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Success Stories of NSFAS-Funded Students: A Case Study on Advancing Quality Education in South Africa

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Abstract. Access to equitable and quality higher education remains a central concern in South Africa's transformation agenda and is closely aligned with Sustainable Development Goal 4 (Quality Education). Within this context, social justice perspectives emphasise removing structural barriers and providing equitable opportunities for historically disadvantaged students. The National Student Financial Aid Scheme (NSFAS) was established to advance educational equity by providing financial support to students from low-income backgrounds. While existing scholarship has examined access and funding policies, limited research has explored the lived experiences and transformative success trajectories of NSFAS-funded students, particularly within rural university contexts. This study investigates how NSFAS funding contributes to student success, resilience, and long-term educational outcomes. Grounded in Social Justice Theory, the study adopts an interpretivist paradigm and a qualitative research approach, employing a case study design. Data were collected through semi-structured interviews with 12 purposively selected NSFAS-funded students from two rural-based public universities in South Africa. The data were analysed using thematic analysis to identify recurring patterns and meaning-making processes in participants' narratives. The findings reveal that NSFAS funding significantly alleviates financial stress, enhances academic concentration, promotes persistence, and fosters identity transformation and future-oriented aspirations. However, systemic challenges, including delayed disbursements and limited financial literacy, occasionally undermine academic continuity. The study recommends timely and transparent fund distribution, structured financial literacy programmes, and integrated institutional support

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systems to maximise NSFAS's transformative potential and strengthen educational equity in South Africa.

Keywords: Educational equity; higher education access; NSFAS beneficiaries; Social Justice Theory; student success

1. Introduction

Education remains one of the most powerful instruments for social and economic transformation in South Africa. Since the advent of democracy in 1994, the government has prioritised widening access to higher education as part of its social justice and redress agenda. The establishment of the NSFAS was a strategic response to historical inequalities, enabling students from low-income households to pursue tertiary education. NSFAS serves as both a redistributive mechanism and a transformative policy instrument that promotes equitable access and supports the realisation of Sustainable Development Goal 4 (SDG 4) (NSFAS, 2023; UNESCO, 2023). Despite persistent socio-economic challenges, the scheme continues to create opportunities for thousands of students who would otherwise be excluded from higher education due to financial barriers (Matyana, 2023).

While the expansion of access has been widely acknowledged, less attention has been paid to the qualitative dimensions of NSFAS beneficiaries' success. Previous studies have focused mainly on administrative frameworks and funding policies rather than the lived experiences of funded students (Albertus & Makoza, 2025; Banda & Ngwenya, 2022). Understanding these experiences is crucial for exploring how financial support contributes not only to academic achievement but also to personal growth, resilience, and societal contribution, key indicators of educational quality and transformation.

The Vhembe District in Limpopo Province, characterised by rural poverty and limited infrastructure, provides a pertinent context for this study. Students from this region often face compounded challenges, including financial hardship, limited access to academic resources, and social isolation (Mokgotho, Njoko, & Burman, 2023). Yet, despite these constraints, many NSFAS-funded students demonstrate remarkable academic resilience and leadership potential. Their experiences highlight both the transformative power of education and the necessity of sustained financial and institutional support for academic success.

This study is framed by Social Justice Theory (Rawls, 1971; Schiller et al., 2025), which emphasises fairness, equity, and the dismantling of structural barriers that impede access to opportunities. From this perspective, NSFAS represents a social contract that redistributes educational resources to promote justice and inclusion. By linking financial aid to student empowerment, Social Justice Theory provides a lens for understanding how NSFAS enhances academic success and enables meaningful societal contributions (Gewirtz, 2020).

In line with this theoretical framing, the study seeks to answer the following research questions:

1. How does NSFAS funding influence academic achievement and personal growth among beneficiaries?
2. What challenges do NSFAS-funded students encounter, and what strategies do they use to overcome them?
3. How does NSFAS support impact the long-term career success and community contributions of its beneficiaries?

Student success in this study is conceptualised as a multifaceted construct encompassing academic performance, personal development, resilience, and leadership potential. Financial support from NSFAS is positioned as a catalyst for these outcomes, while social justice principles provide the theoretical foundation for understanding how structural interventions can promote equitable educational opportunities. By examining the lived experiences of NSFAS beneficiaries, the study integrates these concepts to illuminate the broader impacts of financial aid on both individual and societal development.

It is against the above background that this study aimed to explore the success stories of NSFAS-funded students and examine how financial support advances quality education in South Africa. To achieve this aim, the study is guided by the following objectives:

1. To examine how NSFAS funding influences academic achievement and personal growth among beneficiaries.
2. To identify the challenges experienced by NSFAS-funded students and the strategies they employ to overcome them.
3. To assess the long-term impact of NSFAS support on career success and community development.

