Low-Income Students, Human Development and Higher Education in South Africa

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CHAPTER 3

A challenging context
and intersectional conversion factors

In the Miratho Project we sought to understand how context, history and intersecting conversion factors turn resources into capabilities and functionings. Conversion factors constitute the conditions which open opportunities and present obstacles for students, influencing their values and their agentic possibilities as creators of personal biographies and mediators of conditions in higher education. Thus, in this chapter, we elaborate on these conversion factors which shape but do not completely determine Miratho students’ lives, including how they imagine and realise transformational aspirations. These conversion factors are further illustrated in the case-study chapters which follow (Chapters 5, 6, 7 and 8).

As we noted in Chapter 2, Sen’s (1999) concept of conversion factors connects individual lives to social and policy arrangements, structural factors and power relations, which influence everyday lives and our capacity to take advantage of opportunities. If the opportunity to develop capabilities and exercise valued functionings is uneven, we look at wider arrangements for what is unjust and needs to be changed to enable well-being in each life. Resources of different kinds – what Robeyns’ (2005: 98) calls ‘goods’ (we include structures) – are the means to achieve functionings, for example, the ‘good’ of high-quality schooling. Both material and non-material goods and social arrangements (socially formed and realised) ‘shape people’s opportunity sets, and the circumstances that influence the choices that people can make [and] should receive a central place in capability evaluations’ (Robeyns 2005: 99). Conversion factors are neutral. For example, family, community and schooling are conversion factors which can combine virtuously to support a student’s aspirations, or they can work against such aspirations. Or one factor might encourage and another discourage so that conversion factors combine in complex ways for reflexive agents, who attempt to mediate what matters to them in conditions of possibility.

To show this interrelationship of conversion factors and student lives and aspirations, the chapter first considers ‘objective conversion factors’, drawing on secondary data at national, provincial and district levels and then looks more specifically at higher education. We highlight the challenge of poverty and student hardship and include vivid student data to understand students’ lived experiences of getting into, getting through, and getting out of higher education (explored further in the case-study chapters). The chapter then considers ‘bottom-up’ subjective conversion factors arising
from the specificity of the Miratho students’ experiences. The space of higher education intersects with the students’ agentic responses to conversion obstacles and enablers, allowing us to see the ongoing structural challenges for human development in the circumstances in which they choose from opportunity sets.

**Objective conversion factors: Society and economy**

Statistical data reveal objective conversion factors that might constrain higher education opportunities. In 2018, South Africa ranked 113 out of 189 countries on the Human Development Index (CRA 2020: 74). Although this ranking does not look too bad, the World Bank (Sulla & Zikhali 2018) confirms that South Africa is a country with high poverty, high inequality and low social mobility. There are significant gaps in income, wealth and intergenerational endowments, meaning that students from low-income families are unlikely to have a plan B if state or private-sector funding (a loan or bursary) is not forthcoming for their studies. Bhorat (2015) attributes inequality in South Africa to post-1994 skewed endowments (assets that people and households have), which are linked to social mobility and access, or the lack thereof, to positions in both the public and private sector. Higher education constitutes one such intergenerational endowment which can reproduce inequalities.

Opportunities are further shaped by the economic system in which unemployment in 2019 was 29%, while an expanded definition to include discouraged work seekers was 38.5% (CRA 2020: 233). This percentage is likely to increase under Covid conditions. The poverty and inequality burden disproportionally disadvantages black South Africans who are more likely to have less formal education, to be unemployed at various times or to be unskilled or semi-skilled workers. In 2019 average monthly earnings by race were ZAR 3 200 for Africans and ZAR 12 000 for white people (CRA 2020: 415). Further, the Gini coefficient\(^9\) by race in 2016 was 0.57 for black and 0.41 for white people (CRA 2018: 434). More than half (55%) of South Africans were poor in 2016 based on the upper poverty line,\(^{10}\) with 25% experiencing food poverty (CRA 2018). There is evidence that this has worsened in the pandemic and that more students are coming from families in which middle-class breadwinners have lost their jobs and cannot pay university fees.

Poverty is partially mitigated by a system of redistributive social grants. In 2018/2019, recipients of various grants (child support, disability, foster care, pensions, etc.) amounted to 17 811 745 South Africans (CRA 2020: 617). Although not generous, the grants are a minimal social safety net. For example, old-age pensions were ZAR 1 780 per month in 2019, while the child support grant was ZAR 425. Due to the Covid-19 pandemic, a monthly social relief of distress grant of ZAR 350 was made available, continuing to the end of March 2021. This may be extended further and may become a basic income grant. In 2021 there was a below-inflation increase to grants. Nonetheless, these redistributive social grants, especially old-age pensions, have benefitted many Miratho students’ families.

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9 A statistical measure of income distribution which gauges economic inequality between 1 and 0. The closer the number is to 1, the greater the inequality gap.

10 At the upper line, individuals can purchase both adequate food and non-food items.
Family and community poverty have a spatial dimension and remain concentrated in previously disadvantaged areas such as the former rural homelands (Ross 1999), as noted in Chapter 1. The majority (59 of the 66) life-history students in the project came from rural areas in Limpopo, KZN and the Eastern Cape. These three provinces had lower GDP per head in 2017 compared to the national average of ZAR 55 199: Eastern Cape ZAR 36 126, Limpopo ZAR 38 869 and KZN ZAR 45 227 (CRA 2020: 104). The expanded unemployment rate pre-Covid was 41.1% in Limpopo, 46.5% in the Eastern Cape, and 42.1% in KZN – all higher than the national average of 38.5% (CRA 2020: 298). Rural provinces are also multi-dimensionally poor. The Quality of Life Index developed by the Centre for Risk Analysis (CRA) based on ten weighted indicators gave the Eastern Cape a score of 5.0, KZN 5.5 and Limpopo 4.9 – all below the national average of 5.7 (CRA 2020: 426).

We collated national, provincial and district data across 11 dimensions which we took to be constitutive of well-being: demographics; educational outcomes; living environment; work; household income; assets and credit; food security; health; transport; technology; and, peace and community. These dimensions individually and collectively confirm that students from Vhembe (Limpopo), Joe Gqabi (Eastern Cape) and Harry Gwala (KZN) districts come from low-income and challenging local contexts (Walker & Wilson-Strydom 2019). Table 3.1 shows that incomes are low in each of the provinces, with most families on annual incomes of below ZAR 38 400 (well below the national average).

