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Mental Health Challenges among Financially Disadvantaged Students at South African Universities: A Scoping Review

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ABSTRACT

Background: Financial constraints are a significant stressor for university students in South Africa, particularly those without stable financial support. These students often face challenges in meeting tuition, accommodation, and other basic needs, which may negatively impact their mental health. Despite growing recognition of student mental health, the experiences of financially disadvantaged students remain underexplored.

Aims: This scoping review maps and synthesises evidence on mental health challenges among financially disadvantaged students at South African universities, identifying key stressors, associated factors, and research gaps

Methods: A comprehensive search of peer-reviewed and grey literature was conducted across Google Scholar, PubMed, Sabinet, Psych-info, and Web of Science for studies published between January 2020 and December 2025. Eligible studies focused on financially disadvantaged students at South African universities and reported mental health outcomes. Two reviewers independently screened studies and extracted data, with disagreements resolved through consensus. The final search was completed on 31 January 2026. Sixteen studies were included and analysed using a narrative synthesis approach guided by a thematic approach.

Results: Financially disadvantaged students consistently reported anxiety, stress, depressive symptoms, and psychological distress associated with financial hardship. The most represented populations were first-year students, low-income or rural students, and NSFAS-funded students. Food insecurity, unstable accommodation, and academic pressure commonly co-occurred with financial hardship, while limited access to mental health services further compounded these challenges. Few studies examined integrated interventions addressing both financial and mental health challenges.

Conclusion: Financially disadvantaged students face complex mental health challenges driven by socio-economic and institutional factors. A major gap identified is the lack of integrated interventions addressing both financially disadvantaged students and mental health. The findings highlight an urgent need for coordinated context-specific institutional responses that integrate financial support, mental health services, and academic assistance within South African higher education.

Keywords: *Mental health; Financial support; Psychological distress; Financial hardship; Students; South Africa.*

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1. Introduction

Mental health is increasingly recognised as a key determinant of students' well-being and academic success. However, global evidence shows that university students experience a high burden of mental health challenges, with increasing rates of anxiety, depression, and psychological distress (Paiva et al., 2025; Eloff & Graham, 2020; Auerbach et al., 2016). These challenges are not solely individual but are shaped by structural and institutional environments. While academic pressure and social transitions contribute, financial strain has emerged as a major and persistent driver of poor mental health, with consistent links to psychological distress, reduced academic performance, and attrition (Li et al., 2025; Nasr et al., 2024).

From a global health and health systems perspective, student mental health is shaped not only by individual risk factors but also by the organisation and performance of health and education systems across diverse contexts. Globally, there is increasing recognition that mental health service delivery is constrained by systemic factors such as limited financing, inadequate workforce capacity, and weak integration of mental health into primary care and institutional service platforms (World Health Organization, 2022). The WHO's World Mental Health Report further emphasises that most countries continue to face substantial gaps in mental health system development, particularly in relation to governance, service organisation, and the scaling of community-based care (World Health Organization, 2022). These global constraints are reinforced by evidence highlighting the need for comprehensive mental health system transformation, including improved financing models, strengthened governance structures, and integration of mental health into broader health and social systems (Patel et al., 2023).

In African higher education contexts, these challenges are intensified by socio-economic inequality, resource constraints, and systemic limitations in education and health systems. Students across Sub-Saharan Africa report high psychological distress linked to financial hardship, food insecurity, and limited institutional support (Amare et al., 2025; Julius et al., 2024; Dachew et al., 2015). These stressors interact to compound vulnerability, particularly among financially disadvantaged students. However, mental health in African universities remains under-prioritised, with fragmented and under-resourced support systems limiting access to care (Julius et al., 2024; Wagner et al., 2024). In addition, stigma, low mental health literacy, and confidentiality concerns further reduce help-seeking behavior (Wilson Fadiji et al., 2025). The South African higher education landscape reflects these continental challenges alongside local complexities. Despite attention to access and transformation, particularly following #FeesMustFall protests (Jacobs et al., 2019), many students experience financial insecurity due to inadequate funding, exclusion from financial aid, or self-funding (Wildschut et al., 2020; Mngomezulu et al., 2017). Evidence suggests that financially disadvantaged students experience higher psychological distress, with financial instability negatively affecting mental health and academic functioning (Wilson Fadiji et al., 2025).

Despite this evidence, the relationship between financial disadvantage and mental health among South African university students remains insufficiently consolidated within the literature. Research has largely focused on academic outcomes rather than psychological consequences, and existing studies are dispersed across institutions, populations, and methodological approaches. In addition, evidence on institutional responses and the integration of financial and mental health support remains limited, highlighting the absence of coordinated interventions. Collectively, this fragmented and underdeveloped evidence base limits comprehensive understanding of how financial disadvantage shapes mental health outcomes and constrains the development of effective, integrated support strategies for students in South African higher education institutions (Pretorius & Blaauw, 2020; Wilson Fadiji et al., 2025; Julius et al., 2024; Winter & Olivia, 2024).