Through these objectives, the study highlights the role of financial aid not only in facilitating access but also in shaping the broader developmental and societal contributions of graduates. Effective implementation of NSFAS, therefore, can serve as a cornerstone for advancing inclusive and high-quality education aligned with South Africa's social justice and human development goals.

1.1 Conceptualising student success

Student success is a holistic construct that extends beyond mere academic achievement to encompass personal development, resilience, and long-term societal contribution. Within the context of higher education, particularly in South Africa, student success signifies the attainment of educational goals, self-empowerment, and the capacity to effect positive transformation within one's community. It embodies a comprehensive process through which students acquire disciplinary knowledge, critical thinking skills, and socio-emotional competence essential for lifelong learning and social advancement (Li, 2025).

According to Mtshweni (2024) student success is shaped by a complex interaction between academic and non-academic factors, including institutional support, social integration, and individual motivation. For NSFAS-funded students, financial assistance serves as a critical enabler, alleviating economic barriers that often hinder academic engagement and personal growth. Mokgotho, Njoko, and

Burman (2023) emphasize that financial aid promotes academic persistence and retention by reducing financial anxiety and fostering a conducive learning environment. This understanding aligns with the Social Justice Theory framework, which posits that equitable access to educational resources is fundamental to achieving fairness, empowerment, and educational success (Schiller et al., 2025).

The notion of student success entails cultivating resilience, the capacity to overcome adversity and sustain motivation amid socio-economic and institutional challenges (Cai, Qian, & Meng, 2025). Among NSFAS beneficiaries, resilience often manifests as determination and transformation, where education becomes both a tool for personal emancipation and a vehicle for collective social progress. These students' journeys highlight the transformative power of equitable access to education in redressing historical inequalities and advancing human potential (Mtshweni, 2024).

Student success transcends graduation statistics; it encompasses the development of agency, leadership, and civic responsibility. It integrates cognitive, emotional, and social dimensions of learning, reflecting the holistic intent of Sustainable Development Goal 4 (SDG 4), which advocates inclusive and equitable quality education (UNESCO, 2023). Within this framework, NSFAS-funded students embody success not only through academic completion but also through their emergence as empowered, socially conscious graduates who contribute to South Africa's socio-economic growth and democratic renewal.

2. Literature Review

Scholarship on NSFAS-funded students consistently recognises student success as a multidimensional construct encompassing academic achievement, psychological resilience, financial security, personal development, and post-graduation outcomes. While conceptual discussions emphasise the transformative intent of financial aid within South Africa's social justice agenda, empirical evidence presents a more complex picture of how funding interacts with institutional, social, and structural factors. This review synthesises both conceptual and empirical studies, highlighting areas of convergence, divergence, and unresolved gaps. It further proposes an integrated conceptual framework linking financial support, mediating developmental processes, and long-term outcomes.

2.1 Academic resilience and excellence

Academic resilience is widely defined as the capacity to succeed academically despite socio-economic adversity. Empirical studies within the South African higher education context indicate that many NSFAS-funded students demonstrate high levels of determination and adaptive coping (Mtshweni, & Silinda, 2025). However, evidence suggests that resilience is not solely an individual attribute but rather emerges from the interaction between personal agency and institutional conditions. Mokgotho, Njoko, and Burman (2023) found a positive association between financial aid and academic motivation, reporting that students receiving financial aid showed improved persistence. Similarly,

Mlambo and Adetiba (2022) observed that access to mentoring and academic support strengthened adaptive learning strategies. These findings align with Tinto's (2017) integration model, which posits that academic and social belonging are central to retention.

Yet not all empirical evidence presents uniformly positive outcomes. Some studies indicate that financial aid alone does not guarantee improved academic performance, particularly when students face inadequate academic preparation or weak institutional support systems. Research on student retention in historically disadvantaged institutions shows that structural challenges, such as overcrowded classrooms and limited academic advising, can moderate the positive effects of financial assistance (Chiramba & Ndofirepi, 2023). Thus, while financial support reduces economic stressors, resilience appears to depend on a broader ecosystem of academic integration, mentorship, and institutional responsiveness. The literature reveals a need for more longitudinal studies examining how resilience evolves over time among NSFAS beneficiaries, particularly across different institutional contexts.

2.2 Financial stability and academic focus

Financial stability is consistently identified as a central determinant of student persistence. Empirical research demonstrates that reliable financial support enhances attendance, academic engagement, and psychological well-being (Chaudhry et al., 2024). Banda and Ngwenya (2022) report that students receiving timely funding exhibit higher levels of concentration and lower stress-related attrition. However, contrasting evidence highlights the destabilising effects of administrative delays. (Gondhali, 2026) found that funding interruptions are associated with increased absenteeism and withdrawal risks. In some South African institutions, inconsistent NSFAS disbursement cycles have undermined the intended benefits of the scheme, suggesting that policy design and implementation quality significantly influence outcomes.

