



The Impact of Chronic Poverty and the Associated Economic Stress on the Mental Health of Students in Tangaza University, Karen, Nairobi County, Kenya.

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ABSTRACT

Chronic poverty is becoming a worldwide challenge among university students especially affecting many students from low-and middle-income countries. The objective of the study was to explore the forms of chronic poverty, examine the impact of economic stress and identify the coping strategies employed among Tangaza University students in Nairobi, Kenya. The study was guided by the Transactional Theory of Stress and Coping which was developed by Richard Lazarus and Susa Folkman in 1984, and the Social Determinants of Mental Health Framework formulated by Michael Marmot and World Health Organization between 2005 and 2022. The study adopted a qualitative phenomenological approach to capture students' lived experiences. Data were collected using in-depth semi-structured interviews through purposive sampling techniques. The data were analyzed using thematic analysis. The findings in this study demonstrated that chronic poverty among university students is a multidimensional phenomenon characterized by persistent hardships of paying tuition fees, securing accommodation and housing, purchasing learning materials, accessing transport and meeting basic needs like food and clothing. These economic constraints led university students into anxiety, hopelessness, depression, psychological distress, low self-esteem, reduced motivation, social isolation, and poor academic performance. The findings also highlighted that students employed both adaptive coping strategies, which include part-time employment, family and peer support, counseling services, institutional assistance, and religious and spiritual practices, and sometimes maladaptive coping strategies including alcohol and substance abuse, transactional relationships, excessive gaming and other risky survival behaviors. The study concluded by recommending that universities and policymakers should empower students through the provision of financial aid, effective counselling services, student welfare programs and psychoeducation to reduce the negative effects of economic constraints and promote the mental well-being of students, their resilience and academic performance.

Keywords: Chronic poverty, economic stress, mental health, university students, coping strategies, Tangaza University, Kenya.

INTRODUCTION

Mental well-being is becoming a major health concern among university students across the globe due to the financial problems they face. Contemporary scholars such as Mutinta (2022) and Hyseni et al. (2023) highlight that university students face diverse academic challenges that influence their mental well-being, causing anxiety, depression and stress due to chronic poverty.

Chronic poverty refers to the extended and prolonged deprivation of essential resources which university students need for education and daily living cater. The relationship between chronic poverty and mental well-being can be understood through the Social Determinant of Mental Health Framework (Marmot, 2005; WHO, 2022), which focuses on socioeconomic conditions as causes of mental health problems, and the Transactional Theory of Stress and Coping (Lazarus & Folkman, 1984), which highlights that stress develops when individuals think that environmental demands are beyond their capacity to cope.



At the global level, contemporary scholarship indicates that there is a strong relationship between financial hardship and mental well-being problems. Scholars such as Bennett et al. (2023) argue that students who experience persistent economic difficulties report higher levels of depression, hopelessness, low self-concept, anxiety and addictive behaviors compared to those with stable financial resources. Similarly, Zajac et al. (2024) indicate that prolonged financial constraints leads to poor academic performance, reduced educational attainment, inclination to multiple risky behaviors and increased university dropouts.

At the continental level, several pieces of evidence from African countries indicate that there is a close relationship between chronic poverty and mental health problems among university students. For instance, Mutinta (2022) highlights that university students from South Africa reported that financial constraints, inadequate support systems, and stressful living conditions are some of the major causes of stress and depression. Similarly, Hyseni et al. (2023) reveal that students with socioeconomic difficulties often encounter difficulties in accessing mental health services which worsen their psychological well-being.

In the Kenyan context, chronic poverty is a major problem among university students. Many students face challenges in regard to financial access and many of them depend on government loans, scholarships, family support, or part-time employment to finance their education. Nevertheless, these resources are often insufficient for students to meet their educational and living costs. In line with this, Mutiso et al. (2023) highlight that university students face challenges related to expensive tuition fees, living costs and a lack of financial aid, which negatively affect their psychological well-being.