Given the heterogeneity of existing studies and the absence of consolidated evidence that can adequately explain the interaction between financial disadvantage, mental health, and institutional responses, a scoping review is most appropriate. Scoping reviews are designed to map existing evidence, clarify key concepts, and identify knowledge gaps in complex and under-synthesised fields (Munn et al., 2018; Peters et al., 2020). Unlike systematic reviews that focus on narrowly defined questions of effectiveness, scoping reviews are suited to examining multidimensional issues such as the intersection of financial vulnerability, mental health, and institutional support systems. Therefore, this review aims to map and synthesise evidence on mental health challenges among financially disadvantaged students in South African universities, identifying key stressors, contextual influences, and gaps in knowledge to inform targeted, contextually relevant interventions and policy responses.

2. Methods

Study Design

This study employed a scoping review design guided by the PRISMA Extension for Scoping Reviews (PRISMA-ScR) framework (Tricco et al., 2018). The researchers chose a scoping review methodology, considering it appropriate for mapping existing knowledge and uncovering gaps related to the mental health challenges experienced by financially disadvantaged students at universities in South Africa. To fulfil the objectives of this review, five of the six methodological stages proposed by Arksey and O'Malley (2005) were adopted. The stages included: (1) Identifying the research question; (2) Identifying relevant studies; (3) Selecting eligible studies; (4) Data extraction; (5) Collating, summarising, and reporting the findings.

Criteria for Inclusion and Exclusion

The review included English-language, peer-reviewed studies published between 2020 and 2025 that focused on mental health challenges, associated risk factors, and support systems or interventions among financially disadvantaged students at universities in South Africa. Financially disadvantaged students were defined as including low-income students, financially excluded students, and students experiencing inadequate or unstable financial support. Eligibility was further restricted to sources providing sufficient methodological detail to enable assessment of study design, participants, and key findings. The final literature search was conducted on 31 January 2026; however, only studies published up to 31 December 2025 were eligible for inclusion. The review excluded studies published before 2020, non-English publications, inaccessible full-text articles, studies lacking adequate methodological clarity, and studies that did not focus on mental health outcomes or associated risk factors among financially disadvantaged university students in South Africa.

Step 1: Identifying the Research Question

This scoping review was guided by the following research questions:

- What mental health challenges are reported among financially disadvantaged students in South African universities?
- What factors influence mental health outcomes among financially disadvantaged students in South African higher education institutions?
- What support systems or interventions are available to address mental health challenges among financially disadvantaged students in South African universities?

Step 2: Identifying Relevant Studies

This review included studies published from January 2020 and December 2025. This timeframe was chosen to capture recent and contextually relevant evidence reflecting contemporary higher education dynamics in South Africa, including evolving financial aid systems, increasing student financial vulnerability, and the post-COVID-19 educational landscape, which has significantly influenced student mental health and institutional support structures. A summary of the full search strategies applied across all databases is presented in Table 1.

A comprehensive literature search was conducted across PubMed, ScienceDirect, Sabinet, EBSCOhost, and Web of Science. The search strategy was initially developed for PubMed and subsequently adapted for use across all other databases. Medical Subject Headings (MeSH) and free-text phrases associated with mental health, financial disadvantage students, and the South African environment were incorporated in the PubMed search method. Keyword combinations and Boolean operators were customised and used in Web of Science, ScienceDirect, EBSCOhost, and Sabinet. In EBSCOhost, subject headings and proximity functions were additionally applied where appropriate to enhance sensitivity. ScienceDirect searches were conducted using simplified Boolean strings due to platform limitations, while Sabinet queries were adapted using abstract-level field searching to maximise retrieval of locally indexed literature.

In addition, Google Scholar Advanced Search was used to identify supplementary studies not captured in the database searches. Search terms combined concepts relating to mental health, psychological distress, financial hardship, financial exclusion, university students, and South Africa. Retrieved records were screened based on relevance in titles, abstracts, or keywords. The reference lists of all included studies were also manually screened to identify additional eligible publications. Grey literature, including dissertations, theses, policy documents, and institutional reports from higher education and relevant organisations, was also included to capture context-specific evidence not indexed in traditional academic databases. These sources were included where sufficient methodological detail was available to assess relevance to the review objectives, including study design, population, and reported outcomes.