Woldegiorgis and Chiramba (2025) identifies improved retention rates among financially supported first-generation students yet also notes persistent performance disparities compared to more affluent peers. This suggests that financial stability addresses access and continuity but may not fully resolve systemic inequalities embedded within higher education structures. Across studies, a central debate concerns whether financial aid functions merely as an access mechanism or as a catalyst for academic excellence. The evidence suggests that its impact is conditional: financial security enhances focus, but sustained academic success requires complementary institutional interventions. More comparative research is needed to examine differences in outcomes across universities and funding models.

2.3 Personal growth and leadership development

Beyond academic metrics, several studies explore personal transformation among financially supported students. Those engaged in extracurricular activities. Moyo and McKenna (2021) further report that participation in student Nkosi (2021) documents increased self-efficacy and independence among NSFAS beneficiaries, particularly leadership structures enhance communication, problem-solving, and

civic engagement skills. Empirical findings suggest that financial relief enables students to allocate time to developmental activities rather than part-time employment. However, this opportunity is unevenly distributed. Some research indicates that students from rural or commuter backgrounds remain excluded from leadership opportunities due to logistical and social barriers, despite financial support.

The literature also reflects theoretical tensions. From a Social Justice perspective (Schiller et al., 2025), financial redistribution promotes participatory parity. Yet empirical studies reveal that recognition and representation dimensions of justice, such as institutional culture and inclusion, are not automatically achieved through funding alone. Thus, while personal growth is frequently reported, it is mediated by campus climate and support structures. A notable gap concerns systematic measurement of leadership outcomes among NSFAS-funded students. Much of the literature relies on qualitative accounts, highlighting the need for mixed-method or quantitative analyses to substantiate claims of leadership development.

2.4 Career success and societal contribution

Career success is often positioned as the ultimate indicator of higher education impact. UNESCO (2023) associates financial access initiatives with improved employability and economic mobility. South African studies show that NSFAS graduates frequently enter public service sectors and community-oriented professions (Moyo & McKenna, 2021).

De Villiers (2023) observes that many beneficiaries act as role models in their communities, reinforcing intergenerational aspirations. However, national labour market data suggest that graduate unemployment remains a structural challenge, complicating assumptions that funding automatically translates into economic mobility. (Gondhali, 2026) argue that employability outcomes are strengthened when financial support is integrated with internships, career guidance, and professional networks. Where such integration is absent, graduates may struggle despite their academic qualifications. These findings reveal an unresolved tension between educational access and labour market absorption capacity. While NSFAS enhances qualification attainment, broader economic conditions shape career trajectories. Further research is needed to examine long-term employment outcomes across disciplines and socio-economic backgrounds.

2.5 Toward an integrated conceptual framework

Although prior scholarship implicitly links financial aid to holistic student success, the relationships among constructs are often discussed in isolation. Drawing on Social Justice Theory (Rawls, 1971; Schiller et al., 2025), Tinto's integration model (2017), and the empirical findings reviewed above, this study conceptualises NSFAS's impact as a dynamic, multi-level process.

To synthesise these findings and clarify the pathways through which NSFAS funding influences holistic student success, an integrated conceptual framework is proposed that maps the relationships between financial support, mediating processes, and long-term outcomes.

Core Construct:

- Financial Support (NSFAS funding)

Mediating Mechanisms:

- Financial stability and reduced economic stress
- Academic integration and institutional support
- Psychological resilience and self-efficacy
- Participation in developmental and leadership opportunities

Intermediate Outcomes:

- Academic persistence and performance
- Personal growth and leadership capacity

Long-Term Outcomes:

- Career success and employability
- Societal contribution and social mobility

The framework posits that financial support indirectly influences long-term societal outcomes through interconnected mediating processes. Institutional effectiveness moderates these relationships, meaning that funding alone is insufficient without complementary academic and social support systems.

2.6 Synthesis and research gaps

Overall, the literature affirms that NSFAS funding significantly expands access and supports persistence. However, empirical findings also reveal conditional and uneven outcomes shaped by institutional context, administrative efficiency, and broader socio-economic factors.

Key gaps include:

- Limited longitudinal evidence tracking NSFAS beneficiaries beyond graduation.
- Insufficient comparative studies across institutional types.
- Underdeveloped quantitative measures of leadership and personal growth outcomes.
- Limited integration of labour market data into analyses of funding impact.

