

# Between Survival and Scholarship: Psychosocial Implications of Family Financial Responsibility Among Bursary-Funded University Students in South Africa

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## ABSTRACT

**Purpose:** Financial stress has a detrimental effect on the psychosocial well-being of low-income students, particularly those from disadvantaged socioeconomic backgrounds. Many students receiving bursary funding are compelled to share their financial resources with their families, which places additional strain on their academic and personal lives. This study explores the psychosocial well-being of students at North-West University (NWU) who use their bursary allowance to support their families. A qualitative exploratory research design was employed, and data were collected through semi-structured online interviews with 15 undergraduate students across three campuses. Reflexive thematic analysis was used to analyse the data. The findings revealed that students experience significant financial stress, anxiety, emotional exhaustion, academic difficulties, and strained social and family relationships. The study highlights the need to reconceptualise student support systems to include psychosocial interventions alongside financial aid. Recommendations include revising funding models, strengthening financial literacy programmes, and engaging families to manage expectations

**Keywords:** Bursary, family members, psychosocial wellbeing, university students, funding, support, South Africa

## INTRODUCTION:

University life is a significant phase in students' lives, during which academic and co-curricular activities play a crucial role in preparing them for adulthood (Usman & Banu, 2019). However, failure to address challenges faced by university students can negatively affect their psychosocial well-being. Julius et al. (2024) argue that tertiary students are exposed to academic, financial, and social pressures that increase their vulnerability to mental health problems. Similarly, Bano and Iqbal (2018) emphasise that students often struggle to cope with these pressures, resulting in psychological, emotional, and social difficulties.

In the South African context, financial hardship remains a significant concern. Mngomezulu et al. (2017) note that students often redirect part of their funding to support their families. While this may alleviate household poverty, it places students under considerable financial strain, affecting their mental health and social relationships. This study therefore explores the psychosocial well-being of North-West University students who use their bursary allowances to support their families.

## **BACKGROUND TO THE STUDY**

Psychosocial wellbeing is a crucial aspect of human life, significantly influencing the academic outcomes, performance, and achievement of university students both locally and globally (Zwane & Mukuna, 2023). Psychosocial challenges among students can lead to stress, difficulties in coping, and, in some cases, depression, which may ultimately result in university dropout. McCloud and Bann (2019) report that researchers have become increasingly aware of the effects of financial stress and, in recent decades, have placed greater focus on student mental health and wellbeing. Several international studies have examined student funding and its negative impact on psychological wellbeing (Bennett et al., 2023; Kabonga et al., 2021; Mulvey et al., 2023; Norazlan et al., 2020; Ryu & Fan, 2023). In South Africa, some studies have explored student funding, with greater emphasis on how financial constraints create barriers that contribute to poor psychosocial wellbeing and academic performance (Baloyi et al., 2020; Dlabatshana, 2022; Shange, 2018; Thobejane et al., 2017). However, limited attention has been given to how the use of bursary allowances to support family members affects the psychological and social wellbeing of university students.

For many students, the transition to university presents significant challenges. Research indicates that first-year students experience considerable pressure to perform academically while simultaneously adjusting to a new learning environment (Herkulaas & Oosthuizen, 2020; Morales-Rodriguez, 2020; Tinto, 2017). Hernandez-Torrano et al. (2020) highlight that university students encounter obstacles such as making independent decisions, adapting to academic demands, and interacting with diverse individuals. Furthermore, students are particularly vulnerable to stress and depression, which tend to increase during early adulthood (Hernandez-Torrano et al., 2020).

Van Antwerpen and Schalkwyk (2024) note that student funding has become increasingly essential in higher education. Financial aid—such as loans, scholarships, grants, and bursaries—should therefore be made available to students, particularly those from low socioeconomic backgrounds. Funding may be provided by governments, the private sector, welfare organisations, and other stakeholders. In South Africa, students may access funding through the National Student Financial Aid Scheme (NSFAS) and independent bursaries offered by companies or donors (Naidoo & McKay, 2018). According to the Parliamentary Research Unit (2025), NSFAS has funded over 5 million students, with its budget increasing from R21 million in 1991 to R56.6 billion in the 2025/26 financial year. Despite this, some NSFAS recipients report that the bursary allowance is insufficient to meet their monthly needs (Dlabatshana, 2022).

