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Challenges and experiences of NSFAS-funded students after completing their studies

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Abstract

After 1994, the South African government increased higher education funding, with the aim to enhance its accessibility to deserving students, by utilising the National Student Financial Aid Scheme (NSFAS). This NSFAS funding was intentionally utilised to fund indigent higher education students from the less fortunate social classes, with the hope to achieve social justice and poverty alleviation to the targeted young people. The overall aim was to possibly increase their employability in the labour market. This study was conducted qualitatively, using a case study research design to explore the lives of the NSFAS-funded graduates from a low-income, rural, poverty-stricken district in South Africa, after they had graduated. 15 graduates who were funded by NSFAS during their university years were purposefully sampled to provide answers to our semi structured, face-to-face interview questions. The study further explored the possible challenges faced by those graduates pertaining to their livelihoods and found that some of them struggled to find employment even with their qualifications. The challenges they continued to face included the not-so-good treatment from their communities; a challenge which led some of them to face mental health issues. Interestingly, however, all of the graduates ended up being employed. The study recommends possible improvement strategies on the disbursement of the NSFAS funds and also makes other recommendations for policy making on the support of indigent students' access to higher education institutions.

Keywords: student finance, higher education, rural graduates, transformation, academic performance, graduate unemployment, NSFAS.



Introduction

Education is important to every country's social and economic development (Ude, et al., 2024; Tam, et al., 2024). Consequently, countries worldwide spend billions of dollars on student aid in higher education (OECD, 2016). The World Bank Report (2021) indicates that Higher Education Institutions face tremendous pressure to produce graduates with quality and relevant skills for the economy that will render them employable. Governments worldwide, therefore, realise that they should support higher education as part of their national development plan, particularly as the country's Gross Domestic Product (GDP) partly depends on the quality of a country's higher education system.

For the above reason, the International Labour Organisation, ILO (2013) mentions that 'for a person to be employable, there must be a combination of socio-emotional and technical skills that meet the labour demand in the labour market.' Brewis (2025) supports the above argument by emphasising that quality education is a criterion for skilling people and creating the knowledge needed to ensure success and sustainable development in a country. The United Nations General Assembly's Sustainable Development (2015) Goal No.4 aims to "ensure inclusive and equitable quality education and promote lifelong learning opportunities for all" (UNGA, 2015:19). As per this development goal, all people should have equitable access to quality education. Education is known to have a relationship with a country's socio-economic status, unemployment, poverty, and social stability. It is generally believed that education can reduce local and global poverty. Educated people are most likely able to sustain themselves and are most likely to get or create good-paying jobs. In South Africa, unemployment was the highest, negatively affecting rural youth more than urban youth due to various factors. According to Statistics South Africa (Stats SA, 2022), the unemployment rate for black Africans was 38.2% during the first quarter of 2021, in contrast to unemployment for whites in the same category, which was 10%. The above statistics show the skewed pattern of unemployment in South Africa. For the above reason, we decided to investigate the experience of the NSFAS-funded graduates in the Vhembe District of the Limpopo province, to explore their experiences amid high youth unemployment in South Africa.

Our discussions on their experiences were placed under the lens of the Theory of Change. De Silva, Breuer, Lee, Asher, Chowdhary, Lund, and Patel (2014) indicate that the Aspen Institute developed the theory with organisations such as 'Acknowledge'. This theory is used by international donors such as Comic Relief and Grand Challenges Canada, the UK Department for International Development (DfID), and the Bill Gates



Foundation to follow their research programmes (Connell & Kubisch, 1998).

The Theory of Change is used to evaluate the complex community initiatives focused on social change. In addition, this theory is used to see how an intervention or set of interventions could lead to developmental change (UNDG, 2017). In our discussions, we used the Theory of Change to determine how the livelihoods of rural graduates have changed after graduation. This theory assisted in analysing the collected data and deciding whether the changes were for the better or the worse. The above five components of the Theory of Change were used as a lens for analysing the data, namely Inputs, Change Mechanism, Output, Outcomes, and Impact (Corlet, Mair, & Druckman, 2018). Analysing the data using the lens from the Theory of Change, we could see how NSFAS changed the livelihoods of the graduates; moreover, that as rural inhabitants, they faced more challenges which they were ultimately able to overcome. The overcoming of challenges happened because of acquiring qualifications funded by NSFAS.