Table 1. Search string

Database	Seach query
PubMed	("Mental Health"[Mesh] OR "mental health" OR "psychological distress" OR "psychological well-being" OR anxiety OR depression OR stress OR "emotional distress") AND (student* OR "university student*" OR "college student*" OR "higher education" OR "tertiary education") AND ("Socioeconomic Factors"[Mesh] OR "financial hardship" OR "financial stress" OR "financial strain" OR "economic hardship" OR "financially disadvantaged" OR "low-income" OR poverty OR "financial exclusion" OR "financial aid" OR NSFAS OR bursary OR bursaries OR scholarship*) AND ("South Africa"[Mesh] OR "South Africa" OR "South African") AND ((fft[Filter]) AND (2020/1/1:2025/12/31[pdat]) AND (english[Filter]))
Sabinet	[[Abstract: "mental health"] OR [Abstract: "psychological distress"] OR [Abstract: anxiety] OR [Abstract: depression] OR [Abstract: stress]] AND [[Abstract: student*] OR [Abstract: "university student*"] OR [Abstract: "higher education"] OR [Abstract: "tertiary education"]] AND [[Abstract: "financial hardship"] OR [Abstract: "financially disadvantaged"] OR [Abstract: "low income"] OR [Abstract: poverty] OR [Abstract: "financial exclusion"] OR [Abstract: NSFAS] OR [Abstract: bursary] OR [Abstract: scholarship*]] AND [[Abstract: "South Africa"] OR [Abstract: south]] AND [Abstract: african] AND [Publication Date: (01/01/2020 TO 12/31/2025)]
EBSCOhost	("mental health" OR "psychological distress" OR anxiety OR depression OR stress) AND (student* OR "university student*" OR "college student*" OR "higher education student*" OR "tertiary student*") AND ("financial hardship" OR "financial stress" OR "financial strain" OR "financially disadvantaged" OR "low-income" OR poverty OR "financial exclusion" OR NSFAS OR bursar* OR scholarship*) AND ("South Africa" OR South African) Filter: 01/01/2020 - 12/31/2025; Full Text; Peer Reviewed; Proximity; Apply equivalent subjects
ScienceDirect	("mental health" OR "psychological distress") AND (student OR "university student") AND ("financial hardship" OR "financially disadvantaged" OR NSFAS OR bursary) AND ("South Africa"). Filters: 2020-2025; Open access
Web of Science	Mental health" (Abstract) or psychological distress" (Abstract) or emotional distress (Abstract) or anxiety (Abstract) or depression (All Fields) or stress (Abstract) and university student (Abstract) or student (Abstract) or college student (Abstract) and financial hardship (Abstract) or financial stress (Abstract) or financial strain (Abstract) or financially disadvantaged (Abstract) or NSFAS (Abstract) or Bursary (Abstract) and South Africa (Abstract) and Review Article (Document Types) and Open Access and English (Languages) and SOUTH AFRICA (Countries/Regions) and All Open Access (Open Access) and English (Languages) and 03 Good Health And Well Being or 04 Quality Education or 02 Zero Hunger or 01 No Poverty (Sustainable Development Goals)

Step 3: Selecting Eligible Studies

The reviewers (TAC and BNS) independently screened studies for eligibility using predefined inclusion criteria guided by the PECO framework:

- Population: Students enrolled in South African universities who are financially disadvantaged, including low-income students, financially excluded students, and students experiencing financial hardship.
- Exposure: Financial disadvantages, including low-income status, financial exclusion, or lack of adequate financial support (e.g., bursaries, scholarships, or insufficient funding).
- Comparator: Students with adequate financial support or financial stability.
- Outcomes: Mental health outcomes including anxiety, depression, stress, psychological distress, and related conditions.

Each reviewer independently screened titles, abstracts, keywords, and full texts using predefined inclusion criteria. Any disagreements arising during the screening process were resolved through discussion and consensus. Where disagreement persisted, reviewers re-examined the eligibility criteria and study characteristics before reaching a final decision. This approach was employed to minimise selection bias and to ensure methodological rigour and consistency throughout the study selection process. Inter-reviewer agreement was not statistically measured; however, consistency in screening decisions was ensured through iterative discussion and re-evaluation of eligibility criteria until consensus was reached.

Step 4: Data Extraction

A standardised data extraction form was developed in Microsoft Excel to systematically capture relevant information from all included studies. The extraction form was aligned with the review objectives and the PECO framework to ensure consistency and relevance of the extracted data. A pilot extraction was first conducted on a subset of included studies to refine and standardise the extraction process. Following the refinement, the reviewers (TAC and BNS) independently extracted data to enhance accuracy and reliability. Extracted variables included author(s) and year of publication; study design and methodological approach; participant characteristics (including sample size, age, and demographic information); type of financial vulnerability (including low-income status, financial exclusion, and inadequate or unstable financial support); mental health outcomes assessed; and key findings related to mental health challenges. Although a broad range of variables was extracted, only data relevant to the review objectives were included in the final synthesis. Reference management software (Zotero) was used to organise retrieved records, facilitate duplicate removal, and support efficient study management. Any discrepancies in data extraction were resolved through discussion and consensus.

Step 5: Collating, Summarising, and Reporting the Findings

Given the heterogeneity of the included studies in terms of study design, participant characteristics, and reported mental health outcomes, a narrative synthesis approach was adopted. Extracted data were systematically compared across studies to identify recurring patterns, similarities, and differences relevant to the review objectives. The findings were analysed thematically using an inductive approach, whereby themes emerged from the evidence rather than being predetermined. Similar findings were grouped into broader thematic categories, including mental health outcomes among financially disadvantaged students, financial and socio-economic stressors, institutional and structural factors, and support systems and coping strategies. This approach enabled a comprehensive mapping of the existing evidence while highlighting gaps requiring further research. The findings are presented descriptively using narrative summaries and summary tables to facilitate comparison across studies and improve the clarity of the evidence presented. The review was conducted and reported in accordance with the PRISMA Extension for Scoping Reviews (PRISMA-ScR) checklist.

Ethical Clearance

Ethical approval was not required for this study, as it involved the analysis and synthesis of data from previously published sources and did not involve direct contact with human participants or the collection of primary data.

