


## Social Reproduction and Financial Barriers in a South African Higher Education

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ARTICLE DETAILS	ABSTRACT
<p><b>History</b>  <b>Received:</b>  <i>January 01, 2025</i>  <b>Revised:</b>  <i>April 28, 2025</i>  <b>Accepted:</b>  <i>May 10, 2025</i>  <b>Published:</b>  <i>July 01, 2025</i></p> <hr/> <p><b>Keywords</b>  <i>Student Funding</i>  <i>Socioeconomic Background</i>  <i>Financial Barriers</i>  <i>University Access</i>  <i>Financial Assistance</i></p>	<p><b>Purpose</b>  This study investigates how financial barriers impact students from low-income backgrounds at a historically disadvantaged South African university.</p> <p><b>Methodology</b>  A qualitative approach was employed, with semi-structured interviews conducted among twenty purposively selected third-year students from one faculty. Data was analyzed thematically.</p> <p><b>Findings</b>  Findings align with previous studies on students from low-income backgrounds. Most lack access to adequate funding, and even those supported by the National Student Financial Aid Scheme (NSFAS) still struggle to cover essential non-tuition costs, such as academic materials. Participants described relying on family support, part-time jobs, and even relationships with older partners for financial assistance. Many had to take a gap year to earn money, while some dropped out entirely.</p> <p><b>Conclusion</b>  Universities should modernize learning methods—such as shifting to electronic assignment submissions—to cut printing costs. They should also explore third-stream income opportunities to help subsidize educational expenses for students in need.</p>
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## 1. Introduction

Many African societies hold the belief that education provides a way to eradicate poverty (Tchamyou, 2020). For many students and families, having a child goes through university provides light in a dark tunnel of poverty. It is, however, disheartening if potential students are unable to pursue the dreams of having a brighter future through higher education or dropping out of universities due to a lack of funding. This paper explores the experiences of students from poor socioeconomic backgrounds regarding their study funding challenges and how they navigate these challenges.

Universities provide advanced education and research opportunities, awarding degrees and diplomas to students (HESA, 2011). However, concerns about student debt are increasing in South Africa (De Jager & Bitzer, 2018), affecting the aim of the universities. The success of the students is negatively impacted by student funding, which leads to the use of debt to fund their studies. Student debt refers to all debt incurred by college students and has been a growing issue globally over the past decade (Elliott et al., 2017). In South Africa, universities owed more than R14 billion by 2019, with significant unpaid fees reported, particularly at historically disadvantaged institutions (Van der Merwe, 2021).

In 2020, the South African Union of Students (SAUS) drafted a report and presented it to the former Minister of Higher Education, Dr. Blade Nzimande, on behalf of the Student Representative Councils (SRCs) from all 26 universities nationwide. Some of the requests included cancelling student debts, granting enrolment to students in debt, and giving academic documents to all students, even those with outstanding tuition payments. The ministry, however, indicated the inability of the government to fund higher education due to limited resources. Nevertheless, he proposed that students who were eligible for NSFAS and had debt from 2019 could register at colleges if they signed an Acknowledgement of Debt (AOD) form (Govender, 2023). By completing the AOD, the students acknowledged their indebtedness to the universities and expressed their intention to settle their financial obligation (Samuels, 2021).

Although many students owe universities, the levels of debt could be astronomical were it not for the National Student Financial Aid Scheme (NSFAS) funding. The NSFAS offers students a government-funded alternative for financing their studies through loans and bursaries, targeting those from households earning up to R350, 000 annually. There are also other limited university-run funding opportunities for those students not qualifying for NSFAS (Ruzicka, 2018). While many students desire the pursuit of university education, Oyelana (2017) claims that higher education is costly for students due to multiple expenses, including daily costs, textbooks, transportation, and lifestyle needs.

In light of the high study cost experienced by students, this paper aims to extend the conversation that envisions better learning experiences for students. The study explores the learning experiences of students from poor socioeconomic backgrounds in relation to financing their university studies.

Higher education in South Africa, for some time, has been socially viewed as a gateway to economic emancipation, especially for students from poor families. Despite its envisaged financial freedom, students from poor socioeconomic backgrounds struggle to access higher education due to financial constraints. Even students receiving financial aid such as NSFAS still face a huge financial burden, as such funding is not adequate to cover all expenses. The financial burden is worse for poor students, who normally lack additional financial support from their families. As a result, these students have to make difficult

choices, taking odd part-time jobs, taking gap years, or taking extreme measures that negatively affect their performance and endanger their health. The paper explores the experiences of students from poor socioeconomic backgrounds at a selected campus of a South African university, examining the extent to which financial burden affects educational outcomes and the broader implications for access to the South African higher educational sector.

