indicates your answer for each of the statements given below:

	Statement	Not at all 1	Partially 2	Approximately half of it 3	Most of it 4	All of it 5
24.1	My studies are being funded by myself					
24.2	My studies are being funded by my family					
24.3	My studies are being funded by my friend/friends					
24.4	My studies are being funded by my employer					
24.5	My studies are being funded through a bursary					
24.6	My studies are being funded through a NSFAS student loan					
24.7	My studies are being funded through a bank student loan					
24.8	My studies are being funded through another loan/loans					

Other comments:

Thank you for your willingness to participate in this study.

ANNEXURE C



RESEARCH PERMISSION SUB-COMMITTEE OF SRIHDC

Ref #: 2015_RPSC_062

Mrs. Fazana Aboo

Student #: 8328609

Staff #: 90053559

Dear Mrs. Fazana Aboo

**Decision: Research Permission
Approval for the period August
2015 to 31 December 2015**

Principal Investigator:

Mrs. Fazana Aboo

College of Accounting Sciences
School of Accountancy
Department of Financial Accounting
UNISA
aboof@unisa.ac.za
(012) 429-4973/ 082 098 6248

Supervisor: Ms. Annelien van Rooyen

vrooyaa@unisa.ac.za
(012) 429-4539/ 082 462 2660

A study titled: "The influence of non-academic factors on the performance of post-graduate level ODL accounting students."

Your application regarding permission to conduct research involving UNISA staff and data in respect of the above study has been received and was considered by the Research Permission Subcommittee (RPSC) of the UNISA Senate Research and Innovation and Higher Degrees Committee (SRIHDC) on 07 July 2015.



University of South Africa
Preller Street, Muckleneuk Ridge, City of Tshwane
PO Box 392 UNISA 0003 South Africa
Telephone: +27 12 429 3111 Facsimile: +27 12 429 4150
www.unisa.ac.za

It is my pleasure to inform you that permission has been granted for the study to:

1. Gain access to MyLife email addresses of students registered for CTA 1 and CTA 2 in 2015 at Unisa and distribute a link to an online questionnaire, through the gatekeeping assistance of your supervisor, Ms. Annelien van Rooyen.
2. Distribute a hard copy questionnaire to the two groups of students identified in point 1 above during the revision classes in September 2015, should the online respondents be less than the desired sample size of 400.
3. In line with the Protection of Personal Information Act (POPI Act), NO. 4 of 2013 which prohibits the dissemination of personal information without prior consent of the owner, the RPSC cannot grant you access to the students' assignments, tests and examination marks. It is recommended that you incorporate this request in the survey questionnaire and let the respondents give you their permission to use these documents as data sources.

You are requested to submit a report of the study to the Research Permission Subcommittee (RPSC@unisa.ac.za) within 12 months of completion of the study.

The personal information made available to the researcher(s)/gatekeeper(s) will only be used for the advancement of this research project as indicated and for the purpose as described in this permission letter. The researcher(s)/gatekeeper(s) must take all appropriate precautionary measures to protect the personal information given to him/her/them in good faith and it must not be passed on to third parties.

Note:

The reference number 2015_RPSC_062 should be clearly indicated on all forms of communication with the intended research respondents and the Research Permission Subcommittee.

We would like to wish you well in your research undertaking.

Kind regards,



PROF L LABUSCHAGNE
EXECUTIVE DIRECTOR: RESEARCH

Tel: +27 12 429 6368 / 2446
Email: llabus@unisa.ac.za

ANNEXURE D

MOSAIC PLOTS

Figure 4.2: *The fact that CTA courses are only presented in English makes it difficult to understand the concepts vs. pass rate*

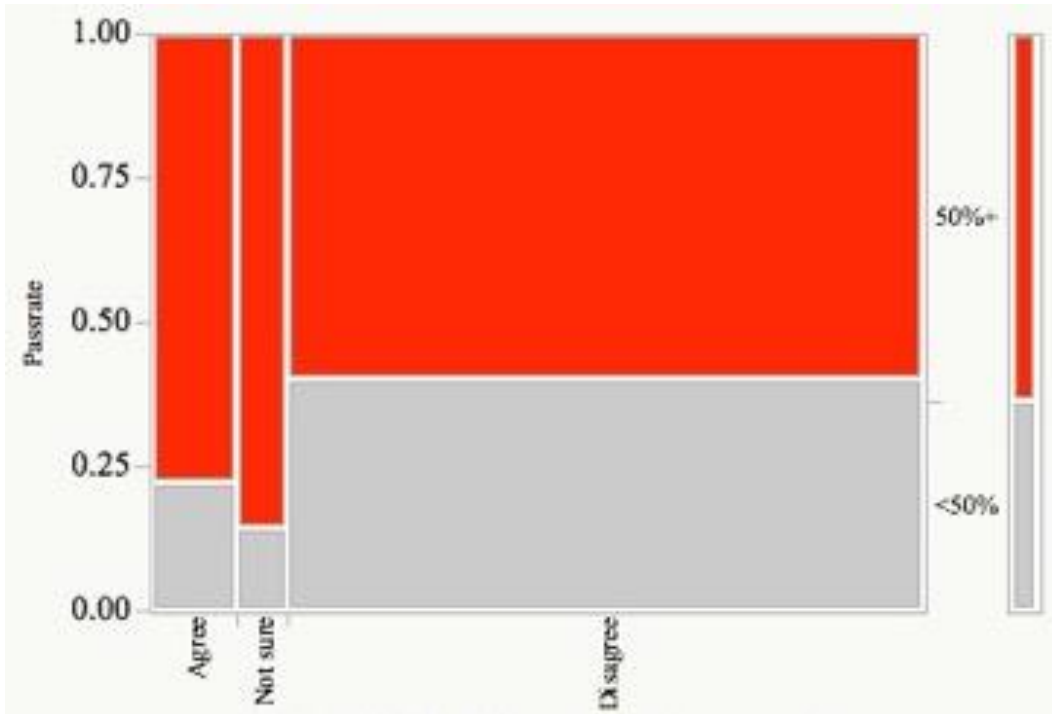


Figure 4.3: *Proficiency in the English language is linked to better performance of accounting students vs. pass rate*

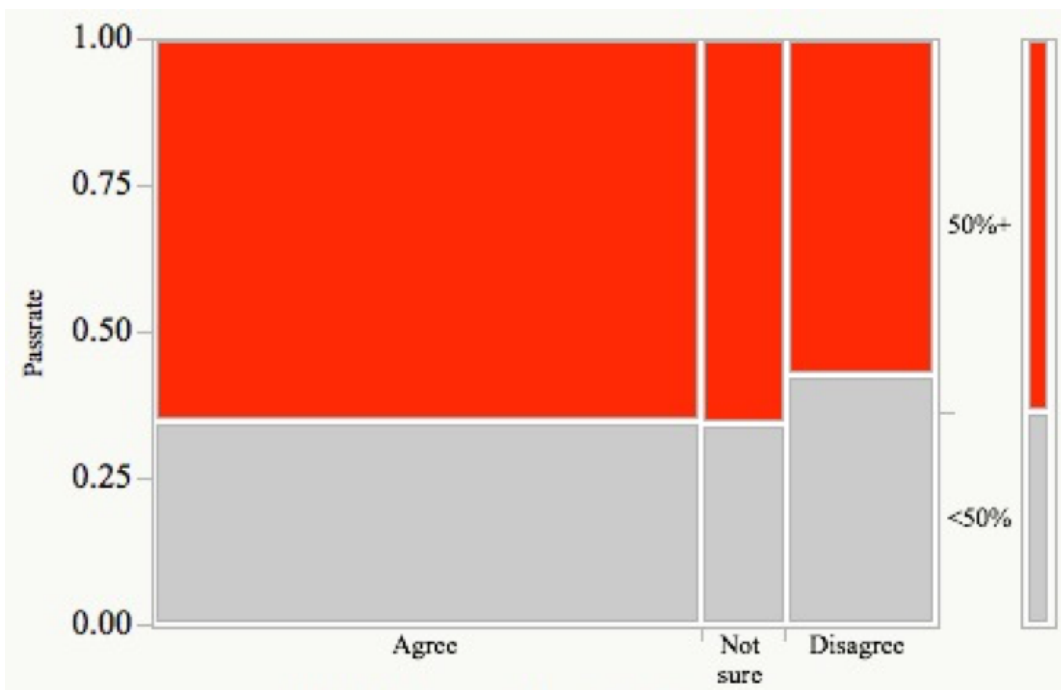


Figure 4.4: Student support in my home language would benefit my studies vs. pass rate

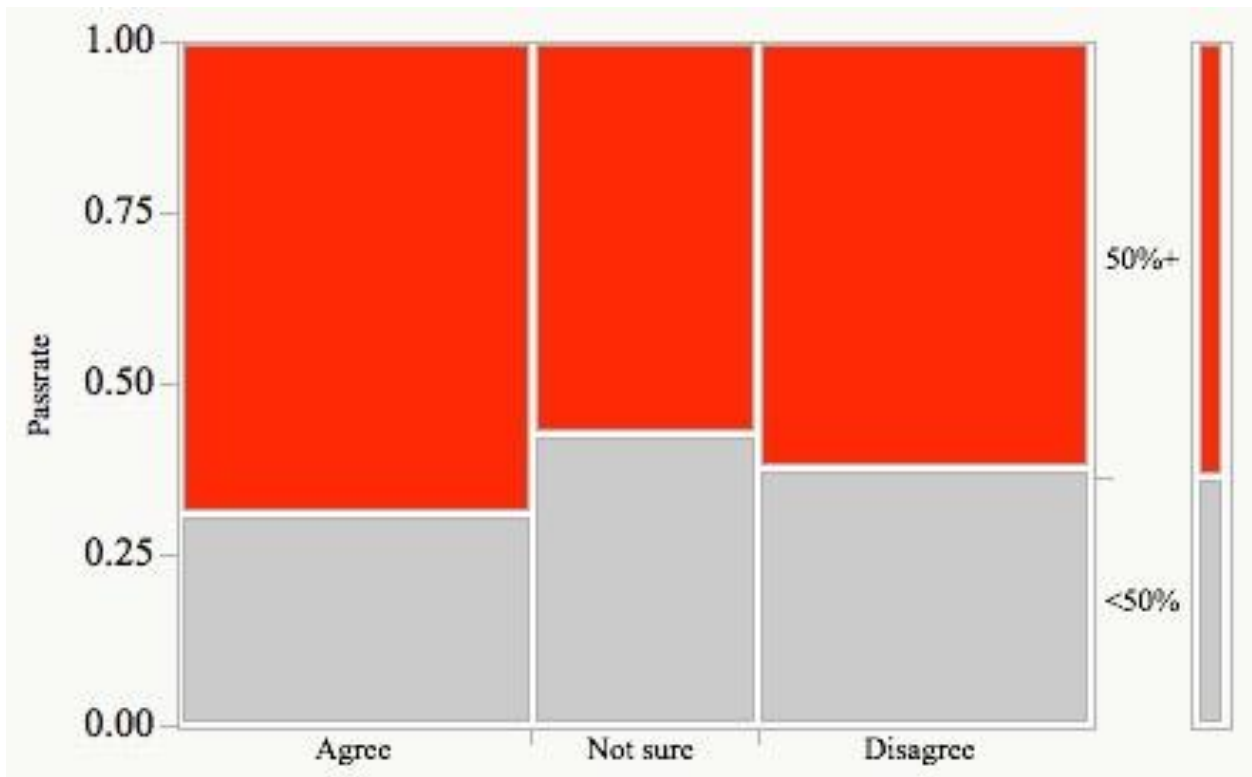


Figure 4.5: My own current financial situation is negatively affecting my studies vs. pass rate