Higher education funding in South Africa and its impact on the current graduate trends.

During the apartheid era, the South African higher education system was racially divided (Mgwili, 2020), which also determined the types of programmes and quality you would receive based on your race. Luckett, (2025) indicates that there were only six higher education institutions for Blacks, two for Coloureds, two for Indians, and nineteen for Whites. Looking at the number of institutions allocated for the black people, who comprise the population in South Africa, shows how difficult it was for black people to access education during the apartheid era (Ayuk, 2025). Manuel (2019), furthermore explains that black students in historically black universities received an education that was below standard in comparison to that obtained by white students.

Racial segregation was evident in the funding mechanisms used in higher education institutions. According to Brewis, et al. (2025), white universities were granted financial autonomy, whereas the government controlled black universities' finances. After the election of the democratic government in 1994, South Africa experienced a significant change in higher education funding. Mgwili (2020) mentions that from 1990 to 1994, there was a positive change in the enrollment of black students in historically white universities. The transition of the South African



government from being apartheid to being democratic also led to efforts toward widening access to higher education by people from previously disadvantaged groups. After 1994, funding for black students at university was initiated, increasing the enrolment of previously underprivileged students at higher education institutions. This was done through the consecutive introduction of funding schemes, namely TEFSA (write in full first), later followed by NSFAS. NSFAS (2016) indicates that the NSFAS funding scheme was established in 1999 by the government to support financially disadvantaged students attending public universities in South Africa. This is because most of the South African citizens are living below the poverty line and depend on government support for a living NSFAS remains the primary funding source for needy students who cannot afford tuition fees per the set criteria.

The Influence of student funding on the academic performance of graduates

The data collection we have engaged in through a proper literature review has revealed that NSFAS has enabled increased access to higher education, (Boughey,2025) particularly for students from disadvantaged backgrounds. As a result, we discovered that NSFAS has a great connection to students' academic performance. A study conducted by Wildschut et al. Wildschut, Megbowon, and Miselo (2020), on the impact of funding on academic performance, revealed that students who receive funding perform well. The study also revealed that students who receive other types of funding perform better than those funded by NSFAS. This could be because the funders require good academic performance as a criterion for funding, whereas NSFAS requires students to pass half of the modules they are doing per year. When NSFAS-funded students realise that they only need 50% of their modules to qualify for funding, some of them may relax in their studies, contributing to the low academic performance of NSFAS-funded students.

In corroboration of the above, a study conducted by De Sivatte, et al., (2025) on the academic performance of students who receive need-based financial aid in America revealed that male African American students from poor families show poor performance compared to white males. This could emanate from the fact that students from disadvantaged families tend to go to public schools where the quality of education is sometimes compromised. In this case, white students from wealthier families go to affluent public and private schools with a high standard of teaching and learning, resulting in a good education.



Contrary to the above argument, a study conducted by Mngomezulu, Dhunpath, and Munro (2017) examining the narratives of students receiving government funding discovered a negative relationship between student funding and academic performance. Wildschut et al. (2020), suggest that students who receive funding may not be fully prepared for advanced studies and do not only fail due to financial hardship but also from experiencing social and psychological challenges (Tam, et al., 2024). Naidoo and McKay (2018) discovered no relationship between the funding received by students and their academic performance. However, Van den Berg (2017) confirms an overwhelmingly positive impact of student funding on academic performance and success. In corroboration with the findings by (Van den Berg, 2017); (Wildschut et al. 2020); (De Sivatte, 2025), our study also revealed that NSFAS contributed positively to the lives of rural graduates. If it was not for NSFAS funding, they would have never made it academically because they come from a poverty-stricken area, where their parents depended on government support for income, food, and other living allowances.

Methodology

We utilised a qualitative research approach and purposively sampled the right participants from the right area; and succeeded to get rich, deep and complex data for this study, expanding knowledge of the phenomenon of student funding and its relationship to employment of the graduates (Patel & Patel, 2019). We chose the interpretive paradigm to produce research findings grounded in the meanings and knowledge collected from the graduates' experiences and perspectives. As the study was conducted nested in an interpretive paradigm, within a qualitative research approach to further find out how the livelihoods of these rural graduates have changed after they received the NSFAS funding for their studies. We employed a case study research design in order to ensure the particularisation of the case rather than generalization (Stake, 2014).

