

Original Research Article

THE EFFECTS OF LOW FINANCIAL CONDITION TO NEEDY STUDENTS OF PRIVATE AND PUBLIC COLLEGES OF MAFINGA TOWN COUNCIL, IRINGA TANZANIA.

Comment [nn1]: Could this be changed to

Comment [nn2]: The topic can be changed to poor financial condition of lack of finances

Abstract

The study was conducted to find out the effects of low financial condition to needy students of private and public colleges in Mafinga Town Council, Iringa Tanzania. The study used a cross-sectional study design based on mixed research approach. Primary data were collected using questionnaires, interviews and focus group discussions while secondary data were obtained through documentary reviews. Both purposive and random sampling techniques were used in selecting 40 respondents for this study. The collected data were analysed using SPSS Version 20 to compute descriptive statistics such as percentages and frequencies while the results were presented in the form of tables and word text narration. The study found that inability to pay tuition fees, inability to meet basic needs (food, clothing, and accommodation), inability to buy books and supplies, inability to meet medical emergencies, college dropout, affect academic performance and taking much more time to stay in college and complete studies were found to be the major effects of low financial conditions of needy students. The study recommended that, the government and other agencies should establish entrepreneurship education to the college students particularly to the needy students so as to develop bussiness activities while learning without affect their academic performance, offering financial literacy from which students will have the ability to read, analyzed, manage and communicate personal financial conditions that affect their well-being, giving them learning materials and special scholarship to those who are willingly to learn with monitoring them during entire period of their learning.

Comment [nn3]: Editing for correct sue of English

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Key words: *Effects, Needy Students, Low Financial Conditions*

1.0 INTRODUCTION

College students face unique financial circumstances, often leading to financial stress and anxiety. Students face tuition rates that are rising faster than general inflation, high levels of debt, and uncertain job prospects during a period of emerging adulthood (Worthy, Jonkman, & Blinn-Pike, 2010). Institutions of higher learning need to understand the full impact of the conditions of poverty under which students live, think and learn while studying for a degree or diploma and how these conditions affect their academic success (Machika & Johnson, 2014) Entry into tertiary education for students from poor backgrounds is an opportunity to change their economic status at a personal and family level. But this becomes difficult to achieve when their economic conditions impact on their ability to achieve academic success. Without adequate financial

Comment [nn8]: A definition of what low financial condition means will bring about an understanding of exactly what is intended

resources available in institutions of higher learning, students' experiences of poverty may be only marginally alleviated, which merely extends and in effect reproduces systemic conditions of poverty (Machika & Johnson, 2014).

Without appropriate and adequate financial funding students who come from financially challenged households in South Africa might never be able to achieve academic success, change the negative cycle of poverty or contribute towards changing the race and gender profile of South African academe (Machika & Johnson, 2014). In addition to new environments and responsibilities, for many students, it is their first encounter with budgeting, paying bills, and responsibly using credit (Gutter & Copur, 2011; Tinto, 2012). To add to this, students must skillfully navigate a complex financial environment which may include unstable personal finances, rapidly increasing tuition, and eroding financial support from parents and family (Worthy, Jonkman, & Blinn-Pike, 2010).

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Students joining colleges in Mafinga Town Council experienced personal challenges ranging from financial stress, cultural surprises, unmet expectations and fear of unfamiliar. Yet they expected to settle fast the challenges to meet their academic endeavors. However, the number one surprise of college's students is noted to be financial stress facing them particularly the needy students. They are failing to meet tuition and non-tuition needs hence they end up postponing studies and performing poorly. A research done by Ross (2006) indicated that students' finances were traumatic or very difficult to handle. A survey done by Thrombitas (2012) found that financial worries affected student academic performance. While the above researches suggest that financial stress is common among college students little research have investigated how it impacts students. This study aims to find out the impacts of low financial condition of needy students from colleges.