Despite the fact that reviewed literature demonstrate chronic poverty and economic constraints affect students' psychological well-being, most of the existing literature focused primarily on quantifying the prevalence of psychological problems rather than exploring the lived experience of students in regard to the prolonged financial hardship they face indicating that there is limited qualitative evidence explaining how university students' experience chronic poverty, how it affects their mental well-being and which coping strategies do they employ. The current study therefore sought to fill the gap by exploring the lived experiences of students at Tangaza University, with the aim of informing context-specific counselling interventions, student welfare programs and institutional policies which can promote students' mental well-being and academic performance.

LITERATURE REVIEW

Theoretical Literature Review

The study was guided by the Social Determinant of Mental Health Frameworks (Marmot, 2005; WHO, 2022) and the Transactional Theory of Stress and Coping (Lazarus & Folkman, 1984). The rationale for using these theories is that they provide a comprehensive lens for understanding chronic poverty, associated economic stress, which can influence the psychological well-being of university students at Tangaza University in Nairobi, Kenya, and the coping mechanisms employed by them.

The Social Determinants of Mental Health Frameworks highlight that mental well-being is largely influenced by social and economic conditions in which individuals are born, grow, live, study and work (Marmot, 2005; WHO, 2022). Within the university context, chronic poverty is reflected in persistent economic constraints including inadequate financial resources for tuition, accommodation, food, transportation, learning materials, healthcare, and other basic needs. These socioeconomic factors challenge students, leading them to prolonged financial insecurity, which causes mental health problems.

The Transactional Theory of Stress and Coping (Lazarus & Folkman, 1984) complements the perspectives of the Social Determinant of Mental Health Frameworks by highlighting the psychological mechanism through which financial hardship affects mental well-being. This theory explains that stress results from an individual's cognitive appraisal of whether demands exceed the personal and social resources available to cope with them. In the context of Tangaza University students, this theory was used to evaluate whether the chronic poverty experienced by the students was beyond the availability of the resources they owned and whether the students manifested mental well-being problems indicated through anxiety, depression, hopelessness, emotional exhaustion, reduced academic performance and which coping strategies they employed.



Using these two theories, the study conceptualized chronic poverty as the underlying socioeconomic condition acting as a source of multiple forms of economic constraints. Economic constraints lead to economic stress, which demands students engage in cognitive appraisal and employ different coping strategies to manage their stress. Grounded in these two frameworks, the study sought to identify the forms of chronic poverty, the impacts of economic stress on mental health, and the coping strategies employed by Tangaza University students in Kenya to navigate the prolonged financial hardships.

CRITICAL LITERATURE REVIEW

Forms of Chronic Poverty Experienced by University Students

Chronic poverty is one of the commonly experienced challenges among university students especially in the developing countries. According to the World Health Organization (2022), poverty influences health by restricting access to materials, educational and social resources. In the context of university students, chronic poverty can be manifested through their inability to pay tuition fees, buy learning materials, access safe and secure accommodation and housing, and obtaining basic needs, which include healthcare, clothing, food, and transportation (Lund et al., 2023).

Contemporary scholarship indicates that tuition fee is one of the major challenges faced by university students. For instance, Mutiso et al. (2023) argue that students who come from low-income families usually experience delayed tuition fee payments, interrupted learning, examination restrictions, and deferment of their studies as they cannot meet university financial requirements. Similarly, United Nations Educational, Scientific and Cultural Organization (2023) reveals that inadequate access to textbooks, computers, internet services, and other educational materials restricts students' ability to effectively participate in their studies.

Access to secure and safe housing and accommodation is also another major challenge that contributes substantial financial stress to university students. Many students live in overcrowded hostels or insecure neighborhoods due to unaffordable or unavailable university accommodation. Lund et al. (2023) argue that poor housing conditions are associated with increased anxiety, poor sleep quality, poor privacy, and reduced academic performance. Bruening et al. (2022) also indicate that food insecurity is becoming an increasingly challenging issue among university students in Sub-Saharan Africa. The study further highlights that students experiencing food shortages often report fatigue, poor concentration, emotional distress and reduced academic performance. Transport fare is another challenge experienced by many university students, especially commuting students. In regard to this, Mutiso et al. (2023) reveal that rising fuel prices and public transport costs reduce students' class attendance, full participation in academic activities and access to support services.

