

FAMILY AND FINANCIAL RESPONSIBILITIES: A BARRIER TO STUDENTS' PERFORMANCE

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Abstract

Purpose – The purpose of this paper is to examine whether post-graduate accounting students at an open distance learning university in South Africa perceive family and financial responsibilities as a barrier during their studies.

Design/methodology/approach – An online questionnaire was used to obtain feedback from Certificate in Theory of Accounting post-graduate students registered at the University of South Africa (Unisa) during 2015. A total of 325 of the approximately 4 422 students completed the questionnaire. The data was analysed using SPSS.

Findings – The majority of the participants were younger than 36 years, studying part-time and employed to support themselves and/or their families financially. For many of these participants, studying at an open distance learning institution for a post-graduate certificate was a new experience as many had obtained their undergraduate qualification on a full-time basis. More than half of the participants were of the opinion that their responsibilities affected the time management towards their studies.

Originality/value – This is the first study focussing on non-academic factors of post-graduate accounting students at an open distance learning university in South Africa. The findings will be of interest to management of the university, the relevant departments and academics when investigating low retention and throughput rates of these students.

Keywords Accounting, CA(SA) (chartered accountant South Africa), distance education, domestic responsibilities, family, non-academic barriers, open distance learning, SAICA (South African Institute of Chartered Accountants), student success, traditional versus non-traditional student.

Paper type Research paper

1. Introduction

Currently, distance learning remains the most significant phenomenon in higher education. Both distance education and open distance learning have contributed to the inclusiveness in higher education, particularly in developing countries as it offers various opportunities to students pursuing their studies at their own convenience (Jegade *et al.*, 1995). Factors such as time, place and space have less influence on these students' education as open distance learning has successfully lessened the traditional barriers of geographical remoteness, inadequate prior educational attainment and financial limitations (Yasmin, 2013). In addition, studies (refer Koen, 2007; Prinsloo and Subotzky, 2009; Simonson *et al.*, 2012; Subotzky and Prinsloo, 2011; Tinto, 2006) indicate that factors affecting success in developing countries resemble those identified in international research; however, the relationship between and combination of variables probably vary significantly, as does the influence of the students' immediate environment.

Before exploring the vastness of research into student retention and throughput in higher education, it seems imperative to remember Tinto's warning (2002) that research findings are context-specific and what works in one context, will not necessarily work in another. There are undoubtedly common universal factors, affecting both traditional and non-traditional students, which influence student success. A traditional student's profile 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 and Anderson, 2014). On the other hand, in an open distance learning environment, most students are part-time and non-traditional learners, therefore non-academic factors relating to work and domestic responsibilities are more likely to create barriers to success than those barriers facing the traditional student (Subotzky and Prinsloo, 2011).

Given the predominantly disadvantaged educational and social-economic backgrounds, as well as the challenging circumstances which the student body faces, students in South Africa

have to balance the pressures of both life and study simultaneously (Subotzky and Prinsloo, 2011). The University of South Africa's (Unisa) conceptual-hypothetical model (developed by Subotzky and Prinsloo [2011:184]) captures the dynamic and complex nature of success and the particularities of the South African open distance learning context. The model (Subotzky and Prinsloo, 2011:188) defines 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 attributes and the requirements of the workplace and civil society. In addition, success will lead to graduation within the expected minimum time appropriate to the qualification type in the open distance learning context (Subotzky and Prinsloo, 2011:188).

In another South African study (Jones *et al.*, 2008) the authors interrogated various categories of 'disadvantage' and their correlation with success. These included geography (specifically rural location), a lack of financial resources (which often accompanies geographic disadvantage), schooling (specifically under-resourced, low-performing schools), language (specifically where the language of tuition may be the student's second or even third language) and other socio-cultural factors contributing towards students' under-preparedness. Various authors have also explored other variables influencing student success and failure. These include the circumstances of student success (Sadler and Erasmus, 2005; Tinto, 2002), staff perceptions regarding student failure (Killen *et al.*, 2003; Taylor and Bedford, 2004), factors related to the performance of students attempting an exit module of accounting (Jansen and De Villiers, 2016) as well as student perceptions regarding their success and failures (Killen *et al.*, 2003; Kreber, 2003).