Nasr et al. (2024) indicate that financial stress results from unexpected emergencies and financial constraints, which can negatively affect academic performance as well as mental and physical health. Similarly, Dibela (2018) found that students' emotional and psychological wellbeing is adversely affected by persistent financial difficulties throughout their educational journey. According to Shange (2018), students who receive bursary allowances often feel a moral obligation to share these funds with their families to help cover living expenses, which may negatively impact their psychosocial wellbeing.

Many students who rely on financial assistance struggle to support their families using their bursary allowances, further affecting their psychosocial wellbeing (Dibela, 2018). Some students use part of their

funding to purchase food and electricity for their households (Dlabatshana, 2022). Shange (2018) also reports that students from low socioeconomic backgrounds experience greater difficulty in meeting basic needs, including food and toiletries. Nasr et al. (2024) further associate financial stress among students with increased levels of anxiety. Research shows that financial challenges and low household income are among the primary reasons for university dropout (Shange, 2018). Wildschut et al. (2020, p. 8) indicate that approximately 50% of students in South African higher education institutions drop out due to financial constraints, while Kabonga et al. (2021) highlight that financially disadvantaged students are at greater risk of dropout. These findings suggest that financial hardship can lead to negative psychological and social outcomes. Therefore, the present study aims to explore the psychosocial wellbeing of North-West University students who use their bursary allowances to support their families.

## **METHODOLOGY**

### **Research approach**

The study employed a qualitative research approach. Ugwu and Eze (2023) highlight that qualitative research explores ideas, feelings, and experiences. The qualitative approach enables a researcher to conduct interviews and explore different perspectives regarding the issue under study. In the current study, this strategy helped the researchers describe the psychological and social wellbeing of university students who use their bursary allowance to support their families.

### **Research design**

The study employed an exploratory research design to understand the psychosocial wellbeing of North-West University students who use their bursary allowance to support their families. Exploratory research is crucial in areas where there is limited information. Olawale et al. (2023) argue that an exploratory research design is valuable in seeking new insights, identifying patterns, asking questions, and reframing existing understanding of the phenomenon. As noted by Chopard and Przybylski (2021), exploratory research also enables researchers to answer and clarify research questions.

### **Population**

Shukla (2020) defines a research population as the entire group of individuals or units to which the findings of a study can be generalised. The research population for the current study comprises North-West University students who use their bursary allowances to support their families. North-West University was selected because it has a large proportion of students who receive financial aid, such as NSFAS, making it an appropriate context for this study.

According to North-West University (2023), undergraduate enrolment was 48,264 in 2020, 45,911 in 2021, and 46,719 in 2022. In 2023, the university had 48,180 undergraduate students enrolled, increasing to 50,311 in 2024 (North-West University, 2025). These figures indicate that North-West University has a substantial undergraduate student population, many of whom receive financial assistance through NSFAS and other bursaries provided by private companies and government institutions.

The North-West University Integrated Annual Report (2023) notes that a total of R2.814 billion was disbursed to students in 2023. Furthermore, the number of students receiving financial aid increased from 4,837 in 2015 to approximately 27,693 in 2023 (North-West University, 2023). These statistics demonstrate that a significant proportion of students depend on financial aid, such as bursary allowances, thereby reinforcing the relevance of this population to the study.

## Sampling

The researchers employed a voluntary purposive sampling strategy to select participants. Stratton (2023) defines voluntary sampling as a method in which members of the target population are invited to participate in a study, often through online platforms. In this study, students who were available, willing to participate, and aligned with the research objectives were invited to take part.