Impact of Economic Stress on University Students' Mental Well-being

Lazarus and Folkman (1984) argue that psychological stress develops when individuals perceive that life challenges exceed their ability to cope using the resources they have. University students who experience persistent financial constraints perceive economic problems such as unpaid tuition fees, food insecurity, lack of clothing, lack of accommodation and inadequate learning materials as threats to their academic goals and their future orientation causing in them vulnerability to mental health disorders.

Similarly, contemporary scholars such as Eisenberg et al. (2023) and Lund et al. (2023) reveal that there is a close relationship between economic stress and depression, anxiety, chronic stress and psychological distress among university students. In the Kenyan contexts, Mutiso et al. (2023) highlight that financial constraints are among the most frequently reported stressors affecting the mental well-being of university students. In the same way, reports from Mutheu et al. (2025) indicate that financial and occupational demands contributed substantially to depression, anxiety and stress among postgraduate students in Nairobi.

Economic stress also affects academic performance. Recent scholarship such as Eisenberg et al. (2023) and UNESCO (2023) demonstrates that financially stressed students usually struggle to concentrate during lectures, do assignments, buy learning materials, and attend regular classes, which leads them to score lower grades and reduced academic motivation.



Moreover, economic stress is associated with several maladaptive behaviors employed by students. In line with this, WHO (2022) reveals that prolonged financial problems increase students' vulnerability to excess alcohol intake and substance abuse as coping mechanisms for their emotional distress. Lund et al. (2023) likewise associate financial desperation with transactional sex, risky sexual behaviors, early pregnancy, and engagement in unethical or illegal activities aimed at generating income. In many severe cases, continuous economic stress causes hopelessness, suicidal ideation, and suicidal attempts, mainly when students think there is limited opportunity to overcome the financial constraints (Eisenberg et al., 2023). Despite the growing body of literature in regard to the impact of economic stress on university students in a general way, there is limited study on Tangaza University students. The study therefore aimed to explore the impact of economic stress on Tangaza University students.

Coping Strategies Used by University Students

University students employ multiple forms of coping mechanisms to overcome economic stress. For instance, Mutheu et al. (2025) reveal that part-time employment represents one of the most common problem-focused coping strategies employed by university students. These scholars also highlight that temporary income-generating activities also help students pay tuition fees, purchase food, learning materials, and pay accommodation fees.

In addition to problem-focused coping strategies, students also seek social support as an emotion-focused coping mechanism. In line with this, Eisenberg et al. (2023) demonstrate that students frequently ask emotional and practical help from family members, friends, peers, and mentors, which can help them to be emotionally strong when things become hard. Because social support networks are usually associated with reduced mental distress, increased resilience, and improved psychological well-being among university students. Eisenberg et al. (2023) further argue that peer discussion enables university students to share their stressful experiences and their struggles regarding their financial issues and are able to receive encouragement and financial aid during difficult times.

University students also employ religious and spiritual practices as coping strategies, which can help them receive emotional support, hope and social connectedness as perceived by the African cultures. A recent study by WHO (2022) indicates that there is a strong relationship between prayer, participation in religious activities, and perseverance in spiritual beliefs with resilience and reduced stress among university students facing financial challenges.

Additionally, university students also use professional therapeutic services provided by the university counselling centers. The counselling centers assist university students in developing adaptive coping strategies such as stress coping management techniques, emotional regulation, problem-solving abilities, and resilience building. Recent scholars such as Eisenberg et al. (2023) highlight that counseling facilitates early identification of psychological problems such as depression, anxiety, suicidal ideation, and other mental health problems that may need specialized intervention.