Many students within South African universities, especially those from poor economic backgrounds, have been unable to pay what they owe universities. Student debt has been a thorny issue for many universities, affecting their ability to effectively run their operations. Thus, Table 1 illustrates the amount of money owed by universities due to unpaid student fees.

**Table 1. Overview of Outstanding Student Fee Balances at South African Universities**

University	Students owing	Total Debt (RM)	Debt Per Student	University	Students owing	Total Debt (RM)	Debt Per Student
DUT	5 155	99	R19 231	UKZN	17 840	868	R 48 655
MUT	3 870	75	R19 297	UL	10 345	343	R 33 115
NMU	820	63	R76 656	UP	1 092	35	R 31 935
RU	378	15	R40 333	UFS	4 023	65	R 16 149
SU	568	19	R33 155	Wits	3 426	224	R 65 476
TUT	11 255	401	R35 637	Univen	1 405	43	R 30 315
UCT	325	14	R43 316	Unizulu	5 450	83	R 15 271
UFH	5 922	286	R48 291	VUT	3 402	119	R 34 942
UJ	7 722	538	R69 629	WSU	20 088	526	R 26 185
				NWU	766	18	R 24 478
<b>Total</b>	<b>36, 015</b>	<b>1, 510</b>	<b>R385, 545</b>		<b>67,837</b>	<b>2,324</b>	<b>R326,521</b>

**Source: Author's elaboration**

As illustrated in Table 1, all universities in South Africa have substantial amounts of student debt. This illustrates the inability of many students to fund their academic studies. For universities such as WSU, more than 75% of the students owed an average of more than R 26,000 in 2020. While the student debt crisis affects all universities, it is the historically disadvantaged institutions that bear the hardest brunt, as they primarily serve students from poor socioeconomic backgrounds. Those who are most likely to be students from poor socioeconomic backgrounds.

The primary objective of this paper was to explore the experiences of students regarding funding for their studies. The secondary objectives included exploring the effects of financial burdens on student experiences as well as approaches to navigating the financial challenges.

To achieve the objectives of the study, Semi-structured interviews of 20 students from poor socioeconomic backgrounds were used to solicit narrations about their experiences. All students were selected from one faculty of the selected university.

The structure of the paper will be as follows. Section two documents the literature review, the third section consists of methodology, the fourth section results and discussion, and finally, the last section concludes the study.

## 2. Literature Review

### 2.1. The Social Reproduction Theory

The social reproduction theory underpins this study, and the subsequent section expounds on the concept of social reproduction. The social reproduction theory lens was used to view and explain the experiences of the students from a poor socio-economic background. Social reproduction is a theory that emphasizes the reproduction of the societal status quo based on the recycling of capital within some social groups (Nash, 1990). The theory identifies three forms of capital: economic/financial capital, social capital, and cultural capital, which are all used to maintain societal inequalities. These forms of capital are related to each other and are convertible from one form to another (Nash, 1990; Farid et al., 2021). The theory argues that society retains its capital using cultural transmission, a strategic process of families reproducing intergenerational wealth (Nash, 1990).

For this paper, social reproduction theory is used in the context of how higher education can perpetuate social inequalities. As argued that school is the most important agent for the reproduction of social classes (Nash, 1990; Kurt, 2015), the paper looks at how socio-economic status of the poor effects access to capital required for universities, perpetuating the current societal status. Families and education facilitate the reproduction of the structure of the unequal distribution of resources. Individuals from the dominant class purchase the education to transfer the cultural capital to the next generation (Farid et al., 2021). The university generally ignores the cultures of the low socio-economic people, privileging the higher socio-economic cultures, thus alienating the poor social class students (Nash, 1990; Farid et al., 2021; Payne, 2023). Instead of making society better, it maintains it (Backer & Cairns, 2021). Much of the student protests in the last decade, such as #Fees must fall (Ndelu et al., 2017) and #Rhodes must fall (Lockett & Mzobe, 2016), are a result of the university's privileging the cultures of some societal groups, maintaining the status quo. Although the theory argues about three forms of capital that are convertible, the study considers financial capital and how it alienates students from low socio-economic backgrounds.

### 2.2. Causes of Financial Burden

The subsequent sections discuss the causes of the student's financial burden.

