

The Impact of Financial Challenges on the Attrition of Black African Students in South African Universities

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Abstract: Higher education plays a pivotal role in the socioeconomic advancement of individuals and societies, yet attrition rates among Black African students in South African universities remain disproportionately high. This paper explores the multifaceted relationship between financial obstacles and attrition among Black African students. Drawing on Maslow's Hierarchy of Needs theory, the study explores how financial challenges contribute to the attrition rate of Black African students. Using a qualitative approach, the study sought to unveil the complex dynamics underlying the persistence of financial obstacles among Black African students. An interview schedule was used to comprehend the impact of these obstacles on students' educational journeys and ultimate attrition. The findings from this study reveal that financial constraints prevent Black African students from meeting basic needs, leading to academic struggles and high dropout rates. These challenges, framed by Maslow's Hierarchy of Needs, hinder students' ability to achieve academic success and personal growth. The study recommends improving financial support systems, including addressing the "missing middle" and providing comprehensive aid to ensure Black African students meet their basic and academic needs.

Keywords: Attrition, University, Financial Obstacles, Black African

Introduction

Black African students at South African universities face substantial financial difficulties that markedly impact their academic achievement and general wellbeing (Chiramba & Ndofirepi, 2023). These challenges are exacerbated by increasing student debt and the "missing middle" status of those students who hail from middle-class families, do not qualify for financial help, yet they cannot afford university expenses (de Wet, 2022). Although the National Student Financial Aid Scheme (NSFAS) aims to assist financially disadvantaged students, its effectiveness is frequently compromised by structural challenges, including corruption and mismanagement, culminating in insufficient support for many students (Matyana, 2023). Financial limitations hinder students' access to affordable accommodation and restrict their involvement in extracurricular activities which are essential for promoting engagement and improving academic performance (Naik & Wawrzynski, 2018; Pretorius & Blaauw, 2020). These economic demands adversely affect students' subjective wellbeing, and eventually militate against academic persistence. Notwithstanding these challenges, many economically disadvantaged students in higher education institutions tend to display extraordinary resilience and determination to succeed (Chiramba & Ndofirepi, 2023). To address these challenges, universities are encouraged to enhance student involvement in funding discussions, prioritise initiatives that foster resilience among students, and establish targeted student support systems that advance equitable and inclusive interventions (Chiramba & Ndofirepi, 2023; Pretorius & Blaauw, 2020).

In addition, financial hardships and extensive social inequalities are among the dominant factors contributing to student attrition in South African universities. Students from poor socioeconomic backgrounds are often incapacitated by inadequate academic preparation, culminating in poor performance and higher dropout rates (Tanga & Maphosa, 2018). Participation estimates indicate that merely 16% of Black African students aged 20-24 were enrolled in public universities, in contrast to 55% of White students (Calitz, 2018). While poverty is frequently framed as financial deprivation, it is in fact a multidimensional issue, encompassing unmet basic needs, lack of learning resources, inadequate living arrangements, limited participation in university life, and compromised psychological wellbeing (Ruswa & Gore, 2021). These deprivations are intensified by intersecting factors such as race, class, sexuality, and religion, which

aggravate structural inequities in higher education. Financial constraints adversely affect academic performance and restrict students' participation in co-curricular activities, which can negatively affect their learning outcomes (Naik & Wawrzynski, 2018).

Navigating the above difficulties demands more than mere financial assistance. While funding is essential, universities must also consider initiatives such as mentorship programmes to reduce psychological stress and stigma among economically disadvantaged students. By adopting a holistic approach to alleviating these challenges, higher education institutions can work to improve retention rates and create a more inclusive environment for Black African students (Ruswa & Gore, 2022). It is against this background that this study seeks to explore the financial challenges that Black African students encounter in South African universities. It aims to answer three critical research questions:

1. What are the primary financial challenges faced by Black African students in South African higher education institutions?
2. How do financial challenges contribute to student attrition among Black African students in South African universities?
3. How do financially challenged Black African students navigate financial constraints?