2.0 Literature Review

Empirical research conducted by Sekhukhune (2018) for his master's thesis indicated that many poor students from low-income households do not have enough funds to afford food, and this has a negative impact on their academic performance. Five of the 10 students who participated in his study had to terminate their studies because the National Student Financial Aid Scheme (NSFAS) did not pay all their outstanding fees. They could not find ways to pay outstanding fees and were therefore not in a position to receive their results. They had to have these results to register for the next academic year.

Research by Barbara Jones, Gonda Coetzee, Tracy Bailey and Sharman Wickham (2008) supported these findings. They wrote that inadequate financial resources constitute one of the most important reasons cited for students dropping out of university. Students commonly report a lack of savings, high credit card debt, inadequate income to cover expenses, delays in making monthly payments, and over drafting of accounts (Choi *et al.*, 2016). Low economy to the needy students have been also linked with reduced student academic performance, poor social adjustment, and poor mental and physical health (Bennett *et al.*, 2015). To add more, financial stress impacts students in many ways such as college absenteeism, poor academic performance and leaving college (Roberts *et al.*, 2000). If you've ever experienced financial worries whether it was stress about your next rent payment, or not knowing where your next meal would come from you know all too well how easily those issues can become the only thing on your mind (Scholarship America, 2019).

Comment [nn10]: Avoid personalisations

Students who have poor financial conditions were also experienced to live in a poor living conditions, they either shared rooms with many roommates or living to the house whereby some necessities services were not accessible (Hayhoe, Leach, Allen, & Edwards, 2005). In the midst of financial stress, often a student decides to drop out of college. In the short term, this does solve the most immediate problem. After all, without tuition, fees or books to pay for, a student's wages stretch a lot farther. Unfortunately, the consequences can be dire, and they can start sooner than expected. Quitting school means immediately losing access to scholarship funds, work-study opportunities and subsidized student prices for room, board, transit and internet access. It also means that the student is expected to start paying back their loans and carrying loan debt without the higher earning power of a degree is the absolute worst-case scenario (Scholarship America, 2019). Despite of various studies which focus on the impacts of low economy to the needy students in worldwide perspectives, there are few and current studies which focus on the impacts of low financial conditions to the needy students at Mafinga Town council. Therefore, this study is covered the existing gap.

Comment [nn11]: Need consistency of terminology

Additionally, According to Joo, Durband, and Grable (2008), financial concerns are a primary stressor for college students, particularly freshmen. Stressors include (a) concerns about the ability to finance their education; (b) stress caused by the need, or perceived need, to work full-time to pay for their education; (c) the costs of commuting to school; (d) the stress associated with finding employment while taking classes; and (e) the stress caused by negative financial behaviors and poor debt management.

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The students from Joo et al.'s study reportedly coped with their financial concerns by working additional hours, which could ultimately interfere with time dedicated to school work. Given the rapid increases in tuition since the Joo et al. study, it is likely that financial concerns of college students have also continued to increase. Results of a recent study confirm this may be the case students experiencing high levels of financial stress are more likely to seek financial counseling (Lim, & Montalto, 2014). Lim et al. (2014) concluded that rising student loan debt gives reason to believe that financial stress levels will continue to rise among college students.

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Comment [nn14]: Et al refers to three or more authors

3.0 Methods

The study was carried out purposively in Mafinga Town Council, Iringa Tanzania because it is experiencing the problems related to the effects of low financial condition to needy students specifically to the private and public colleges. The study used a cross-sectional study design with a mixed approaches namely qualitative and quantitative approaches in order to capture the feelings, perceptions, understandings and opinion of needy students and challenges they are facing with measurement of numerical data. Mixed research approach provided strengths that offset the weaknesses of both quantitative and qualitative research thus, by using both types of research, the strengths of each approach can make up for the weaknesses of the other. Purposive sampling techniques was used in the study by selected ten (10) key informants from Mtaa Executive Officer (MEO), matron and coordinator of studies from the colleges, Ward Executive Officer (WEO), social welfare student leader, tutors and community members while simple random sampling techniques used in this study to select thirty (30) respondents from among the students studying at the colleges.