#### 2.2.1. Students' Socioeconomics Background

Many students enrolled in universities come from lower socioeconomic levels. These students seek higher education in order to overcome barriers to upward mobility and progress (Mngomezulu, Dhunpath, & Munro 2017, citing Blanden & Macmillan 2014). Van Zyl (2016), Kerr & Luescher (2018), Mkhize & Ramrathan (2021), and Ravhuhali et al. (2022) confirms that socioeconomic background (SEB) affects the ability to access financial resources, which in turn affects access to adequate housing, food, educational materials, and hygiene facilities, leading to challenging learning environments. This is similarly Budlender & Woolard (2006) as cited in Mngomezulu et al. (2017), who confirm that students from SEB who have limited financial resources struggle to cover increasing costs for tuition, housing, food, books, and transportation. Additional research shows that students from SEB suffer negative effects from the lack of food (Kerr & Luescher, 2018; Mansvelt et al., 2022) and ICTs (Akwei et al., 2017). Insufficient ICT resources, as noted by Faloye & Ajayi (2021) and Matarirano et al. (2021), are common among African students, leading to a negative impact on their educational experiences, mirroring the sentiments of interviewed students. This aligns with Van Zyl (2016) who argues that students from poor SEB are likely to have worries about their financial situations, negatively affecting their experiences. Chetty & Pather (2015) as well as Mekoa (2018)

affirm that historically disadvantaged HEIs are the ones who face most of the challenges related to adoption. Thus, the issue of financial challenges is the main constraint that students who come from historically disadvantaged backgrounds are facing at university (Linden, 2019).

According to DHET (2019), 70% of university dropouts in South Africa were due to financial challenges. The scrapping of such an amount of outstanding debt could be the downfall of universities in South Africa (Macupe, 2019). In the United States, the overall rate of undergraduate student dropouts is 40%, with approximately 30% of students dropping out before their second year of studies (Bustamante & Garcia-Bedoya, 2021). According to Pham (2019) affirm that in the United States, student dropout has been attributed to a lack of institutional support and students' financial challenges. This claim is corroborated by Kehm et al. (2019), who affirm that in the United Kingdom, lack of academic preparation and support during the transition from high school to university have been linked to dropout. Sosu & Pheunpha (2019) and Reynolds & Cruise (2020), who found inadequate financial support to be a major factor behind South African university students dropping out. There is, therefore, compelling evidence that students from SEB are facing growing challenges in financing their higher education, leading to dropouts.

### **2.2.2. High Increases HE Studies Fee**

Globally and in South Africa, higher education is not affordable, particularly as the value of its investment is diminishing. Combined with increasing tuition costs and rapidly growing student loan burdens, this raises doubts about the effectiveness of university management, leading to rising expenses (Parker, 2020; Serfontein, 2022). Tuition fee increases have sparked disagreement among South African students for many years, culminating in 2015 with widespread campus closures due to student protests in support of #FeesMustFall (Rand Daily Mail Newswire, 2015; Heher, 2017; Ndenze, 2018). This came after the Minister of Higher Education suggested raising tuition fees by 10% to 12%. The #FeesMustFall demonstrations evolved into a demand for tuition-free higher education (BusinessTech, 2015; BBC, 2016; South African History Online, 2016). Williams (2019) affirms that financial issues may lead certain university students to choose to drop out of their studies. Globally, studies have shown that poverty hinders opportunities for accessing higher education (Dipitso, 2021). In South Africa, the majority of students are from low-income families (Masehela, 2018), and increased tuition fees worsen the problem. Therefore, the cost of higher education is a serious issue in South Africa due to the lasting effects of apartheid (Dipitso, 2021).

### **2.2.3. High Failure Rates**

Repeating courses leads to an extended completion period, leading to debt accumulation. Broer et al, (2019) affirm that the failure rates may be associated with the low socioeconomic status of the student families, who are unable to support with additional funding for food, and other sanitation expenses. In addition, coming from low SES families means that such students lack cultural capital which influences their expectations and experiences at university (Broer et al, 2019). One key cultural capital relevant to student performance is the use of English language which is present in higher SES families but absent in those from low SES (Breinholt & Jæger, 2020). Therefore, career guidance may also play a role in the high failure rate due to students choosing programmes they do not have interest in or cannot do. The freedom that comes with HE studies also contributes to high failure rates, and students may spend more time socializing. This is evidenced by low class attendance in universities, which contributes to poor academic performance (Vuyiseka 2019).

In addition, the low SES students normally have to seek part-time employment to assist with money for other things not covered by NFSAS or fees for those not funded. Working part-time may lead to poor academic performance as students have to miss some learning activities due to working and being tired. After a detailed understanding of the causes for student's financial burden is all about, the subsequent section deals with effects of financial burdens.

### **2.3. Effects of Financial Burdens**

The subsequent sections deal with the effects of financial burdens on students.