Literature Review

Financial constraints create significant barriers for Black African students pursuing higher education, particularly in developing countries including South Africa. These include, but are not limited to high tuition fees, limited access to financial aid, and additional financial burdens on families (Carpenter & Roos, 2020). This diversity of challenges severely impacts students' ability to succeed academically (Pillay et al., 2021). Research shows that universities, particularly those in developed countries, often gazette high tuition fees that are unaffordable for students from economically disadvantaged backgrounds (Carpenter & Roos, 2020; Mngomezulu et al., 2017). South Africa is not exempted from this trend. Many Black African students hail from families with limited financial resources, making higher education an enormous financial strain (Deventer & Klerk, 2016; Dominguez-Whitehead, 2017). The financial burden includes tuition fees and

the cost of accommodation, textbooks, and basic living expenses, which are all essential for academic success (Carpenter & Roos, 2020).

Poverty exacerbates the above challenges by limiting access to academic resources such as reliable internet, computers, and libraries, which constitute important resources for learning (McKay et al., 2018). Students often experience anxiety and stress because of financial strain, which affect their academic performance and overall wellbeing (Matsolo et al., 2016). To cope, some students take on part-time jobs or loans, which further detract from their focus on studies (McKay et al., 2018). Additionally, the stigma of poverty undermines students' self-esteem and confidence, compounding their academic struggles (Cornell & Kessi, 2017). Ndofirepi (2023) These financial pressures culminate in anxiety and stress, often forcing students to drop out. Research shows that poverty disproportionately affects students of colour in South Africa, contributing to alarmingly high dropout rates (Pretorious & Blaaw, 2020; Tanga & Maphosa, 2018).

The multidimensional nature of poverty manifests in severe deprivation, which includes inadequate access to food and basic needs. These negatively impact students' academic performance (Cele, 2018; Dominguez-Whitehead, 2017). For example, socio-economic challenges erode students' confidence and motivation. This is particularly the case in resource-constrained settings such as township schools. Despite introducing the National Student Financial Aid Scheme (NSFAS) to alleviate financial burdens for families earning less than R350,000 per annum (DHE, 2016), many students remain susceptible to exclusion for financial reasons. Delayed disbursement of NSFAS funds often forces students to terminate their studies, coupled with instances of harassment and credit bureau blacklisting for unpaid fees (Ruswa & Gore, 2022). This highlights the urgent need for systemic reforms to address Black African students' financial and social challenges in South African higher education institutions.

Theoretical Framework

The study is framed by Abraham Maslow's Hierarchy of Needs theory. Maslow organises human needs into a five-level pyramid. The hierarchy begins with physiological needs (such as food, water, and shelter), followed by safety needs (security and stability), social belonging needs (relationships and a sense of community), esteem needs (self-respect and recognition), and finally, self-actualisation (realising one's full potential)

(Mastofa, 2022). Maslow argued that individuals must satisfy lower-level needs before focusing on higher-level ones (Wei & Ma, 2022). For example, a person struggling to meet basic survival needs will struggle to concentrate on personal growth or achieve their ambitions. This theory is widely used to understand human motivation and behaviour across various contexts, including education, workplace dynamics, and healthcare (Mastofa, 2022). The theory has been proposed as a solution to academic procrastination, suggesting that fulfilling students' basic needs can improve their academic performance (Muhibbin & Marfuatun, 2020).

In this study, Maslow's Hierarchy of Needs provided an invaluable lens for understanding Black African students' financial challenges in South Africa's higher education and their impact on student retention. According to Maslow, human needs are organised in a hierarchy, beginning with basic physiological needs (e.g., food, shelter, and clothing), progressing to safety, social belonging, esteem, and self-actualisation. For students to thrive academically and reach their full potential, their foundational needs must first be met. However, financial constraints often prevent Black African students from securing these necessities, creating barriers to their academic focus and participation (Rojas et al., 2023). This framework reflects the interconnected nature of human needs and highlights how unmet lower-level needs can hinder progress toward higher-level goals such as academic achievement (Febella, 2023). Financial challenges compromise students' ability to meet physiological and safety needs. Further, these challenges undermine students' sense of belonging and self-esteem. The stigmatisation of poverty, coupled with the constant struggle to survive can alienate students from their peers and institutions, inadvertently contribute to attrition (Muhibbin & Marfuatun, 2020). Using Maslow's theory, this article unpacks how financial challenges disrupt the educational pathways of Black African students, offering insights into the systemic barriers that prevent them from achieving academic success.