Table 3.1: Annual household income 2018, district and national

<table>
<thead>
<tr>
<th>Household income</th>
<th>JOE GQABI (EC)</th>
<th>VHEMBE (LP)</th>
<th>HARRY GWALA (KZN)</th>
<th>NATIONAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>No income</td>
<td>15.4%</td>
<td>12.3%</td>
<td>15.0%</td>
<td>15.1%</td>
</tr>
<tr>
<td>R 1 – R 4 800</td>
<td>6.7%</td>
<td>8.0%</td>
<td>6.4%</td>
<td>4.5%</td>
</tr>
<tr>
<td>R 4 801 – R 9 600</td>
<td>11.3%</td>
<td>14.6%</td>
<td>12.0%</td>
<td>7.4%</td>
</tr>
<tr>
<td>R 9 601 – R 19 200</td>
<td>27.2%</td>
<td>24.2%</td>
<td>25.5%</td>
<td>17.1%</td>
</tr>
<tr>
<td>R 19 201 – R 38 400</td>
<td>20.8%</td>
<td>20.8%</td>
<td>21.8%</td>
<td>19.0%</td>
</tr>
<tr>
<td>R 38 401 – R 76 800</td>
<td>8.2%</td>
<td>8.3%</td>
<td>8.6%</td>
<td>13.0%</td>
</tr>
<tr>
<td>R 76 801 – R 153 600</td>
<td>5.3%</td>
<td>5.4%</td>
<td>5.5%</td>
<td>9.3%</td>
</tr>
<tr>
<td>R 153 601 – R 307 200</td>
<td>3.2%</td>
<td>4.0%</td>
<td>2.9%</td>
<td>7.2%</td>
</tr>
<tr>
<td>R 307 201 – R 614 400</td>
<td>1.4%</td>
<td>1.9%</td>
<td>1.7%</td>
<td>4.7%</td>
</tr>
<tr>
<td>R 614 401 – R 1 228 800</td>
<td>0.3%</td>
<td>0.3%</td>
<td>0.3%</td>
<td>1.9%</td>
</tr>
<tr>
<td>R 1 228 801 – R 2 457 600</td>
<td>0.2%</td>
<td>0.2%</td>
<td>0.1%</td>
<td>0.6%</td>
</tr>
<tr>
<td>R2 457 601 or more</td>
<td>0.1%</td>
<td>0.1%</td>
<td>0.2%</td>
<td>0.3%</td>
</tr>
<tr>
<td>Unspecified</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
</tbody>
</table>

11 All our statistical tables are available in Walker and Wilson-Strydom (2019).
Here we elaborate on education, emphasising that education factors do not operate only at the point of access to higher education. Poor schooling, low income in the family, and lack of access to technology persist as challenges throughout degree studies. Even when students have access to adequate state-provided financial aid most feel obliged to reserve money from their bursaries to assist their families. Students might trade-off having their own laptop (which would greatly assist their studies) and providing food for their unemployed family, as Maada (Country) did. A low-income background generates further pressure for students on whom the family’s hopes for a better life rest.

Selected figures illustrate district-level education challenges. Table 3.2 shows the proportion of no-fee (quintile 1, 2 and 3 public schools – roughly, community wealth bands). Quintile 4 and 5 schools charge fees and are generally of better quality and better resourced, have better qualified teachers and smaller class sizes. In the three districts from which most Miratho students come there are far fewer well-resourced schools (see Table 1.2). Added to this, the overall level of education of youth is low in the three districts.

<table>
<thead>
<tr>
<th>School quintile</th>
<th>VHEMBE (LP)</th>
<th>JOE GQABI (EC)</th>
<th>HARRY GWALA (KZN)</th>
<th>NATIONAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>5.7%</td>
<td>0.1%</td>
<td>3%</td>
<td>7.8%</td>
</tr>
<tr>
<td>5</td>
<td>0.6%</td>
<td>0.0%</td>
<td>1%</td>
<td>7.7%</td>
</tr>
<tr>
<td>4</td>
<td>0.5%</td>
<td>10.5%</td>
<td>3%</td>
<td>6.9%</td>
</tr>
<tr>
<td>3</td>
<td>17.4%</td>
<td>36.3%</td>
<td>8%</td>
<td>19.7%</td>
</tr>
<tr>
<td>2</td>
<td>63.4%</td>
<td>35.3%</td>
<td>52%</td>
<td>27.0%</td>
</tr>
<tr>
<td>1</td>
<td>12.4%</td>
<td>17.8%</td>
<td>34%</td>
<td>30.9%</td>
</tr>
</tbody>
</table>

As Table 3.3 shows, if we drill down to the three districts from which most of the Miratho students came, the youth aspirational window looks narrow. Of students aged 20–24 in Joe Gqabi (Eastern Cape), only 2.1% have any tertiary education, in Harry Gwala (KZN) 2.3%, and in Vhembe (Limpopo) 5.8% – all below the national average of 6.3%.

South Africa’s schooling system is of highly uneven quality. Schools serving poor communities lag far behind well-off schools in learning outcomes so that grade 9 learners in poor schools are approximately three and a half years behind those in well-off schools (see Moses et al. 2017). Only half of the age cohort who enter grade 1 complete 12 years of school (Bisseker et al. 2018). Spaull (2014) writes that we have two public schooling systems: one which is functional, wealthy and able to educate students (about 25% of public schools in quintiles 4 and 5), and the other poor, dysfunctional and unable to equip students with the necessary knowledge and skills they should be acquiring (roughly 75% of public schools). Van Broekhuizen et al. (2016) claim that many of the patterns of university access are strongly influenced by school results: 53% of learners attending quintile 5 schools achieved bachelor passes, but only 8% of learners from quintile 1 schools. There are of course notable exceptions to the results obtained by lower-quintile schools. But the point is that these schools perform well – against all odds – and that schools and the schooling system do influence post-grade 12 opportunities.
Table 3.3: Highest education level of youth aged 20–24, district and national

<table>
<thead>
<tr>
<th>Education level</th>
<th>VHEMBE (LP)</th>
<th>JOE GQABI (EC)</th>
<th>HARRY GWALA (KZN)</th>
<th>NATIONAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any tertiary</td>
<td>2.1%</td>
<td>5.8%</td>
<td>2.3%</td>
<td>6.3%</td>
</tr>
<tr>
<td>Matric/matric equivalent</td>
<td>23.8%</td>
<td>33.8%</td>
<td>29.6%</td>
<td>43.1%</td>
</tr>
<tr>
<td>Grade 10/11</td>
<td>37.2%</td>
<td>39.0%</td>
<td>38.6%</td>
<td>30.5%</td>
</tr>
<tr>
<td>Grade 9</td>
<td>11.2%</td>
<td>8.6%</td>
<td>10.6%</td>
<td>6.7%</td>
</tr>
<tr>
<td>Less than grade 9</td>
<td>25.8%</td>
<td>12.9%</td>
<td>19.0%</td>
<td>13.3%</td>
</tr>
</tbody>
</table>