3. Results

A total of 726 studies were identified through databases searches, comprising PubMed (n=65), EBSCOhost (n=49), Web of Science (n=458), Sabinet (n=54), ScienceDirect (n=61), Google Scholar (n=35), and additional studies identified through grey literature sources (n=4). After the removal of 610 duplicates, 116 studies remained for title and abstract screening. Following full-text assessment for eligibility, 16 studies met the inclusion criteria and were included in the final review. Studies were excluded because they did not report mental health outcomes, did not focused on financially disadvantaged students, were conducted outside South Africa, or were published outside the specified time frame. The study selection process is presented in Figure 1.

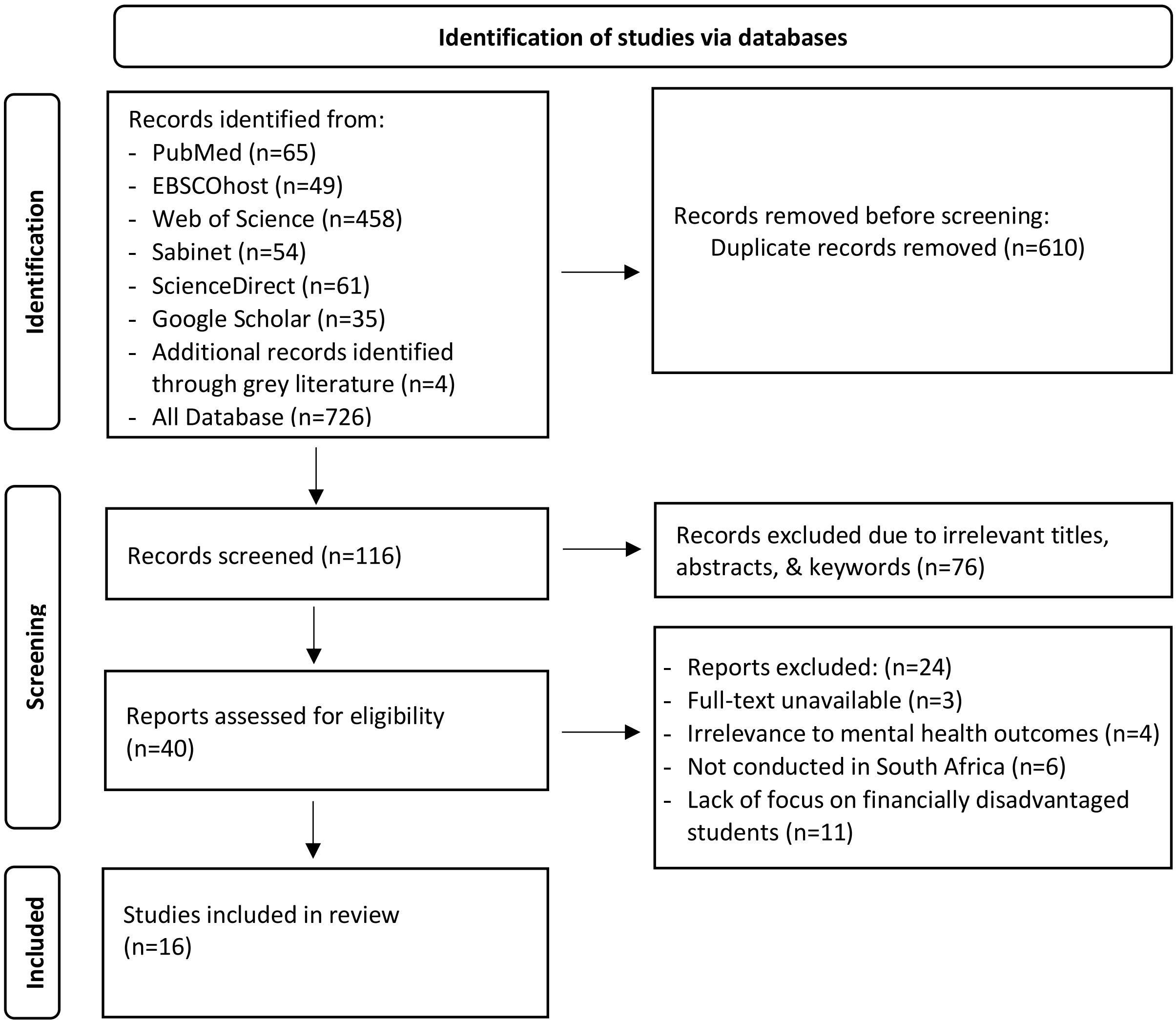

Figure 1. PRISMA Flow diagram of included studies

Overview of empirical studies

The 16 included studies comprised of qualitative studies (n=7), qualitative studies (n=6), mixed methods studies (n=2), and one conceptual policy analysis. Qualitative studies explored the lived experiences of financially disadvantaged students, with a focus on mental health challenges, social isolation, and wellbeing while quantitative studies examined mental health and related outcomes among undergraduate, first-year, and NSFAS-funded students., with one study examining academic performance as a proxy outcome linked to NSFAS funding status. The mixed-methods studies combined survey and qualitative approached; one of these included academic staff alongside students. NSFAS-related challenges were explored in conceptual policy analysis without primary empirical data collection.