Methodology

This article analyses data obtained from the Education and Emancipation Project research, monitor students' progress during their academic enrolment period (four years). The qualitative data were collected using in-depth interviews, conducted by a

team of eight researchers. The data were derived from a restricted sample of students selected from eight universities across South Africa.

The researchers interviewed purposively selected student participants to understand the challenges they faced and the strategies they used by the students and their respective institutions to mitigate challenges. The sample comprised 66 Black African student participants purposively selected to participate in this research. The term Black African refers to a group of people who were formerly categorised as 'Black' under the apartheid regime (Cele, 2023). This demographic group were disadvantaged in almost all the important aspects of life including housing, healthcare, and education (Phadi, 2021). This racial group had certain features, including a historical experience of exploitation, oppression, racial segregation, and discrimination. Nevertheless, within the new democratic dispensation, initiatives were introduced to address the problem of racial classification in South Africa (Tewolde, 2019). Subsequently, the data were systematically categorised into themes that incorporated our interpretation. The iterative process of data analysis involved meticulous coding and categorisation using a nuanced approach to abstraction and theorisation (Braun & Clarke, 2012). Using an inductive approach fostered the development of new ideas, which helped to mitigate researcher bias in the presentation of data. The data interpretation process yielded trustworthy findings.

Data were analysed using thematic analysis as described by Braun and Clarke (2012). This framework served as a helpful guide. For example, the process entailed familiarisation with the data, generation of initial codes, searching for themes, the review of prospective themes, definition and naming of themes, and producing the final report. Transcripts were carefully examined and studied to interpret the interview questions and participants' responses. The data were revisited consistently during this iterative procedure in order to guarantee that a nuanced understanding of the phenomenon of interest was obtained.

Before beginning the coding process, the dataset was thoroughly examined to organise the data and gain meaningful insights. Through the completion of this preliminary stage, it was possible to recognise patterns throughout the data. After generating preliminary codes for each data subset, these codes were incorporated into a unified whole. The participants' responses were analysed to determine their similarities and differences, and then they were grouped into distinct topics or groups. The coding

process, which involved deconstructing, conceiving, and reorganising the data into new patterns and structures helped to produce thematic concepts (Neuman, 2006).

We maintained a high level of ethics to ensure that key ethics principles were not compromised. For example, all the participants provided informed consent before taking part in the study. Therefore, participation was voluntary since no coercion was used. To maintain anonymity and confidentiality, pseudonyms were used in the presentation of findings. For each participant, sex is indicated by the letters "F" for female and "M" for male, followed by a number representing their age, i.e. (Lonke, M, 23). The subsequent section is the presentation of findings.

Findings

This section presents the findings, focusing on the financial challenges encountered by Black African university students in South Africa. The findings highlight how these challenges contribute to student attrition. Our study aimed to explore students' experiences holistically without classifying responses based on gender. While we acknowledge that gender may play a role in shaping student experiences, the study's primary focus was on the broader financial constraints affecting student retention, rather than gender-based differences. Four themes emerged from the data analysis namely:

- Financial barriers to accessing and succeeding in higher education
- Financial exclusion: The plight of "missing-middle" students
- Financial hardship in meeting the basic needs of academic life
- Student resilience and resourcefulness in overcoming financial challenges

The presentation of findings entails verbatim extracts from the participants' narratives, which reflect the financial challenges faced by the students in South African universities. However, these excluded such nuances as pauses, filler words and stutters.

1. Financial Barriers to Accessing and Succeeding in Higher Education

During the one-on-one interviews, student participants were asked to define success as they understood it. Most participants associated success with financial stability. The findings also highlighted that some students viewed higher education as a tool to transform their economic circumstances and those of their families and communities. However, most participants emphasized that financial challenges

constituted a significant barrier to accessing higher education. They indicated that this challenge was particularly evident during the registration period at the beginning of the academic year when huge amounts of money were required. The experiences of participants such as Lonke, Hlelo, and Selu illustrate this challenge:

First and foremost, I hail from a very poor background. My mother is unemployed, and we survive on my younger sister's disability grant. Sadly, the only thing the Government social grant can afford is food. She cannot pay for my university registration fees (Lonke, M, 23).