The purposefully sampled 15 graduates from the Vhembe district, in the Limpopo Province of South Africa, who studied at any of the 26 traditional South African universities and had their studies funded by NSFAS. According to the Department of National Treasury (2021), 70% of the Vhembe district's population lived under the food poverty line of R561,00; notably making most of the young people in the schools around this area to qualify for Social Security Services and also qualify for NSFAS funding if they made it to university. We were granted



permission to interview the participants. They even signed our consent forms to use one-on-one, semi-structured interviews to collect data from them. After data collection, a thematic analysis was used to analyse the complex data. To protect the identity of participants, we decided to use pseudonyms instead of their real names.

Results

After data analysis, the following themes were generated as the challenges the graduates experienced after returning to their communities:

Difficulty in securing jobs

The data collected revealed that participants were faced with challenges in securing jobs. The following job-related challenges were revealed as codes during data analysis: Unemployment, lack of necessary experience, bad stigma for university graduates, and job search. The following verbatim responses from the participants support this assertion:

“The challenge I experienced after going back to my community was the struggle of finding a job. My family and the community expected me to work immediately after getting a degree. Being unemployed is a burden that depresses me because I now must face the people who are expecting me to be working, whilst I am still struggling to get a good job. I am getting some piece-jobs although I am struggling to get an actual Environmental Science job”.

The participants expected to secure employment immediately after getting their qualifications, as a result, some of the participants felt that studying and completing degrees were both a waste of time. Amongst them, some were employed after more than 2 years of looking for jobs. The situation experienced by these graduates is similar to the one in the study by Ntini, et al. (2025), which found that graduates face a prolonged period of job search due to their lack of prior work experience. Before receiving a permanent offer, they usually must read job adverts, fill out application forms, write psychometric tests, while in some situations they would attend interviews, or submit a written assessment.

There were surely unreasonably high expectations among graduates which were sometimes the cause of their unemployment. They typically believed that their academic qualifications would automatically guarantee



great pay and executive roles. Interestingly, their expectations were similar to the findings of a study by Sirat and Shuib, (2022) on the employability of graduates in Malaysia, which revealed that numerous graduates had a negative attitude towards jobs which did not pay high salaries. The findings of our study suggest that participants experienced a misalignment between the available jobs and the qualifications they possessed. The jobs paid less, contrary to their expectations. This aligns with a study conducted by Brewis (2025), which showed that the biggest cause of unemployment is the perceived misalignment of qualifications and available jobs. As a result of the misalignment, some of the graduates ended up switching careers and enrolling for the Post Graduate Diploma in Education (PGCE), which secured some of them a sustainable job opportunity in the teaching profession.

Financial problems

The findings of this study have revealed that delays in securing jobs for graduates caused financial challenges in their lives. When we asked the participants to elaborate on issues they faced as graduates, they indicated amongst other things, the inability to save money, shortage of money, lack of income and outstanding debt from universities. Below are the verbatim responses on how graduates' livelihoods were financially challenged after securing their qualification and returning to their communities:

"Once I completed my LLB degree, the first challenge was that I would not become an attorney by simply graduating. Once you leave the university, the bursary is done with you. While at university, I could not save money because I had many responsibilities to cover with the little money I had. Apart from that, nobody taught me how to save money. I was trying to survive with whatever money I had. I could not save money for the future because I had little information on what would transpire when I completed my degree. The moment I left university I had to go to law school, and I had no bursary. I had no money for law school; as a result of that I could not pay for the rented accommodation, food, and tuition fees. I had to find a way of how to survive at law school because I did not have any sort of support from anyone".

The above quote shows that lack of financial management skills led the graduate to not have savings to pay for law school. From his other responses, he had mentioned that he was an orphan with no one to depend on or to fund his further studies. The money he got from NSFAS during his undergraduate studies was used to finance him while at the



university; hence, he could not pay for law school as there was no one available to assist. Looking at the financial challenges we reported above, life seemed to be difficult for the first few months after graduation due to the lack of income for the graduates. The NSFAS bursary only takes care of students who are still enrolled at a university and does not have a provision for assisting graduates in securing a job. If the South African government had this provision, it would have a guarantee of securing the money used to fund students. One of the participants in our study was an LLB graduate who was supposed to go to law school after graduation.