Internationally, a study published by the Scottish Council for Research in Higher Education (Hall, 2001) established that the retention rates differ by sector of education, age of students, level of course, subject of course, socio-economic group and institution. In addition, the study noted that data on student retention is often of poor quality and may be inaccurate or misleading and the reasons for student dropout operate at individual student, institutional and supra-institutional level. Concentrating on open distance learning students, Dr 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.

Focussing on the Unisa conceptual-hypothetical model for success of a student (Subotzky and Prinsloo, 2011), the authors of this paper embarked on a research project to explore the influence of non-academic factors on the performance of post-graduate accounting students at Unisa, the largest open distance learning university in Africa. Although several studies (refer Koen, 2007; Prinsloo and Subotzky, 2009; Simonson *et al.*, 2012; Subotzky and Prinsloo, 2011; Tinto, 2006; Yasmin, 2013) have identified various factors which may contribute to student success in a distance learning environment, the current study focussed on non-academic factors that may have an influence on students enrolled for an accounting qualification. Since there is a shortage of qualified accountants in South Africa (Bester and Roodt, 2014; De Jager, 2014), there was a need to investigate the consequence of non-academic factors on the success of post-graduate accounting students at a distance education university in South Africa. As was evident from the SAICA's 2016 Initial Test of Competence results (refer paragraph 3), Unisa plays an important role in providing South Africa with accountants as nearly 22% of all successful candidates were former Unisa students (Unisa, 2016). The current study set out to interrogate factors such as geography, financial resources, schooling, language as well as family responsibilities and time management that may influence these post-graduate accounting students' performance. This paper reports on the findings relating to family and financial responsibilities.

The paper subsequently provides an overview of relevant literature, theoretical perspectives and the context of the study. The quantitative research, using an online questionnaire to obtain feedback from students, is described, and the research findings as well as the conclusions indicating recommendations for distance education and open distance learning institutions and faculty members are presented.

2. Literature review

Open distance education institutions will continue to dominate higher education in the foreseeable future, especially in developing countries (Yasmin, 2013). This is also evident in South Africa, as campus-based and face-to-face studies are becoming increasingly unsustainable (Naidu, 2014), in contrast to distance education and open distance learning. Distance education and open distance learning provide higher education a way of equal access to opportunities (Kongolo and Imenda, 2012). Marshall (2014) explains that, even though the diversity and inequalities make the articulation gap complex, this does not mean that there is a lack of intellectual capacity. It 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.

In South Africa, the majority of students are unfortunately exposed to fewer opportunities (De Hart *et al.*, 2011) as most candidates emerge from a disadvantaged background (Sadler and Erasmus, 2005), resulting in many young students, with great potential, being deprived of the opportunity to continue their studies. Students from disadvantaged backgrounds need the appropriate support necessary to excel academically and in their respective fields (Seabi *et al.*, 2014). This is apparent as students from extremely poor families often 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 fortunate background (Department of Higher Education and Training [DHET], 2013).

Papageorgiou and Halabi (2014) explain that, in order to obtain a better 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. After 3 to 4 years of undergraduate studies, families and the community expect of students to earn an income and pay something back as the family had invested in their education (Sadler and Erasmus, 2005). Furthermore, students who struggle financially, or who are from informal areas and townships, often do not have money to buy food, thus hampering their performance (Alderman *et al.*, 2001). The result of such disparities is that less than five per cent of the black and coloured youth are succeeding in any form of higher education (Lubbe, 2014). Koen (2007) also found household spheres with domestic obligations as one of the success determinants at post-graduate level.

The aforementioned factors can be well related to Kember's (1989) longitudinal model of departure, which reveals that student dropout depends on the extent to which a student is able to integrate off-campus study with the demands of family circumstances. The development of theoretical models and frameworks has contributed substantially towards understanding the various factors that affect student success in an open distance learning environment (Subotzky and Prinsloo, 2011). Kember cautions (1989:279):

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 the 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.

Low graduation and throughput rates at South African universities as well as the slow progression of the previously disadvantaged groups have severely limited the number of students eligible to pursue professional career paths, and constitute wastage of much-needed skills for the South African economy (Bokana and Tewari, 2014). Identifying facilitating factors to overcome such differences will bring South Africa closer to its goal of achieving 'access with success' within the higher education system (Seabi *et al.*, 2014). More than 90% of Unisa students (Unisa, 2015b) are studying part-time due to work commitments, poor economic circumstances, as well as large geographical distances between universities and students (Dreyer, 2010). In addition, poor-quality schooling, financial constraints and various other reasons also contribute to these students opting for an education at an open distance learning institution (Dreyer, 2010). Lubbe (2014) indicates that the unfavourable family and socio-economic conditions have resulted in the articulation gap of the students in accounting education becoming complex.