Lonke's narrative highlights her family's impoverished circumstances, where even with a government social grant, her unemployed mother could not afford university registration fees. This struggle was not unique to Lonke, as other participants such as Hlelo and Selu shared their experiences of similar challenges:

Registration was a problem. I remember that it was hard. I almost failed register. In fact, I registered on the last day of the registration period. My mom went to a mashonisa (a loan shark) to access money for my registration fees. (Hlelo, F, 22).

Well, at first, I did not have NSFAS, so registration was a struggle. At that time, attending lectures was not important for me since my worry was to get registered, first. I got registered very late this year because I did not have the money for registration (Selu, M, 21).

These narratives underscore the critical role of financial resources in gaining access to higher education, yet they also reveal how financial barriers hinder the academic success of Black African students. Participants' experiences illustrate how unemployment and limited financial means can make university registration to be such a hurdle. For instance, Lonke's family survived on a social grant allocated to her disabled sibling while Hlelo's mother resorted to loan sharks to secure funds, and Selu's delayed registration reflected the lack of immediate financial support. Together, these accounts demonstrate the profound impact of financial instability on students' ability to begin and succeed in higher education.

2. *Financial Exclusion: The plight of “Missing Middle” Students*

The findings showed that South Africa’s higher education institutions such as universities can be intimidating spaces for many Black African students. Despite being academically capable and earning admission, some students lack access to financial aid schemes such as NSFAS. A group called the “missing middle” emerged as a phenomenon of interest among the student participants. These students are considered financially stable enough not to qualify for financial aid but too financially constrained to afford tertiary education (Swartz, 2018). NSFAS supports students deemed financially needy based on household income and family size among other factors. The findings show that many participants hailed from families that were not meeting NSFAS requirements, rendering higher education unaffordable. This reality is reflected in the experiences of Siya, Simthembile, and Themba:

Our parents are middle-class people. My sister is in the university, so am I. My other sister is at primary school; my other sister is in crèche. It’s a lot of money. They must pay rent, food, everything. The financial burden is too heavy for two basic salaries. The government needs to consider this (Siya, M, 23).

Despite being middle-class employee, Siya’s narrative highlights how his parents struggled to afford fees for two children and others at different stages of their education. Similarly, Simthembile faced comparable challenges, noting that his single mother, a primary school teacher, supported him and his four siblings on a single salary. He shared:

My mother is a primary school teacher. She is a single parent taking care of me and my four siblings. We are all still in school and depend on only one salary. My father is still alive, but he does not support us. He has another wife and children somewhere. I’m worried that I might drop out if my mother fails to settle the outstanding fees from last year (Simthembile, M, 21).

While Siya and Simthembile emphasised their parents’ incapacitation despite being employed, Themba expressed a different concern: the uncertainty about his mother’s financial stability. He reflected:

If my mother gets retrenched, I might not be able to continue studying at university anymore. She is the one responsible for my university fees since my father passed away (Themba, M, 22).

These narratives highlight the financial struggles faced by middle-class students who are excluded from government financial aid schemes such as NSFAS. Despite its existence, NSFAS does not cover all financially needy students, leaving many at risk of dropping out due to financial difficulties (de Wet, 2022; Chiramba & Ndofirepi, 2023). For instance, while Simthembile's mother has a stable job, supporting four children on a single income is nearly impossible. Similarly, Themba's fear of exclusion if his mother were to be retrenched underscores the fragility of these students' academic journeys. These experiences illustrate the profound distress and the financial challenges they face.

3. Financial Hardship in Meeting Basic Needs of Academic Life

The participants highlighted their experiences of exclusion from financial aid and shared their daily financial struggles on and off campus. Many participants reported difficulties related to meeting basic needs such as food, toiletries, transport, and academic materials and services such as books and printing credits. Accommodation and financial challenges were often intertwined, with students noting that without financial aid, it was nearly impossible to access university accommodation, which they perceived as expensive. Furthermore, the cost of travel was another significant obstacle to accessing university education. Commuting long hours on a daily basis, waking up early, and returning late at night were all part of the challenges. The following excerpts illustrate how students described these challenges:

I have used a book that cost ZAR700 (US\$39). I am currently doing seven modules, with five of them being year modules. I bought four books at a cost of ZAR3,000 (US\$166). It is a lot of money, I must say. I don't know what to do because I still need more books, but I don't have the money (Zukhy, F, 22).