A similar study by Ahmad, Zin, Rahim, Kassim, and Hasbullah (2022) corroborates this finding when mentioning that young people frequently take on excessive debt to satisfy the demands of an ostentatious and materialistic lifestyle. Because of the high living expenses, some of university students are also burdened with debt at an early age. Additionally, they are careless with money management, particularly with regard to credit cards, debt, investments, insurance, and old-age savings. Another study by Yakob, Janor, and Khamis (2020), revealed that financial knowledge, or financial literacy, is an important factor that influences individuals' financial decision-making.

In addition to lack of funds, this study also revealed that some participants had difficulty managing funds and could not save their stipends. A high degree of financial well-being typically goes hand in hand with having a high level of financial knowledge (Mokhtar & Husniyah, 2017). Hassim and Ramli (2022) indicate that the millennial generation's financial management skills are still moderate. If the participant had saved some of the NSFAS stipend, he would not have struggled the way he did after graduation because he probably would have had some savings to at least start in his life. The financial struggle after graduation demonstrates that there is lack of financial literacy among most of the graduates.

Community expectations

Given the socio-economic background of these graduates, many of whom are first-generation university entrants from their families, there were high expectations from their families and communities regarding the contribution they were expected to make upon completion of their studies. The delays in getting jobs and the financial problems they experienced, exacerbated the nasty attitudes of their families and how the community treated them. The study found that not only did the participants have



expectations of acquiring the qualifications, but the community also had expectations of how the participants' lives should unfold immediately after graduation. When that did not happen, the community's attitude and the way they treated the participants changed dramatically. The community gave the participants harsh treatment due to their disappointment when their expectations could not immediately be fulfilled. The treatment some participants mentioned included mocking, criticism, verbal harassment and utter disrespect. The following quote demonstrates the kind of treatment meted out to the participants:

"Mmmh... my community is very much judgmental, because a week after my graduation, people were already expecting me to be working. By that time, I did not even have my certificate because NSFAS did not pay my tuition fees for my final year. The university did not give me my certificate because I was still owing. People from my community would ask me why I was still unemployed when I had graduated. I would be told I had wasted all my years going to university just to remain unemployed. I would try to join an NGO, but they would not take me in because they would say I was overqualified. When community organisations elected people for youth centres, they would not consider graduates because they felt that we did not qualify for such opportunities".

The above quote shows that the community did not understand nor take kindly to the graduate unemployment phenomenon and they subsequently responded negatively to the graduates. The graduates were expected to provide financial assistance to their families and extended families; a phenomenon commonly known as the "Black Tax."

The rural community expects immediate response developments from the graduates' homes, such as building a new house for the family, buying a car, and a change in dress code. When the graduates are not able to fulfil these expectations, there is great disappointment amongst the community members. Therefore, criticism given to the unemployed graduate is a sign of disappointment.

The findings above resonate with the findings by Njani, (2022) who studied graduates' experiences in seeking employment; a study which was undertaken in another province in South Africa. This study revealed that the community showed very little support to the graduates in general and in job-seeking, in particular. Njani's study further revealed that the graduates were actually never recognised by the community for their qualifications bearing in mind that the community was full of gangsters



who were given so much respect. As a result, graduates struggled to get their first intern jobs in those communities. In contrast to Njani's study in the Western Cape Province, the context of this study, was a rural area where most of the population could not go far with their schooling and therefore, they had little knowledge of education; subsequently resulting in placing little value on the graduates until they secured themselves real jobs.

Psychological challenges

The delays in getting jobs, which led to financial challenges, and the bad treatment they received from the community had a negative psychological impact on the graduates. When asked to share their experiences following the completion and their inability to find jobs, particularly after getting a degree, participants seem to demonstrate psychological challenges. These include symptoms of depression, hopelessness, feelings of worthlessness, suicidal tendencies, peer pressure, and struggles with coping strategies. The following quote from one of the participants demonstrates this assertion.