#### **2.3.1. Subject Choices and Future Decisions**

Whilst at university, financial burdens may influence the choice of majors and student performance (Bozick & Estacion. 2014). Explain how financial burdens may influence subject choices. Sieg & Wang (2017) explained that once students graduate, student debt can impact career choice and willingness to seek a graduate education. The priority of students after graduation would be to seek employment so that they could repay their study loans. As a result, pursuing postgraduate studies, although preferable, would be a luxury for many. According to Luckett (2016), black students in South Africa experience more socio-economic challenges, leading them to rely on government funding (NSFAS) for their studies due to a lack of material resources. Lastly, student loan burdens can also affect financial decisions later in life, influencing decisions about home purchase and marriage (Sieg & Wang, 2017).

#### **2.3.2. Graduation and Certificates Issuance**

According to Mthethwa (2021), a graduate of the North-West University, stated that she had to endure two years of unemployment after graduating due to a lack of official documentation indicating her qualification. The reason for the non-issuance of completion documents is the student debt that she owed to the university. Sobuwa (2020) reported that students at Walter Sisulu University faced graduation prohibitions due to unpaid tuition fees. This situation has left many students without their certifications for several years, hindering their job prospects as they could not provide completion documentation. The certification challenge also affected thousands of students who were being funded by NSFAS (Sobuwa 2020), indicating the extent of the financing burden to many students.

#### **2.3.3. Risk of Being Blacklisted**

Khanyile (2020) warned that former NSFAS beneficiaries should prepare to repay their student loans or face the possibility of being blacklisted. Blacklisting may result in students being unable to earn credit or find job prospects in their own name (Hamza, 2017). This statement implies that students may not be able to buy a home, car, get credit cards, or other items that require a good credit score (Morgan and Halpin 2005; Williams 2019). Khanyile (2020) also adds that NSFAS has worked together with the South African Revenue Service to find students who have not paid back their loans.

#### **2.3.4. Psychological Effects**

Smith (2019) claims that many students take out student loans without giving it much attention in the hope that their degrees will assist them in acquiring lucrative employment. However, a person's mental and emotional health may suffer if they spend their entire lives repaying their debt (Nissen & McManus 2019). For the majority of graduates, they may be unable to pay off the interest, let alone the outstanding debt (Smith, 2019). Lockert (2019) highlights a study by Student Loan Planner indicating that many Americans have contemplated suicide due to student loan debt. A significant portion also reported anxiety,

and more than 50% experienced depression due to their student debt. While the study is US-based, its findings suggest similar mental health issues could arise in the South African context, given the universal nature of mental health disorders related to financial burdens. Mansvelt et al. (2022) introduced the concept of hunger of the mind, which refers to the psychological and emotional aspects of hunger, such as stress and anxiety associated with food insecurity. In addition, dropping out cause's stigma, which may affect how individuals are perceived by potential employers and their communities. This stigma can diminish social capital and further complicate the experiences of those who drop out (Payne, 2023). The following section further elaborates on strategies engaged by students to navigate financial burdens.

## **2.4. Strategies Engaged by Students to Navigate Financial Burdens**

Students utilize various strategies, including seeking part-time jobs, cutting expenses by staying at home, engaging in relationships with older men and women, and taking study breaks or dropping out.

### **2.4.1. Part-time Employment**

Students use various ways to pay their study expenses, and one common approach is finding part-time jobs (Yueh-Chiu & Chih-Jou, 2017). However, having part-time jobs is considered to negatively influence the performance of students due to tiredness and lack of study time. Saddique et al, (2023) found that students who work part-time have lower academic performance than those who do not work. Neves & Hillman (2017) state that college students with part-time jobs experience certain negative academic outcomes. These include less time for studying, being late with assignments, and skipping classes and other class activities. Shange (2018) confirms that part-time employment has a negative impact, regardless of the number of hours worked. Bennett (2018) reports that as part-time employment becomes an important source of funding, so too does it increasingly interfere with a student's academic work. Verulava & Jorbenadze (2022) stated that many students work part-time to cover their educational costs, with some even providing financial assistance to their families. Considering that it is students from poor socioeconomic backgrounds who are likely to seek part-time jobs, they are the ones who are most likely to have poor performance due to the reasons highlighted before. This is because these students lack financial support from their families, leaving them to fend for themselves. In some cases, the income earned from part-time jobs is used to support other family members.

### **2.4.2. Staying at Home**

Students who are unable to pay residence fees and do not stay far from the campus may have to resort to staying at home, leading to long traveling hours to and from the university. This limits their time to use university resources or study, resulting in lower performance (Pocock, 2012). In addition, other students seek cheaper accommodation, which might be far from the campus, leading to similar consequences to staying at home (Magni et al., 2019). Another approach used by students is to 'squat' with other students who have rooms in student accommodation (Ndimande, 2024). This is similar to other students sub-tenanting those without accommodation, leading to overcrowding of rooms, which has negative health effects as the amenities are not meant for such a number of students (Adams, 2020).