Van Broekhuizen et al. (2016) show that, of the learners who achieved an average grade 12 mark of 60% or above, 21% came from the Western Cape (one of the two richest provinces) and only 6% and 7% from Limpopo and the Eastern Cape respectively. Of course, this does not mean that every individual in these districts is poor, or that every family is without experience of tertiary education, or that every student attended a low-quality, low-quintile public school (Table 1.2). But it does point to the greater likelihood of conversion factors which will impede individual agency to negotiate higher education, including valuing higher education, aspirations, and awareness of what is possible. The rural context, we suggest, is an objective conversion factor that influences university access and success.

Figure 3.1 shows access to technology, which, in turn, affects learning at school and then at university, especially in the crucial first year of study.

Relevant to participation in higher education, in 2018, only 4.1% of households in the Eastern Cape, 1.7% in Limpopo, and 5.6% in KZN had home access to the internet compared to a national average of 10.4%. In contrast, 53.7%, 43.3% and 54.9% respectively used mobile devices compared to a national average of 60.1% (CRA 2019: 731). These statistics reflect the situation at the time for Miratho students who struggled with internet and computer access at home and school. Post-Covid access to technology may improve because of the shift towards online or hybrid education.

Historical factors must be added to this depiction of multi-dimensional deprivations (Ross 1999). Colonial values, curriculum and pedagogy, segregated schools, under-funded black schools, and rural homelands are the legacy of colonialism and
apartheid. These persist in the unequal resourcing of schools (except for middle-class parents who can supplement state funding) and unequal distribution of opportunities to black and rural South Africans, as well as in sustaining North-centric curricula in schools and universities (Timmis et al. 2019). Carmen Martinez-Vargas (2022) thus conceptualises ‘colonial conversion factors’, which are political in intent and describe current inequalities between the global North and global South. These factors are formed by historical events that ‘confer huge advantages on those that were part of the powerful colonial system in the past and continue to be part of its neo-colonial system in the present’. Martinez-Vargas (2022) considers that constrained humanity and the denial of basic dignity are what the term ‘colonial’ should refer to. Her colonial conversion factors work equally to capture historical and current political and economic inequalities in a country where ‘internal colonialization’ (Wolpe 1975) operated to produce a ‘global North’ of white privilege and a ‘global South’ of black disadvantage and an entanglement of histories and places in South Africa. We cannot understand conversion factors and question injustices without attention to colonial and apartheid histories and the continuing systemic and individual effects on human dignity. This point applies to higher education, to which we now turn.

**Objective conversion factors: University**

Universities do not stand apart from society and the inequalities described above. South African higher education has been described as having low participation and high attrition, with pervasive systemic inequalities evident at both individual and institutional levels. Historical and colonial structures of racism are reflected in the latest higher education participation rates which, while improving, still show a considerable black–white gap. In 2017, these were 18.1% for black people (up from 11.1% in 2002) and 55.9% for white people (down from 63.4% in 2002), with an average participation rate of 20.6% (CRA 2020: 488).

Access and progress are being supported by the recent policy shift at the end of 2017 to allow fees-free higher education for all students on family incomes below ZAR 350 000 per annum. However, in 2021 there were signs of historical debt, with the National Student Financial Aid Scheme (NSFAS) struggling to fund all students who qualified, and resurgent student protests. But the new policy applied only to first-time entering students from 2018 and hence not to the Miratho students who still had to pay fees, which are high relative to income (see Table 3.4).

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13 For a detailed statistical analysis of higher education 2005–2017 see Essop (2020) and annual reports from the CRA.
Miratho students could apply for state financial aid loans, and many did, but these were not guaranteed and some struggled on without funding, as the case-study chapters will show.

Nationally, there are more black students than white by headcount at university. The headcount enrolment by race in 2017 was 763 767 black students (up from 268 144 in 1995) and 148 802 white students (down from 209 640 in 1995) (CRA 2020: 490–491). In 2017 black students comprised 74.3% and white students 14.5% (CRA 2020: 491). Nationally, women have been doing better than men in higher education, as we noted in Chapter 1. Relative to their male counterparts 27% more female students qualified for university, 34% more enrolled for university, 56% more completed any undergraduate qualification and 66% more attained a bachelor's degree (Van Broekhuizen & Spaull 2017). In 2017 there were more women (58.5%) than men (41.5%) in undergraduate higher education at all university types, while the participation rate by gender in 2017 was 24% for females and 17% for males (Essop 2020: 25–26). Based on our own tables, in all three provinces gender differences in 2018 could be observed at the schooling level in favour of males but shifted in upper secondary and tertiary in favour of females. Thus, in Vhembe, while 6.4% of males attained grade 9 and only 4.7% of females, by grade 12 this had reversed, with 14.8% of males and 17% of females obtaining grade 12, and 2.5% of males and 3.4% of females attaining any tertiary education. In Harry Gwala and Joe Gqabi the picture is similar, with more females obtaining grade 12 and then entering tertiary education.
Based on the numbers, we might expect that students would not encounter race or gender discrimination. However, how these factors intersect with income and rurality or township origins changes the picture as can be seen in the more nuanced life-history narrative data and in the case-study chapters. Nor does parity of numbers tell the full story of substantive gender equality (Walker 2018a). We thus see narrative data as a crucial companion for these numbers – real people in their universities and social contexts.

Success rates (the total number of courses passed by students in a given academic year relative to course enrolments) are still higher for white students – 85% in 2017 compared to 75% for African students (CRA 2019: 498). In addition, the higher education system is historically stratified, a colonial conversion factor. Under apartheid, higher education institutions were designed to serve one of four apartheid racial groups mentioned in Chapter 1 (‘Africans’, ‘Coloureds’, ‘Indians’ and ‘Whites’). Based on the flawed apartheid ideology of ‘separate but equal’, 19 higher education institutions (universities and technikons) for the exclusive use of Whites, two for Coloureds, two for Indians, and six for Africans had been established by 1985. Thus, higher education pre-1994 was seriously skewed towards the advantage of white South Africans and structured to entrench racial ideology.