"It is very difficult because I even asked myself why I wasted so many years at university, and that I should have just stayed home for those years and done something. It is very frustrating being unemployed while having a degree. It is frustrating to see the people I attended with having jobs and working while [I'm] still unemployed. I ask myself questions. Sometimes, I even contemplate that I know why people commit suicide. Sometimes, you would judge people who commit suicide, but you will understand it when you reach a point where there is no way forward. Sometimes I even thought of committing suicide, but now when that thought comes, I think of my kids".

The response above shows the psychological impact of the state of unemployment on some of the participants (Tam, et al., 2024). The above-cited quote shows that the participant was depressed by not having a job. The participant mostly felt the pressure while looking at other peers who were employed while they were unemployed. The finding above confirms the findings of a study conducted by Husain (2023) into the experiences of unemployed youth in Chatsworth, KwaZulu-Natal, South Africa, which revealed that unemployed youth become a burden to society, their social status is low, and people look down on them. This is because they could not afford to provide for themselves.

A study by Holman, (2018) revealed that graduates' experiences included boredom, financial hardship, a lack of social support, domestic strife, and low self-esteem and confidence. A lack of personal fulfilment somehow



caused the depression experienced by some of these participants. This is because participants seem to believe they would get a job immediately after graduation. It is however, noted that when that was not happening, together with the pressure coming from the family and community, it became significantly unbearable. This led to participants experiencing depression (Tam, et al., 2024).

Discussion on findings

This study has discussed and analysed the experiences of graduates who were funded by the NSFAS and their plight upon returning to their communities after completing their studies. It reveals the challenges they faced, which include job-related, financial, community attitudes, mental, and psychological challenges. The findings revealed that the participants struggled to secure employment in the area immediately after graduation. Research by Adraoui, et al., (2025) into the common challenges facing recent graduates in the USA also discovered that it was difficult to secure employment. The participants in Adraoui's study were surprised by how difficult it was to search for a job opportunity.

In another study conducted in Zimbabwe by Bhebhe and Bhebhe (2016), discovered that some participants were choosy regarding jobs. This is because they feel that choosing a lower-paying job would decrease their self-esteem, as they believe they are highly qualified to do those jobs. Contrary to the findings by Bhebhe et al. (2016), this study revealed that some of the participants even wanted to volunteer for jobs, in spite of that, they were still denied those opportunities by the community members as they were believed to be overqualified to work in non-profit organisations. Contrary to the findings above, another study by Yao, (2022) revealed that graduate unemployment in China is very low due to the recruitment mechanism in place in that country. Yao further mentions that employers typically publish job requirements for various departments during the peak recruitment period for fresh graduates from September to December. The following year, companies filled unfilled positions or defaulted on job seekers from January to June. During this time, several Small and Medium Enterprises (SMEs) that are not particularly competitive take part in the recruitment process. Typically, most university graduates have finished their job hunt by December. This study shows clearly that unemployment depends on the country's contextual factors, such as the strategies to mitigate unemployment.



According to the findings of our study, there seems to be not many measures in place to support graduate employment seeking. It appears that the South African government focuses most of its budget on ensuring that students in higher education acquire qualifications through NSFAS. There are no follow-up strategies on whether the graduates successfully got employed or not. This study also revealed that there is lack of necessary experience amongst the graduates in employment seeking after graduation, which became the highest hinderance for graduates finding suitable employment. A study conducted by Hassan (2018) on the internship framework guidelines for Malaysian public higher education institutes revealed the lack of necessary skills which also caused youth unemployment. With the lack of necessary experience, the transition of graduates from university to a permanent job becomes challenging.

In addition, our study revealed that there is still a financial challenge despite the qualifications acquired after graduation because when the graduates returned to their communities; there are massive expectation. The expectation was that being educated was an immediate solution to poverty and financial difficulties, but the reality was contrary to those expectations. During their studies, participants were used to receiving funds from NSFAS; however, after graduation, they faced financial challenges with no income. The communities were also making life very difficult for the graduates. This study revealed that there was a change in the way the community treated the participants; which reverberates very well the revelation in Mzizi, (2017), that the unemployed graduates felt disconnected from their communities due to the stigma associated with unemployment. We have highlighted the negative attitudes and unpalatable treatment meted out towards graduates by their families and their communities. Umo et al., (2025) found that Nigerian communities also criticised graduates for getting a qualification and remaining unemployed for some time.