In addition, purposive sampling was used to deliberately select a minimum of 15 participants. Purposive sampling focuses on identifying individuals who are most likely to provide relevant and meaningful information (Campbell et al., 2020). The sample included students from different levels of study, genders, and faculties to ensure diversity.

The study participants consisted of undergraduate students from North-West University across all three campuses, with a minimum sample size of 15. Five participants were selected from each campus, resulting in a total of 15 participants included in the study.

## Data collection method

Semi-structured online interviews were used to collect data. A semi-structured interview is a type of structured interview in which the interviewer asks participants questions guided by a predefined framework (Taherdoost, 2021). The virtual interviews were conducted through scheduled Microsoft Teams meetings, ensuring accessibility for all participants. At the beginning of each session, the researchers instructed participants to turn off their cameras to avoid capturing visual identifiers and to change their displayed names to pseudonyms, such as "Participant A."

## Data analysis

The researchers employed reflexive thematic analysis to analyse the study's data. Reflexive thematic analysis provides a flexible approach to conducting thematic analysis and offers structured guidance for qualitative research (Braun & Clarke, 2021). It ensures that data are analysed with consideration of participants' subjectivity while acknowledging the role of researcher reflexivity in theme development (Byrne, 2022). This approach enabled the researchers to draw well-grounded conclusions from the study. The six-phase analytical procedure included familiarisation with the data, generating initial codes, searching for themes, reviewing themes, defining and naming themes, and producing the report.

Familiarisation with the data is a critical step in analysis, as it allows the researcher to identify initial patterns that can inform the development of categories (Lochmiller, 2021). In this study, the researchers manually transcribed the data after listening to the audio-recorded interviews multiple times. Following transcription, the data were carefully reviewed to gain an overall understanding and to identify emerging patterns. Key details relevant to the research questions were highlighted, and preliminary notes and observations guided the interpretation process. Initial codes were then generated and aligned with the study objectives.

The next phase involved searching for themes, which is often considered a second cycle of coding. During this stage, previously coded data were examined to group related codes into broader themes. The codes were analysed and organised into meaningful themes that addressed the research questions. This was followed by the reviewing of themes, which involved refining and evaluating the themes to ensure coherence and relevance (Lochmiller, 2021). A co-coder reviewed the themes to enhance credibility and ensure alignment with the study objectives.

According to Kiger and Varpio (2020), the fifth phase focuses on defining and naming themes by providing clear explanations, definitions, and narrative descriptions. Byrne (2022) emphasises the importance of

presenting a detailed analysis of the thematic framework. At this stage, the researchers identified relevant data extracts to support the findings. The co-coder further identified sub-themes within the main themes to strengthen the narrative and assist in selecting appropriate data extracts for reporting.

The final phase involved producing the report, which includes presenting the overall analysis and describing the study's findings (Kiger & Varpio, 2020). Byrne (2022) notes that this phase entails completing and reviewing the written report before finalising the thematic analysis. During this stage, the researchers ensured that the findings were coherent and aligned with the study's aim and objectives. To enhance clarity and depth of understanding, a detailed narrative description supported by representative data extracts was provided.

## **TRUSTWORTHINESS**

Trustworthiness refers to the criteria used to evaluate the quality and rigour of qualitative research (Riazi et al., 2023). In the current study, trustworthiness was ensured through the principles of credibility, dependability, confirmability, transferability, and reflexivity.

### **Credibility**

Credibility is comparable to internal validity in quantitative research and emphasises the accuracy and truthfulness of findings (Haq et al., 2023). It is achieved through prolonged engagement, persistent observation, and triangulation (Ahmed, 2024). In this study, credibility was enhanced by providing a clear and transparent description of participant selection, data collection, and data analysis procedures. The researchers engaged thoroughly with the data and ensured that the findings were presented accurately, without fabrication or misrepresentation. In addition, the use of a co-coder contributed to validating the interpretations and strengthening the credibility of the findings.