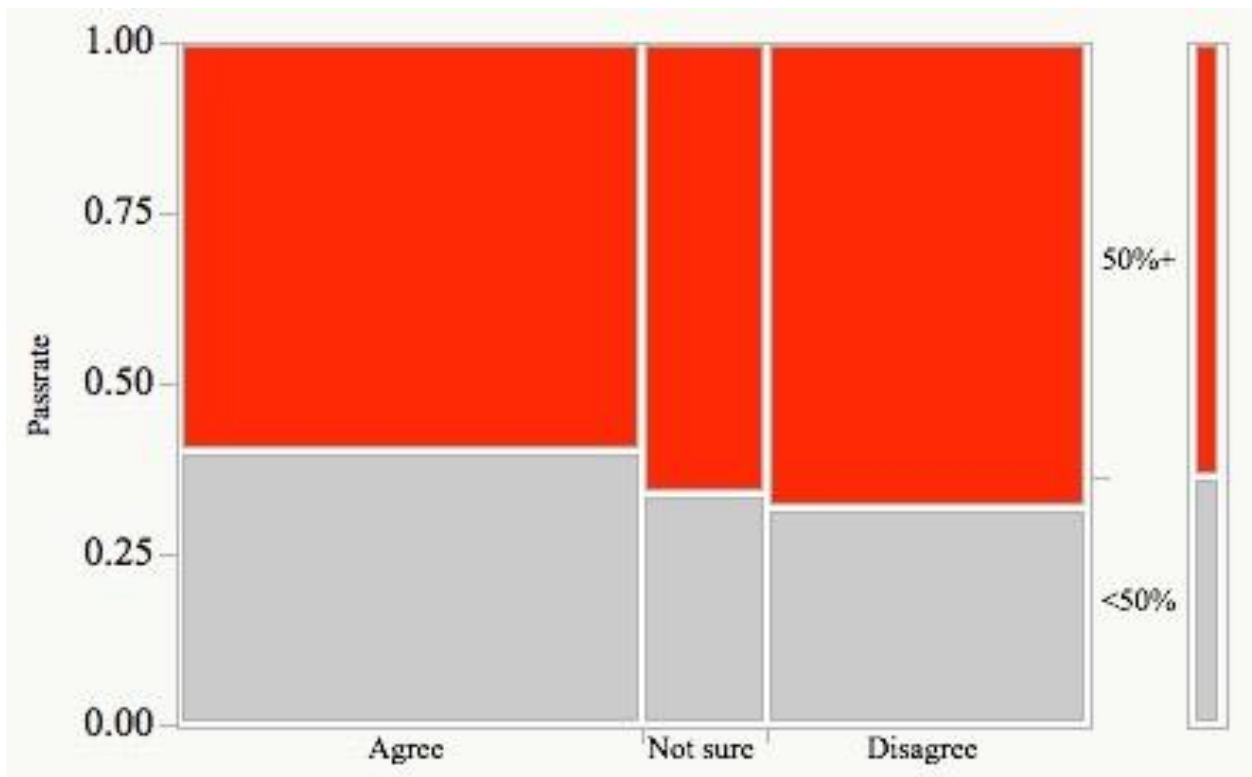


Figure 4.6: My family's current financial situation is negatively affecting my studies vs. pass rate

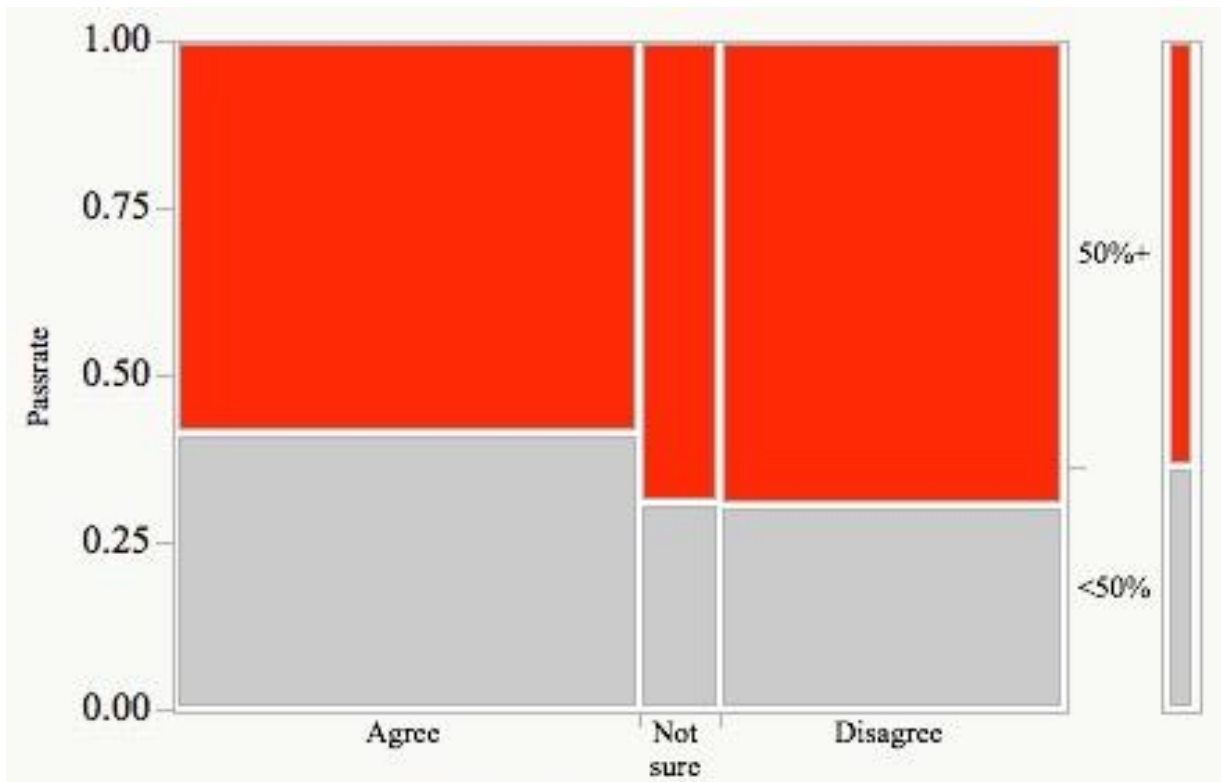


Figure 4.7: My primary reason for deciding to enrol for CTA at Unisa was financially motivated vs. pass rate

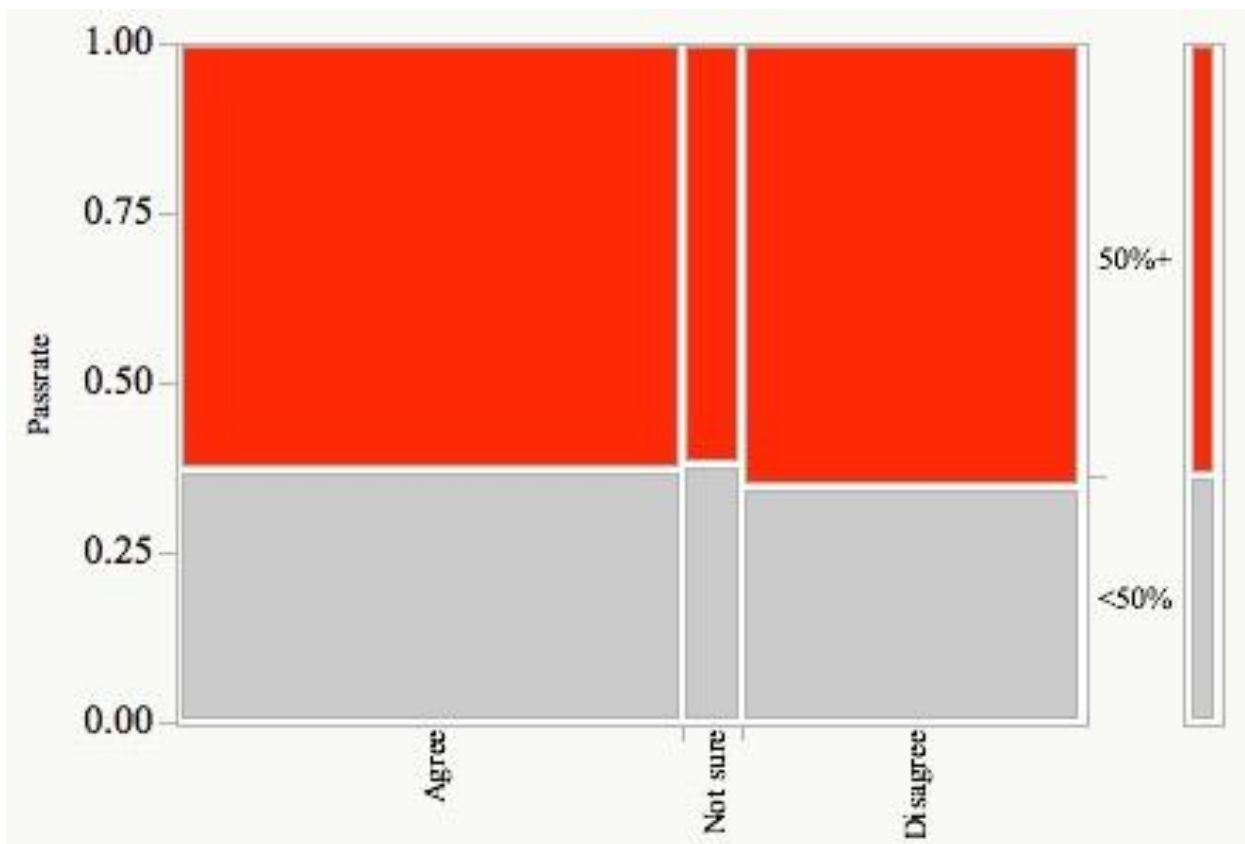


Figure 4.8: My family responsibilities in terms of being the sole or primary breadwinner hinders me to stay focussed in my studies vs. pass rate