Addressing these gaps would strengthen understanding of how financial aid interacts with structural and institutional conditions to promote, or constrain, equitable higher education outcomes.

2.7 Theoretical framework

This study is anchored in Social Justice Theory, which provides a critical lens for understanding the role of NSFAS funding in promoting equitable access and quality education in South Africa. Social Justice Theory emphasizes fairness, equity, and the redistribution of resources to address structural inequalities, making it particularly relevant in post-apartheid educational contexts where historical socio-economic disparities persist (Schiller et al., 2025; Rawls, 1971). Within higher education, this framework enables the examination of how financial aid mechanisms such as NSFAS can mitigate barriers for students from disadvantaged backgrounds, facilitating not only academic success but also holistic personal and societal development (Gewirtz, 2020).

Social Justice Theory conceptualizes educational equity as both a moral imperative and a structural necessity, highlighting the need to provide students with resources and opportunities proportionate to their socio-economic challenges (Schiller et al., 2025). NSFAS embodies this principle by offering financial support that alleviates economic stress, thereby enabling students to focus on their academic and personal growth. By examining NSFAS-funded students through this theoretical lens, the study acknowledges the interplay between systemic support, individual agency, and educational outcomes, recognizing that equitable access alone does not guarantee success without complementary psychosocial and institutional support structures (Matyana, 2023).

The theory provides a basis for interpreting the transformative outcomes reported by NSFAS beneficiaries, including resilience, leadership development, and community engagement. Social Justice Theory posits that access to resources, when combined with social and institutional support, empowers individuals to overcome disadvantage and contribute to societal advancement (Schiller et al., 2025). In this study, NSFAS is thus positioned not merely as a funding mechanism but as a redistributive instrument fostering social mobility, academic persistence, and long-term civic responsibility. The application of this theory ensures that the research captures both the structural and experiential dimensions of student success, illustrating how financial aid translates into measurable educational and societal impact.

Social Justice Theory aligns seamlessly with this study's focus on NSFAS-funded students, as it provides a comprehensive framework for analysing the intersections of equity, empowerment, and educational achievement. It justifies exploring both individual success stories and the systemic factors that enable or constrain these outcomes, offering a robust lens for understanding how financial aid contributes to inclusive, high-quality higher education in South Africa.

4. Methodology

This study employed a qualitative multiple-case study design within an interpretivist paradigm to address a problem that is inherently experiential and meaning-centred: understanding how NSFAS-funded students construct and negotiate the meanings of financial aid, academic persistence, and achievement in specific institutional contexts. Because the research questions focus on *how participants make sense of funding and success* rather than on measuring variables or estimating effects a qualitative, interpretivist approach is warranted. The interpretivist stance enabled an in-depth examination of participants' subjective meaning-making processes and the social contexts that shape those meanings (Alhoussawi, 2023). A multiple-case design was adopted, focusing on two rural-based public universities in the Vhembe District, Limpopo Province, selected to reflect the socio-economic and institutional contexts within which NSFAS beneficiaries navigate higher education.

Purposive sampling was used to recruit twelve participants who had received NSFAS funding between 2018 and 2023. Selection criteria included completion or

near-completion of qualifications, demonstrated academic progression, and willingness to share detailed personal experiences. The sample size ($n = 12$) was guided by principles of qualitative depth and information-rich case selection (Wutich, Beresford, & Bernard, 2024). Recruitment continued until data saturation was reached, that is, when no substantially new themes emerged from subsequent interviews. The relatively small sample enabled intensive engagement with each case and supported thick, contextualised analysis consistent with qualitative case study research.

Data were collected primarily through semi-structured, in-depth interviews, with document analysis supporting the interviews. An interview protocol was developed to ensure methodological consistency across participants. The protocol included open-ended guiding questions organised around key domains: (1) access to and experiences of NSFAS funding, (2) academic challenges and coping strategies, (3) personal and leadership development, and (4) perceived long-term impact on career aspirations and community contribution. Probing questions were used to elicit clarification and depth while maintaining flexibility to pursue emergent issues. Each interview lasted approximately 45-60 minutes and was audio-recorded with participants' permission. Institutional documents, such as academic records and funding confirmation letters (where available and authorised), were analysed to corroborate participants' accounts and enhance data triangulation.

Data analysis followed (Braun & Clarke, 2024) reflexive thematic analysis framework. Interviews were transcribed verbatim and systematically coded. Initial codes were generated inductively from the data, then clustered into categories and refined into overarching themes through iterative comparison across cases. An audit trail documenting coding decisions, theme development, and analytic reflections was maintained to enhance transparency and replicability. Trustworthiness was strengthened through multiple strategies. Credibility was supported through member checking, in which participants reviewed and confirmed the accuracy of their transcripts and key interpretations. Transferability was enhanced through thick description of the context and participants' characteristics. Dependability and confirmability were reinforced through maintaining detailed methodological records and engaging in reflexive journaling to acknowledge the researcher's positionality and potential biases.