In the early 2000s a process of institutional mergers produced 26 public universities: 12 ‘traditional’ universities, eight universities of technology and six comprehensive universities (see Council on Higher Education [CHE] 2004). While, to some extent, the system has been restructured to break down apartheid barriers, previously advantaged universities continue to be advantaged in the present. For instance, only formerly white, elite universities make it into the top 500 Times Higher Education rankings. Most formerly white (advantaged) universities are better placed to sustain their historical advantage and to retain a more middle-class intake, leaving less advantaged universities (historically black, especially in rural areas) to provide access to students from disadvantaged backgrounds. University status then plays out to reproduce privilege (Walker & Fongwa 2017).

These historical inequalities led Higher Education South Africa (HESA) (now called Universities South Africa [USAf]), the national organisation of all vice-chancellors, to comment:

The continued under-developed macro-influenced institutional capacities of historically black institutions must be emphasized: providing access to rural poor and working class black students, inadequate state support for the historically black institutions to equalize the quality of undergraduate provision compromises their ability to facilitate equality of opportunity and outcomes. (HESA 2014: 10)

The Green Paper which preceded the 2013 post-compulsory education policy White Paper similarly noted:

A diverse university system steeped in inequality is the product of apartheid education policies, and that reality still confronts us today. While our leading universities are internationally respected, our historically black universities continue to face severe financial, human, infrastructure, and other resource constraints. (DHET 2012: 11)
The minimum grade 12 qualification of a bachelor pass will not ensure access to the best universities or to the most prestigious degree programmes such as medicine. For many, only a diploma pass is achieved allowing admission to complete a three-year higher education diploma. Thus, historical factors of race- and wealth-based advantage and stratification work as conversion factors for access, for academic progress at university and then for post-university opportunities. For instance, the admissions score (APS)\textsuperscript{14} required for admission varies from university to university and is not nationally set (Table 3.5).

Table 3.5: APS required for admission across three universities of different status, 2016 entry

<table>
<thead>
<tr>
<th>Status</th>
<th>Metro</th>
<th>Provincial</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education faculty</td>
<td>34+</td>
<td>30</td>
<td>26</td>
</tr>
<tr>
<td>Natural sciences faculty</td>
<td>40–43</td>
<td>30–34</td>
<td>23–26</td>
</tr>
<tr>
<td>Law faculty</td>
<td>43+</td>
<td>33</td>
<td>26</td>
</tr>
</tbody>
</table>

(Source: Anonymised university webpages)

Advantaged universities have more high-achieving students who have attended the best schools and who, therefore, presumably have the widest choice of universities. On the other hand, historically disadvantaged universities have the largest numbers of financial-aid students, who are likely to have attended lower-quintile schools (Cooper 2015; Van Broekhuizen et al. 2016; Walker 2020b; Walker & Fongwa 2017).

Nonetheless, prospective students from low-income households are supported by enabling higher education policy. The White Paper on Higher Education (Department of Education [DOE] 1997) and the Higher Education Act of 1997 map out a broad transformation agenda underpinned by core principles of equity (of access and the distribution of success along lines of race, gender, class and geography) and redress of past inequalities. The broad transformation agenda declares that higher education is to be transformed to meet the challenges of a new non-racial, non-sexist and democratic society committed to equity, justice and a better life for all. Further, the NSFAS was introduced in 1999 by government with the aim of increasing access to higher education for previously disadvantaged groups.\textsuperscript{15} Currently, students qualify for a non-repayable grant if their family income is below ZAR 350 000 pa (up from ZAR 122 000 in 2017). There are some conditions attached, such as the requirement that a certain number of modules are passed each year, so that failing modules can be financially disastrous when basic needs cannot be met without this funding. The NSFAS also does not settle any historical fee debt which may have been incurred before NSFAS funding was awarded.

Post-1994 opportunities to access university and to achieve a higher education qualification have increased. Among the Miratho life-history students, 34 students of the initial 66 had a relative who had been or was in higher education, a sign of higher

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\textsuperscript{14} APS is an admission points score in which each university weighs grade 12 subjects to arrive at an AP minimum for each degree. There is no nationally mandated way of doing this, leaving each university to devise its own system.

\textsuperscript{15} Between 2010 and 2017, a total of ZAR 70.8 billion in NSFAS funding was granted to more than three million students. In 2017, 85.7% of the money allocated to NSFAS was granted to university students while the rest (14.3%) was granted to students at Technical Vocational Education and Training (TVET) colleges. See Stats SA, Education Series Volume V: Higher Education and Skills in South Africa, 2017 http://www.statssa.gov.za/?p=12049
education equity shifts post-1994. Of these, some had completed higher education and were working; some had completed and were unemployed; others had dropped out through failing university modules and/or funding challenges. While over half of Miratho students had a forerunner in higher education within their extended families as an enabling conversion factor, they are still unusual within their cohort of young people from low-income households. Their narratives reveal starkly why the barriers to accessing and succeeding at university can be almost insurmountable.

Educational success is instrumentally extremely important for students from low-income households: it is the key route out of family poverty. This is substantiated by Moses et al. (2017) who found that, on average, tertiary education graduates in South Africa have an employment probability of nearly 90% compared to only 5% for those completing 12 years of schooling. One family member going to university is one of the few chances to improve the circumstances of the whole extended family. Thus, families make sacrifices and have high expectations of the university student in the family. Access to and successful participation in higher levels of education – therefore (potentially) access to stable labour market income – is the means to households’ achieving economic security over time (Sulla & Zikhali 2018). The Miratho students were motivated not only by their own ‘brighter future’, but also by the futures of their families and often the future of their communities, which they envisaged supporting when they were qualified and earning. In South Africa, higher education – more than school education – contributes to social mobility pathways through enhanced job prospects in the face of interlocking South African challenges of poverty, inequality, and unemployment. In Chapters 7 and 8 we discuss Miratho students’ achievements and disappointments six or seven years after arriving at university.

Overall, then, the background circumstances of the Miratho life-history students, which form the backdrop during and after their studies, are objectively challenging with multiple conversion factors at work. There are both obstacles and enablers to envisaging and taking up opportunities, almost certainly more of the former than the latter. The socio-economic environment presents significant challenges for young people coming from low-income households to access and succeed in higher education, including having an awareness of what is possible and developing and revising aspirations, especially if someone in the extended family has been or is at university.