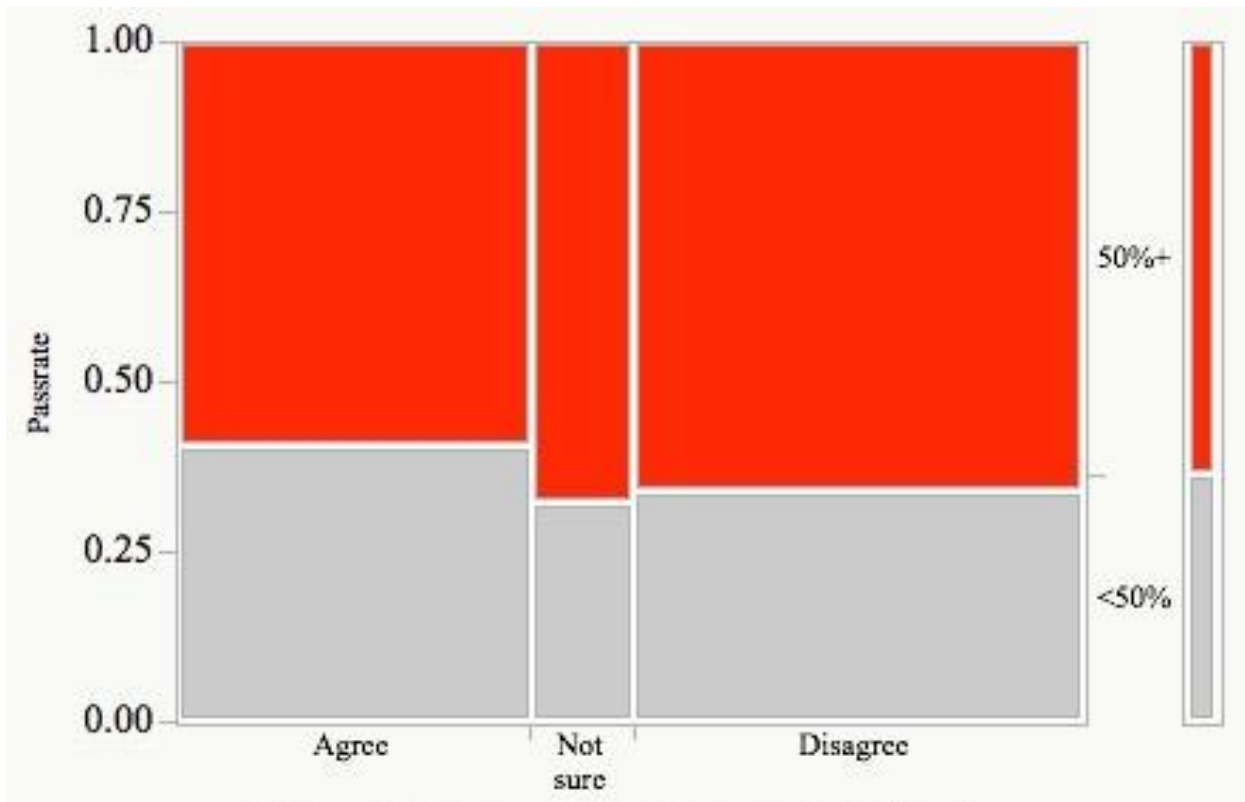


Figure 4.9: Lack of family support affects my studies vs. pass rate

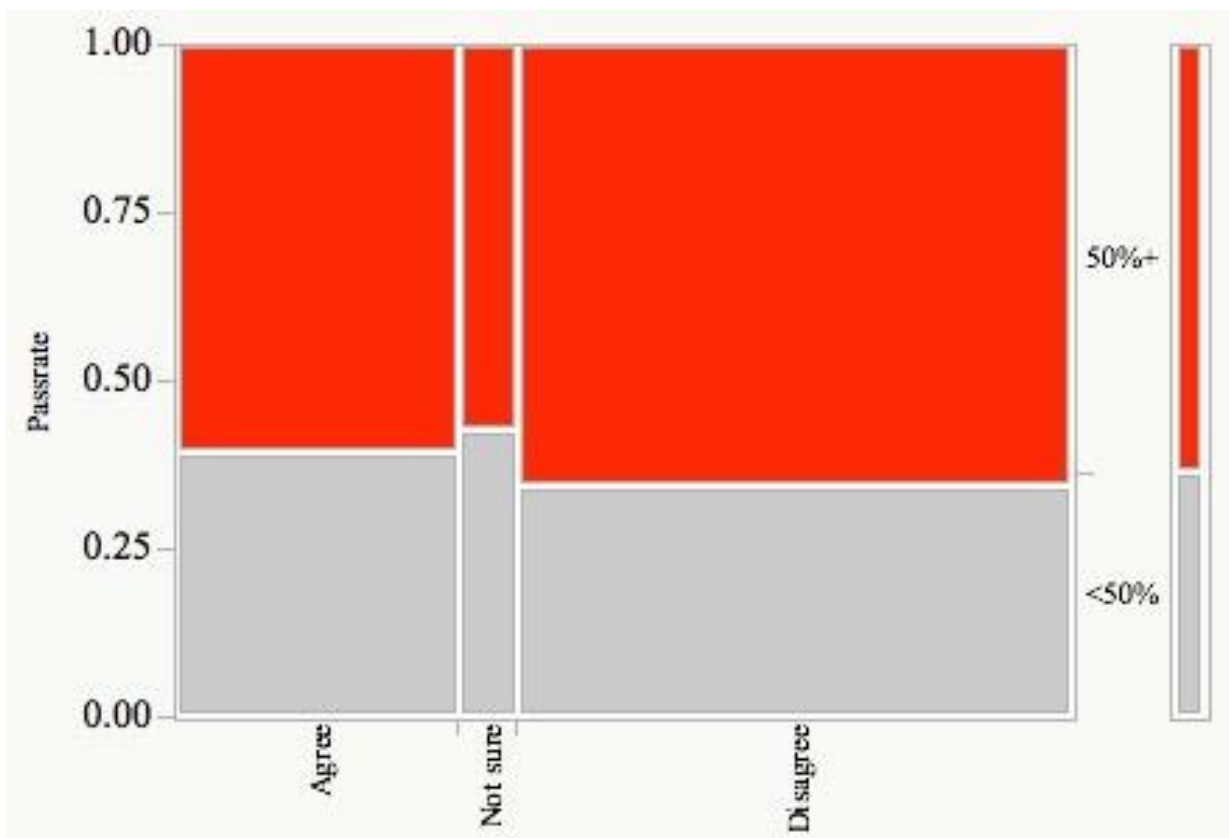


Figure 4.10: Social and cultural commitments towards the family affects my studies vs. pass rate

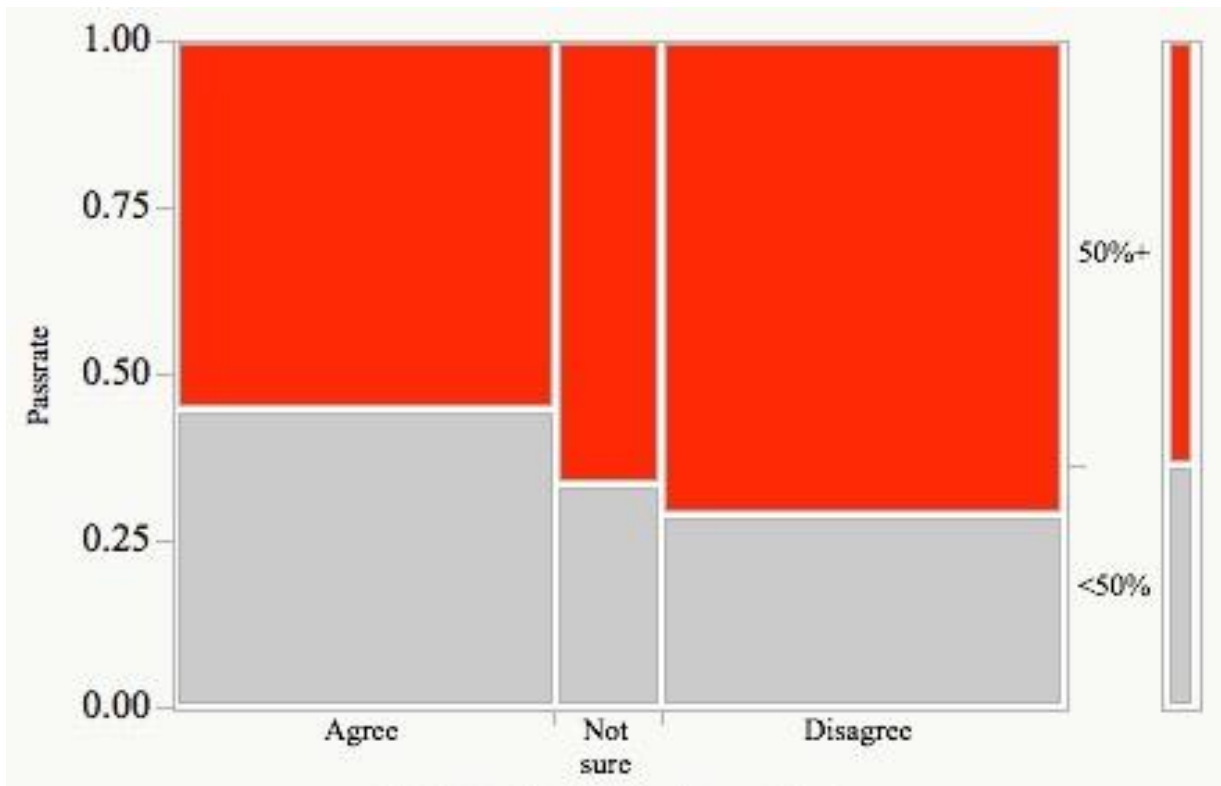


Figure 4.11: My household responsibilities take up too much of my study time vs. pass rate