Zukhy's inability to afford textbooks was an additional financial burden, negatively affecting her academic integration. Without access to necessary learning materials, her capacity to succeed academically was compromised. In addition to this, Babalo and Zolo discussed the struggles related to transport costs and commuting to campus:

I wake up at 04h00 and leave at 06h00. My day ends late, and at the same time, transport is expensive. Sometimes, I don't go to campus when I don't have money for transport (Babalo, M, 22).

Most of us, Black African students, did not get university accommodation, so we had to commute from our townships to campus. At the same time, we cannot afford to travel to campus daily. Public transport is expensive these days. Guys from other races get driven to and from campus by their parents, but we can only access public transport (Zolo, M, 21).

Sethu's experience was slightly different, as illustrated below:

Although I stay in a student residence, I sometimes struggle to buy food. The problem is that I cannot ask anything from home because I know there's no one working in our household. It's a struggle, we are poor. Sometimes, I sleep on an empty stomach, and I can't buy toiletries (Sethu, M, 21).

Sethu's experience reflects the difficulty in affording basic needs, such as food and toiletries, even while residing in a student residence. The overarching concern in these narratives is that gaining admission to university does not guarantee success, especially when students are not financially stable. Sethu's food insecurity, and the struggle to afford basic upkeep underscore the hardships that many students face. For Zolo, the challenge of commuting long distances, coupled with exorbitant transport costs were key obstacles, leading to fatigue and mental strain, which likely affected his focus on academic work. The broader issue of poverty compounds these challenges, and accommodation and financial difficulties are deeply interconnected. Sethu's comments about the high cost of travelling from townships to campus further reinforce this point. In contrast, students from more privileged backgrounds, as Zolo pointed out, are often driven to and from campus by their parents, highlighting a stark disparity.

4. *Student Resilience and Resourcefulness in Overcoming Financial Challenges*

The findings indicated that students used various strategies to cope with their financial challenges. Despite the unrelenting challenges, the students demonstrated resilience, developing innovative ways to navigate the maze of challenges and achieve academic success. Many participants reported taking part-time or casual jobs outside the university to generate additional income, which helped them meet their basic needs.

Some even resorted to selling various commodities to fellow students, while others who lived off-campus negotiated with friends to stay in residences, ensuring they were closer to campus. Sleeping in libraries for overnight study sessions became another viable solution for those commuting from home or without access to campus accommodation. These strategies were considered essential to alleviating students' financial pressures. The following excerpt illustrates how participants dealt with the diversity of challenges that confronted them:

To save transport money, I sometimes spend 24 hours in the library, particularly when I have tests the following day at 08h00. If I leave campus at 18h45 in the afternoon, I get home around 20h30. I must wake up at 04h00. Overall, I waste about four hours daily (Leki, M, 21).

Leki's strategy of spending the night in the library enabled him to save on transport costs, particularly during assessments. By staying on campus overnight, he maximised his time for studying while reducing the cost of commuting. However, Sethu's experience highlighted a different approach for many students who did not have access to university accommodation. He explained,

It's a big problem because in this residence, it seems there are 100 people squatting here. We had 23 rooms, but 15 of those rooms had squatters because the university does not have enough space to accommodate all the students. It's illegal, but we have to do it because we can't leave our brothers suffering. (Sethu, M, 22).

Sethu's account reveals how students who had no access to accommodation resorted to squatting in their friends' rooms, a strategy driven by a sense of solidarity and community. Despite the university's policies against this practice, students felt compelled to support one another, showing the spirit of unity and resilience. Cici's approach to overcoming financial challenges was different, yet equally resourceful:

During weekends, I work as a waitress at a local restaurant near my hometown. I do it to generate my transport fees. It affects my studies, but I've learnt to juggle things. You must be strong, especially when you're Black and poor (Cici, F, 23).