Ethical approval was obtained from the University of Venda's research ethics committee prior to data collection. Informed consent was secured in writing from all participants after they were provided with detailed information about the study's purpose, procedures, voluntary participation, and right to withdraw at any stage without penalty. Confidentiality and anonymity were ensured through the use of pseudonyms and the removal of identifying information from transcripts and reports. All digital data was securely stored on password-protected devices accessible only to the researcher. This methodological approach ensured transparency in data collection and analysis, justified the sample size on qualitative grounds, and demonstrated adherence to established standards of rigor and ethical research practice.

5. Results and findings

The presentation of findings explores how NSFAS funding has shaped students' academic journeys and personal development at rural South African universities. The discussion highlights key themes, including resilience, financial stability, personal growth, and societal contribution, reflecting the transformative impact of financial aid. Through participants' narratives, the study examines how equitable support fosters empowerment, motivation, and leadership among historically disadvantaged students.

5.1 Theme 1: Academic resilience and excellence

The first theme, academic resilience and excellence, emerged strongly from the narratives of NSFAS-funded students, highlighting how financial support enables them to persevere and excel academically despite socio-economic challenges. Participants consistently indicated that NSFAS funding alleviated the financial burdens that previously interfered with their ability to focus on learning.

“Receiving NSFAS funding gave me peace of mind; I could concentrate on my assignments and exams without worrying about tuition or rent. It motivated me to perform better every semester.” (Participant 3)

“Even when life was difficult at home, knowing that my fees were covered made me determined to pass and excel. I felt like giving up was not an option.” (Participant 7)

These reflections underscore how financial support not only reduces material hardship but also reinforces students' motivation and self-efficacy, enabling them to persist through academic challenges.

By providing financial support to historically disadvantaged students, NSFAS serves as a mechanism of educational justice, enabling students to access opportunities previously unavailable. This redistribution allows students to devote cognitive and emotional resources to academic tasks, facilitating resilience and performance.

“I joined a study group with my peers; we motivated each other to keep up with lectures and assignments. Without the stress of worrying about money, I could fully participate in these activities.” (Participant 5)

Research supports the role of financial aid in fostering academic resilience, highlighting its influence on student perseverance and persistence. The participants' narratives in this study mirror these findings, revealing that NSFAS funding allowed them to engage deeply with their studies, set ambitious academic goals, and persist despite socio-economic challenges.

The theme also highlighted the strategies students employed to leverage the opportunities provided by NSFAS. Many participants reported proactive approaches to studying and learning engagement.

“I scheduled my weeks around lectures and library hours. I knew that my fees and accommodation were covered, so I focused on making the most of the resources available to me.” (Participant 8)

“Being funded gave me confidence to participate in extra tutorials and seminars, which improved my understanding and performance in difficult subjects.” (Participant 12)

These statements emphasise the interplay between financial support and academic self-management, showing that resilience is not merely an outcome of external aid but also an internalised practice of persistence and goal-oriented behaviour. Participants described how financial support reduced stress and enabled greater concentration on academic tasks. Several reported structured study routines, increased attendance at tutorials, and stronger peer collaboration. Across interviews, resilience was framed as both a response to financial relief and a personal commitment to succeed.

The findings demonstrate that NSFAS funding is a key driver of academic resilience and excellence. Students’ experiences illustrate that financial support alleviates barriers, fosters motivation, and encourages the development of effective learning strategies, all of which contribute to sustained academic performance.

5.2 Theme 2: Financial stability and academic focus

The second theme, financial stability and academic focus, emphasises how NSFAS funding allows students to concentrate on their studies without the constant worry of meeting tuition, accommodation, and living costs. The narratives indicated that financial security directly impacted students’ academic engagement, attendance, and participation in university life.

“Before NSFAS, I had to skip lectures because I could not afford transport. Now, I attend all my classes and even have time to study in the library.” (Participant 2)

“When I knew that my accommodation and meals were taken care of, I could focus entirely on assignments and preparing for exams. My marks improved significantly.” (Participant 9)

These accounts illustrate the critical role of financial stability in fostering an environment conducive to learning, where students can allocate time and cognitive resources to academic tasks without distraction.

“Knowing that I had funds for the semester, I planned my studies carefully, balancing coursework and revision. I felt in control of my learning.” (Participant 6)

“With NSFAS covering my fees, I could buy the textbooks I needed and dedicate time to research. It changed how I approached my studies.” (Participant 11)

These reflections highlight how financial support facilitates self-regulation, goal-setting, and academic discipline.