**Foregrounding poverty**

From our capabilitarian perspective, we fully acknowledge that deprivation is multi-dimensional. However, material poverty represents a major obstacle to student chances or equality with other more privileged students in opportunities and outcomes. As we have seen, most of the Miratho students came from rural areas where unemployment is high and wages are low for unskilled workers. They often lived with or close to extended families (e.g. grandmother, cousins, siblings, uncle, siblings’ children) which can typically be around seven members, in some cases up to 15. Households were often headed by either a grandmother, single mother or pensioner parents. Several students, often at an early age, had one or both parents who had died.

While the capability approach conceptualises poverty as a lack of opportunities and freedom rather than a lack of resources, ill-being will certainly result from income
A CHALLENGING CONTEXT AND INTERSECTIONAL CONVERSION FACTORS

deployment. Van der Hoeven (2021) emphasises that income inequality can restrict agency for the individual and households to expand human capabilities. He notes the UNDP argument that equal incomes may not translate into equal functioning but severe income inequality can significantly reduce decent living. Wolff et al. (2015) thus propose retaining the concept of poverty over capability deprivation, while still acknowledging that eliminating income- and wealth-based poverty will not resolve all questions of social justice and equality. For example, if a student has a grant sufficient to meet the cost of fees, adequate material needs and learning resources, they would still need to overcome other hurdles such as a lack of familiarity with academic mores because they are the first in their family to go to university, or they might feel alienated in a formerly advantaged university, and so they must still work hard to profit from the funding. Nonetheless, freed from money worries, they would have peace of mind, they would have enough to eat, could afford textbooks and so focus more easily on their academic work. But most of the Miratho students were not in this relatively favourable position, at least initially. At home, they were accustomed to no school fees, free school meals and free textbooks, but at university a lack of money stymied their ability to make choices that supported successful participation at university. We have opted for the concept of student hardship which is material and economic but which equally has social and cultural and political effects, to distinguish it from broader poverty in the society, which is more severe.

Constant worry about money can generate harmful adaptation in so far as students focus their concerns on their basic material security and away from higher education achievement, narrowing their ‘human potential’ capability goals and limiting their agency (Austin 2016: 229). Austin (2016: 230) provides an example of the capability for practical reason and explains that, if practical reasoning about one’s life plan is focused on subsistence goals (and necessarily on short-term planning), this ‘represents constrained agency and narrower horizons of aspiration’ and hence a constraint on capability. We see this vividly in our data where, for the first year or two, students’ almost sole focus is on their financial struggles, while being educated is reduced to passing examinations. Once they secured funding (and not all do), we found the focus enlarging dramatically. As Austin (2016: 231) emphasises, ‘economic hard times do have an effect on conceptions of value, and the effect amounts to a downgrading of goals and aspirations’ and, in our case, engagement in quality learning. This reduction of agency, in turn, affects deciding and making choices about what would be best to do. Thus, even if income is only one means to a good life, it is instrumentally significant.

Adequate material resources constitute a condition for outcomes. The Miratho Matrix (Chapter 4) thus includes the provision of adequate resources to support physical well-being (nourishment, shelter); to fund affordable and safe transport; to provide clothing sufficient ‘to appear in public without shame’; to buy study materials (including a laptop and Wi-Fi); to enable hospitality and sharing; and, for mental well-being (i.e. not being constantly stressed about money or studies).

The data makes clear that enough material resources to make choices about university study therefore is a necessary if not sufficient condition for student learning achievements. We understand student poverty as having both an objective (lack of income) and a subjective (socio-cultural and psychological) dimension in terms of how poverty is experienced (Lotter 2016). Our analysis considers both the external goods that students have and expands the analytical lens to include what students think and feel about their
lives at university when experienced in conditions of inadequate income. Indubitably, their education is compromised by constant worry and precarity; by the humiliation associated with not affording more than one pair of jeans or shoes; or by having to squat in another’s room or as one of three students in a single, small room.

Given these considerations, an income-based analysis of the students’ poverty complements our capabilities analysis. For the purposes of understanding the hardships caused by poverty that faced the Miratho students, we conceptualised three broad hardship categories: acute, intermediate, and limited, with descriptions specific to higher education. The term ‘hardship’ is intended to convey both the lack of material resources and the effect on the students’ ability to be included in valuable university learning processes and the social life of the university (Lotter 2016). We aim to reflect the multiplicity of inequality and poverty factors that have consequences for the experiences, opportunities and achievements throughout the university careers of South African students from low-income households.

The descriptors below of the categories of hardship are derived from the life-history interviews. There are some caveats, though. It is important to establish that these categories and descriptions relate specifically to being a university student in South Africa at a particular moment in time – they cannot be transposed to hardship in broader society. For example, not having reasonable access to a laptop may not make one objectively poor in the wider society, but in the context of university education which requires technology access for success (and even more so in pandemic and post-pandemic times), it is a real hardship. Nor are the categories exact, for example, linking each to an actual amount of money, but rather broadly explanatory of student states in relation to hardship. All the categories are dynamic, for example, getting a bursary could move a student from acute to intermediate; the death of a family breadwinner can shift a student from limited to intermediate. Moreover, poverty, as experienced in the day-to-day realities of the Miratho students, has relational elements: it is mitigated if a friend has a laptop to be borrowed, or if friends share food, or other students do not look down on those with less money for clothes. Nonetheless, while the monetary basis of hardship can be alleviated relationally, it is not removed. Moreover, both intermediate and limited categories are not secure year on year. Our framework is set out as follows:

- **Acute hardship**: Has unmet basic needs; no secure income year on year; no money for fees, and family cannot help with expenses; no or poor accommodation; food insecurity; transport insecurity; and no reasonable access to computer and internet.
- **Intermediate hardship**: Basic needs are met but does not possess all resources to learn and live as a university student, and there is little disposable income. Year-by-year income may be more or less (in)secure if there is bursary commitment for the duration of the degree. Students with a bursary generally send money to family. There might be a very small amount of financial support from family (taking out a loan or the family trading-off their own needs to assist, for example, between parental health and education). Often fee debt accumulates. Accommodation is mostly adequate, some good; some food insecurity is experienced; variable amounts of money for transport to university for those who live at a distance from campus (sometimes the choice is between eating or travelling); there are
limited funds to return home if from a rural area or for internet to maintain contact. A laptop might be owned and there is, at least, intermittent access to a laptop, but such access is not guaranteed for all or for all years of study and is likely to be shared; and, if a laptop breaks, it might not get repaired.