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Comment [nn16]: These two sampling methods must be individually explained

The study used both primary and secondary source of data collection where by primary data were collected from both respondents and key informants of the study using questionnaires, semi structure interview and Focus Group Discussion while secondary data were obtained through documentary reviews from colleges laid down policies, procedures manuals, files, publicized materials, monthly and annual reports as well as evaluation and from the internet sources and colleges libraries. The review enabled the researcher to obtain the information necessary to provide sufficient evidence of the study. The collected data were coded, recorded, cleaned, processed; finally, analysed using statistical tool (Statistical Package for Social Science) version 20 to compute descriptive statistics such as percentages, frequencies and standard deviation. Results presented in tables. To ensure the validity of the study different data collection tools such as questionnaires, key-informant interviews, FGDs, observations and documentary reviews were used while reliability was controlled through pre-testing of questionnaires, key-informant interviews guide and FGDs questions to check their comprehensiveness on collecting data required for the study.

Comment [nn17]: Present each method separately as this is confusing

4.0 RESULTS AND DISCUSSION OF THE FINDINGS

This study aimed to find out the effects of low financial condition to needy students of private and public colleges at Mafinga Town Council. The study revealed seven major effects faced needy students due to low financial conditions in their study carriers which listed and presented to the table 1 below

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- Inability to pay for tuition fees
- Inability to meet basic needs (food, clothing, and accommodation)
- Inability to buy learning materials
- Leading to college dropout
- Poor academic performance
- Delaying to complete their studies

Table 1: Response on the effects of low financial condition to needy students of private and public colleges at Mafinga Town Council (N=40)

Categories of Variables	Parameters	Frequency	Percent
Inability to Pay for Tuition Fees	Strongly agreed	10	25.0%
	Agreed	5	12.5%
	Undecided	5	12.5%
	Disagreed	10	25.0%
	Strongly Disagreed	9	22.5%
Total		40	100.0%
Inability to Meet Basic Needs (Food, Clothing, and Accommodation)	Strongly agreed	8	20.0%

	Agreed	3	7.5%
	Undecided	3	7.5%
	Disagreed	18	45.0%
	Strongly Disagreed	8	20.0%
Total		40	100.0%
Inability to Buy Learning Materials	Strongly agreed	2	5.0%
	Agreed	8	20.0%
	Undecided	7	17.5%
	Disagreed	16	40.0%
	Strongly Disagreed	7	17.5%
Total		40	100.0%
Leading to College Dropout	Strongly agreed	4	10.0%
	Agreed	5	12.5%
	Undecided	4	10.0%
	Disagreed	19	47.5%
	Strongly Disagreed	8	20.0%
Total		40	100.0%
Poor academic performance	Strongly agreed	12	30.0%
	Agreed	5	12.5%
	Undecided	10	25.0%
	Disagreed	8	20.0%
	Strongly Disagreed	5	12.5%
Total		40	100.0%
Delaying to complete their studies	Strongly agreed	2	5.0%
	Agreed	6	15.0%
	Undecided	5	12.5%
	Disagreed	13	32.5%
	Strongly Disagreed	14	35.0%
Total		40	100.0%

Source: Research Data, 2021.

4.1 Inability to Pay Tuition Fees

Among the identified effects of low financial conditions to needy students in public and private colleges at Mafinga Town council is inability to pay tuition fees where by 10(25.0%) were strongly agreed to this idea while five (12.5%) were agreed similar to other five (12.5%) who were undecided, however, 10(25.0%) were disagreed while other nine (22.5%) were strongly disagreed. This implies that, most of needy students fail to afford payment of tuition fees promptly due to low financial condition. It was noted from the research that, needy students have been getting tough moments when it comes to payment of tuition fees, some were found to hide themselves and not attending classes with the fear that they will be chased out of classes and that will shameful to them. Somewhere also found to abscond from studies due to lack of tuition fees. This demonstrated during an interview with one among the respondent from public college who asserts that:

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...to be honest, I have my friend here who is needy student, he suffered with many problems including unaffordability to pay tuition fees per installment or per semester, sometime, he failed even to do a final exam with us because of delay of paying tuition fee something influencing him to do special exams... (Sixteenth student).