Cici's part-time job helped her cover generate money to cushion her transport costs, although she acknowledged that balancing work and study could negatively affect her academic performance. While she was capable of managing both responsibilities, the strain of working while studying could potentially impact her academic progress. Nosi showed her determination to overcome financial struggles, describing how she dealt with her outstanding university fees:

I owe this institution a lot of money—R43 000 (US\$) in arrears. However, I can work to clear that balance. I hustle, you know, I sell pancakes! (Nosi, F, 23).

Nosi's resourcefulness demonstrated through selling pancakes to pay off her university fees exemplifies the lengths students go to meet their financial obligations. Even those who were receiving financial aid such as Nokubonga continued to struggle with financial instability. She explained:

With me, it's different. Yes, I have NSFAS, but it's not enough. I support my family with NSFAS allowances while also taking care of my own needs here at the university. It's hard. I really need to make extra cash. I do casual jobs at a garage in town. (Nokubonga, F, 22).

Nokubonga's experience underscores that even financial aid schemes such as NSFAS are insufficient for most students. She relied on additional casual work to support herself and her family, illustrating students' ongoing financial strain despite receiving some aid. These findings confirm that financial challenges persist for many students, even those receiving support, and they must often find alternative ways to meet their needs. This resilience is a defining characteristic of the students' experiences. However, it is important to note that these strategies—whether working part-time, squatting, or finding creative ways to cover costs—can lead to missed lectures and hinder academic performance, as students like Cici pointed out. Balancing work and study can create significant challenges that can militate against students' academic success.

Discussion

The findings indicated that South Africa's socio-economic landscape profoundly influences the educational experiences of university students, particularly those hailing from Black African communities. According to the 2022 census, Black Africans constituted approximately 81.4% of the national population, yet historical and systemic inequalities have led to significant disparities in wealth distribution, with White South Africans earning nearly three times the average wage of Black South Africans. These economic disparities are mirrored in higher education enrolment statistics, where Black African youth remain underrepresented compared to their White counterparts despite some progress in access (Matyana, 2023). For example, at the University of the Witwatersrand, African student enrolment increased from 56.44% in 2017 to 64.40% in 2022, and the University of Pretoria saw African student representation grow from 52% in 2020 to 57.4% in 2022. However, financial constraints remain a significant barrier to access and retention, as approximately 66% of Black African youth live in poverty, compared to only 4% of White youth (Chiramba & Ndofirepi, 2023).

Research has shown that economic hardship often translates to higher attrition rates, as students struggle to afford tuition, accommodation, and essential study materials, thereby compromising their academic success (Kalalahti et al., 2025). The National Student Financial Aid Scheme (NSFAS) plays a crucial role in supporting low-income students, with 542,653 university students funded in the 2025 academic year, surpassing its initial target of 417,938 beneficiaries were Black and African students. However, concerns remain about the sustainability of such funding, as budget constraints have led to projections that over 87,000 university students could be left unfunded in 2024. These financial uncertainties disproportionately affect Black African students, many of whom rely heavily on NSFAS and other financial aid schemes. The material deprivation university students experience contributes to the high dropout rates observed among economically disadvantaged students, reinforcing the systemic inequalities that persist within South Africa's higher education sector. This study's findings reflect how financial challenges remain one of the most significant barriers to student success and retention, particularly for Black African students, underscoring the urgent need for policy interventions to ensure equitable access and participation in higher education.

The study's findings on Black African students' financial challenges at South African universities provide significant insights into how financial constraints lead to student attrition, which can be understood through Maslow's Hierarchy of Needs. This framework helps explain how the lack of financial resources, which impacts basic needs such as security and physiological wellbeing, undermines students' ability to succeed academically and socially at university. Maslow's theory suggests that individuals must satisfy lower-order needs, such as physiological and safety, before focusing on higher-order needs, such as esteem and self-actualisation. The findings of this study reflect how financial barriers, especially during the registration period, create significant obstacles to fulfilling these foundational needs. Participants shared experiences where financial constraints hindered their ability to register for classes, directly impacting their academic journey. This challenge corresponds to Maslow's foundational needs, specifically the physiological need for food, accommodation, and safety, as students could not access basic university services that would enable them to pursue their studies. According to Chiramba and Ndofirepi (2023), this inability to pay tuition fees is a primary factor preventing students from pursuing higher education, which aligns with Maslow's premise that unmet basic needs lead to an inability to pursue self-actualisation or attain academic success.