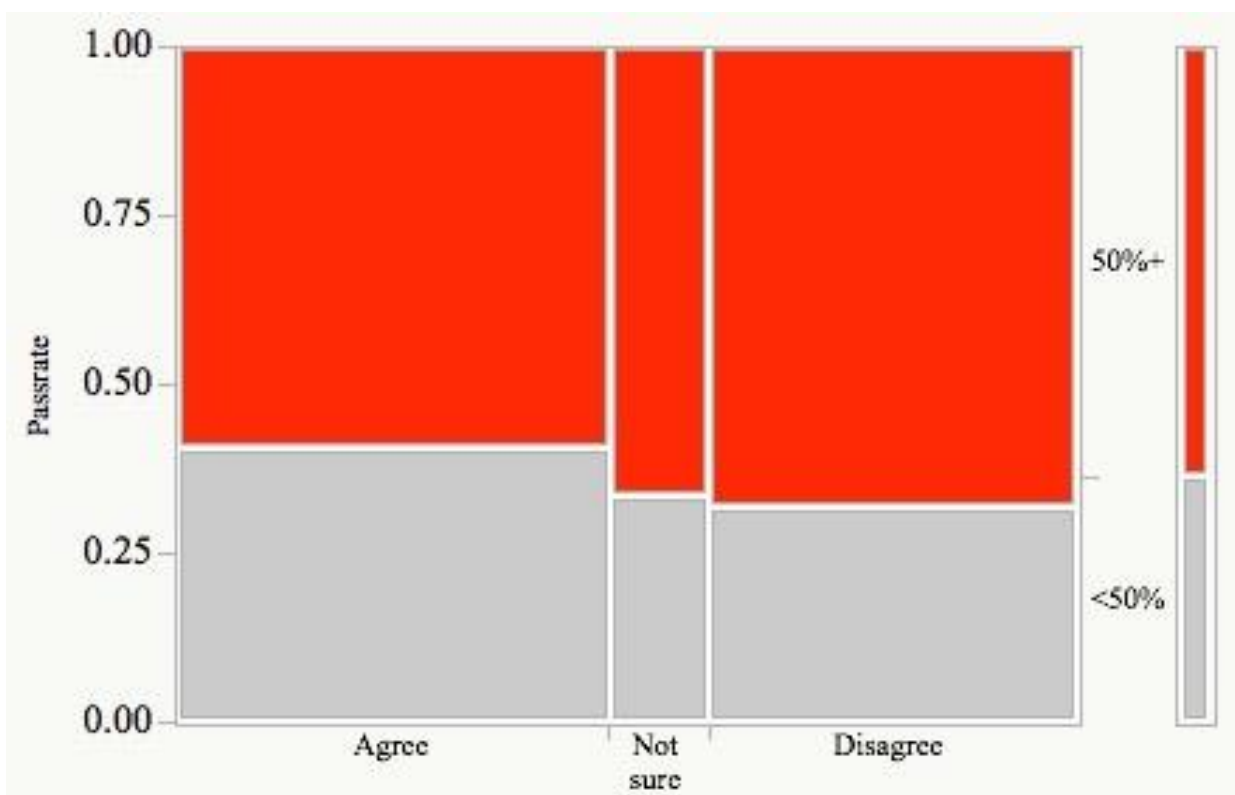


Figure 4.12: My personal health does affect the time management towards my studies vs. pass rate

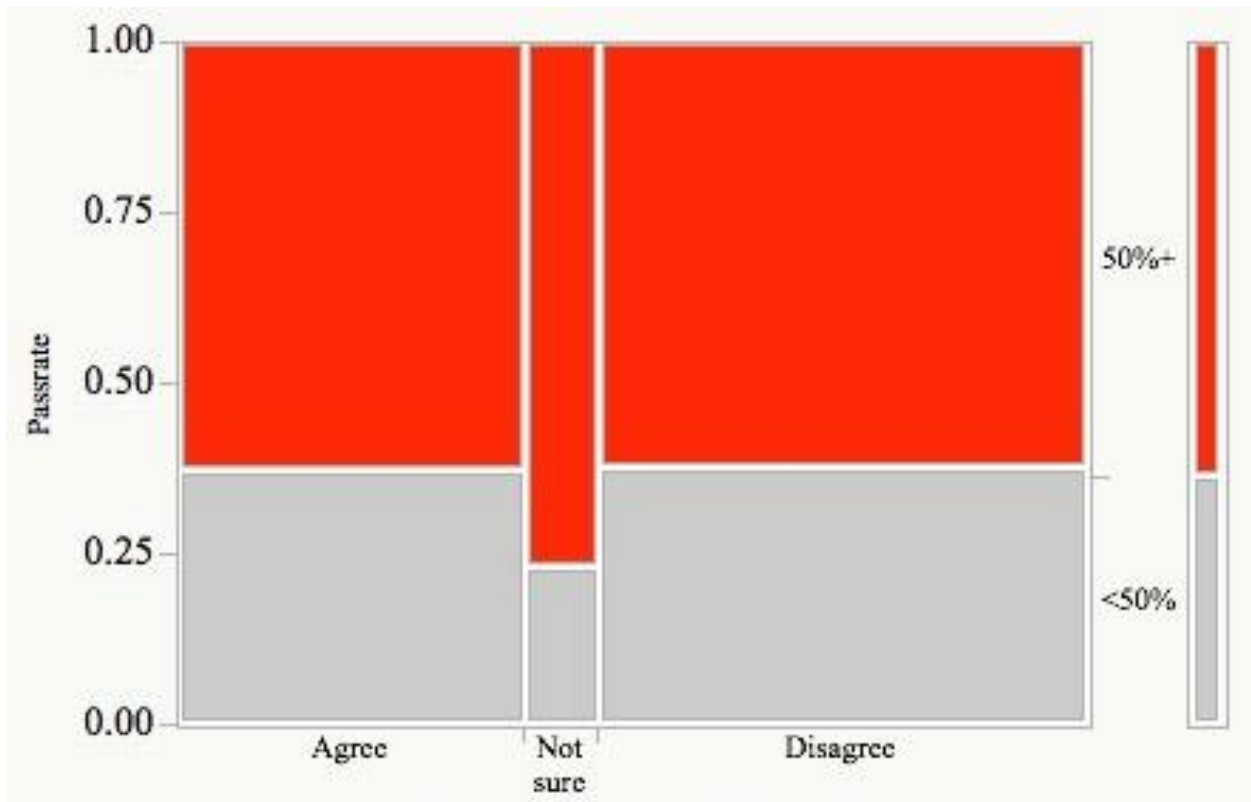


Figure 4.13: My responsibilities are well balanced and do not affect the time management towards my studies vs. pass rate