Students described adopting proactive strategies to maximize the benefits of financial support.

"I could attend extra tutorials and workshops, which helped me understand difficult subjects better. I would not have done this if I were struggling to pay for accommodation." (Participant 5)

"I created a study timetable and stuck to it. Knowing that my basic needs were met gave me the energy and focus to concentrate fully on my coursework." (Participant 10)

These accounts illustrate that financial stability does not merely relieve stress but actively empowers students to engage with academic work more effectively, fostering deeper learning and enhanced academic performance. Participants consistently linked financial stability to improved academic focus. Students described enhanced time management, structured routines, and increased engagement in academic activities once their basic needs were secured.

Financial stability, as enabled by NSFAS funding, is pivotal for promoting academic focus and engagement. Through the lens of Social Justice Theory, the provision of resources ensures equitable opportunities for students from disadvantaged backgrounds, allowing them to achieve their full academic potential. These findings underscore the transformative impact of NSFAS in advancing quality education by removing financial barriers and supporting focused, sustained academic effort.

5.3 Theme 3: Personal growth and leadership development

The third theme, personal growth and leadership development, highlights how NSFAS funding not only facilitates academic achievement but also nurtures personal transformation and the acquisition of leadership skills. Participants reported increased confidence, independence, and engagement in extracurricular activities, which contributed to their holistic development.

"Being financially supported by NSFAS allowed me to take part in student governance and lead a campus outreach program. I would never have had the time or resources to do this without funding." (Participant 4)

"I became more self-reliant and confident. I could plan my day, participate in group projects, and even mentor younger students. Funding gave me the freedom to grow as a person." (Participant 8)

These accounts demonstrate that, beyond alleviating financial pressures, NSFAS empowers students to pursue personal interests, develop soft skills, and actively engage in leadership roles.

"I joined the student council and organised community awareness campaigns. I felt like my voice mattered and that I could make a difference." (Participant 1)

"I started mentoring first-year students and helping them navigate university life. It made me feel responsible and empowered." (Participant 6)

These narratives illustrate how financial support fosters agency, enabling students to assume leadership roles that cultivate self-confidence, responsibility, and civic engagement.

Research indicates that personal growth and leadership development are often closely linked to access to resources that reduce financial stress (Nkosi, 2021). When students are not preoccupied with survival concerns, they can dedicate time and energy to developing interpersonal skills, teamwork, and strategic thinking, qualities that are integral to leadership. Gewirtz (2020) emphasises that higher education should cultivate not only academic competence but also leadership capacity and social responsibility. The participants' experiences corroborate these perspectives, revealing that NSFAS funding enhances both academic and non-academic development by providing opportunities for self-discovery, community engagement, and leadership practice.

Participants also described how personal growth intersected with academic performance.

“By leading study groups and peer sessions, I learned better time management and communication skills. These skills also improved my ability to study effectively and collaborate on assignments.” (Participant 5)

“Participating in student initiatives made me more organised and disciplined. I felt proud of my achievements, which motivated me to excel academically.” (Participant 11)

These statements highlight the interconnectedness of leadership experiences, personal development, and academic success, suggesting that financial support enables students to develop a multidimensional skill set.

Theme 3, therefore, illustrates that NSFAS funding extends beyond tuition support to promote holistic student development. Through the lens of Social Justice Theory, the funding mechanism not only redistributes resources equitably but also creates conditions for students to develop leadership skills, confidence, and personal agency. These outcomes reinforce NSFAS's transformative potential in nurturing graduates who are not only academically competent but also socially responsible and capable of contributing meaningfully to their communities.

5.4 Theme 4: Career success and societal contribution

The fourth theme, career success and societal contribution, captures the long-term outcomes of NSFAS funding, demonstrating how financial support equips students to achieve professional success and positively impact their communities. Many participants emphasised that the financial security provided by NSFAS enabled them to complete their studies and pursue career opportunities that would have otherwise been unattainable.

“I graduated with a degree in education thanks to NSFAS. Today, I am teaching in my hometown, inspiring younger students to pursue higher education.” (Participant 2)

“Without funding, I might have dropped out. Now, I work as a social worker, helping families navigate challenges similar to those I experienced. NSFAS made this possible.” (Participant 9)

These narratives illustrate that financial aid not only facilitates academic completion but also empowers students to become agents of social change, embodying the principles of social justice. Moyo and Mckenna (2021) highlight that NSFAS-funded graduates often secure meaningful employment and serve as role models within their communities, demonstrating the broader societal benefits of equitable access to higher education. UNESCO (2023) emphasises that education, when accessible and inclusive, not only transforms individual lives but also drives community development and progress toward Sustainable Development Goal 4 (Quality Education). The participants’ experiences confirm these findings, indicating that financial aid catalyses professional success while fostering a sense of social responsibility.