This also supported with another respondent from private college during FGD who revealed that:

...We have many friends and colleagues who failed to pay tuition fees due to low economic conditions, they are needy students and most of them they isolated with either their relatives nor their parents, sometimes it forced them to do tough work in Chinese Timber industries located at Mafinga especially during the night shift in order to get money that will help them to pay their tuition fees especially when final exams are around the corner... (Twelfth student).

During an interview with one among the key informants from public college revealed that:

...most of private college have an expensive tuition fees for their students whereby needy students cant afford due to low economic conditions they have, however, sometimes it forced them to join with a particular college due to the uniqueness of having some courses which don't offered within public college... (3rd Matron).

In line with above findings, another key informant from local government added that:

...Needy students have many things to do with the financial they have, they supposed to used the same money for renting room, purchasing foods, clothes, learning materials and paying for health services, because most of them have low economic condition with inadequate supports from their family members and their relatives, it is also become difficult for them to have an extra money to pay for tuition fees, hence they delay to do final exams or sometime decided to quit their study... (1st Street Executive Officer).

This also supported by Joo, Durband, and Grable (2008), financial concerns are a primary stressor for college students, particularly freshmen. Stressors include concerns about the inability to finance their education which required them to work full-time to pay for their education.

4.2 Inability to Meet Basic Needs

Inability to meet basic needs such as food, clothing, and accommodation were also among the discussed variable of this study whereby the study found that, eight (20.0%) were strongly agreed while three (7.5%) were agreed similar to other three (7.5%) who were undecided, while 18(45%) were disagreed, however, eight (20.0%) were strongly disagreed. This means that, inability to meet basic needs such as food, clothing, and accommodation is also existing due to low financial condition facing needy students. The research revealed that, most needy students hardly afford getting one meal per day to sustain their living. Sometimes they feel very bad to their fellow students when wearing the same clothes three times a week. Accommodation was also found to be a challenge where needy students decided to hire poorly ventilated rooms at the expense of their security while at the same time those rooms being lived by needy students are not safe especially for the female needy students, some live in the rooms without electricity, poor

water and sanitation. This evidenced during an interview with one among the respondent from public college who revealed that:

...Because of low financial condition that we have, it become a difficult for us to live in good accommodation, we share rooms with other colleagues, we used public toilets where Urine Transmitted Infection (U.T.I) become a normal incident to face us while sometimes we faced electricity cut off and water shortage problem... (1st student from public college).

During FGD with respondents from public and private primary college they revealed that, needy students who have low financial condition were more likely to live in poor accommodation with poor social services received within the household while some of them decided to live with their partners in order to meet their needs including to live in proper accommodation. Among the respondent assert that:

...its very true that, low financial condition influencing us to live in a difficult situation, sometime we decided to live far from college area since we fail to pay an expensive fee for accommodation due to low financial condition that we faced while at the same time, those areas that we lived we faced number of barriers including electricity cut off, shortage of water and most of time, we lack security for ourselves and our property and some of time we decide to live with our partners in order to attain proper accommodation...(4th student from private college).

This also supported by all key informants of the study who added that, most of needy students have low financial condition with poor supports, hence they decided to live in poor conditions in order to remain with balance that can helps them to meet their extra needs, while sometime, girl's students decided to live with their boyfriend in order to receive proper accommodation.

To add more, many college students face financial stress, they struggle to find ways to pay tuition or even just monthly necessities, most money earned was spent on basic necessities needed to live. There was also a connection with class times and use of supportive services with academic success while working (Marianna, 2016).

4.3 Inability to meet their education needs

The study also revealed that, among the effects of low financial conditions to needy students in public and private colleges at Mafinga Town council is inability to meet their education needs especially learning materials such as books, printing documents, laptops and pamphlets, whereby two (5.0%) were strongly agreed to this notion while eight (20.0%) strongly agreed, however seven (17.5%) were undecided while 16(40.0%) were disagreed different with other seven (17.5%) who were strongly disagreed. Accessing of learning materials by student makes them to have better performance, however, the needy students could not afford buying books and other supplies due to low economic condition they faced, hence it becomes difficult to reach their goal of accessing quality and better education as attained by other students who come from rich and middle-income families. This evidenced during an interview with one among the respondent of the study from public college who revealed that:

...because of low financial condition that I have, I fail to meet even my education needs in a right time like books and other stationery services while sometime I asked support from coulegues especially those who are too close with me... (3rd student).