### **Dependability**

Dependability refers to the stability and consistency of the research process over time (Stahl & King, 2020). To ensure dependability, the researchers maintained a detailed account of the methodological procedures, including data collection, analysis, and reporting. These processes were clearly documented to allow for transparency and potential replication. Informed consent was obtained from all participants, and participation was voluntary, thereby reducing the likelihood of bias. Furthermore, an audit process was conducted, and an independent reviewer examined the research procedures and interpretative notes to ensure that the findings were consistent and logically derived from the data.

### **Confirmability**

Confirmability refers to the extent to which the findings are shaped by the participants' responses rather than researcher bias or subjectivity (Nowell et al., 2017). In this study, confirmability was ensured using an audit trail that documented all stages of the research process. A co-coder independently analysed the data to verify the consistency of the findings. Additionally, the researchers engaged in reflexive journaling to critically reflect on their assumptions, beliefs, and potential biases throughout the study, thereby enhancing objectivity and neutrality.

### **Transferability**

Transferability refers to the extent to which the findings can be applied to other contexts or populations (Nowell et al., 2017; Mamba, 2019). In this study, transferability was supported through the provision of a rich and detailed description of the research context, participants, and procedures. This enables readers to determine the applicability of the findings to similar settings. By clearly outlining the characteristics of the

participants and the study environment, the researchers enhanced the potential for the findings to be transferred to comparable contexts.

## FINDINGS OF THE STUDY

### Demographic information of the participants

Table 1, below, describes the demographic information of the participants. The information is based on age, gender, level of study, campus, faculty, number of dependents, and type of bursary.

Table 1: Demographic information for participants

Participant s	Age	Gender	Level of Study	Campus	Faculty	No of dependents	Type of Bursary
Participant 1	19	Male	First year	Potchefstroom	Humanities	2	Mulilo Social Impact Bursary
Participant 2	19	Female	Third year	Mahikeng	Health Sciences	1	NSFAS Bursary
Participant 3	23	Male	Third year	Mahikeng	Economic and Management Sciences	2	Gauteng City Region Academy Bursary
Participant 4	25	Female	Third year	Mahikeng	Humanities	1	NSFAS Bursary
Participant 5	19	Male	Second year	Potchefstroom	Natural and Agricultural Sciences	4	NSFAS Bursary
Participant 6	23	Female	Third year	Potchefstroom	Law	3	NSFAS Bursary
Participant 7	23	Male	Final year	Mahikeng	Natural and Agricultural Sciences	2	NSFAS Bursary
Participant 8	21	Male	Second year	Vanderbijpark	Humanities	2	NSFAS Bursary

Participant 9	19	Female	Second year	Potchefstroom	Natural and Agricultural Sciences	5	NSFAS Bursary
Participant 10	22		Second year	Vanderbijpark		3	NSFAS Bursary
Participant 11	24		Second year	Mahikeng	Natural and Agricultural Sciences	2	NSFAS Bursary
Participant 12	28	Male	Final year	Vanderbijpark	Education	4	NSFAS Bursary
Participant 13	18	Male	First year	Vanderbijpark	Economic and Management Sciences	1	Gauteng City Region Academy
Participant 14	21	Female	Final year	Potchefstroom	Education	4	NSFAS Bursary
Participant 15	19	Female	Second year	Potchefstroom	Law	3	NSFAS Bursary

The table above indicates that 15 participants were interviewed and were divided according to gender, comprising eight males and seven females. The participants' ages ranged from 18 to 28 years. Most participants were from the Potchefstroom campus (n = 6), followed by Mahikeng (n = 5), and Vanderbijlpark (n = 4).

In terms of faculty distribution, participants were drawn from Natural and Agricultural Sciences (n = 4), Economic and Management Sciences (n = 4), Humanities (n = 3), Law (n = 2), Education (n = 2), and Health Sciences (n = 1). The number of dependents per participant varied as follows: three participants had one dependent, three participants had two dependents, three participants had three dependents, four participants had four dependents, and one participant had five dependents.