- **Limited hardship**: Southall (2016: 175) refers to the ‘marginally’ middle class. One or more family members will have completed higher education and one parent is in a secure government job (teaching, police, government, etc.), is a white-collar employee (clerk, administrator, supervisor, etc.), or is a small-scale business owner and operator. There is sufficient disposable family income to contribute to the student’s basic needs and sometimes more. (However, these families may have suffered job losses due to Covid-19.) In addition, the student may have a private-sector bursary to cover basic needs, a computer and extras like clothing, toiletries, church-going activities, or leisure activities such as shopping or cinema. Yet, they might still struggle to pay fees if there is no bursary (and may not qualify for NSFAS as family income is too ‘high’), so debt may accumulate, especially if there is a course change or modules are failed. This category is highly precarious: there is no intergenerational transfer of resources, and potential for further upward mobility remains constrained.

Table 3.6 shows our assessment of how many students fell into which category each year we interviewed them.

**Table 3.6: Hardship numbers in the Miratho life-history group**

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acute</td>
<td>12</td>
<td>5</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Intermediate</td>
<td>48</td>
<td>55</td>
<td>49</td>
<td>41</td>
</tr>
<tr>
<td>Limited</td>
<td>6</td>
<td>6</td>
<td>9</td>
<td>17</td>
</tr>
<tr>
<td>Total</td>
<td>66</td>
<td>66</td>
<td>60</td>
<td>58</td>
</tr>
</tbody>
</table>

**Brief commentary on the hardship numbers**

Were a student to remain in the acute category, they might find it almost impossible to stay the course, which explains the decreasing number in that category in Table 3.3. All Miratho students eventually moved from acute to intermediate. By 2020, most students fell into the intermediate category, some were on the borderline; some had been unable to secure full-time, permanent employment, such as Buzwe (City) who at least had part-time work, or Neliswa (Rural) who was struggling to find any work at all; or some were stuck because of their fee debt, like Sonto (City) (see Chapter 8). They managed to escape the acute category largely because they were still able to live with their families and be materially supported by them with food and accommodation. Their situation, however, was precarious and they may yet slip into the acute category.

The numbers in the limited category increased, particularly in the last year. In 2020, many students in this category had completed their courses and most had no debt. They variously had funding for further study; were employed as teachers (one was a nursing graduate in a rural clinic); had paid internships or traineeships; were engaged in some entrepreneurial activity (some alongside ambitions for further study); or were still studying...
but with a significant likelihood of employment. But precarity still featured strongly. For example, an internship could put a student in the limited category in 2018, but back in the intermediate category in 2020 when it ended and they became unemployed.

*Poverty and well-being of university students*

Students’ material well-being must be of central concern in any policy dialogues about equity and university education. Although poverty is threaded through Chapters 5, 6, 7 and 8, we highlight it here for the impact it has as a conversion factor. So strongly did a lack of material well-being feature in student life-histories that we became convinced that failure to acknowledge and understand the effects of hardships risks severing the capability approach from poverty and debates about inequalities of economic power and economic systems, especially, in our case, for black students. We have, therefore, generated our matrix (Chapter 4) for evaluating student advantage and disadvantage in terms of what students can reasonably value as the outcomes of a university education, taking into account the material and related poverty hardships they endured. In this way, distributive challenges of fairness and justice are not obscured.

Post-2017, first-time university students from low-income households have had a fees-free university education, so it is yet to be seen how experiences of marginalisation and struggles play out under such circumstances. However, historical inequities still affect students. South Africa has not yet realised the higher education policy goal that equity of access must be complemented by equity of outcomes to avoid a ‘revolving door’ syndrome of high failure and dropout rates.

A lack of money brought multiple hardships to Miratho students, for example, insecurity about food and about a decent and safe place to live; anxiety about finding funds for basic toiletries and for clothes that do not signal poverty; inability to pay fees which, for some, resulted in having to discontinue studies or in not receiving academic transcripts at the end of the year or degree; and, not affording a computer or internet access, with repercussions on capacity for study. These hardships concern basic human needs, as well as the rights to be a respected and dignified person and to have the opportunities and freedoms to benefit from education. They represented severe and omnipresent threats to well-being and to the chance of succeeding at university. Hungry, cold and (with reason) chronically anxious students are unlikely to be able to apply themselves effectively to studying.

The life histories clearly reveal both the material basis for the effective opportunity to participate in higher education and how money barriers generate exclusions. We see a pattern of families expecting that the graduate will improve the situation of the whole family. However, in the household there needs to be at least some financial resource in place to convert into initial access. Akhona (Rural) told us that, ‘I didn’t see myself in the university … they were telling us that there’s no money to go there’. Maduvha (Country) said that, when she received her grade 12 results and saw that she had qualified for university, she was excited, ‘but the problem arose when I told my parents … My father told me “My daughter, I don’t have the money”. So, it was very bad for me because that was the day I thought everyone will be happy. It was very difficult for me to be happy again. I thought it was the end of my world’. Or Aluwani (Country) who told us: ‘The day I registered, my father was sad, thinking, “How I will take you to varsity? I have to take care of the family, I have to take care of your mother, and so you will be needing the money for accommodation, the fees, and the money for food”’. 
As Chapter 5 details, this income poverty intersects with information poverty and a lack of knowing how to apply for funding, making university access highly challenging, including for those with several grade 12 distinctions. Once at university, students struggle to pay for fees, food, accommodation, travel and learning materials. Thus, Nombuso (City) said she worried every day about how to pay her fees so that she could graduate, ‘I wake up with it, I sleep with it’, and Tintswalo (Country) explained that, in his first year, ‘things turned to hell when I didn’t get a bursary’.

Although we did not ask students directly how much money they had to live on each month, we could extrapolate from what they told us. We estimated that some in their first year existed under the lower poverty line. We regarded these students as suffering acute hardship. Even those doing slightly better – on or above the upper poverty line – faced food insecurity. Many parents or grandmothers are dependent on social grants and could not assist with food when the NSFAS grant was paid late. Khuzani (Provincial) explained that, ‘I try to be strong as if nothing is wrong with me but then it kind of destroys me in a way’. Thapelo (Rural) explained that, ‘I must eat to be able to go to classes’. Lungile (City) lived in an informal settlement and explained that, ‘most of the time I usually have one meal. I can wake up and go to school [university] from eight until six without eating anything. I will eat when I get back to my house. But when I have extra per month I do get myself something at school, like a pie’. Others like Dumisani (City) traded-off money between transport each day and buying food. There is often pressure to use part of the bursary funds for family at home. For example, Lesedi (Rural) explained that, ‘at home sometimes I arrive, there is no food, there’s nothing … They know that I have a bursary which funds me’.