Whilst an array of literature exists on research at undergraduate level, Roos (2009) notes that research at post-graduate level of accounting studies is limited. Accounting education in South Africa is one of the fields faced with numerous challenges, amongst which the under-preparedness of students is one. The existing accounting curriculum is based on assumptions about what students entering the higher education phase know and can do (Lubbe, 2014).

Focussing on the need for in-depth research at post-graduate level of accounting students (Roos, 2009), and referring once again to the Unisa conceptual-hypothetical model developed by Subotzky and Prinsloo (2011), this paper evolved around the 'student walk' construct of the model. Concentrating specifically on individual and socio-economic factors, this paper reports on the financial and family responsibilities of the participants.

3. Research objective and context of the study

Previous studies have revealed that the shortage of qualified accountants is one of the pressing issues facing the accounting profession (De Jager, 2014). Bester and Roodt (2014) found that the accounting profession is ranked six out of ten in terms of skill shortages, and these shortages are reaching seriously high levels in both the public and private sector in South Africa. Before an accounting student can register and claim to be a chartered accountant South Africa (CA(SA)), he or she must firstly obtain a BCompt Accounting (CA stream) degree and pass a Certificate in Theory of Accounting post-graduate qualification at an accredited university in South Africa (Van der Post, 2010). Thereafter, the student must pass two qualifying examinations, namely the Initial Test of Competence and the Assessment of Professional Competence through the South African Institute of Chartered Accounts (SAICA). Both the aforementioned BCompt Accounting degree and Certificate in Theory of Accounting qualifications are offered by 14 SAICA-accredited residential universities in South Africa (SAICA, 2014) as well as Unisa, the main distance education institution in South Africa (DHET, 2013). The College of Accounting Sciences (CAS) enrolls on average 40% of all accounting students of South Africa (CAS, 2015) and in 2013, a total of 36 751 students were registered at CAS (Unisa, 2015a). Almost a third of all students who successfully complete SAICA's Initial Test of Competence examination annually are former Unisa students (Unisa, 2014).

Sadler and Erasmus (2005) explain that it is more challenging to study part-time through distance education, especially for the Certificate in Theory of Accounting qualification, for which a huge volume of work must be covered during one year of studying. Students are also under intense pressure from their employees to deliver work, and students may also have family responsibilities. A special report on education identified that the articulation gap between school and higher education is worse for students faced with unfavourable family and socio-economic conditions (Lubbe, 2014).

Based on the above literature, family and financial responsibilities can be a representative variable for other social factors to determine the influences thereof on a student's success. The paper will therefore report on the question whether students with unfavourable family conditions and financial responsibilities are more negatively influenced in their academic performance compared to those who do not come from unfavourable family conditions.

4. Research method and sample

An online self-created and self-administrated questionnaire was used to obtain data from the Certificate in Theory of Accounting students registered at Unisa during 2015. The subscales for the predictor variables and outcomes were based on instruments referenced in the literature. The questionnaire contained structured closed-ended questions as well as 5-point Likert-type questions. The quantitative data was analysed using the statistical package SPSS from which percentages were generated. In some cases, the 5-point Likert-type questions were collapsed to 3-point scale.

The purpose of the questionnaire was to obtain feedback from the participants regarding the influence of non-academic factors on their performance at the Certificate in Theory of Accounting level at Unisa. The questionnaire was made available on the myUnisa site (an on-line student academic portal) during September 2015, therefore allowing all students registered for the Certificate in Theory of Accounting qualification to answer the questions. Of the registered Certificate in Theory of Accounting students, 325 (7.35% of the registered 4 422 Certificate in Theory of Accounting students) completed the questionnaire. The questionnaire required information on the participants' personal and demographic characteristics (refer Table 1) and their financial and family responsibilities (refer Table 2).

5. Findings

5.1 Personal and demographic characteristics

The personal and demographic characteristics of the participants provided a profile of the Certificate in Theory of Accounting students. Characteristics such as age, home language, part-time or full-time student, employment and academic background assisted in understanding the context and background of these students. Questions 1 to 9 of the questionnaire covered the personal and demographic characteristics summarised in Table 1.