### 2.4.3. Engaging in Relationships with Older Individuals for Financial Gain

Dating an older person in return for financial benefits, known as transactional sex (Adjei and Kyereme, 2014) are measure normally used by female students to close the financial gap. Mazvarirwofa (2014) claims that several female students at a certain South African university have admitted to dating older men to meet their material needs. Whilst more common with female students, Mbokazi (2015) argues that some young men may also seek relationships with older women who are financially stable to plug their financial shortfalls. This approach to close the financial gap is, however, risky as it can be associated with health risks, both physical and mental health. It also puts the lives of those dating married people at risk with the society and spouses of the older men/women being dated (Richter et al, 2015). Dating and sleeping with many partners may leave emotional scars that may lead to mental health issues (Gobind & du Plessis, 2015) whilst students also face risks of sexually transmitted diseases and pregnancy issues (Richter et al, 2015).

## 3. Methodology

The paper adopted a qualitative research approach. According to Creswell (2014), qualitative researchers immerse themselves in a study and see meaning as context. Trainor & Graue (2013) affirm that qualitative research answers questions by inference, focusing on process, views, meaning, and interpretation, while also reporting in a narrative style. An exploratory research design was followed to achieve the objectives of the study. Exploratory research designs, according to Labaree (2013), enhances a deeper understanding of a study where there is little or no knowledge about the phenomenon under investigation. The target population were twenty 3rd year students from the faculty of Economic and Management Sciences in the Mafikeng Campus of the North-West University. The Faculty of Economic and Management Sciences consists of six departments: Management Sciences, Accounting Sciences, Tourism Management, Economic Sciences, Industrial Psychology, Human Resource Management, and a Business School. The Business School was, however, not included in the study as it is comprised of graduate students. The research focused on level three students because of their extensive experience dealing with student debt and other financial challenges that could lead to dropping out or delaying graduation.

The study drew a sample of twenty students, comprising five participants from each of the four departments. The experiences of the selected students with study funding and coping mechanisms were solicited through semi-structured interviews. Table 2 shows the sample as well as the coding used for the participants.

**Table.2. Participant Sample and Coding Framework**

Department	Respondents			
Management Sciences	MS 1	MS 2	MS 3	MS 4
Accounting Sciences	AS 1	AS 2	AS 3	AS 4
Tourism Management	TM 1	TM 2	TM 3	TM 4
Economic Sciences	ES 1	ES 2	ES 3	ES 4
Industrial Psychology and Human Resource Management	IPHRM 1	IPHRM 2	IPHRM 3	IPHRM 4

**Source: Author's own elaboration**

To ensure anonymity and confidentiality of participants' responses in this study, pseudonyms were used to represent their names, as per Table 2. A purposive sampling method was used to select the participants. Emmel (2013) explains that the purposive sampling method enables the selection of respondents in order to determine their vast

experience and understanding of the students' debt crisis in the five departments. This sampling strategy was used to target students purposefully who meet the needs of the research topic and the research questions. The researcher used face-to-face semi-structured interviews in which respondents were orally questioned to narrate their experiences. Face-to-face interviews were considered to offer a more in-depth insight into how disadvantaged students perceived the effects of financial struggles on their access to higher education. Before the interviews, consent was obtained from the participants. Questions that permitted participants to freely answer and elaborate on their situations and experiences without any restrictions were asked. The following questions were used to guide the interviews:

- What are your experiences with debt?
- How do you navigate the financing challenges you encounter?
- What are your suggestions to reduce student debt and its impact on students' lives?

All selected students agreed to participate in the study. The data obtained was transcribed into MS Word, making it ready for further analysis. Thematic data analysis was employed to achieve the objectives. Thematic analysis is a qualitative analytical method for identifying, analyzing, and deriving themes within data (Braun & Clarke, 2013). Findings were grouped into themes, following a thematic analysis approach, and explained following the Social Reproduction Theory. The themes were subsequently discussed by triangulating them with the literature review findings, thereby providing answers to the research questions. During the data collection stage, the study carefully and continually abided by all ethical guidelines. The presentation of results and discussion is the subject of the following section.

## **4. Results & Discussions**

This section presents the research results captured during the interviews with the selected participants. The twenty participants who were interviewed consist of students of both genders. Reflecting the demographics in universities. All participants were aged between 20 and 29 years, indicating that all participants were young adults.

The interviews revealed that the participants came from lower socioeconomic background. The findings reflected the development of a number of themes emerging from the data. The emerging themes were clustered and presented under the main categories that were used during the interviews. The first category relates to student debt, followed by academic performance, and lastly, approaches to addressing the students' debt crisis. The subsequent section discusses the themes which emerged from the interviews.