Lastly, regarding bursary type, most participants received NSFAS funding (n = 12), while two participants were funded by the Gauteng City Region Academy bursary and one participant received funding from the Mulilo Social Impact bursary.

## EMERGING THEMES

Several themes emerged from the study and are presented below:

### Financial stress

North-West University students who supported their families with a bursary allowance faced psychological challenges caused by financial stress. In addition, financial stress led to the inability to pay for personal expenses. In addition, they shared different views on the types of expenses they were unable to afford. Some participants said that they barely made it through the month because they had to care for their families. This suggests that they shared the same moral obligation that affected their psychological wellbeing as some of them remarked:

Participant 2, a female student said:

“So, the challenges that I face sometimes, like I cannot do like, I can say that I cannot do like my hair, things like buying clothes, my hair, and yeah.”

Participant 13, a male participant, also said:

“...I cannot even do something for myself because the money I have barely makes me through the month. So, if I want clothes, it gets short, and I cannot do it.”

These responses suggest that the students were left with little money to pay for their personal expenses. Therefore, they could barely afford to complete the month with sufficient supplies. Being a provider and supporting their family members with the bursary allowance led to denying themselves some of their needs. This was explained by Participant 6 who said

“...you act like a provider and you, you deny yourself many things that you know you need.”

Participant 15 shared that she was receiving an inadequate amount of money. Hence, she could not afford her basic needs, such as food, since she was sending money back home. This is what she said:

“...literally what we receive for me is such a small amount of money to receive probably R1700 or R1750 and, on the other hand, basically must send money home, so we are left with small money we have to buy food, clothes, and some other necessities.”

These findings demonstrate that bursary recipients who support their families experience significant financial strain that extends beyond academic expenses to essential aspects of daily living. The necessity to prioritise family support results in self-deprivation, with students often foregoing basic personal and social needs. This reflects a broader pattern of financial role strain, where students assume provider responsibilities, ultimately compromising their own wellbeing and quality of life.

### Worrying and overthinking about money

Feelings of worry and overthinking are often associated with financial matters. These feelings are referred to as financial anxiety and can lead to negative health outcomes. Lee et al. (2023) argues that financial anxiety can cause both emotional and physiological symptoms, including excessive worry, fatigue, restlessness, panic attacks, and difficulty concentrating. In this study, the participants shared different opinions about their experiences of worrying and overthinking about money. Some participants reported being constantly concerned about their finances, which affected their mental focus and overall wellbeing, while others expressed concern about how they would afford their financial needs for the remainder of the month. Participant 1, a male student reported that:

“...it creates constant worrying ..... which can affect my mental focus and wellbeing, you see”.

In participant 11, a male student also said:

“...I am worried about how I will manage the rest of the month”

Participant 3, a male student reported that:

“...so, you know, overthinking, especially when it comes to money, we end up damaging ourselves psychologically”.

Another participant said that he focused mostly on thinking about money, often concerned about when he would receive the next bursary allowance to send home. This is what he had to say: “The only thing I was thinking about is when do we get the allowance so I can send the money back home so that they can buy food” (Participant 10).

These findings show that financial strain among students is not only an economic challenge but also a significant psychological burden. The constant worry about money contributes to reduced concentration, emotional distress, and impaired wellbeing. The data further suggest that financial responsibility toward families intensifies this stress, resulting in sustained cognitive preoccupation and heightened anxiety throughout the academic period.