The reviewed literature indicated that chronic poverty is the root cause of multiple forms of economic constraints which negatively influence the mental health of university students and their academic performance. Existing studies reflect that there is a close relationship between economic hardship and stress, depression, anxiety, poor academic performance, school dropout, suicidal thoughts and substance use. The literature also highlighted that university students employ coping strategies such as part-time work, social support, religion and spirituality and counselling both as problem-focused and protective factors.

Although previous studies confirm a strong relationship between financial hardship and poor mental well-being, several gaps remain. Most of the previous studies focused on the prevalence of psychological problems without deeply examining the specific forms of chronic economic constraints such as tuition fees, accommodation, food, transport, clothing and learning materials that the university students experience. Besides, most of the existing findings in the Kenyan context employed a quantitative cross-sectional design leaving a gap for qualitative research that examines the lived experiences of university students. This study therefore sought to explore the different forms of economic poverty, the effects of economic stress, and the



coping strategies used by Tangaza University students in Nairobi, Kenya through the employment of a qualitative study.

METHODOLOGY

The present study was carried out among Tangaza University students in Nairobi, Kenya. Nairobi, as an urban setting and one of the Africa's multicultural cities, hosts students from across Kenya and beyond, which enabled the researcher to find students with different socioeconomic background. The study involved eight postgraduate students from different nationalities, age groups, gender and socioeconomic background.

Study participants were selected based on specific inclusion criteria, such as being currently enrolled in the program and at least having completed two semesters of their study in order to get deeper information. Exclusion criteria included having studied fewer than two semesters and those who are currently not enrolled in their studies. Purposive sampling was employed to identify participants who could provide relevant and rich information of their experiences of chronic poverty and associated economic stress. They were mainly selected based on their availability and their willingness to participate.

Individual in-depth interviews were conducted with participants, with each interview lasting approximately 30-60 minutes to collect relevant information related to the study under phenomenon. Semi-structured interview guides were employed in collecting data for the present study and each interview was audio-recorded with the consent of the participants. Participants of this study were interviewed in a safe and confidential place, which facilitated open sharing and honesty. Participants were also informed about the aim of the study and participation was completely free. Data collection continued until saturation was reached; when no new significant information emerged from additional interviews.

This study adopted a phenomenological qualitative research design by incorporating both the descriptive and interpretive elements which enabled the researcher first to describe participants accounts followed by interpretation of the meanings they attribute to those experiences. Data analysis for this study involved thematic analysis as this approach is suitable for qualitative research. After data collection, the researcher carefully transcribed the responses of the respondents using data transcription and categorized them into different patterns related to participants lived experiences. The researcher also coded the findings into subthemes, read and reread the themes for data familiarization, interpreted the data, and categorized the themes in line with the objective of the study.

Ethical consideration for this study was ensured by maintaining the ethical adherence to research ethical principles. To ensure participants' safety and autonomy, they signed an informed consent form and the researcher explained that the purpose of the study was for academic use only. Participants were also assured that the information they shared would be kept confidential, that their participation was voluntary, and they could withdraw at any point without any consequence. Besides, the information provided by participants was anonymized and kept secure. To protect participants' identity, data for this study were anonymized using coded identifiers (P1-P 8), which means participant 1- participant 8, both during data collection and data analysis. These measures ensured that the study upheld the utmost standards of participants' dignity, safety, and ethical research conduct.

FINDINGS AND DISCUSSIONS

Forms of Chronic Poverty Experienced by University Students

The findings of the present study demonstrate that university students face multiple forms of chronic poverty which affect their psychological well-being. The major themes highlighted by the participants include: challenges related to tuition fees, food insecurity, inadequate clothing, limited learning materials, poor accommodation, and housing and transport costs. These findings align with the Social Determinants of Mental Health Framework's assertion, which highlights that socioeconomic inequalities shape individuals' access to resources necessary for health, education and well-being (Marmot, 2005; WHO, 2022). This outcome was in



tune with Lund et al. (2023) who reveal that material deprivation is a key determinant of mental disorders because it restricts access to protective social and educational resources.