The studies presented in Table 2 below summarise empirical evidence on the relationship between financial disadvantage and mental health outcomes among university students. The literature includes diverse populations such as first-year students, undergraduate cohorts, NSFAS-funded students, and students from low-income or marginalised backgrounds. Across these studies, financial hardship is consistently examined in relation to mental health outcomes including stress, anxiety, depression, psychological distress, and subjective well-being. The table also outlines key associated factors identified in the literature, such as food insecurity, unstable accommodation, academic pressure, social exclusion, and broader socio-economic inequalities. These studies form the empirical basis for the synthesis and collectively demonstrate recurring associations between financial disadvantage and mental health outcomes across diverse student populations in South African higher education.

Table 2. Summary of key studies

Author(s) & (Year)	Design, population & (sample size)	Mental health outcomes	Associated factors	Key findings
Pretorius & Blaauw (2020)	Quantitative cross-sectional survey, first year under-graduate students (n=1817)	Subjective well-being	Financial stress, academic stress, & social integration.	Financial and academic stress reduced well-being; belonging improves it.
Maepa (2024)	Qualitative study, full-time university students (n=10)	Stress & anxiety	Financial hardship, COVID-19 disruption.	Financial stress strongly linked to psychological distress
Wagner et al. (2024)	Quantitative cross-sectional survey, first-year undergraduate students (n=726)	Anxiety & depression	Food insecurity & socio-demographics.	Financial hardship linked to mental distress and dropout.
Ravhuhali et al. (2022)	Qualitative study, students from disadvantaged backgrounds (sample size not reported)	Psychological strain	Poverty, poor living conditions	Multidimensional poverty affects well-being and success
Chiramba & Ndofirepi (2023)	Qualitative study, students from disadvantaged backgrounds (n=34)	Psychological stress	Structural inequality, funding challenges	Challenges extend beyond funding to systemic inequality
Mbanjwa (2025)	Quantitative cross-sectional survey, undergraduate students (n=198)	Psychological stress	Financial exclusion, food insecurity, unstable accommodation	Financial exclusion worsens mental health and academic outcomes
Wildschut et al. (2020)	Quantitative cross-sectional survey, undergraduate students (n=29637)	Stress & anxiety	Funding adequacy & socio-economic status	Adequate funding improves academic functioning
Cele & Gaillard (2025)	Qualitative study, black African university students (n=66)	Stress, anxiety, disengagement, & emotional strain.	Financial hardship, systemic inequality, academic exclusion, & socio-economic disadvantage	Funding inefficiencies drive stress and attrition
Walker & Mathebula (2020)	Qualitative study, students from disadvantaged backgrounds (n=30)	Stress, anxiety, feelings of exclusion and uncertainty	Poverty, rural background, institutional barriers	Multiple disadvantages affect adjustment and well-being
Musundire & Mumanyi (2020)	Mixed-methods, students & lecturers (n=60)	Stress, anxiety, and academic pressure	Funding system inefficiencies	Funding system limitations affect student experiences
Bantjes et al. (2023)	Quantitative cross-sectional survey, undergraduate students (n=28268)	Mental disorders (anxiety, disruptive behaviour, substance use)	Socio-economic factors, Institutional type, marginalisation	High mental health burden linked to inequality
Ruswa & Gore (2022)	Mixed-methods, undergraduate students (n=2306)	Psychological strain	Multidimensional poverty (stress, stigma, reduced dignity, mental strain)	Financial deprivation significantly worsens student wellbeing and success
Wilson Fadiji et al. (2025)	Quantitative cross-sectional survey, NSFAS funded students (n=6562)	Flourishing vs languishing mental health	Demographics (race, gender), institutional context, & financial support.	Financial aid and support systems can be protective
Noutchie (2024)	Conceptual policy analysis, NSFAS funded students (sample size not reported)	Stress & anxiety	Funding delays, rigid policies, financial burden, & accommodation instability.	Policy and funding inefficiencies worsen mental health.
Mabuza (2020)	Qualitative study, NSFAS-funded students (n=31)	Indirect psychological distress	NSFAS inefficiencies, socio-economic factors	Funding challenges contribute to dropout and distress
Smit (2021)	Qualitative study, students from disadvantaged backgrounds (n=18)	Psychological distress, feelings of exclusion, anxiety, & emotional strain	Social exclusion, marginalisation, stigma, institutional barriers, (often linked to financial disadvantage)	Financially disadvantaged students experience emotional distress linked to exclusion from academic and social spaces

Thematic findings

The 16 included studies were synthesised into five interrelated themes: (1) psychological distress and mental health burden, (2) financial vulnerability as a determinant of mental health outcomes, (3) academic disruption and psychosocial consequences, (4) institutional support systems and structural barriers, and (5) support and intervention models. Most studies contributed to more than one theme. The most reported outcome among the included studies was psychological distress (13 of the 16 studies), while the most consistently found factor influencing mental health outcomes was financial vulnerability (14 studies). In contrast, fewer studies examined institutional support systems and structural barriers (6 studies) and support or intervention models (7 studies). A systematic mapping of the included research across these five themes is shown in Table 3 below.