Participants also highlighted the development of transferable skills through their academic and extracurricular experiences, which contributed to career readiness. Participant 8 remarked, “Being involved in leadership and volunteer work during university helped me develop teamwork, problem-solving, and communication skills. These skills have been invaluable in my current job.” Participant 12 added, “NSFAS allowed me to complete internships and gain practical experience. Now, I am confident in my profession and able to support others in similar situations.” These statements illustrate that financial support facilitates access to experiences that prepare students for the workforce and enable meaningful societal contributions.

Theme 4 demonstrates that NSFAS funding has a transformative effect on graduates’ career trajectories and community engagement. Through the lens of Social Justice Theory, equitable financial support creates pathways for historically disadvantaged students to achieve professional success and contribute positively to society, reflecting the broader objectives of quality education and social equity. The findings reveal that NSFAS funding significantly enhances academic performance, personal growth, and career readiness, enabling students to contribute positively to their communities. Participants’ experiences demonstrate that financial support serves as a catalyst for both individual empowerment and broader social change. Overall, the study underscores NSFAS’s vital role in promoting educational equity and advancing quality education in South Africa.

6. Discussion

The findings of this paper suggest that NSFAS does more than pay fees. It changes the conditions of study by freeing students’ time and attention so they can learn, lead, and plan careers (Motala, Oketch, Ouma, & Masutha, 2023). In rural, historically disadvantaged universities (HDIs), the size of these gains depends on local realities: long distances to opportunities, weak infrastructure, and digital gaps make it harder to turn money into success (Damoah, Khalo, & Omodan, 2023; Mateko, Dowelani, & Sinamano, 2025). Recent work shows HDIs remain constrained by their location and resources, and that COVID-19 made internet,

device, and platform differences even clearer and more harmful for students (HSRC, 2025; Mateko et al., 2025). These factors help explain the stop-start study patterns some students still report, even when fees and allowances are covered (Mateko et al., 2025; Timmis et al., 2024). Put simply: funding reduces scarcity, but context decides how well students can turn that funding into real opportunities.

From a social justice perspective, the results align with ideas of fair redistribution (Rawls, 1971; Schiller et al., 2025) and highlight the importance of recognition and belonging on campus. Where students feel they belong and matter, motivation and leadership grow; where culture excludes them, or campuses are unstable, engagement drops even with a bursary (Chiramba & Ndofirepi, 2023). This aligns with a meta-analysis showing that belonging relates positively to grades (small-to-medium effects) and well-being (medium-to-large effects) in higher education (van Kessel, Ryan, Paras, Johnson, Zariff, & Stallman, 2025).

South African qualitative evidence also stresses that life beyond the funding hurdle matters, so institutions should build everyday practices that protect belonging for disadvantaged students (Chiramba & Ndofirepi, 2023). The findings also suggest that students report less financial stress, greater persistence, and fuller participation when tuition, accommodation, and living costs are covered (Mokgotho, Njoko, & Burman, 2023). Large-scale evidence on publicly funded cohorts also links well-being with engagement and positive learning experiences, which support retention (Wilson Fadji, Wildschut, Cromhout, & Shoko, 2025).

In the international context, Australia's Higher Education Contribution Scheme-Higher Education Loan Program (HECS-HELP) income-contingent loans remove upfront fees and start repayments only when graduates earn above a set income threshold; several loan products exist under one framework, with rules set and updated nationally (Australian Department of Education, 2024; Study Assist, 2026; Australian Taxation Office, 2025). England also uses income-contingent loans but now faces a rapidly growing loan book and complex public-private cost-sharing, as official statistics and forecasts show (GOV.UK, 2025a, 2025b). By comparison, NSFAS's bursary-heavy model limits graduate debt at entry, but its impact depends on reliable, on-time payments and wrap-around supports that turn money into learning results. A practical way forward is two-way policy learning: South Africa could pilot income-sensitive completion loans/grants for final-year risk cases, while loan-heavy systems could adopt allowance-plus-services features to protect engagement and well-being (GOV.UK, 2025a, 2025b).

Set against SDG 4 (Quality Education), the pathway described by students is clear: basic-needs security → more mental space → engagement and belonging → leadership identity → transition to work (UNESCO, 2026). The Global Entrepreneurship Monitor (GEM) 2024/5 report highlights leadership and financing as key levers for equity, and regional efforts in Southern Africa focus on quality assurance (QA) capacity, digital transformation, and recognition frameworks to support inclusive, future-ready higher education (UNESCO, 2025).