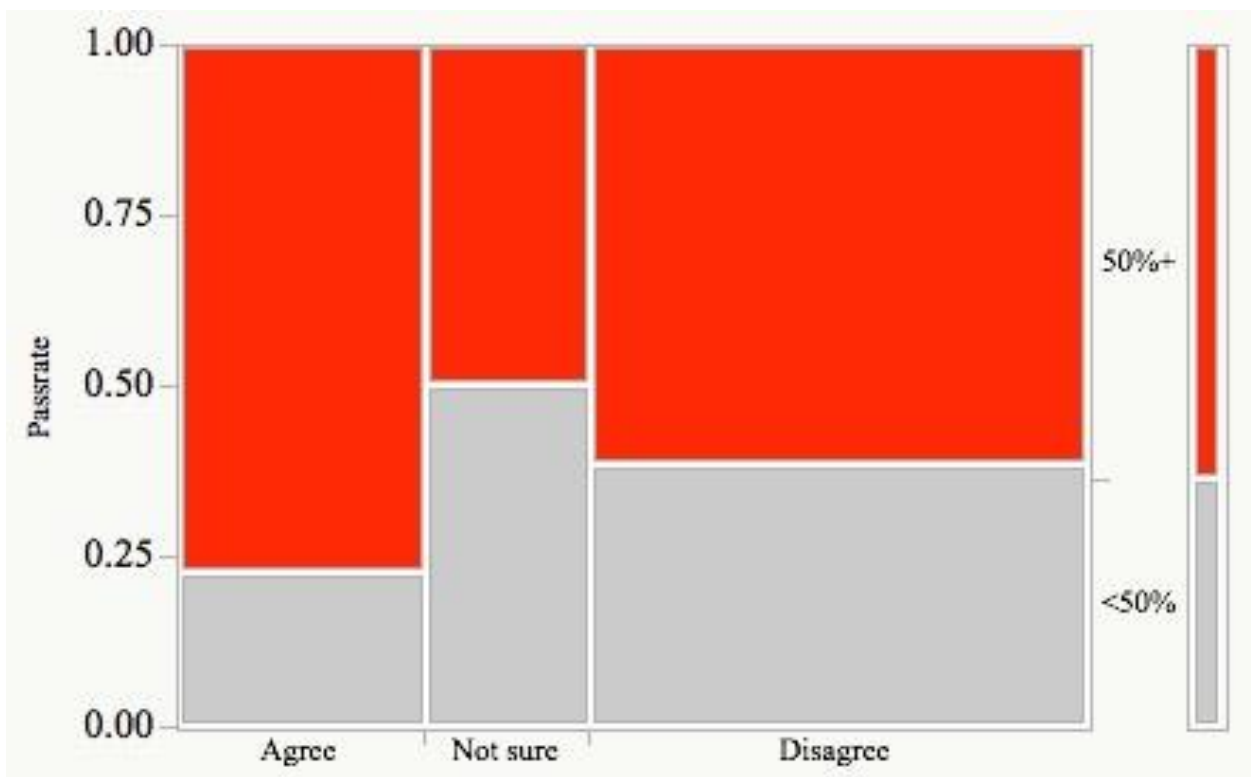


Figure 4.14: Age of respondents vs. pass rate

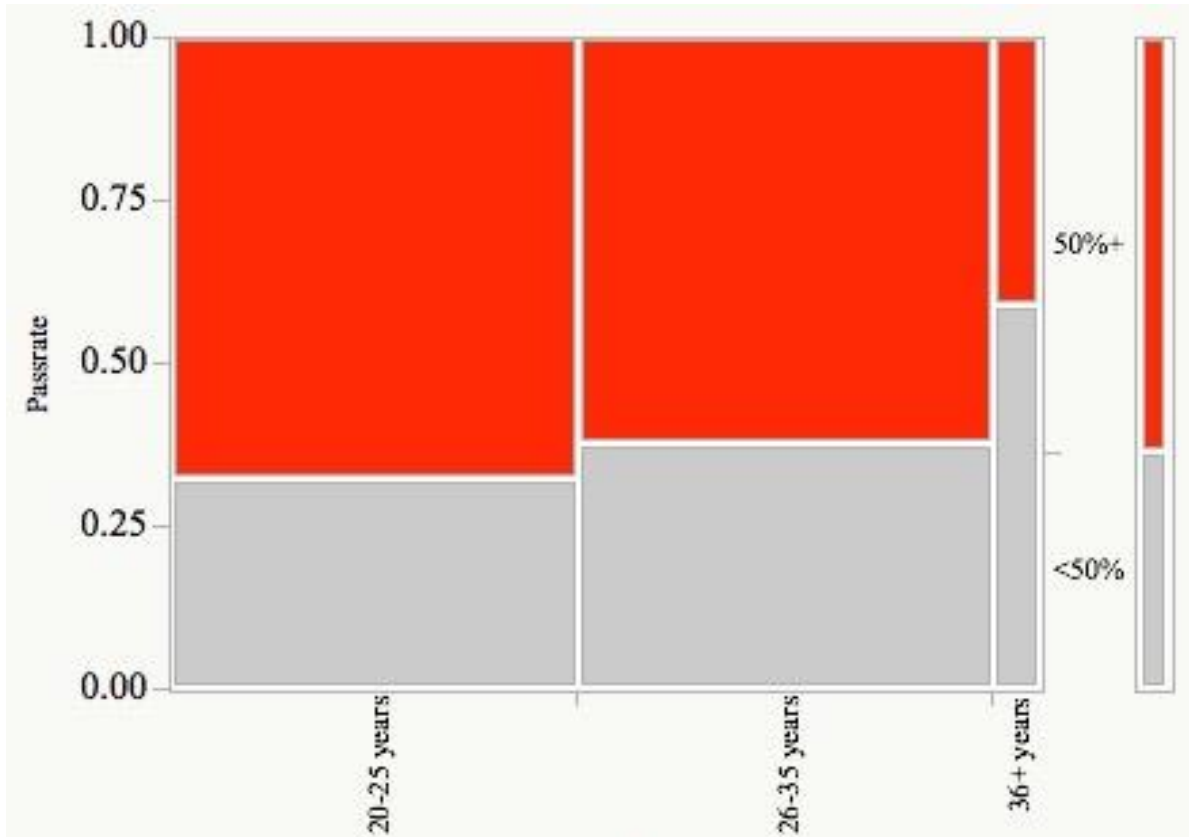


Figure 4.15: Ethnic group vs. pass rate

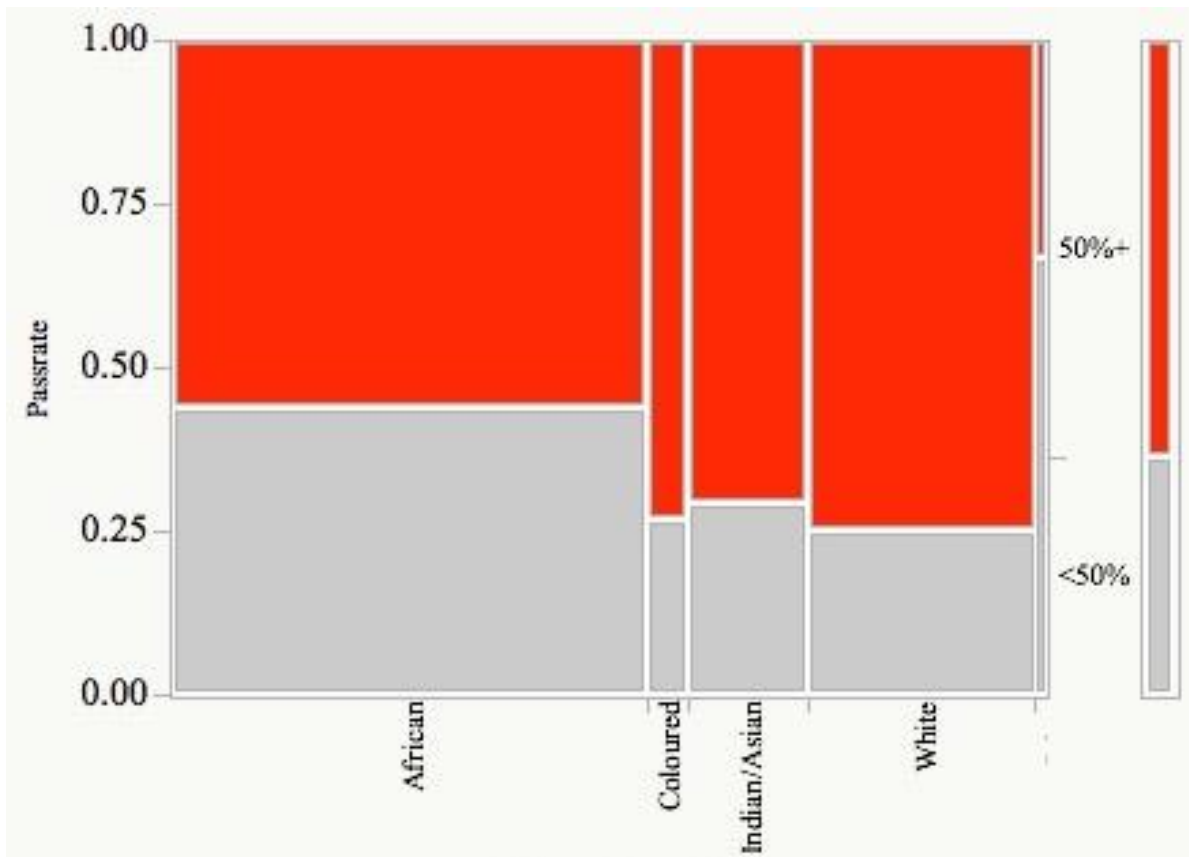


Figure 4.16: Home language vs. pass rate

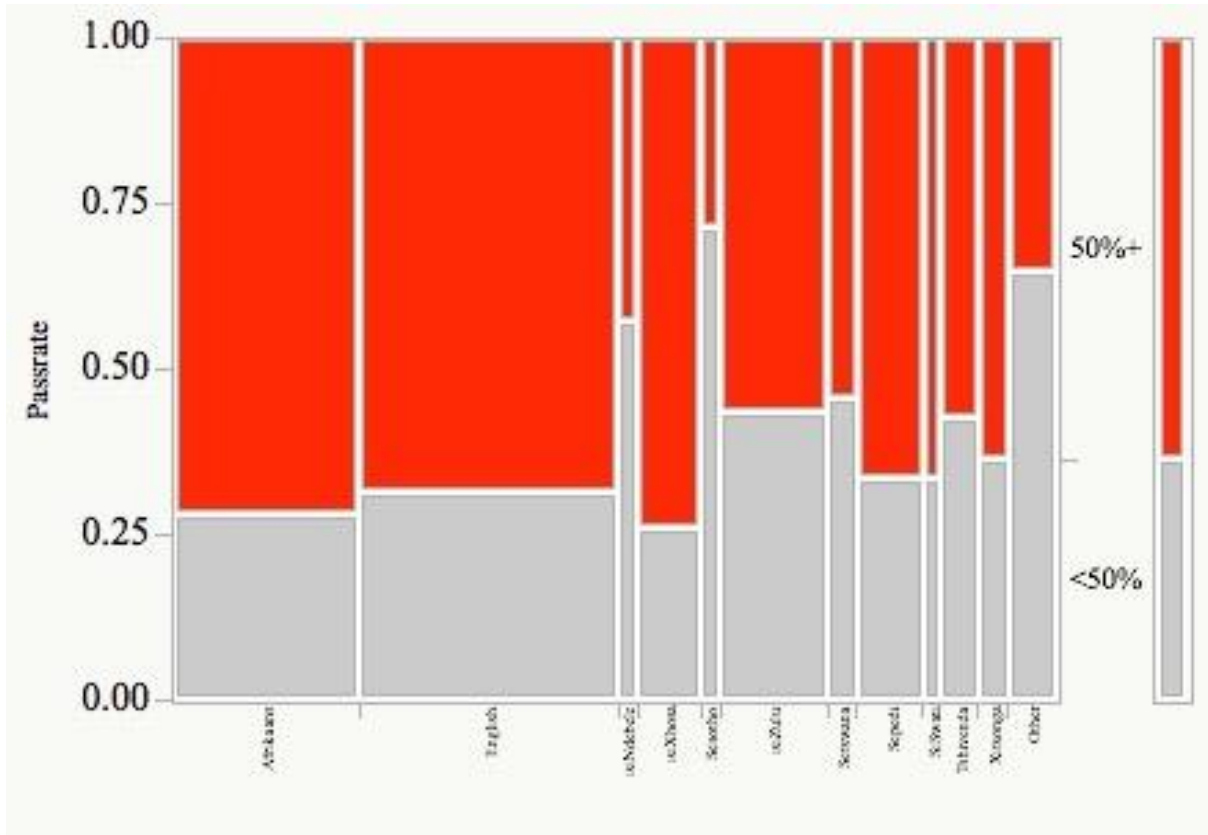


Figure 4.17: Years of undergraduate studies vs. pass rate