<Insert Table 1 here>

5.2 Non-academic factors affecting students' current studies

Regarding non-academic factors, the participants had to indicate the effect of financial and family responsibilities (Question 14 of the questionnaire) on their current studies. The feedback from the participants are summarised in Table 2.

<Insert Table 2 here>

Figure 1 portrays a visual presentation of Table 2 regarding the participants' feedback on the effect of financial and family responsibilities on their current study.

<Insert Figure 1 here>

6. Discussion

Although only a small number of registered Certificate in Theory of Accounting students (7.35%) completed the on-line questionnaire, the profile of the participants is fairly in line with the profile of the population. Focussing on the personal and demographic characteristics of the participants, nearly 95% (Q1)¹ of the Certificate in Theory of Accounting participants were younger than 36 years of age, while around 85% (Q3) of the participants were studying

¹ Q1 refers to Question 1 of the questionnaire. Throughout in this section, Q denotes 'question'.

part-time and were employed at the time. Similar to the Unisa's gender profile, more female students were registered for the qualification compared to males (Q2). Although nearly 85% (Q4) of the participants were currently employed, it was interesting to note that 50% (Q5) of the participants were working not because they were busy with their training contracts at a registered training office, but for other financial reasons. Although the literature implies that financial and family constraints only start at a later age (De Hart and Venter, 2013), 51.24% (Q14.4) of the participants indicated that their own financial situation was affecting their studies. The effect of financial constraints is further emphasised by 52.48% of participants who agreed that their family's current financial situation was affecting their studies (Q14.5), while 55.90% indicated that they enrolled for the qualification at Unisa because of financial reasons (Q14.6). This could also relate to the fact that nearly 33% (Q8) of the participants took five or more years to complete their three-year undergraduate degree.

More than 50% (Q6) of the participants were from the African ethnic group, which indirectly confirmed that they were not studying in their home tongue (Q7) as less than 30% of the participants' home language was English (the language in which the qualification is offered). However, it was indeed encouraging to note that the majority of the participants (82.30%) did not have a problem with the fact that the course content is presented in English only (Q14.1), although 70.19% (Q14.2) were of the opinion that proficiency in English is linked to better performance. There was also no clear indication that the participants would benefit or not from student support in their home language (Q14.3).

On the other hand, 49.38% (Q14.7) of the participants were of the opinion that their family responsibilities did not hinder them to stay focussed in their studies. However, 54.66% (Q14.12) of the participants were of the opinion that their responsibilities affected their studies as their time was not managed properly. The fact that 58.46% (Q2) of the participants were female might have been a reason why 48.14% (Q14.10) of the participants indicated that their household responsibilities took up too much of their time. Working women still need to attend to various household chores in the evening, such as cooking and family responsibilities, which may result in limited study time. Another important factor that may contribute to the low retention and throughput rate of these students may be the fact that the open distance learning concept of studying is new to them as 56.92% (Q9) of the participants obtained their undergraduate qualification on a full-time basis.

In summary, the various financial and family responsibilities do have an effect on students learning at an open distance learning university, and this is apparent from a young age already. However, there may be many non-academic factors that can be defined as barriers to these students, and further research in this area is required.

7. Conclusion

Student success remains a critical issue in higher education. This also applies to distance education and open distance learning institutions where numbers keep increasing. Although various factors have been identified regarding low retention and success rates of students, limited research focussed on non-academic factors in the past, and more specifically in the field of post-graduate accounting students.

The current study aimed to determine to what extent financial and family responsibilities are barriers for Certificate in Theory of Accounting students at Unisa. Although previous research has shown that these factors mostly apply to older students, it became evident from the findings of this study that young Certificate in Theory of Accounting students have to study part-time to be able to work to support themselves and sometimes their families. Overall, the findings indicated that working full-time and studying part-time are difficult and daunting if students need to balance study and family time. The findings will be of interest to future accounting students, management of the university, the relevant departments and

academics when they consider low retention and throughput at distance education and open distance learning institutions.