### **Difficulty in managing studies**

The participants shared different views on the challenges of managing their studies. Some indicated that their academic performance was negatively affected by financial pressures caused by taking care of their families. In addition, others mentioned that they struggled to cope with their studies. The following are the responses from the participants who experienced difficulties in managing their studies. A female student highlighted that;

“My academics are also affected because I will be more concerned about their needs than mine and then I will not have enough strength and energy to focus on my books and studies” (Participant 4)

The response of participant 4 suggests that financial stress is one of the psychological factors that impact student academic performance, as they primarily focus on family and their own needs. Supporting family members using the bursary allowance triggers the inability to cope with their studies, as Participant 5 noted:

“...now like I am here studying as much as I am studying, but I also must take care of my family. So, things like this disturb me a lot” (Participant 5). Participant 13, a male student also reported that:

“It does (es) actually leave me like I cannot cope with my studies”

### **Feeling sad and depressed**

Depression is one of the common mental health problems worldwide and is marked by sadness (Guan et al., 2022). Participants in this study reported feeling sadness and depression. They indicated various perceptions regarding feelings of sadness and depression due to supporting family members using their bursary allowance. Two participants reported feeling sad after sharing their bursary allowance with their family members. The following are their responses: “...I cannot get some things because I have to eat like, you know, share the money with my grandmother and that is like, it makes me sad sometimes yeah...” (Participant 2).

Another participant highlighted that:

“Emotionally I feel sad, because then you are in a position as a student to overlook a lot of things that you may need to provide something to your family” (Participant 5).

Some participants indicated that they sometimes faced depression, while others expressed having suicidal thoughts because supporting their families using their bursary allowance felt like a struggle. One participant explained:

“Well, sometimes, it's like there was a time when I really got depressed, and I even liked having suicidal thoughts, so I was like, why should I suffer? Why should we struggle like this?” (Participant 12).

Furthermore, Participant 14 said that she felt depressed whenever she was unable to assist her family. She reported:

“So, I feel sad and depressed all the time, and you want to help you, but you cannot help at the same time, you know.”

It can be deduced from the findings that the obligation to share limited bursary resources with family members contributes to a spectrum of psychological outcomes, ranging from sadness and emotional conflict to more severe manifestations such as depression and suicidal ideation. This suggests that financial strain within familial contexts is not only an economic issue but also a significant psychosocial stressor that can negatively affect students' mental health and emotional wellbeing.

### **Feeling emotionally drained and overwhelmed**

The study participants highlighted that supporting their family members was emotionally draining and overwhelming for them. This finding supports those in the study by Daffa Muhammad Zulfikar et al. (2023), which notes that students may feel overwhelmed by their living conditions. Participants in this study reported feeling emotionally exhausted because they had to sacrifice their needs for their families. Some participants emphasised feeling emotionally overwhelmed and sick, while others expressed feeling tired and wishing to sleep forever. The level of feeling drained and overwhelmed appears to have been detrimental to the psychological wellbeing of the students, as some participants revealed that:

“I wish I could sleep forever” (Participant 3), which might suggest suicidal thoughts.

One of the participants commented:

“...I would say emotionally it's a little bit draining. It's draining” (Participant 1).

Another participant said:

“...it kind of drains me in a manner “Yokuthi” ix I must sacrifice and put aside my needs so that I can meet their needs. So, I'm emotionally drained” (Participant 4).

The responses of the above participants emphasise that they were emotionally exhausted as they had to sacrifice their needs to care for their families. In addition, other participants expressed being overwhelmed, which led to feeling tired and sick. Participant 13 also said:

“...I end up feeling overwhelmed and sick.”

These findings demonstrate that the combined pressures of financial strain and familial responsibility contribute to significant emotional exhaustion among students. The data illustrate a continuum of distress ranging from chronic fatigue and overwhelm to indicators of severe psychological strain, including hopelessness. Collectively, this suggests that the burden of financial and emotional responsibility may negatively affect students' mental health, wellbeing, and overall functioning.

### Limited social activities

Social adjustment is essential in improving relationships. Research shows that students who have adjusted to the university's social environment are more likely to engage in social activities (Silinda, 2018). Participants in the current study indicated that financial stress restricted them from social gatherings. Thus, due to limited resources, participants were unable to go out with friends. The participants' narrated that:

"I don't really socialise with like you can't even like, let's say when I'm with my friends here I can't, contribute any money like, say, let's go maybe to buy food, I need to be very careful with how I spend my money, you see" (Participant 1).