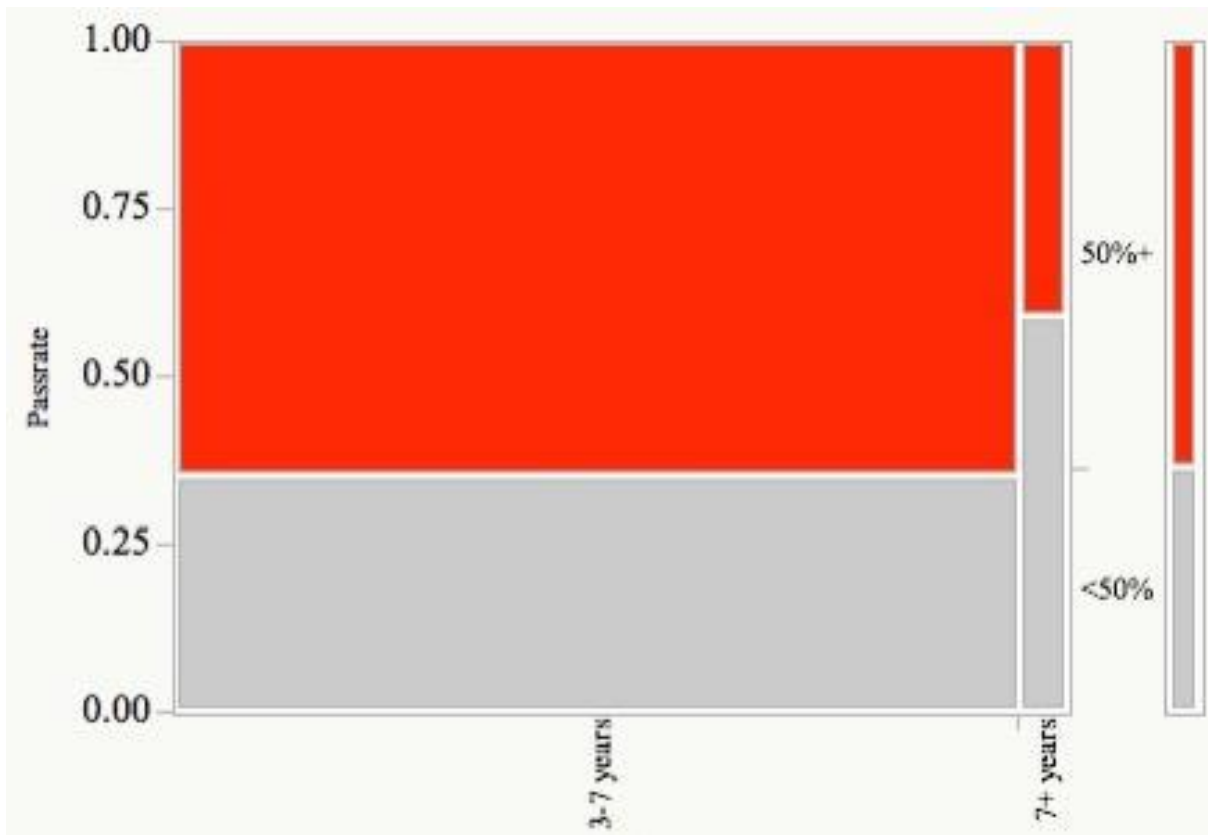


Figure 4.18: CTA group vs. pass rate

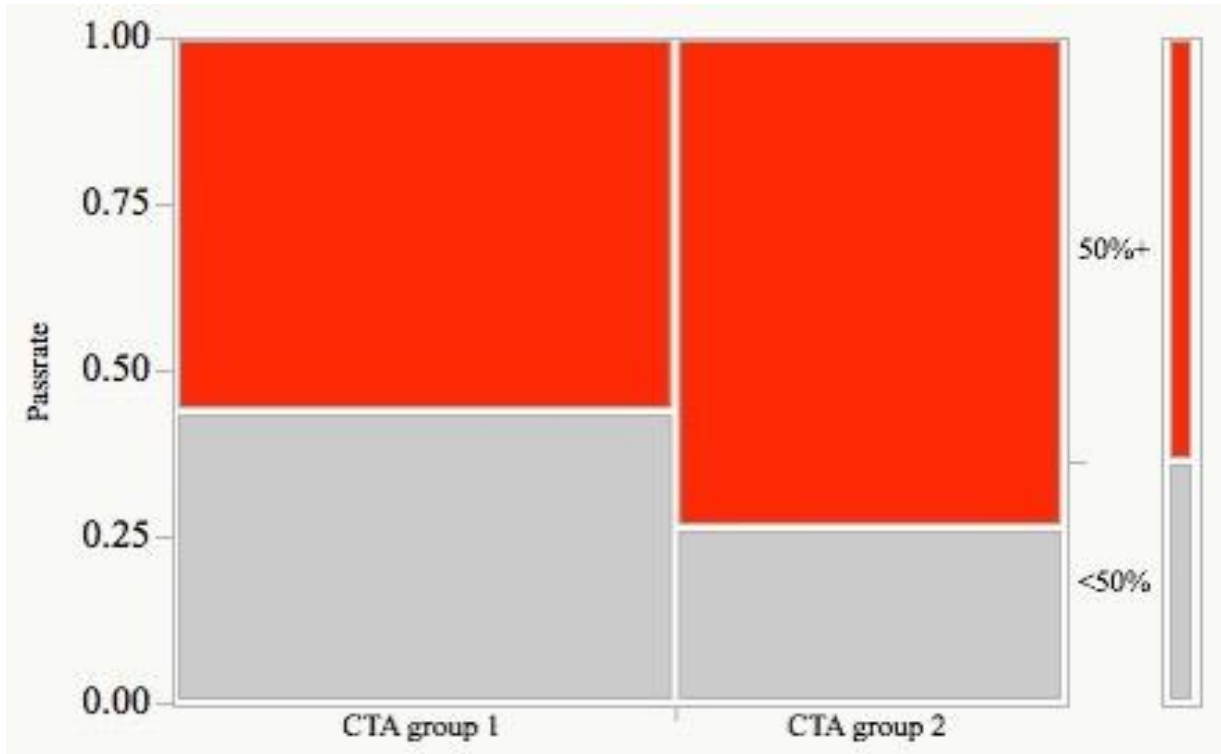


Figure 4.19: Number of attempts at CTA 2 vs. pass rate

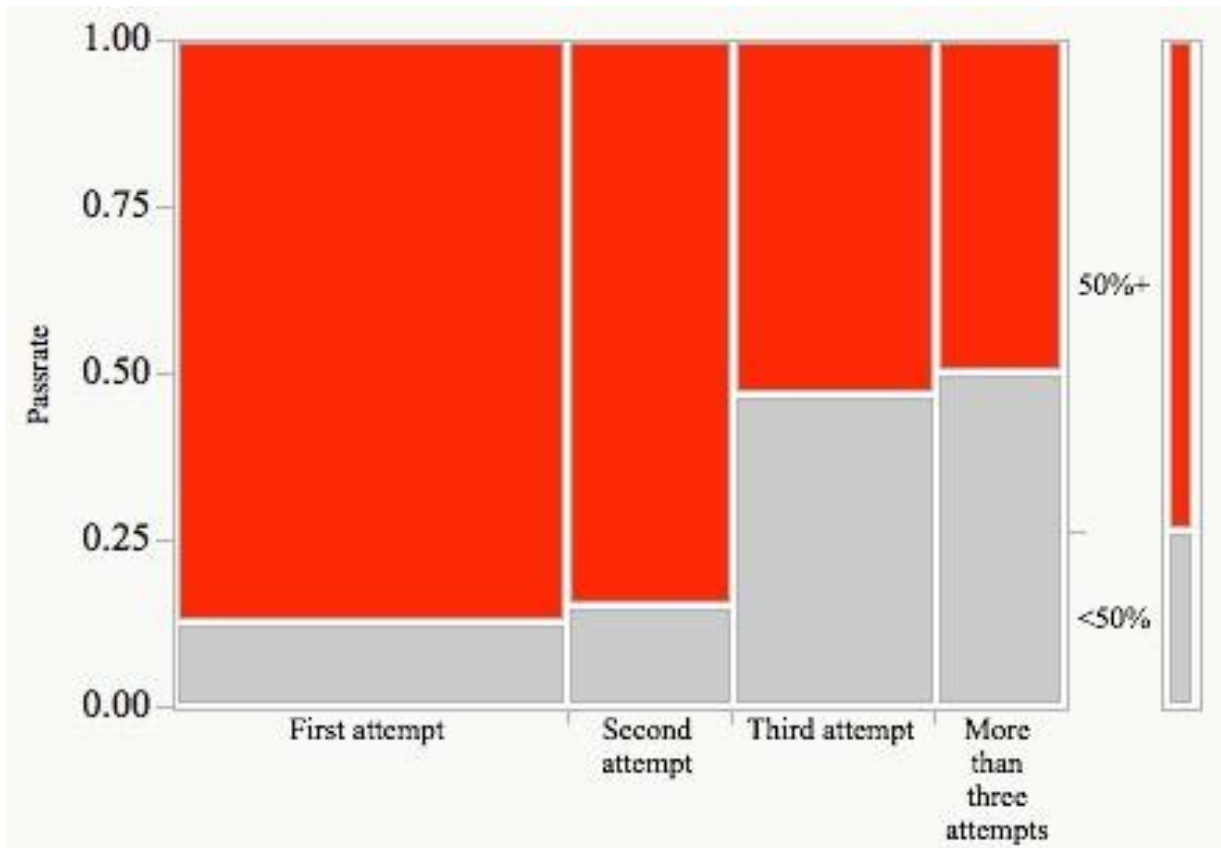


Figure 4.20: Location vs. pass rate

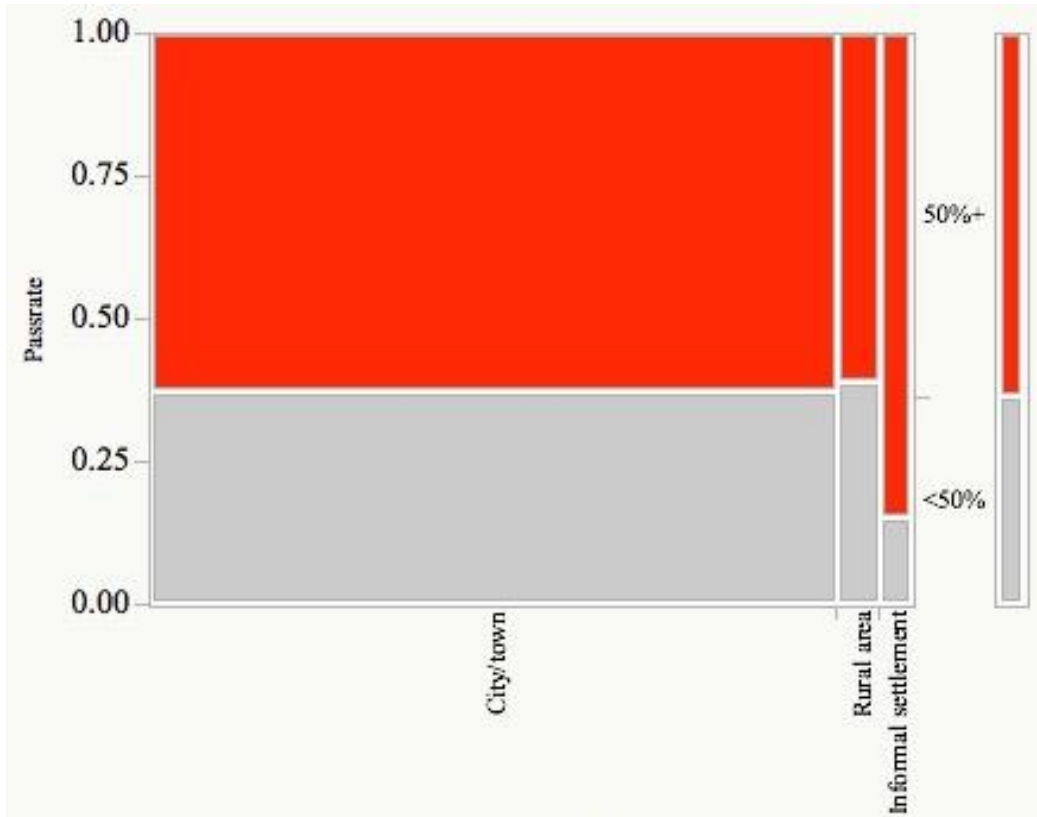


Figure 4.21: Studying at kitchen table vs. pass rate