Most of the rural communities expect that if one gets a degree, they should automatically get employment after graduation. Although it is a far-fetched assumption, it is usually normalised by most rural communities in most countries (Umoh, et al., 2025). Other participants suffered mockery and were compared to other unemployed community members (Banks & Ullah, 2024). The above findings align with the findings by Kunene (2019), who discovered that communities have a negative vibe towards the graduates who are not yet employed. The community looks down upon the unemployed graduates. This further increases the shame and stress associated with the graduates.



The findings in this study revealed that when the graduates were still struggling to get jobs, they suffered negative consequences such as psychological trauma. The above findings are supported by Holman, (2018) who discovered that unemployment have a tendency of bringing negative emotions to the lives of the unemployed participants, such as sleeplessness, boredom, low self-esteem, anxiety, worry, and worthlessness, and may result in people becoming suicidal (Pervaiz, et al., (2018). In this study, the delay in getting a job became a serious problem for some graduates because of the immense pressure from family members and the community. Some participants felt that they had wasted years of schooling and that they could not provide for their children and family; in such cases, to an extend of contemplating committing suicide. In poverty-stricken areas like the Limpopo Province, Vhembe District, there is a culture of "black tax". Holman (2018) refers to the 'black tax' as a modern concept that means the financial responsibility of providing for extended family members. If a person fails to uphold such a culture, he/she could appear as a failure to the community. Other participants felt they were a burden to others since they had a degree but could not provide for themselves and their families. The findings of my study revealed that the participants were used to being busy with schoolwork while studying at university. Now that they had graduated and were still unemployed, they felt ineffective and hopeless, with nothing to do. As a result of unemployment, the self-esteem of graduates is affected.

The findings above align with the findings of Pervaiz, Saleem, and Sajjad (2018) in their study into the relationship of unemployment with social unrest and psychological distress, which revealed that unemployment harms people who are facing it. The inability to find work destroys people's confidence, resulting in low self-esteem and difficulty facing their peers. When participants tried to find employment, they felt ashamed and doubted themselves. This led to some participants being unable to face their communities because so much was expected of them, and they could not deliver since they were still unemployed.

Conclusion

The findings of these studies show that the graduates struggled to get employment, which impacts them negatively on their emotional and physical health. The study highlights the fact that it is not enough for the government to provide access and training to young people to obtain



higher education qualifications; they need to put programmes in place to assist them with securing jobs after graduating. China was cited as one of the countries that assists students in securing jobs. In the UK, there is a follow-up strategy when young graduates are in the field of searching for employment. For this to happen, proper planning is required to align labour needs, and the skill sets that are required by the economy. For students who are funded by the government, it is important to ensure that the government resources are put to good use by subsequently ensuring that they absorb them into organisations to support the production of skills that contribute to national development. This has the prospects to assist in curbing graduate and youth unemployment.

It is however, notably sad, that in South Africa, the government mostly focuses its expenditure on ensuring access to higher education. Very little is done to ensure success, with that access and also little to nothing is done to assist young graduates in their transition from university to industry. One of the reasons developing countries like South Africa are struggling to do, is a follow-up on the graduates to check how the population which depended on government funding to access higher education are doing. Instead of the seemingly do not care attitude, a different strategy could be used to create fee paying adults of the future from these cohorts of graduates who are absorbed into the economy. In contrast, to government dependence they could create a developed population of citizens who pay tax and can also pay tuition fees.

Recommendations

Bearing in mind the above reasons and concerns, our study recommends that:

- the Department of Basic Education enhances its career development policies and career counselling structures to ensure that the learners, still in high school are well-informed when making career choices. Hopefully, this will ensure that learners choose careers that could render them employable within the 4IR economies of the future.
- The Department of Higher Education and Training could create structures which would enhance successful transition of young graduates from university to their first job. Those structures should expose the graduates and equip them with experience and skills required in the job market so that the newly graduated job seekers can easily secure their anticipated jobs as per the graduates' qualifications.



- The Universities should make it compulsory for all students, in all qualifications to study a basic financial literacy module and pass it well before they can pass the year. This module will assist those students who had never in their lives had to deal with budgeting and taking care of money which should take care of them in return. This seemed to be a challenge to almost all the 15 graduates in this study, and they came from different fields of study

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