Another participant said:

"...so it also restricts you because you cannot be in a position where you can go out with your friends and have fun or eat out because then you are limited in terms of resources and funds, you don't have the money to go out" (Participant 6).

Participant 10 also said:

"...like sometimes, some friends want to hang out, they want you to contribute some money and that, but I actually set that boundary that I don't really have friends to that certain point because I know the pressure from home is real" (Participant 10).

The extracts show that financial limitations not only restrict students' participation in social activities but also reshape their social identities and coping strategies. Students may withdraw from friendships or limit engagement as a way of managing financial stress, which can have broader implications for their psychosocial wellbeing and sense of belonging within the university environment.

### Strain family relationships due to financial dependency

Some participants said that relationships with their families were strained due to financial dependency. In addition, some participants highlighted that there were conflicts between families. Participant 4 had the following to say:

"...so that kind of creates an imbalance in our relationship because of...yeah, tension in a manner because they start to have trust issues, they will think that I am withholding the money for myself and while NSFAS has not been paid. So, yeah, our relationship is affected in a way".

Another participant stated that being able to provide financially led to comparisons between siblings and cousins, as parents thought that the one financially supporting them was better than the others. One can conclude that financial burdens create strain in family relationships, as siblings are compared with one another, making others believe that they are not loved. Participant 10 confirmed this in the following statement:

"...it does challenge your relationship with relatives, because maybe some of your cousins are in university and maybe they are getting the same allowance, but they are not doing the things that you are doing back home and maybe you are leaving the same level of life, you know, maybe their parents start comparing you with like their kids because what I do most of the kids don't do it. So, your siblings or cousins will be looking at you like maybe you are trying to be better because obviously their parents will be comparing you with them".

The relationship of the participants with their families could be inferred to be negatively affected by the financial burden. Their family members believed that they never wanted to help them, causing stress among the participants.

## DISCUSSION

The bursary allowance is intended to cover students' academic and personal expenses; however, some students allocate part of this allowance to support their families. Most university students in South Africa come from low-income households, which often results in bursary funds being shared with family members, thereby contributing to financial stress (Shange, 2018). Consequently, students may struggle to meet their own personal needs, including clothing, haircare, and food. These findings align with Mohd Fazi et al. (2025), who argue that financial stress is driven by limited financial knowledge, the high cost of living, and unexpected life events. Thus, financial stress is closely associated with an inability to meet personal financial obligations and is further linked to negative psychological wellbeing.

Financial anxiety refers to long-term emotional distress arising from unfavourable financial circumstances (Lee et al., 2023), often resulting in adverse psychological outcomes. In the present study, participants reported experiencing persistent worry and overthinking about money, which negatively affected their psychological wellbeing. This anxiety appeared to develop when participants exhausted their monthly funds due to supporting family members with their bursary allowances. These findings are consistent with Davi (2020), who notes that financial anxiety is characterised by persistent negative thoughts and emotions. Accordingly, participants who supported their families often experienced ongoing financial worry, which made coping more difficult and may have contributed to declining mental health.

The findings further indicate that many participants came from financially struggling families. As a result, participants felt responsible for their families' financial wellbeing, which made it difficult for them to focus on their academic responsibilities. This is consistent with previous research suggesting that students from financially disadvantaged backgrounds experience cognitive and emotional strain that negatively affects academic performance (Shange, 2018; Mngomezulu et al., 2017). Collectively, these findings suggest that diverting bursary funds to family support increases financial pressure, which in turn contributes to distraction and reduced academic focus.

The study also found that some participants experienced pressure to support their families using their bursary allowances, which resulted in stress and anxiety. This aligns with Asadi et al. (2024), who report that economic hardship affects individuals across different age groups, including children and adolescents. This suggests that financial stress can affect anyone; however, university students may be particularly vulnerable when their financial resources are redirected to family needs, leaving insufficient funds for personal expenses. In some cases, prolonged exposure to such stressors may increase the risk of depression and make coping more difficult. These findings highlight the importance of strong social support networks, including family, peers, and institutional support systems, in buffering against stress and anxiety. This is supported by Luke (2019), who emphasises that social networks play a vital role in reducing psychological distress and assisting students in coping with university-related stressors.