Food insecurity emerged as one of the most significant themes. Participants described food as one of the most immediate and essentials needs that economically disadvantaged students are struggling with. Haskett et al. (2024) argue that food insecurity is one of the most commonly experienced hardships for university students and affects their successful participation in higher education.

Participant 8 reported that it is difficult for students to pursue academic activities while uncertain about access to adequate meals saying:

If one cannot eat properly, it becomes difficult for them to maybe settle down to study or to read or anything because you know, you are supposed to eat, you know you are not eating and then that can also bring stress. So if I wake up in the morning and I am able to take a cup of tea and I run to school and then I know when I come back I still have to eat but I know that there is no food at home, that can cause stress (Participant 8).

Participant 5 also reported: “When somebody does not eat well, they cannot study well. They will not be attentive in class... Sometimes students skip lunch because of their financial situation, their energy levels become low and they cannot concentrate in class” (Participant 5). Similarly, participant 3 noted: “Most students do not get enough food to eat, and when they do not have it, they become stressed, and they cannot concentrate in their studies” (Participant 3).

These findings indicate that the food insecurity experienced by students represents a persistent deprivation of basic human needs. This aligns with Bruening et al. (2022), who highlight that food insecurity is widely experienced by university students.

The difficulty of meeting educational cost such as tuition fees and other learning materials was also identified as a prominent theme in this study. Participants steadily described tuition fees as a major financial challenge affecting their ability to peruse their education. Participant 8 reported that financial hardship extends beyond tuition fees to include other basic needs for the students to survive: “So I think the school fees will be a big aspect of the issue and then the second one then will be the upkeep in terms of catering for oneself” (Participant 8).

Besides, the participant explained that students who come from other nationalities experience additional financial responsibilities:

Most of us are not staying with our parents because we don’t live around home. So the first will be school fees, then the second will be upkeep. Those are the major financial concerns that will be experienced as a student (Participant 8).

Similarly, some other participants explained that there are multiple tuition fee-related persistent challenges. Participant 2 reported: “Going towards exams is the most difficult time because if you have not cleared your school fees, you cannot sit for examinations. That has been a very traumatizing experience” (Participant 2). In the same way, participant 4 noted: “Students struggle throughout the semester only to be told they cannot sit for exams because they have not cleared their fees. It becomes a point of distress and lowers their self-esteem” (Participant 4).

These findings indicate that chronic poverty affects students’ ability to meet essential educational obligations and continue their study smoothly. Prior studies in Kenya indicate similar phenomenon. For instance, scholars such as Mobegi & Kara (2022) and Mutiso et al. (2023) highlight that financial hardships significantly affect students access, retention and completion of higher education especially those who come from financial disadvantaged families.

Accommodation and housing insecurity were also identified as a major form of chronic poverty. Participants reported difficulties accessing affordable, safe, and comfortable accommodation due to financial limitations. Participant 2 described housing challenges among financially constrained students as follows: “The houses



around the university are very expensive, yet the environment is not conducive. Privacy is limited, and the bathrooms and toilets are in poor condition” (Participant 2).

In the same, way participant 4 reported: “Many students cannot afford decent accommodation and are forced to live in overcrowded structures far from campus simply because they have no alternative” (Participant 4). Besides, participant 8 noted that students are forced to heavily depend on their family support for their accommodation costs:

Some of us have to look for housing either close around school or just some distance away from school where we are obliged to take transport as the private universities are expensive. That means that you sometimes also depend on your family to keep in rent for you and other staff (Participant 8).

Besides, the participant further explained that financial constraints affected students’ accommodation arrangements, which affected their privacy issues:

Many times you may look for some people to stay with, for example a bed sitter and share among two or three students to be able to cut cost greatly, but also that is not comfortable because there are a lot of people around the room that you do not have your own privacy to do your own things, at times you are not even able to study well (Participant 8).