These insights support integrated, context-responsive strategies that join funding with capability-building and close the digital divide (UNESCO, 2026; Walker & Somerville, 2025).

To advance quality in rural South African universities, a capability approach helps. Recent South African work shows universities expand students' real freedoms when supports are locally grounded; combined with the GEM focus on leadership-for-learning and SADC/UNESCO QA efforts, a clear design principle emerges: embed NSFAS within leadership-driven, QA-enabled ecosystems—early-alert tutoring, psychosocial care, work-integrated learning, and alumni/community mentoring tailored to HDI realities and digital inclusion (Calitz, 2023; Walker & Somerville, 2025; UNESCO, 2025). In this light, the evidence both confirms the power of redistributive aid and extends it: funding is most transformative when it is situated in South Africa's context and quality-assured, so that each rand of support becomes capabilities that last beyond graduation (UNESCO, 2025).

7. Recommendations

7.1. Recommendations for the South African education system

NSFAS and universities should jointly embed financial literacy programmes into the funding lifecycle (on-boarding, mid-year refreshers, pre-graduation exit sessions) so that beneficiaries can budget effectively, avoid over-indebtedness, and plan for post-study obligations. Institutions should scale up psychosocial and academic support, including counselling, tutoring, study skills workshops, writing centres, and targeted early-alert systems, to mitigate academic pressure, social adjustment, and financial stress. Establish structured mentorship through NSFAS alumni networks, pairing current students with graduates from similar disciplines and backgrounds to provide guidance, motivation, and career navigation. Finally, establish formal collaboration platforms among NSFAS, universities, and student representative bodies to review disbursement processes, resolve operational bottlenecks, and ensure policies remain responsive to students' evolving needs.

7.2. Recommendation for future studies

Undertake longitudinal studies that track NSFAS-funded students from entry to several years post-graduation to evaluate sustained effects on academic success, well-being, employability, and community contribution. Conduct comparative and cross-national research on public financial-aid schemes with similar aims (e.g., bursaries or income-contingent loans) to identify which combinations of aid, financial literacy, mentorship, and psychosocial support yield the greatest impact across diverse contexts. Test the effectiveness of specific interventions, such as alumni mentoring models, embedded financial literacy curricula, and integrated counselling and tutoring packages, using mixed-methods designs to determine scalability and cost-effectiveness. Finally, examine implementation and governance questions (e.g., disbursement timing, data sharing, and early alert analytics) to provide practical guidance for improving student funding systems in South Africa and comparable settings.

8. Limitations

This interpretivist, qualitative multiple-case study used purposive sampling (n = 12) to prioritise depth over breadth; findings are analytically generalisable to similar contexts rather than statistically generalisable to all NSFAS beneficiaries. Reflexive thematic analysis enabled nuanced insights but entails researcher subjectivity; despite an audit trail and member checking, some interpretive bias may remain. All cases were drawn from rural, historically disadvantaged institutions (HDIs), so transferability is strongest to comparable settings and weaker for urban or historically advantaged universities. Finally, participants received NSFAS support during 2018–2023, making results time-bound and potentially sensitive to later policy, governance, QA, or digital changes.

9. Conclusion

The findings of this study highlight the transformative role of NSFAS funding in the lives of students from historically disadvantaged backgrounds, demonstrating how financial support extends beyond mere access to higher education and actively contributes to the realisation of quality education in South Africa. Through the narratives of NSFAS beneficiaries, it is evident that funding alleviates economic pressures, enabling students to focus on academic achievement, develop resilience, and engage meaningfully in university life. Beyond academic gains, the support fosters personal growth, leadership development, and confidence, equipping students with essential life skills that prepare them for active participation in social and professional spheres. These success stories underscore the interconnection between equitable financial aid, student empowerment, and the broader goals of social justice, highlighting NSFAS as a crucial mechanism for addressing historical inequities in the South African higher education system.

NSFAS funding has demonstrated a lasting impact on graduates' career trajectories and their contributions to society, aligning with Sustainable Development Goal 4's emphasis on inclusive and quality education. The participants' experiences reveal that financial support not only facilitates educational attainment but also enables graduates to act as agents of social change, positively influencing their communities and serving as role models for others. While challenges such as delayed disbursements and limited financial literacy persist, the study emphasises that targeted interventions such as timely funding, structured mentorship, and enhanced support services can strengthen NSFAS's effectiveness. The research concludes that NSFAS funding is a vital instrument for fostering academic success, personal development, and societal transformation, illustrating that equitable financial aid is central to producing capable, resilient, and socially responsible graduates who contribute meaningfully to national development.

Conflict of interest

The authors declare no conflict of interest.

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