Some participants also expressed feelings of guilt for being unable to provide adequate financial support to their families, indicating that financial hardship may be associated with emotional distress such as guilt and self-blame. Ravhuhali et al. (2022) emphasise the importance of social integration and friendships, noting that difficulties in social belonging may lead to psychological distress. However, participants reported that financial constraints limited their participation in social activities, such as going out with friends. These findings are consistent with Moore et al. (2021), who found that financial limitations often

prevent students from engaging in informal social activities, such as outings with peers. This demonstrates that lack of financial resources restricts social participation, as students are unable to contribute financially.

Participants further reported withdrawing from social activities and isolating themselves. This aligns with Modau et al. (2018), who found that students often engage in social withdrawal due to financial constraints. Some participants also noted that they were sometimes excluded when peers planned social activities. This is consistent with Silinda (2018), who found that students who struggle with social adjustment often experience loneliness and exclusion. Overall, financial status appears to be a key factor contributing to social isolation, particularly among students from low-income backgrounds who face limitations in meeting social expectations.

The findings also suggest that financial strain can negatively affect family relationships. The researchers note that upon entering university, students typically become more financially independent; however, many still rely on bursary funding while simultaneously feeling obligated to support financially disadvantaged families. Mngomezulu et al. (2017) similarly found that students' concern for their families' financial struggles often leads them to redirect their bursary funds to household needs. Asadi et al. (2024) further argue that while financial strain may strengthen family solidarity in some cases, it may also lead to increased tension and conflict as individuals assume additional financial responsibilities. Consequently, participants reported experiencing emotional and financial strain linked to their dual responsibility of managing both academic and family financial demands.

## **CONCLUSION:**

The psychosocial wellbeing of students remains vital in higher education. Their achievements will promote economic growth and develop new strategies for improving the society. However, if their psychosocial wellbeing is distressed, they would develop stress, anxiety, depression which would lead to difficulty in managing studies, leading to dropouts. Support systems should be integrated in universities to assist students manage their personal and academic life as they are often under pressure. Additionally, students should seek more social support from peers, family members, and within the institution to manage a positive psychosocial wellbeing. Also, they should adopt adaptive coping strategies to manage financial stress and communicate with their family members.

The study found that participants' psychological wellbeing was negatively affected, particularly those from low socioeconomic background who use their bursary allowance to support their family members. The study also found that students receive financial aid in form of bursary, to cover tuition fees, personal expenses, and accommodation during their academic years. However, they are faced with the pressure to support their family members with their allowances, which leads to financial stress, as the funds are insufficient to cover both parties. As a result, their psychological wellbeing is affected due to financial stress which triggers all other emotions such as feeling stressed, anxious, sad, self-harm, being overwhelmed, frustrated, demotivated, having a difficult time, and depressed, which is detrimental to their mental health and overall wellbeing. Some even adopted maladaptive coping strategies, including substance abuse and gambling which poses danger in their wellbeing.

The study found that the social wellbeing of participants was negatively impacted. There was a strain in their relationship with families and peers, which resulted in tension. Participants also experienced difficulties fitting in with peers, thereby withdrawing from social engagements as they had limited resources to engage with others. Moreover, Participants were faced with the responsibility to support their families using the bursary allowance. This has led students to experience conflicts and tension with their

family members, which in some cases resulted in comparisons among siblings, further straining familial relationships.

#### Recommendations for the study

- Policymakers should review bursary structures to account for students supporting dependents, possibly through differentiated funding or supplementary allowances.
- Universities should institutionalise financial education focusing on budgeting, financial planning, and managing family expectations.
- Structured mentorship programmes can provide guidance, emotional support, and coping strategies.
- Universities should develop awareness programmes aimed at families to manage expectations and reduce financial pressure on students.

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