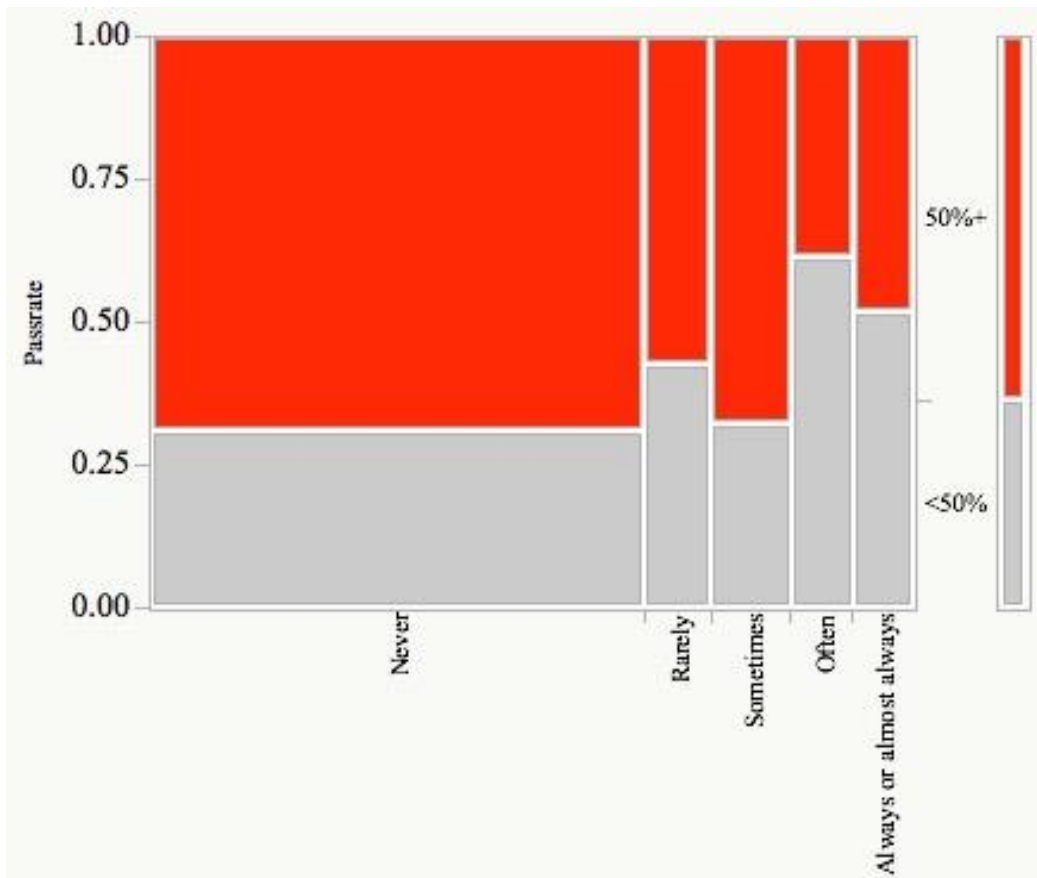


Figure 4.22: Library other than Unisa library vs. pass rate

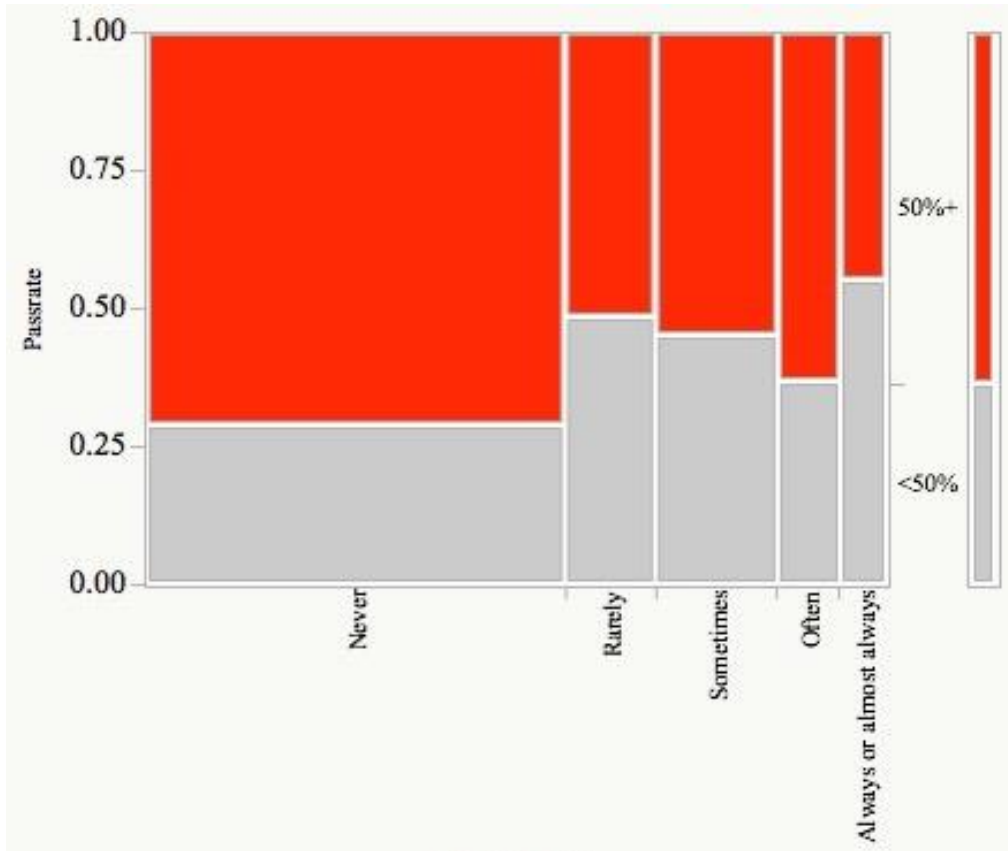


Figure 4.23: Mode of transport vs. pass rate

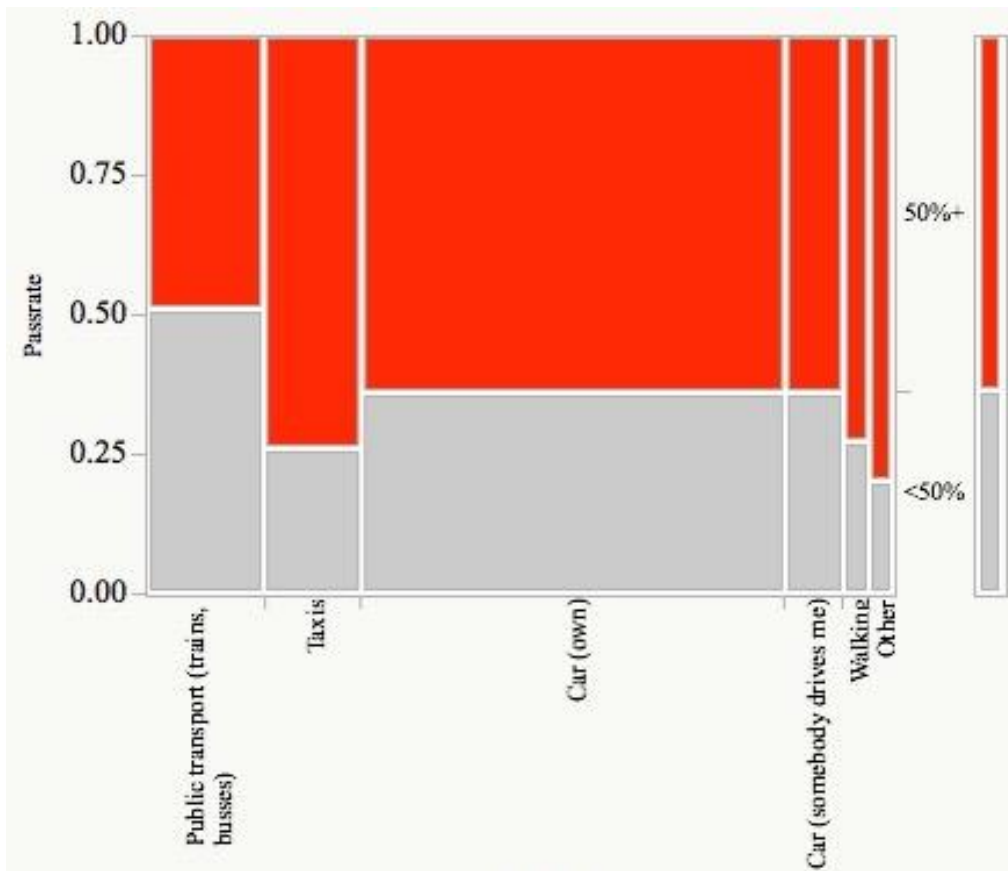


Figure 4.24: Type of school vs. pass rate

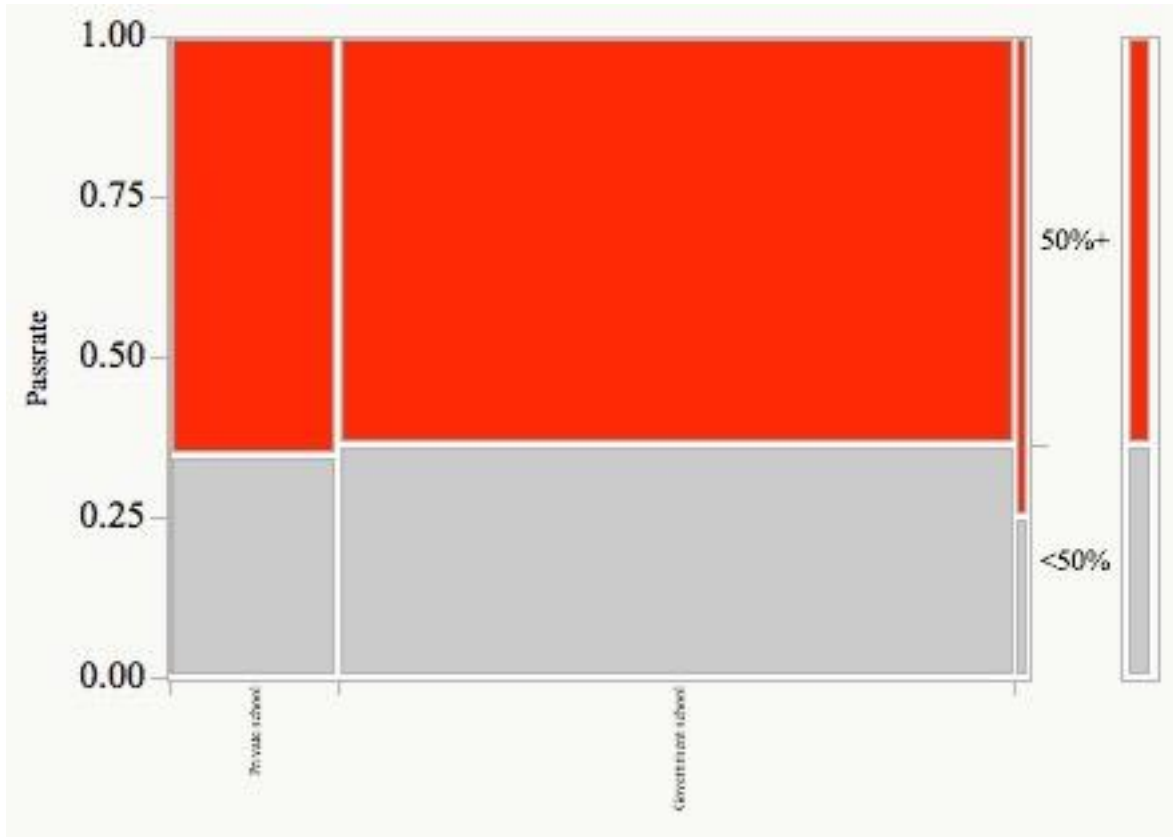