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Table 1: Personal and demographic characteristics of participants

Personal details		%	N	Findings
Q1 Age	Between 20 and 25	46.77	152	The majority of participants (94.46%) were younger than 36, which is in line with the profile of the Certificate in Theory of Accounting postgraduate registered students (93.28%) (Unisa, 2015). De Hart and Venter (2013) report that older students at Unisa display a higher dropout rate when compared to younger students, suggesting that the older students have to provide for families, and their responsibilities take preference over their studies.
	Between 26 and 35	47.69	155	
	Between 36 and 45	4.92	16	
	Between 46 and 50	0.62	2	
Q2 Gender	Male	41.54	135	These percentages are relatively in line with the registered Certificate in Theory of Accounting students' profile of male (46.36%) and female (53.64%) (Unisa, 2015).
	Female	58.46	190	
Q3 Full-time or part-time student	Full-time student	14.77	48	Around 85% of the participants were part-time students who almost certainly worked while studying.
	Part-time student	85.23	277	
Q4 Currently employed	Yes	84.92	276	This feedback confirms the results of question 3.
	No	15.08	49	
Q5 Reason for working (missing 49)	To complete my articles at an audit firm	38.77	107	There was a clear indication that the majority of participants (56.53%) were working for financial reasons while 38.77% of the participants were working towards obtaining their final CA(SA) qualification.
	To pay for my studies	14.86	41	
	To support my family	24.64	68	
	For my own financial needs	17.03	47	
	Other	4.70	13	
Q6 Ethnic group	African	55.08	179	Currently, Unisa has 62.54% registered African students, 6.22% coloured, 10.85% Indian and 20.21% white students (Unisa, 2015).
	Asian	0.30	1	
	Coloured	4.62	15	
	Indian	13.23	43	
	White	25.85	84	
	Other	0.92	3	
Q7 Home language	Afrikaans	20.92	68	A total of 29.23% of the participants studied in their home
	English	29.23	95	

Personal details		%	N	Findings
	isiNdebele	2.15	7	tongue as their home language was English. The rest of the participants did not study in their home language as the Certificate in Theory of Accounting qualification is only presented in English.
	isiXhosa	7.08	23	
	Sesotho	2.15	7	
	isiZulu	12.31	40	
	Setswana	3.69	12	
	Sepedi	7.38	24	
	SiSwati	1.85	6	
	Shona	4.00	13	
	Tshivenda	4.31	14	
	Xitsonga	3.38	11	
	Other	1.55	5	
Q8 Years to complete undergraduate studies	Three years	27.38	89	A CA(SA) candidate can qualify within seven years, but this is not the norm in South Africa as on average only one out of five registered students will complete his/her studies in the minimum timeframe (Van der Post, 2010). This perception is confirmed by the feedback, as 13.85% of the participants will not complete their undergraduate and post-graduate qualifications within seven years.
	Four years	40.00	130	
	Five years	18.77	61	
	Six years	4.31	14	
	Seven years	4.00	13	
	More than seven years	5.54	18	
Q9 Institution where undergraduate studies were undertaken	Full-time at Unisa	12.00	39	A total of 56.92% of the participants completed their undergraduate studies on a full-time basis. This is in line with research findings by Olivier and Bulman (2009) indicating that the bulk (almost 60%) of accounting students completed their undergraduate studies on a full-time basis in South Africa. Students who want to pursue the career on a part-time basis are required by the South African Institute of Chartered Accountants to enter into a five-year training contract with a registered training
	Part-time at Unisa	29.54	96	
	A combination of full-time/part-time at Unisa	4.92	16	
	Full-time at another university	44.92	146	
	Part-time at another university	1.23	4	
	A combination of full-time/part-time at another university	1.54	5	
	A combination of full-time/part-time at Unisa and another university	4.31	14	

Personal details		%	N	Findings
	Other	1.54	5	office and obtain their undergraduate degree within five years (SAICA, 2012). Being employed full-time, as trainee accountants while studying part-time unavoidably places many challenges on the successful completion of these tough qualifications (Olivier and Bulman, 2009).