### **4.1. Financial Hardships: A Barrier to Educational Continuity**

Students' financial struggles pose significant challenges to their ability to pursue and complete their education. The result from the interview indicates that several students struggle with covering their university tuition as well as other expenses, resulting in increased stress levels and subsequently impacting their academic performance negatively. Thus, attending university is now financially out of reach for certain individuals, particularly those from disadvantaged socioeconomic backgrounds. Some participants noted they were at risk of financial abolition due to a lack of any financial assistance. Some of the twenty participants expressed the following during the interview.

**MS 4:** "I only get assistance from my poor mother and grandmother, who do joint business to assist pay my tuition fees, which at times the businesses are slow, they end up borrowing from stokvel to assist my study".

**IPHRM 2:** “I do get NSFAS, but it does not cover all my expenses, I still struggle a lot”.

**ES 2:** “I encountered major financial obstacles and wouldn't have reached this point without their dedication and support for both me and my brothers. Therefore, since I didn't have enough funds to cover my registration fees and didn't qualify for financial assistance, I had no choice but to take a year off from my studies because I couldn't afford to return for my last year.”

**Another participant commented. AS 1:** “I didn't receive scholarships or financial aid. My father passed away, my mother is unemployed, and I almost dropped out. However, my mom took a high-interest loan in hopes of selling our property to repay it. "Only the wealthy can afford education.”

**MS 2:** “Mentioned having a few friends who had to drop out in their third year of study because of financial problems”.

The results indicate the significant financial burdens that students encounter in navigating their academic journeys. Many students are dependent on their poor families for support, or on inadequate NSFAS, which does not cover all expenses. Several students had to drop out or nearly dropped due to inability to pay tuition and other related expenses. These financial burdens cause psychological challenges and distress, leading to feelings of despair, whilst some conclude that Higher Education is for those of higher socioeconomic status.

#### **4.2. Barriers to Learning: The Impact of Additional Costs**

The high additional costs incurred by students have negative effects on their experiences of students. The expenses, such as printing, photocopying, and academic resources, including textbooks and ICTs, are significant barriers to learning for students from low socio-economic status. The effects are exacerbated by the lack of adequate support, which constrains the students' academic success. The extracts below indicate the experiences of students in relation to additional learning expenses and resources, and the effects on their performance.

**AS 1, 2 and 3:** “University life has become so challenging that we have to pay for most of our study materials. For instance, we have to print over 15 pages for a single assignment in one module alone, let alone the others”.

**ES 3:** “The majority of us lack personal computers or laptops, making it challenging to work outside of school hours. One day, when I chose to work on my assignment after school, I had to come home later than usual. While heading home, I was assaulted by two boys who stole my mobile phone. For a whole month, I was extremely annoyed and unable to focus on my studies since I used my phone to search for most of my study materials.

**TM 4 and MS 3 said:** “The main reason for our grades dropping frequently is not our lack of intelligence, but rather the fact that we do not have all the study resources that those from affluent backgrounds have access to. The discrepancies can be easily observed in our looks.”

**IPHRM 4, AS 2, 3 and 4, MS 2 and 3, and ES 1:** “Textbooks are so expensive to buy, and the university only provided 2 to 3 copiers in the library for a class of 48-70 students

which most of whom come from a disadvantaged family. Thus, this led to borrowing study materials because most of our assignments are from textbooks.

**MS 3 said:** “Sometimes I do my assignments, but then I just don’t have money to print it out, so I end up not submitting on the due date that led to reduction of marks. I feel like it just too much”.

**Another participant commented: AS 2:** “University education is not for the poor, according to the South Africa government and university management. After paying the high amount of school fees, we are still up large to buy textbooks, accommodation, transportation, pay for printing, pay for academic record which is R100 if needed when applying for a job. Also, the school restaurants are made for safe and rich students, because the food are very expensive not for us.’

The experiences of participants portray struggles of students from low SES in accessing academic resources, which constrain their learning and academic experiences. There is a clear indication of frustration and despair of the participants across all programs, from the high costs of study resources and learning expenses such as textbooks, personal computers, and printing, which they cannot afford. They also have limited access to resources such as printers. Some students face safety issues if they are to perform learning activities outside of school hours, especially for those who stay outside of the university campus. These challenges constrain learning, leading to poor performance or a decline in performance. Once again, the case for HE being meant for students from wealthy families is reiterated.

### 4.3. Navigating the Financial Hardships

This was reflected in the quotes that follow:

**MS 1 said:** “Due to financial difficulties, I was forced to drop out of school for my second year, in order to do business with my parents to save money for my final year”.