Depending on their funds, students stayed in a variety of types of accommodation. If they could not afford a university residence room or did not have good enough grade 12 results to qualify for a place, they ‘bought’ a share in a room, sharing the single bed and tiny cooking space and coping with the lack of privacy or quiet study space. This arrangement was prevalent at both rural campuses. Other students lived off-campus in accommodations of varying quality and worried about paying the rent, while some were evicted. A few students stayed with their families and did not have sufficient space to study. For example, Maada (Country) shared a three-roomed house with her mother, brother and her sister’s child. There was no space to study, so Maada used the ironing board as a makeshift desk. At the three urban universities, the further away from campus students were, the more expensive transportation was, offsetting the low cost of a cheap room in a township. Nelisiwe (City) left home at 4:30am to be at university by 6am to access the computer labs before they filled with students. In the cold winters, travel was especially hard, so that Lungile (City) and Anathi (Provincial) mentioned how they wished they could afford warm winter clothing.

Combining with the deprivation of basic needs, a lack of income generates social exclusions, which compromise human dignity. A student at a workshop in Gauteng in April 2017 gave an example of the painful exclusion and daily humiliation of not having enough:

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16 As from 2019, the national poverty line in South Africa was: monthly lower poverty line ZAR 810 and upper ZAR 1 227 (Statista 2021).

17 Universities generally require a particular grade average for students to secure a place in an on-campus student residence. Those with lower grades do not get residence accommodation and must try their luck off campus.
The university forgets that to attend lectures you must first shower, eat, brush your teeth, etc. You need access to basic toiletries like deodorant, and women need to be able to buy sanitary towels. … Those things are taken lightly [by the university] but they affect students who cannot come up and say these things.

Participation in classes is affected, ‘where you won’t ask questions in case other students make mocking gestures that you smell badly’ (Miratho field notes, March 2017). We found repeated instances of such exclusions in our interview data. Take Anathi from rural Eastern Cape who told us that in her first year she could not afford to dress like other students:

I would feel so small … I would just sit in the corner and be like no, what am I doing here? I am just fooling with myself. I don't belong here. It's not actually nice. Even though it was kind of difficult for me to ask for help, because I see people, I view them as they are different from me, they won't understand … I still feel like that. Whenever we are going to class and I see these girls talking and laughing and they talk about something I know, I still find it difficult for me to talk because it's like they don't notice me. I don't know what I should improve … for them to notice me.

In Anathi’s case, she is unable to participate in the social activities judged constitutive of being a full participant in university life. Sakhile (Rural), who was training to be a teacher, described how in their teaching practice ‘we have to look like teachers, we have to dress properly … so that we can look like teachers, as we are supposed to’. Unlike school, when he first arrived at university it ‘was very hard’. At school they wore a uniform, but at university:

things were very hard, very hard, sometimes I didn’t go to the campus because I was afraid, I used to think, what am I going to wear and stuff, it was very hard, very hard. But then after I received my allowances, I managed to get myself some outfits, so that is how I felt confident.

We heard how the students constructed themselves as persevering in the face of adversity, some believing that poverty itself had ‘taught’ them to keep going. They produced an agentic narrative of self as persistent, determined, resilient, goal-driven, aspirational, and working hard to ensure success in forging ‘brighter futures’ and making their families and communities proud. For example, Tiyani (Metropolitan) explained, ‘I might be wearing the same trousers that I was wearing yesterday and the day before yesterday but I know what I’m here for … I’m here to get that degree, become a better individual, and change the situation back home’. Or Menzi (Provincial), who said, ‘rather take your struggles and make it your shield and let that study protect you’. Akhona (Rural) told us, ‘any challenge I can stand and overcome’. Khethiwe (City) explained that, ‘I was a very determined student. I was, like, let me try and study my way out of this situation. I’m going to go to university next year, I’m sure of that. Even though I’m coming from a rural background, I know I’m going to make it.’ Nyiko (City) said, ‘I don’t let things tear me down. If I’m down I pick myself up to do great’. This self-narrative suggests that the students mobilised the functionings they possessed already, hard work, perseverance, and so on, to pursue their aspirations.
However, tenacity alone cannot compensate for the uncertainties of material deprivations which intersect with other deprivations and combine to jeopardise successful navigation of a university education. Students' material well-being must be a dimension of concern in any policy dialogue about student learning so that students can participate fully in the core teaching and learning function of the university. Students who are cold or hungry or who miss classes because they cannot afford to get to university do not learn as well as they might. That some students show tremendous resilience in the face of hardship is no reason not to act.\textsuperscript{18} Table 3.7 shows the possible indicators for poverty at university as they emerged from our data; they could be measured during university and again several years later to assess the impact of higher education on student poverty.

Income or funding was, then, a key objective conversion factor and also a subjective factor for advantage defined as capabilities and functionings expansion.

\textit{Table 3.7: Draft intersectional indicators for student poverty}

<table>
<thead>
<tr>
<th>Dimension of need</th>
<th>Indicators</th>
</tr>
</thead>
</table>
| Accommodation     | Does not have somewhere to live  
                    | Accommodation is not conducive to studying  
                    | Accommodation is not safe |
| Food              | Is not well nourished (cannot afford to buy healthy food and a variety of foods)  
                    | Cannot afford to show hospitality |
| Travel            | Cannot afford to buy daily transport to and from campus  
                    | Mode of travel is not reliable |
| Clothing and toiletries | Cannot afford clothes deemed appropriate for a student  
                          | Is not able to afford basic toiletries (sanitary towels, deodorant, lotion, toothpaste) |
| Health            | Is not able to access free healthcare services and medication needed, including spectacles |
| Fees              | Does not have secure income for registration and tuition |
| Learning materials | Cannot buy basic textbooks  
                    | Does not have access to a laptop or computer on and off campus, to printing facilities, and cannot afford sufficient data for internet access |

\textsuperscript{18} In 2019 we conducted a survey featuring biographical, household, schooling and university experience questions to which 39 of the Miratho students responded. The results showed that 53.8% had NSFAS or other government grant. Only 15.4% said they never worried about paying their university fees. A total of 43.6% came from households with an income of less than ZAR 3 000 a month, 43.2% said they assisted their families financially, while child grants and old-age pensions constituted the majority of household incomes. A total of 54.1% said they could not pay for transport to university; 37.8% said they worried about paying for food; 64.1% said they did not have peace of mind about paying for their accommodation; 35.9% said they did not have enough money for suitable clothing; and only 12.8% said they had the average resource requirements to participate equally at university. Lastly, 39.5% said they felt overwhelmed by fear and anxiety regarding their academic progress and life at university.
Subjective conversion factors emerging from life-history interviews

After identifying general conversion factors, including the role of income, we produced a bottom-up table for each student in the study based on the four years of our life-history data. These tables are specific to these students and the five universities and they emerged and operate against the wider backdrop of historical and social factors. Together with the macro district, provincial and national in/equality themes, these more fine-grained factors show how capabilities may be expanded or constrained in specific contexts for specific students.