In line with above findings, during an a FGD another respondent from private college added that:

...yes, those needy students who have low financial conditions are really suffered to meet their education needs, they don't have enough money to purchase everything required in college, sometime, they failed even to pay for printing their individual assignments and photocopying learning materials... (1st student).

This also supported by all key informants of the study as evidenced by one among them who assert that:

...Needy students require enough support from their relatives, government and other development agencies, however, many of them live with low finacial conditions something which affect them in education carreer, since many of them failed to access their education needs like computer, books and other stationery services, hence their goal of learning become stand still... (1st Street Executive Officer).

This also supported by Sonya, Melanie, Gregory, Racquel and Scott (2016) Increased access to resources will have a positive influence on lowering financial stress in college students, however, if students have poor economic background with low financial assistance from family members or from the government, they will not be able to have aces of learning materials like books, journals and other digital materials like computers. To add more, the low-income students have a burden of meeting their education needs particularly buying books and other learning materials (Peterson, 2015).

4.4 College dropout

The study aimed to find out how low finanancial conditions to needy students in public and private colegues at Mafinga Town council led to College dropout, the findings revealed that, four (10.0%) were agreed different to other five (12.5%) who are strongly agreed while other four (10.0%) were undecided, moreover, 19 (47.5%) were disagreed while eight (20.0%) were strongly disagreed.

The findings imply that, among the effects of low economic conditions to the needy students is college dropout as evidenced by one among the respondent from the selected public college of the study who revealed that:

...Once we enter to the college, we are found ourselves too many in number, but as the day encountered, many of us start to drop out college not only because of the failure to perform subjects very well, but also being inability to meet

education costs especially tuition fees, this means that, not all students who are registered manage to accomplish studies... (10rd student).

This also evidenced by one among the key informant of the study who added that:

...our students drop out college every semester, and most of them are the ones facing financial challenge, if efforts to overcome the persisting problem cannot be undertaken, the number of students who drop out college will be increasing annually...(1st coordinator of studies from public college).

In line with the findings of Githinji (2012) who found that, poor financial condition of the student's is the one among the major factor leading to college dropout and engaging in income generating activities in order to own money for their survivor. Moreover, study conducted by Roberts, Golding, Towell, Reid, Woodford and Vetere (2000) on mental and physical health in students: the role of economic disturbances revealed that, students suffer psychologically, earn poorer grades, and drop out of school as a result of excessive debt, the presence of high debt and the lack of a financial cushion like saving contribute to financial stress and college dropout.

4.5 Poor Academic Performance

Better academic performance is influenced by various factors, the most being good attendance, good listening, note taking, stress free mind and full participation in extra-curricular activities. The study also wanted to revealed if low financial conditions to needy students in public and private colleges at Mafinga Town council caused poor academic performance to the targeted respondents of the study, whereby 12(30.0%) were strongly agreed while five (12.5%) were agreed, however 10(25.0%) were undecided while eight (20.0%) were disagreed, however, the remained five (12.5%) were strongly disagreed.

The results imply that, there have been problems to needy students in relation to academic performance. Needy students were found to be full of stress, instead of planning for academic issues, most of them focus on how they are going to master their basic needs and paying their tuition fees. The valuable time spent thinking on how to cover education and other living costs used by needy students is utilized by fellow students studying and doing assignments hence affect academic performance of needy students. This evidenced during an interview with respondent from public primary school who exposed that:

...Needy students spend much time to deal with their social issues instead of focus of their academic issues, many of them experienced college absenteeism with poor attendance in class sessions, they missed test, assignment and quiz, hence poor academic performance become a normal incident which faced them... (16th student).