Figure 4.25: Adequacy of learning resources at school vs. pass rate

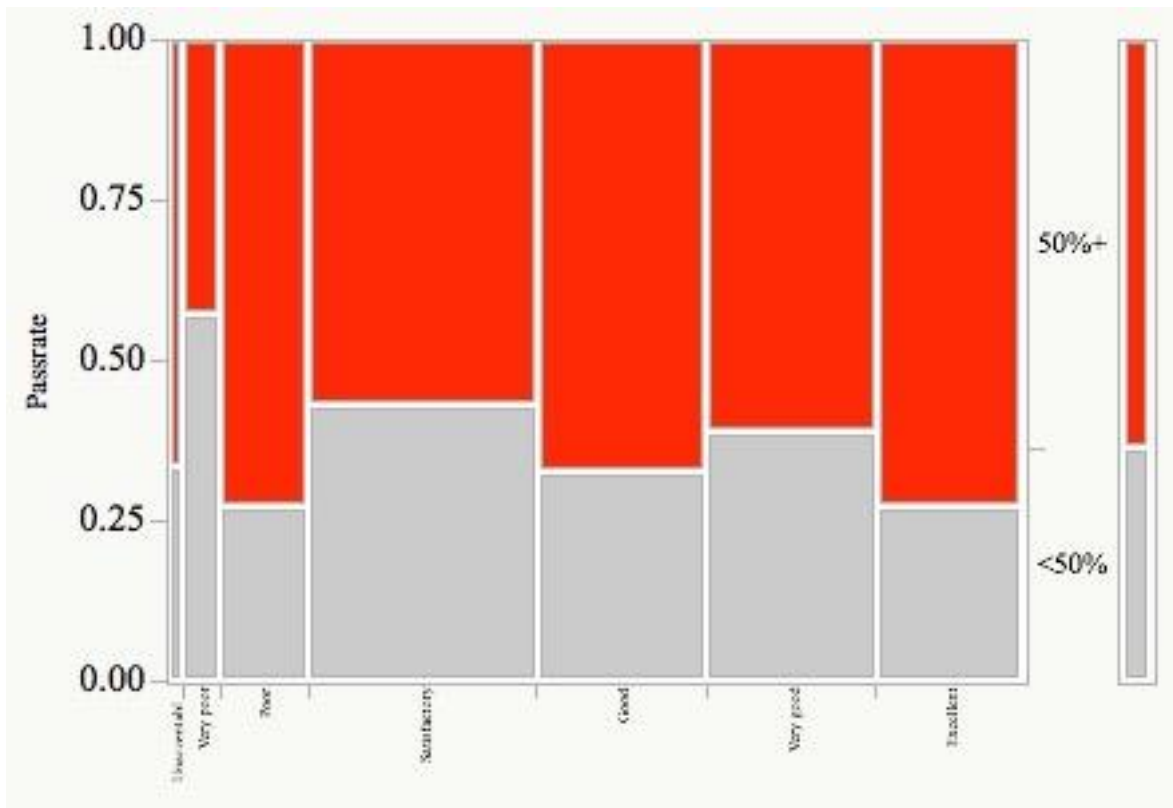


Figure 4.26: Language of instruction at school vs. pass rate

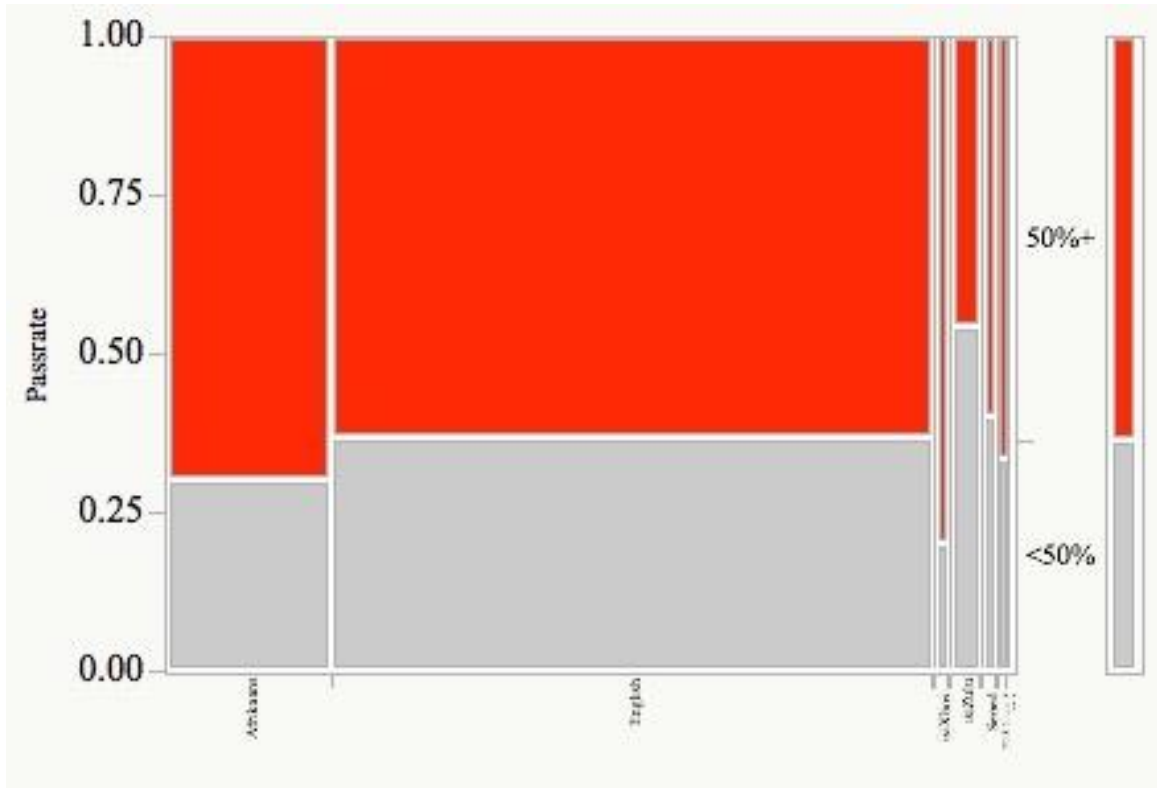


Figure 4.27: Funding of studies vs. pass rate

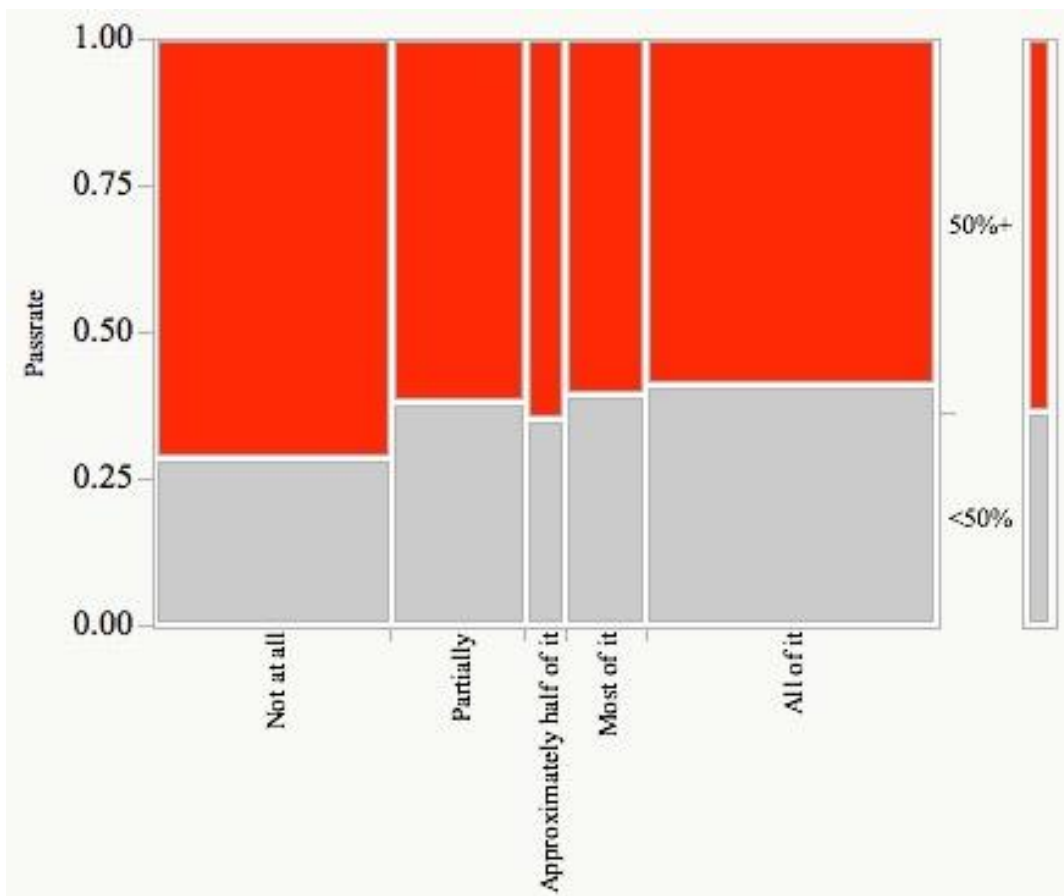


Figure 4.28: Funding of studies (2) vs pass rate