We produced three conversion tables for each student: for access to, participation in, and moving on from university (for the example of one student see Appendix A and also the five narratives in Chapter 8). The three tables capture bottom-up, narrative-data-driven intersecting conversion factors. We also cut across each conversion factor using Unterhalter et al.’s (2020) three categories of inequalities: horizontal inequalities pertaining to culture and forms of belonging; vertical inequalities associated with distribution of resources (especially, in our case, income); and process inequalities which are linked to learning and teaching and could be broadened to encompass extra-curricular opportunities.

In our example, Ntando had studied for a BCom Accounting degree beginning in 2016 at Provincial University. He came from an Eastern Cape village and had attended a quintile 1, fee-free public school (vertical inequality). An older cousin-sister\(^{19}\) was at the same university. From secondary school he lived with and was supported financially by his state pensioner grandmother (vertical inequality). In grade 12 he began to think about going to university and was assisted with applying and initial funding by an NGO. From his second year he had NSFAS. He worked hard, lived in a shared student house, and attended church regularly. He graduated in 2019 and enrolled in a postgraduate diploma in accounting also at Provincial. By 2020 he was working and living in Cape Town. As he explained, his background had presented him with challenges with regard to fitting in and belonging (horizontal inequality):

Certain people I don't interact well with because of, I think, our backgrounds. If I can interact with people from families that can afford things and who are willingly interactive, I think that's the only thing that's left, for me to get in … I remember, we had a group assignment, I just choose a group, I noticed that these guys chose themselves because they fit to each other. I was quite an outsider to the group, to the manner that we couldn’t talk, laugh together.

But Ntando became more confident during university and more independent. With regard to teaching and learning, in his experience, the university ‘treats every student just the same, regardless of where you come from’ (process equality).

Ntando’s three tables show that conversion factors are complex. The bottom-up tables relate to the macro-structural objective factors outlined earlier which work themselves out dynamically with variation in individual lives and across inequality categories. Conversion factors are colonial, historical, social, personal and environ-

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\(^{19}\) It is common for students to refer to extended family members who are close in age as brother or sister.
mental, and underpinned by power relations (with teachers, at the university, with different peers, in the family, and so on). In some ways our approach aligns with environmental impact theorists of university success who emphasise the interaction of four foundational influences (what we would call conversion factors) on students’ educational experiences and achievements as explained by Schreiber et al. (2020): (1) personal-cognitive resources of students; (2) institutional teaching–learning inputs and practices; (3) family–societal influences; and (4) macro-infrastructure factors in which the university is embedded (and here we include basic needs at university and at home and the material and non-material impacts of low income on student subjectivities). All of these are addressed in Chapters 5, 6, 7 and 8.

Conclusion

We can make a few general points about conversion factors as drivers of equality or inequality for higher education access, participation, and learning outcomes. Broader structures of advantage and disadvantage arising from apartheid and colonialism of gender, race, class (income) and geography are revealed by national and district and higher education statistics and by life-history interviews. General factors play out and are realised as specific conversion factors that shape an individual student’s life: income, biography (including family education history), schooling and grade 12 results, information about university and degree programmes, teaching and learning at university, university culture and ethos, relationships, and so on, as set out in Ntando’s three tables (Appendix A).

We have emphasised that a student poverty approach to pursuing equity in university education should make evaluations that consider the intersections of both material well-being and economic justice and educational capabilities deprivation or expansion. Both have explanatory power and normative purchase for eliminating severe income inequalities, even though wealth-based poverty will not resolve all questions of social justice and equality. Nor is this inconsistent with Sen’s (1987: 3) concern with the effect of ‘depleted wallets’ on well-being.

In different ways multiple conversion factors and different kinds of inequality have an impact on and shape learning outcomes in complex ways so that a learning outcome cannot be narrow or only cognitive as if each student is otherwise a blank, asocial slate. Addressing unequal external circumstances is crucial in expanding capabilities and in understanding capabilities and functionings as more than only an individual power and achievement (DeJaeghere 2020). Equality requires a positive alignment of external conditions of possibility with student agency and their efforts to mediate enabling or disabling circumstances. It is clear how crucial relational connections were to the students: actions by family, schools, teachers and lecturers, friends and NGOs consistently opened possibilities. What each person can do is relationally mediated by the person and the structures in which they find themselves and such relational connections should be a key focus and captured in any set of valuable capabilities. Student freedom ‘is inherently a form of interdependence with others’ (Hoffman & Metz 2017: 153), so we strongly challenge any excessively individualistic notion of capabilities because they emerge in relational and structural contexts. If we are to
understand what changes are needed in higher education, what perpetuates inequalities and how we might disrupt them, then we must map out how conversion factors work out in each person’s life and how they mobilise their agency.

Furthermore, rich life-history data direct us to look not only at a single conversion factor, such as schooling, but at how this intersects with family, income, community and university efforts to reach schools. We can see in the case-study chapters how conversion factors work intersectionally to produce or constrain opportunities and outcomes and how these are connected. A low-quality school on its own impedes access. But where it intersects with a significant other (teacher, friend) who has experienced higher education or a supportive family, and especially with the personal conversion factor of determination in a context where getting out of poverty requires getting into university, the overall impact can be the functioning of access. In other words, the intersectionality of conversion factors, in a context where social mobility and achieving higher education are connected both statistically and in what families perceive instrumentally to produce specific effects, can advance capabilities and agency, albeit under uneven conditions.

At the same time, we must keep in mind that, despite agential reflexive efforts on the part of students from low-income households to define their university trajectory, they face hurdles generated by the structural order. A capablistian theorising takes account of how opportunities are shaped by macro-social structures and also how reflexive agents interact with these structures, thus giving content to the ‘empty’ conversion space. In different ways, each of the students is a social agent, despite differential conditions of possibility. What each student succeeds in being and doing in comparison with others reveals agency as well as options and inequalities and the need for transformative change towards more justice, all of which capabilitarian theorising encompasses. We explore all of this in the case-study chapters that follow.