The study also highlights students' experiences struggling to meet their basic living expenses, including food, transport, and academic materials. This aligns with Maslow's second level of needs, safety, where students' financial challenges affect their sense of security. Some participants could not afford textbooks or transport, and they were caught in a cycle of stress and insecurity. The lack of access to these basic resources compromises students' academic performance and psychological wellbeing (Naik & Wawrzynski, 2018; Pretorius & Blaauw, 2020). These barriers underscore the importance of financial aid systems in ensuring that students can meet their basic needs. As Maslow's theory suggests, when these needs are not met, students' academic performance and emotional stability are compromised, limiting their potential for growth and achievement.

Another critical finding is the concept of the "missing middle," where students who are financially excluded despite having middle-income status fall outside the scope of government financial aid support. This exclusion reflects Maslow's higher-order needs, such as belonging and esteem. Students in this group face financial challenges despite that

their parents were employed. This reflects how inadequate financial support impedes their ability to meet both basic and higher-level needs. Their struggles also mirror Maslow's concept of self-esteem, as they may feel alienated and undervalued when excluded from financial aid despite being academically capable. The lack of access to NSFAS funding illustrates how these students' financial difficulties undermine their sense of self-worth and belonging in the university setting (Chiramba & Ndofirepi, 2023; de Wet, 2022).

Despite these hardships, the students displayed resilience and resourcefulness, using strategies such as part-time jobs and informal income generation to continue their studies. This resilience constitutes an effort to fulfil Maslow's esteem needs. For example, some students sought ways to mitigate their financial difficulties by working part-time or selling food items such as pancakes to supplement their fees. While this demonstrates remarkable perseverance, it highlights the tension between survival and success. Maslow's theory suggests that while students can be determined to overcome these challenges, the constant struggle to meet basic needs hinders their ability to focus on higher levels of self-actualisation such as academic and personal growth. Their resourcefulness is admirable, however, it reflects the deeper issue of institutional failure to address the full spectrum of students' needs.

Conclusion

This study underscores the significant influence of financial restraints on Black African students in South African universities, demonstrating how these socio-economic obstacles hinder their academic success and overall objectives for personal growth. Maslow's Hierarchy of Needs provided an important lens and framework for comprehending the repercussions of unfulfilled demands on students' academic success. The findings revealed how financial challenges undermine fundamental necessities such as food, housing, and security while obstructing access to educational resources and relevant support systems. These obstacles hinder students from achieving basic needs, such as esteem and self-actualisation, exacerbating dropout rates and constraining their potential. The tenacity exhibited by Black African students amid these problems is remarkable, yet it highlights the insufficiency of institutional frameworks in providing appropriate support. The strategies students adopt to achieve financial stability

frequently compromise their academic concentration and emotional health, culminating in an ongoing conflict between survival and academic success.

This study advocates for a multifaceted strategy to mitigate difficulties, ensuring that students' fundamental needs are satisfied, thus enabling them to concentrate on their academic and personal growth. Universities must improve financial assistance mechanisms, specifically rectifying deficiencies in the NSFAS plan, to guarantee financial assistance and broaden coverage to encompass the "Missing Middle." Supplementary support systems such as subsidised meal programmes, affordable on-campus accommodation, and accessible transportation alternatives, can mitigate immediate financial pressures on students. Institutions must prioritise establishing inclusive academic environments by ensuring free access to critical resources, including textbooks, laptops, and internet connectivity. Moreover, universities should enhance student support services, including counselling and mentorship programmes, to cultivate a sense of belonging and bolster students' confidence in navigating the academic environment. Policymakers and universities must collaborate to develop financial models that address the specific requirements of all students, especially those from low- and middle-income households. Ultimately, overcoming these obstacles is not merely an issue of equality but also a strategic investment in fostering a more inclusive and effective higher education system that empowers all students to realise their maximum potential.

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