Table 3. Summary of evidence by theme

Theme	Authors	Main outcome
Psychological distress and mental health burden	Cele & Gaillard (2025); Mbanjwa (2025); Wilson Fadiji et al. (2025); Wagner et al. (2024); Maepa (2024); Noutchie (2024); Bantjes et al. (2023); Chiramba & Ndofirepi (2023); Pretorius & Blaauw (2020); Walker & Mathebula (2020); Smit (2021); Ruswa & Gore (2022); Ravhuhali et al. (2022); Musundire & Mumanyi (2020).	Anxiety, stress, depression, psychological distress, reduced well-being
Financial vulnerability as a determinant of mental health	Mbanjwa (2025); Wilson Fadiji et al. (2025); Cele & Gaillard (2025); Noutchie (2024); Wagner et al. (2024); Maepa (2024); Chiramba & Ndofirepi (2023); Bantjes et al. (2023); Ruswa & Gore (2022); Ravhuhali et al. (2022); Smit (2021); Mabuza (2020); Walker & Mathebula (2020); Musundire & Mumanyi (2020); Wildschut et al. (2020); Pretorius & Blaauw (2020).	Funding delays, NSFAS inefficiencies, food insecurity, poverty, multidimensional deprivation
Academic disruption and psychosocial consequences	Mbanjwa (2025); Cele & Gaillard (2025); Wagner et al. (2024); Chiramba & Ndofirepi (2023); Ravhuhali et al. (2022); Smit (2021); Walker & Mathebula (2020); Wildschut et al. (2020).	Dropout risk, reduced engagement, poor performance, academic exclusion, low belonging
Institutional and structural barriers	Cele & Gaillard (2025); Wilson Fadiji et al. (2025); Noutchie (2024); Bantjes et al. (2023); Mabuza (2020); Musundire & Mumanyi (2020).	NSFAS inefficiencies, fragmented services, administrative delays, unequal institutional capacity
Support systems and intervention gaps	Wilson Fadiji et al. (2025); Noutchie (2024); Mbanjwa (2025); Walker & Mathebula (2020); Smit (2021); Musundire & Mumanyi (2020); Cele & Gaillard (2025)	Fragmented support, informal coping strategies, limited integrated interventions, weak evaluation of services

Theme 1: Psychological distress and mental health burden among financially disadvantaged students

The reviewed literature shows a high burden of psychological distress among university students in South Africa, particularly financial disadvantage students. Across the included studies, anxiety, stress, depressive symptoms, psychological distress, and reduced subjective well-being emerged as the most reported mental health outcomes, with financially disadvantaged students disproportionately affected (Wilson Fadiji et al., 2025; Bantjes et al., 2023; Pretorius & Blaauw, 2020). The association between financial disadvantage and poor mental health was consistently reported across a range of student groups, including first-year students, NSFAS-funded students, individuals from low-income households, and those from marginalised or rural communities, indicating that this relationship transcends specific student populations and institutional settings (Wilson Fadiji et al., 2025; Smit, 2021; Walker & Mathebula, 2020). The challenges experienced by financially disadvantaged students were further intensified during the COVID-19 pandemic, as funding interruptions and heightened uncertainty contributed to increased psychological distress (Maepa, 2024; Wagner et al., 2024).

Theme 2: Financial vulnerability as a central determinant of mental health outcomes

Financial disadvantage was reported as a key structural determinant of mental health outcomes among university students. The literature demonstrates a consistent association between financial hardship and psychological distress, with students experiencing financial exclusion, inadequate funding, or instability reporting higher levels of anxiety and emotional strain (Mbanjwa, 2025; Wilson Fadiji et al., 2025; Noutchie, 2024). The review shows that financial vulnerability extends beyond inadequate funding and encompasses multidimensional forms of deprivation, including food insecurity, unstable accommodation, poor living conditions, and limited access to essential resources (Wagner et al., 2024; Ruswa & Gore, 2022; Ravhuhali et al., 2022). Institutional funding challenges, particularly NSFAS-related delays, uncertainties, and administrative inefficiencies, were repeatedly identified as significant sources of stress that negatively affected student well-being and academic stability (Noutchie, 2024; Mabuza, 2020). The results shows that financial insecurity functions as an upstream structural determinant that shapes multiple dimensions of student mental health across diverse socio-economic and educational settings.

Theme 3: Academic disruption and psychosocial consequences of financial strain

Financial hardship was found to extend beyond economic constraints, significantly affecting academic engagement and psychosocial functioning. Students experiencing financial strain reported reduced concentration, diminished motivation, and difficulties maintaining academic performance, which contributed to increased risk of academic failure and dropout (Mbanjwa, 2025; Cele & Gaillard, 2025; Chiramba & Ndofirepi, 2023; Ravhuhali et al., 2022). The literature also reported that financial disadvantage undermines students' sense of belonging and increases experiences of social exclusion, thereby intensifying emotional distress (Smit, 2021; Walker & Mathebula, 2020). Food insecurity and unstable accommodation further compounded academic and psychological strain (Mbanjwa, 2025; Wagner et al., 2024).