These findings demonstrate that difficulty in accessing accommodation involves not only inability to secure it, but also compromising the living conditions characterized by overcrowding, limited privacy, and inadequate facilities. The findings are in agreement with Haskett et al. (2024) who reveal that housing issues significantly affect university students.

Participants also reported that transportation cost was one of the major challenges they experienced as one form of chronic poverty. They explained that students usually live in distant places to get affordable housing which created another financial constraint related to transport. For instance, participant 8 reported: “The upkeep in terms of catering ourselves, the transportation cost as most of us do not reside around the school, so we have to transport ourselves every day and this becomes very challenging” (Participant 8). Participant 4 also explained the impact of transportation cost on university students: “Some students even miss classes because they lack money for transportation as they reside far from the university” (Participant 4).

The findings underscore that transportation cost affect students’ participation in their studies. And this supports Mutiso et al. (2023), who argue that transportation costs significantly affect students within the context of Kenyan higher education.

The reports from the participants also indicated that limited access to academic resources is another challenge faced among university students. Participants highlighted that obtaining essential learning materials such as laptops, textbooks, printing services, stationery and internet access are some of the main challenges they encounter. Participant 4 noted: “Many students struggle because they do not have laptops and depend on those available in the library. Printing and buying learning materials are also major challenges” (Participant 4). Similarly, Participant 2 reported: “Printing and photocopying are things you cannot avoid, and when you lack money, it causes a lot of disturbance”.

The findings demonstrate that students’ ability to access resources necessary for effective academic participation is influenced by chronic poverty. This supports UNESCO (2023) which highlights that unequal access to educational resources contributes to educational inequalities by creating differences in the learning opportunities and experiences among university students.

Participants also indicated that they encounter economic hardships in meeting personal needs such as clothing and hygiene as one form of chronic poverty. They highlighted that these experiences reflect the broader deprivation affecting university students’ ability to participate confidently in social and academic environments. Participant 1 reported: “When you cannot present yourself properly because of poor hygiene, it affects your self-esteem. Others notice it, and that affects me directly as a student”. Similarly, participant 3

identified the challenges associated with inadequate clothing: “Some students cannot afford decent clothing, and this makes them feel embarrassed and withdraw from others”.

These findings indicate that chronic poverty affects not only educational materials but also the dignity and participation of students in social and educational contexts. In line with this, Lund et al. (2023) highlight that material deprivation leads to stigma, social exclusion, and reduced participation in importance spheres of life.

The findings reveal that university students experience multidimensional chronic poverty, which includes food insecurity, inability to pay tuition fees, and purchase learning materials, accommodation difficulties, transport costs, and access to academic resources. This indicates that chronic poverty among university students is manifested not only in the absence of financial resources but also in the broader condition of unequal access to essential resources necessary for educational success and personal well-being.

Impact of Economic Stress on University Students’ Mental Well-being

The findings in this study underscore that chronic stress caused by chronic poverty had a profound effect on Tangaza University students’ mental well-being and their academic performances. Participants shared that financial constraint-related stress affected their motivation to study, self-esteem, concentration, academic performance, and their overall psychological well-being. The reports from participants indicate that university students usually experience depressive symptoms, anxiety, chronic stress, hopelessness, emotional exhaustion, reduced academic motivation and helplessness.

These findings align with previous scholarship which indicates that financial challenges are associated with increased psychological distress, anxiety, depressive symptoms and reduced academic performance among university students (Eisenberg et al., 2023; Mutinta, 2022; WHO, 2022).

Participants reported that they experience persistent anxiety, chronic stress, and depressive symptoms resulting from continuous financial uncertainty. They explained that worries related to tuition fees, food insecurity, accommodation and transportation costs, and other basic needs created ongoing emotional pressure. In line with this, Participant 1 reported that struggling to meet basic needs alongside educational expenses affected students’ mental well-being:

Somebody is struggling to have the basic needs, food, shelter, clothing, in addition to the fees they are struggling to pay. All that can lead to anxiety and stress, and when stress is consistent, it even leads somebody to depression (Participant 1).