**IPHRM 1 said:** “I do part-time jobs such as house help weekends and assist in a tuck shop from 5 pm to 8pm, in order to meet up with my academic expenses. Both my parents passed away. So, it makes it difficult for me to perform well. I am always in the range of 50-60% in most of my modules”.

**MS 1 said:** “I will not lie to you, due to financial difficulties, I am forced to date old men who fund my education.”

**TM 2 said:** “Due to financial difficulties, I was forced by my friends to date sugar daddies to put food on my table, money to pay fees, and money to help my junior one.”

**ES 1 said:** “I almost drop out, thanks to my family, everyone contributed to pay my fees, and I only struggled with transport and textbooks, which I borrowed from friends most of the time”.

Interviews with participants reveal severe financial constraints faced by students, forcing them to find measures to continue with their studies. Some had to take gap years to raise funds to complete their studies, whilst others took odd part-time jobs such as manning houses and selling in shops after school. Undertaking these jobs negatively influenced their experiences and academic performance due to their inability to complete learning tasks because of a lack of time and exhaustion. Some participants, however, had to take extreme

measures, dating older men/women to get funding for their studies. Such measures exposed them to various risks, such as physical health risks and chances of being ridiculed by society, which could affect psychological and emotional health. Despite the finance-related hardships, students have exercised their agentic powers and shown resilience in persisting with their studies.

#### **4.4. Discussion**

The results from the semi-structured interview revealed that students from lower socioeconomic backgrounds are alienated due to their inability to fund their study expenses. This alienation leads to poor performance, dropouts, and in some cases, students engaging in extreme measures to navigate their university journeys. These challenges and effects align with literature, which indicates funding to be a stumbling block to positive student experiences, especially those from lower socioeconomic backgrounds. Students from low SEB often face financial constraints that affect their university studies (Ashwin et al., 2018; Van Zyl, 2016). Participants in the study, however, indicated the inadequacy of the government funding, requiring them to look for additional funds. This leads to some students resorting to extreme measures such as dating older individuals. This aligns with the view of Majoni (2014) who indicate that financial challenges lead to a miserable life, which may force students to take uninformed decisions they may live to regret.

Learning requires resources for it to be meaningful, and students require access to recent academic resources such as textbooks in both formats, print and electronic as well as ICTs. The SEB influence access to monetary resources, which, in turn, influences access to proper accommodation, food, learning resources and sanitation, exposing them to harsh learning conditions (Van Zyl, 2016; Kerr & Luescher, 2018; Mkhize & Ramathan, 2021; Ravhuhali et al., 2022). Participants indicated that learning material was expensive to obtain. Lack of access to resources was a testament to the significance of the SEB on student experiences. Participants decried lack of funding highlighting consequences such as hunger, clothing, accommodation, and sanitary issues.

In the current age of technology, inadequate access to ICTs deprives students of experiencing hard and soft skills, which are critical to their lives outside of university walls (Akwei et al., 2017). ICTs are enablers for learning, permitting students to access electronic learning material, attend virtual classes, communicate, and collaborate with other students. The significance of ICTs is widely cited as one of the key enablers to learning (Akwei et al., 2017 & Naicker et al., 2022). Unfortunately, most African students have inadequate ICT resources (Faloye & Ajayi, 2021; Matarirano et al., 2021), negatively affecting their experiences, resonating with the students interviewed.

Lack of food Kerr & Luescher, 2018; Mansvelt et al., 2022) and ICTs (Akwei & Damoah, 2017) have negative effects on student experiences. Lack of financial resources has ripple effects, normally leading to poor academic performance, which exerts pressure on students, especially those being funded, as they risk losing their funding. Van Zyl (2016) argues that students from poor SEB are likely to have worries about their financial situations, negatively affecting their experiences. Mansvelt et al. (2022) introduced the concept of hunger of the mind, which refers to the psychological and emotional aspects of hunger, such as stress and anxiety associated with food insecurity. These issues illustrate the direct and indirect effects of lack of financial resources, which eventually influence the academic performance of students.