Theme 4: Institutional support systems and structural barriers affecting student mental health

Institutional and structural determinants were highlighted as key influences on student mental health. While financial aid schemes and university support services play a critical role in assisting financially disadvantaged students, persistent administrative inefficiencies, delayed funding processes, and fragmented support structures were frequently identified as ongoing sources of stress and uncertainty (Noutchie, 2024; Mabuza, 2020; Musundire & Mumanyi, 2020). These systemic challenges disproportionately impact financially vulnerable students, who are heavily reliant on institutional and governmental support to meet both academic and basic livelihood needs. The results further reported that broader socio-economic inequalities, together with disparities in institutional capacity and resources, shape variations in student experiences and mental health outcomes across higher education contexts (Bantjes et al., 2023). Although financial aid may mitigate some psychological distress, the evidence consistently shows that such support is insufficient on its own to address the wider structural constraints faced by disadvantaged students (Wilson Fadiji et al., 2025; Wildschut et al., 2020).

Theme 5: Support and interventions models and gaps for financially disadvantaged students

Across the included studies, some institutional and informal support systems were identified, although most were described in terms of student experiences rather than formally evaluated interventions. These included fragmented university student support services, national financial aid systems such as NSFAS, basic needs assistance (e.g., food and accommodation), and informal psychosocial support mechanisms such as peer networks and individual coping strategies (Wilson Fadiji et al., 2025; Mbanjwa, 2025; Noutchie, 2024; Walker & Mathebula, 2020).

Financial aid systems, particularly NSFAS, were described as a key institutional support mechanism aimed at addressing financial barriers to access and retention (Wilson Fadiji et al., 2025; Mabuza, 2020). However, studies reported that administrative inefficiencies, delays in funding disbursement, and policy rigidity limited the effectiveness of these systems in fully alleviating financial stress among students (Noutchie, 2024; Mabuza, 2020). Basic needs support emerged indirectly across several studies, particularly in relation to food insecurity, unstable accommodation, and poor living conditions experienced by financially disadvantaged students (Wagner et al., 2024; Mbanjwa, 2025; Ruswa & Gore, 2022; Ravhuhali et al., 2022). While some support mechanisms partially addressed these needs, they were inconsistent and insufficient. Similarly, qualitative evidence showed that students often rely on informal psychosocial supports, including peer networks and personal coping strategies, in the absence of structured institutional mental health services (Smit, 2021; Walker & Mathebula, 2020). None of the included studies provided strong empirical evaluation of integrated intervention models that simultaneously address financial hardship and mental health outcomes. While some studies referenced counselling services, student wellness initiatives, or institutional student affairs structures (Cele & Gaillard, 2025; Musundire & Mumanyi, 2020), these were generally described in relation to system challenges or student experiences rather than as evaluated or systematically assessed interventions.

4. Discussion

Across the 16 studies included in this review, financial hardship and psychological distress emerged as the two factors most consistently linked to mental health outcomes among financially disadvantaged students in South Africa, echoing the patterns identified in Themes 1 and 2. This findings rested largely on qualitative studies and complemented by cross-sectional quantitative studies and mixed-methods studies. Despite differences in study design across the reviewed literature, the results converged strongly around a common conclusion: financial strain appears closely tied to poorer mental health among university students, manifesting particularly as anxiety, depression, and diminished well-being.

The high burden of psychological distress identified is consistent with global evidence reporting elevated mental health challenges among university students (Auerbach et al., 2018; Bruffaerts et al., 2018). However, the South African evidence highlights the compounding role of structural inequality and national funding systems such as NSFAS (Noutchie, 2024; Mabuza, 2020). Similar patterns observed across LMICs suggest that financial hardship functions as a structural amplifier of mental health risk rather than a standalone contributor (Dachew et al., 2015; Asante & Andoh-Arthur, 2015). These findings suggest that within South African higher education, financial precarity operates less as an isolated stressor and more as a structural force that amplifies underlying mental health risk.

Financial disadvantage emerged as one of the most consistently reported determinants of mental health outcomes across the included studies, with several studies reporting a significant association between financial hardship and increased psychological distress, anxiety, or depressive symptoms. For instance, evidence from cross-sectional surveys (Wilson Fadiji et al., 2025; Mbanjwa, 2025; Wagner et al., 2024) reinforced this relationship with notable consistency, while qualitative studies (Smit, 2021; Walker & Mathebula, 2020) provided deeper insight into how financial exclusion and marginalisation are experienced in everyday student life. Importantly, financial vulnerability was rarely experienced in isolation; instead, it intersected with food insecurity, housing instability, and broader socio-economic deprivation (Ruswa & Gore, 2022; Ravhuhali et al., 2022). This clustering of hardships points to the cumulative nature of disadvantage, suggesting that financial insecurity is best understood not as a discrete factor but as one strand within a broader web of deprivation that shapes mental health in complex, mutually reinforcing ways.

Beyond psychological outcomes, financial strain was also associated with academic disruption and reduced psychosocial functioning. Across approximately half of the included studies, financial hardship was linked to reduced concentration, lower academic engagement, and increased risk of academic failure or dropout (Cele & Gaillard, 2025; Mbanjwa, 2025; Chiramba & Ndofirepi, 2023). This mirrors international findings connecting financial stress to lower educational attainment and reduced persistence (Adams et al., 2016). However, the South African literature suggests that these academic effects are intensified by experiences of social exclusion and marginalisation, which undermine students' sense of belonging and exacerbate psychological distress (Smit, 2021; Walker & Mathebula, 2020). Together, this points to financial disadvantage as a force that operates simultaneously across academic, psychological, and social domains, generating a compounded form of vulnerability.