This also supported during FGD whereby almost all members agreed with that notion, one among student from private college revealed that:

...stress anxiety and anger were the major behaviors that needy students experienced about, they think about their life, their survivor and how they are going to handle their problems, they think more with social life rather than focus

on their studies, they either ended with poor academic performance nor school dropout...(6th student).

In line with above findings, almost all key informants strongly agreed with that notion whereby one among the college matron revealed that:

...needy students who have low financial conditions were more likely to have poor academic performance since they suffered to meet their basic needs, tuition fees and sometime to support their family, the more time they used to engage in other business the more they reduce time to focus with their studies which finally caused poor academic performance...(college matron).

The study results also supported by Thrombitas (2012) who found that, there is great relationship between family income and education attainment of the children, students who come from poor family with low economic conditions were more likely to have poor academic performance, this indicates that, financial worries affected student performance.

4.6 Delaying to complete their study

Further more, the study wants to find out if low financial conditions to needy students in public and private colleges from Mafinga Town council caused delay to complete their study by targeted respondents of the study. The study revealed that, two (5.0%) strongly agreed with this notion while six (15.0%) were agreed, however five (12.5%) were undecided while 13 (32.5%) were disagreed while the remained 14 (35.0%) were strongly disagreed. The findings imply that, it is true that needy students take more time to end their studies due to many reasons, among the major factor is due to failure of paying tuition fees, hence they decided to postpone their studies and going back home to look for tuition fees. This evidenced during an interview with one among the respondent from public college who revealed that, “...many needy students were suffered with financial problem, they failed to pay for tuition fees something which led them to postpone their studies in order to look for tuition fees...” (6th student).

This argument also supported with other respondents during FGD, one among the respondent from private college proved that:

...Despite of needy students to faced many social problem, but in academic issue they failed to pay tuition fees in right time, something which denial them to do final exams with their colleges, they either decided to postponed for their studies or asking to do special exams after paying the tuition fees, hence they even delayed to complete their studies in a fixed time as planned by the colleges... (7th student).

During an interview with key informants, almost all of them agreed with this view, they considered that, delaying of ending studies to the needy students as an open challenge whereby most of them experienced it, some of them decided to postponed for their studies in order to look for money especially when it come an harvesting period to their village while some of them postponed their studies due to family matters, however others postponed their studies due to

failure of paying their tuition fees, this influencing them to delay on completing their studies or sometime to drop out from the colleges.

This argument also supported by Kolodner (2017) on his study related to six reasons you may not graduate on time found that, due to low economy which faced needy students led them to delay in accomplishment their studies in right time. A quarter of students drop out college before four years of their learning because of money while many of those who finish in five or six years have either unnecessarily drained their parents' bank accounts or end up in a lot more debt.

5.0 CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

The study focused on the effects of low financial condition of needy students from private and public colleges at Mafinga Town Council where by questionnaires, interviews, Focus Group Discussion (FGD) and secondary data were used to the sample size of 40 respondents and 10 key informants. From the findings and discussion it was revealed that, low financial condition of the needy students has caused number of effects to them, needy students were unable to to pay for tuition fees especially to the private college due to low financial condition they have, they failed to meet their basic needs especially food, clothing, and accommodation, they live in poor rooms, eating one meal a day and wearing the same clothes per each day, they also failed to afford learning materials including books, computers and paying for stationery services somethings which led them to have poor academic performance due to college absenteeism, sometimes they decided to drop out from the college or postponed for their studies in order to sort out their social problem or searching money for paying their tuition fees.

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5.1 Recommendations

The study recommended that, the government and other agencies should establish entrepreneurs education to the university and college students particularly to the needy students so as to introducing various bussiness activities while learning without affect their academic performance, they should also offering financial literacy from which students will have the ability to read, analyzed, manage and communicate personal financial conditions that affect their well-being, giving them learning materials and other academic supports with the aim of enhancing their academic performance and solving their academic issues, offering special scholarship to those who are willingly to learn with monitoring them during entire period of their learning.

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