Table 2: Effect of financial and family responsibilities on current studies

	Agree		Not sure		Disagree	
	N	%	N	%	N	%
Q14.1 The fact that Certificate in Theory of Accounting courses are only presented in English makes it difficult to understand the concepts	36	11.18	21	6.52	265	82.30
Q14.2 Proficiency in the English language is linked to better performance of accounting students	226	70.19	35	10.87	61	18.94
Q14.3 Student support in my home language would benefit my studies	125	38.82	80	24.84	117	36.34
Q14.4 My own current financial situation is negatively affecting my studies	165	51.24	44	13.66	113	35.09
Q14.5 My family's current financial situation is affecting my studies	169	52.48	29	9.01	124	38.51
Q14.6 My primary reason for deciding to enrol for the Certificate in Theory of Accounting at Unisa was financially motivated	180	55.90	21	6.52	121	37.58
Q14.7 My family responsibilities in terms of being the sole or primary breadwinner hinders me to stay focussed in my studies	126	39.13	37	11.49	159	49.38
Q14.8 Lack of family support affects my studies	102	31.68	21	6.52	199	61.80
Q14.9 Social and cultural commitments towards the family affect my studies	138	42.86	39	12.11	145	45.03
Q14.10 My household responsibilities take up too much of my study time	155	48.14	36	11.18	131	40.68
Q14.11 My personal health does affect the time management towards my studies	123	38.20	26	8.07	173	53.73
Q14.12 My responsibilities are well balanced and do not affect the time management towards my studies	88	27.33	58	18.01	176	54.66

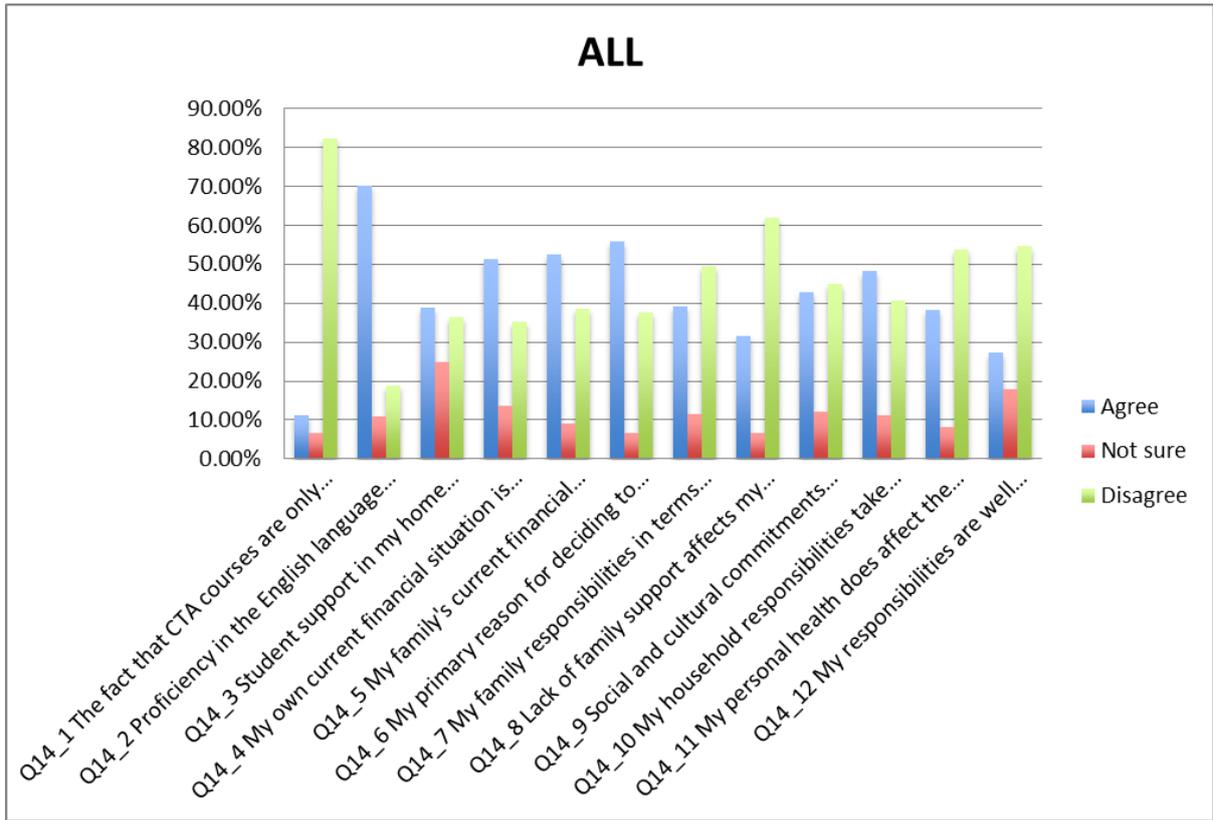


Figure 1 Participants' feedback regarding the effect of family and financial responsibilities on their current studies