Institutional and structural barriers further shaped these outcomes. Much of the evidence, largely cross-sectional and qualitative, pointed to persistent inefficiencies within financial aid systems such as delayed fund disbursement, administrative fragmentation, and poor coordination between financial and psychosocial support services (Noutchie, 2024; Mabuza, 2020; Musundire & Mumanyi, 2020). While financial aid schemes were generally framed as protective, Wilson Fadiji et al. (2025) suggest their effectiveness depends heavily on institutional capacity and implementation efficiency. This aligns with broader global evidence on student mental health systems, which shows that help-seeking pathways are often fragmented, with students underusing formal services due to weak integration, limited mental health literacy, and institutional models that tend to be reactive rather than preventive (Gorczynski et al., 2017). Collectively, these dynamics help explain why interventions in this space remain largely reactive and short-term, rather than preventive and well-integrated into students' broader wellbeing needs.

Theme 5 pointed to a fragmented, reactive support landscape rather than formally evaluated, integrated interventions. NSFAS was positioned as central to addressing financial access barriers (Wilson Fadiji et al., 2025; Mabuza, 2020), yet administrative inefficiencies, disbursement delays, and policy rigidity undermined its capacity to relieve financial stress (Noutchie, 2024; Mabuza, 2020), therefore suggesting financial aid functions as a partial buffer rather than a comprehensive solution. Basic needs support, particularly around food security and accommodation, remained inconsistent and insufficient (Wagner et al., 2024; Mbanjwa, 2025; Ruswa & Gore, 2022; Ravhuhali et al., 2022), leaving students to rely heavily on informal psychosocial resources, such as peer networks and personal coping strategies, where institutional mental health services fell short (Walker & Mathebula, 2020; Smit, 2021). Formal structures such as counselling services appeared mainly as background context to systemic challenges, rather than as rigorously evaluated interventions (Cele & Gaillard, 2025; Musundire & Mumanyi, 2020). Overall, support for financially disadvantaged students remains fragmented and under-evaluated, with informal coping filling gaps left by inconsistent provision, reinforcing that financial precarity is managed reactively rather than addressed systematically.

Limitations

This review was limited to studies published between January 2020 and December 2025. This timeframe was intentionally selected to capture recent and contextually relevant evidence, particularly considering policy changes and the COVID-19 pandemic; however, it may have excluded earlier studies that could provide valuable historical or longitudinal insights into the relationship between defunding and student mental health in rural South African universities. Variations across institutions such as differences in resources, student support services, and funding structures may constrain the generalisability of the findings. Consequently, the mental health experiences of financially disadvantaged students are likely to differ across universities and provinces, making it difficult to draw conclusions that are uniformly applicable to all higher education institutions in South Africa. Despite these limitations, the review offers a meaningful synthesis of the existing evidence and identifies key gaps in the literature, highlighting the need for longitudinal, mixed-methods, and institution-specific research to more comprehensively understand and address the mental health challenges faced by financially disadvantaged students in South African universities.

Recommendations

Financial disadvantage is a structural determinant of student mental health, requiring coordinated institutional and policy-level responses. A key priority is reform of student financial aid systems, particularly NSFAS, to ensure timely and consistent funding, as delays significantly contribute to psychological distress and academic disruption. Universities should adopt integrated student support models that combine financial aid and mental health services, reducing fragmentation between support systems and enabling more holistic responses to student needs. In addition, rural and under-resourced institutions require targeted investment to strengthen mental health infrastructure, including increased staffing, improved service accessibility, and enhanced referral systems.

At the policy level, national higher education frameworks should explicitly recognise financial vulnerability as a mental health risk factor to support integrated, cross-sectoral interventions. Efforts should also prioritise stigma reduction and mental health literacy programmes to improve help-seeking behaviour among students. To operationalise these priorities, universities should implement integrated financial and psychosocial support systems, improve financial aid governance to ensure transparency and consistency, expand mental health services in rural institutions, and introduce early identification systems for students at risk. Further longitudinal research focusing on financially disadvantaged students in rural contexts is also needed to inform evidence-based interventions.

5. Conclusion

This scoping review demonstrate that financial disadvantage is a key structural determinant of poor mental health among university students, rarely acting alone but interacting with food insecurity, academic pressure, and social exclusion to compound psychological distress and undermine well-being and academic success. Anxiety, stress, depression, and broader psychological distress were the most frequently reported outcomes, consistently linked to financial instability and wider socio-economic inequality. The review also points to persistent weaknesses in institutional and national support systems, particularly fragmented mental health services and inefficient financial aid structures, which sustain psychological distress and leave students with support that is inconsistent and poorly coordinated.

Critical evidence gaps remain, including limited evaluation of intervention effectiveness, insufficient assessment of institutional support mechanisms, and a lack of coordinated approaches addressing financial vulnerability and mental health together. Closing these gaps will require context-specific, evidence-based interventions that bring together financial, psychosocial, and academic support to improve student outcomes in South African higher education. Overall, the evidence points to a need to move away from fragmented, reactive responses and toward system-level interventions that treat financial hardship and mental health as interconnected rather than separate challenges.

Conflict of Interest

There is no conflict of interest.

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