In terms of navigating the funding challenges, students depend on family and government to support their studies. Those with no families to assist turned into friends, odd part-time jobs, and other extreme activities such as dating older people. Some ended up dropping out or taking gap years to save money to complete their studies. The use of government funding aligns with the claim by Lockett (2016) that socio-economic-related burdens are heavier on black students in South Africa, who end up depending on the government for study funding (NSFAS) due to a lack of access to material resources. This funding is, however, not enough as argued by (Masehela, 2018), leaving poor students in South Africa struggling to meet living and other expenses worsens the problem. The result also indicates that some students drop out of school and were unable to return to university due to financial difficulties. This is affirmed by Williams (2019) who acknowledges that some university students may take decisions to discontinue with their studies because of financial reasons. Some students may not have access to financial support services beyond their government funding. The burden is heavier on the students from poor SEB. This is in accordance with the view of Linden (2019), who affirms that the issue of financial challenges is the main constraint that students who come from historically disadvantaged backgrounds face at university. A study carried out at the University of Fort Hare (UFH) indicated that eighty-two percent of students who dropped out were from poor families. There is, therefore, a need for interventions to aid students from poor SEB, not only with funding for tuition but also other related expenses. Such interventions would reduce the economic inequality gap, improving equity.

The results show that a lack of funding affects the academic performance of students. The results revealed that the impact of funding is exacerbated by the need for students to be responsible for additional academic costs. Additional academic expenses such as textbooks, printing of assignments, transportation as well as food pose a significant burden on students. In addition, the lack of ICTs contributes to poor academic performance and negative university experiences.

Results from some participants reveal that they do part-time jobs after school hours, and end so late that it makes it difficult for them to perform well. This study corroborates the findings of Saddique et al. (2023), who concluded that students' part-time employment results in poor academic performance compared to those who do not work. The approach of working to paying for study expenses is not an isolated measure in the study. According to Verulava & Jorbenadze (2022), many students take part-time jobs to pay for their study expenses whilst others even support their family from the income. The approach of dating older men/women to get money to pay for university expenses is not new. According to Mazvarirwofa (2014) and Mbokazi (2015), young girls date rich sugar daddies and young boys date older women as alternative way to deal with their financial problems.

## 5. Conclusion

The main purpose of the study is to examine what the students found out in the course of their study in terms of the funding of the study. More so, the financial problem is one aspect that is, to a great extent, affecting the performance of students. Most students end up having to spend more time at work to pay their education fees at the expense of their studies. This, in turn, results in hidden poverty, which in many cases results in poor academic performance.

Higher social class students have parents who are economically and culturally more empowered than their lower social status counterparts; hence, they are better equipped with what the school would like to offer. Holders of cultural capital (i.e., having education:

knowledge, skills) have an advantage with respect to obtaining other kinds of capital (i.e., economic, symbolic, and social capital). This means that the students who belong to low socio-economic families perceive the university as one that belongs to the rich families, hence it perpetuates the social groups. The students who will not be able to gain higher education, leave university, or have poor grades will be alienated to such an extent as to insist on their social reproduction with other forms of capital. In that way, the representatives of higher social classes retain their social status, as the representatives of lower social classes do not acquire it to reproduce the social status. The results of the research, which Social Reproduction Theory argues that the South African Higher Education system produced and intensified economic inequality. Among the various reasons why a student drops out of university, the greatest number of students drop out of school because they are not able to complete their studies due to not being able to pay the studying fees. The poor students are left with no option but to stay in accommodation that is not conducive to learning, lack appropriate epistemological capital and physical resources, have to take odd part-time jobs, have to date older people to obtain money, have to take gap years, or simply drop out.

Due to their lack of finances, poor grades, or dropping out, they are unable to access job market or pursue further education because of the absence of a certificate or having marks that are below desirable. All these require the vicious cycle of poverty, which results in mental collapse on the part of the students and the families who thought that a university degree would eliminate poverty. In case such a chain and cycle have to be broken, collaboration of all stakeholders and a paradigm shift on the part of Higher Education Institutions, so that the poor students get full support in order to break the cycle of poverty, is needed.

Utilization of other innovative approaches to assignments, like electronic submissions, can be used to reduce the financial burden on students. Universities to consider third-stream income to subsidize the study expenses of students in need. The provision of low-cost housing, such as prefabs, can be used at an affordable cost to students. Offering practical programs, such as agriculture, can also be used to support students who are in dire need of assistance.

### **Author Contributions**

Elsie Mbua Eposi: Conceptualisation-Abstract/Introduction–Theoretical background – Methodology, Formal analysis, Discussion of results, Recommendations-Conclusion & editing-Original draft. Obert Matarirano: Methodology, Formal analysis, Discussion of results, Recommendations, Conclusion, Review & editing-Original draft.

### **Funding**

The Walter Sisulu University, South Africa, is acknowledged for the funding received for this manuscript.

### **Conflicts of Interest**

This study received ethical approval from the Ethics Committee of the Faculty of Economics and Management Sciences at North-West University (Ethics NWU-00380-19-A4), and this approval was issued. It adhered to all relevant ethical principles, including protecting participants from harm, obtaining informed consent, ensuring confidentiality

and anonymity of responses, allowing voluntary participation and withdrawal, and reporting both negative and positive responses.

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