In the same way, participant 4 explained how financial challenges created feelings of helplessness and uncertainty:

When you have economic problems, the constant worry and helplessness that comes with it... there is nowhere I can turn to get what I’m looking for. That itself is enough to cause depressive symptoms because I see no light at the end of the tunnel (Participant 4).

Additionally, participant 8 highlighted that economic constraints caused persistent worries which affected students’ academic and emotional function:

Also in terms of feeding, you need to eat properly or to have to have your best friend to study with, but you do not have food in the house; sometimes you are not able to read or study properly because you do not have light at home, and you need money to buy electricity tokens (Participant 8).

The findings highlight that economic hardships created a persistent psychological strain on students’ daily life. The findings support Mutinta (2022) who reveals that financial hardship among university students can significantly indicate the likelihood of psychological stress. Besides, Mutiso et al. (2023) highlight that economic pressures contribute to stress and poor mental health among university students in Kenya.



Participants also noted that economic stress negatively affected university students' self-esteem, confidence and personal identity. They explained feelings of shame, inadequacy and inferiority when comparing themselves with their peers and friends with better financial resources. Participant 1 reported: "It brings you down. You ask yourself, 'Am I worthy? Am I even fit to be here?' It lowers your self-esteem and confidence" (Participant 1).

Participant 6 gave a similar description of how financial hardship affected students' perception of themselves and their willingness to interact with others: "You don't believe in yourself anymore. You compare yourself with others and think everyone is doing better than you. You don't even want to speak to anyone because you feel you are not important" (Participant 6). Participant 7 also highlighted the effect of financial difficulties on students' confidence: "These delays affect self-esteem because you see other students are easily providing basic things while you cannot" (Participant 7).

Moreover, another participant provided further insight into how economic differences between students contributed to feelings of exclusion and reduced confidence:

You know, there's that tendency to, there are those who have come from homes where they are doing very well and some of us come from homes where we are not doing so well. So when you find your peers and your classmates are doing well, some even come to school in their own cars, you know, that makes you question yourself a lot, question even your parents' ability to provide (Participant 8).

Participant 8 further explained: "You can't really relate to other people because you feel like you are not on the same level with them in terms of financially and the situation that you are in" (Participant 8).

The participant also described how economic differences influenced social confidence:

They always dress nicely but if I am always wearing the same pair of shoes, I don't feel so comfortable to relate to those kind of people. Sometimes you skip those things because you feel like you won't be able to meet up with what people are showing. So I think there is an issue of, it can actually impact your confidence because you don't feel like you meet up or you don't feel like you are at the level that makes you keep to yourself more and more (Participant 8).

The findings underscore that economic stress affected not only the psychological well-being of the students but also their sense of belonging and their social identity within the context of the university. This agrees with Lund et al. (2023) who reveal that there is a close relationship between socioeconomic deprivation and shame, stigma, social exclusion and reduced psychological well-being among young adults.

The findings further revealed that economic stress negatively affected university students' academic motivation, concentration and performance. Participants reported that financial stress affected their academic responsibilities making it difficult to engage fully in their studies.

Participant 8 explained how economic constraints affected students' ability to attend classes and complete their academic requirements:

Some days you have to miss lectures because you cannot attend, you don't have money for transportation and all that. Also one other thing is usually you are expected maybe with assignment to print this, print that, do this, and sometimes it is quite difficult to get the finances to do that. And so deadlines are not being able to be met and things of that sort. All these little things boil down together and somehow have an impact on the academic performance as well (Participant 8).

Participant 1 also described that financial constraint reduced the motivation of university students to pursue investing effort in their studies: "Even the motivation to study is not there because there is nothing motivating you" (Participant 1). In the same way, participant 4 further stated: "The economic constraints affect academic performance negatively because students cannot get the support they need to continue with their academics" (Participant 4). Moreover, participant 7 highlighted how financial worries impaired academic attention:



“Instead of concentrating on studies, you are asking yourself where you will get the tuition fees. You spend your time which was meant for studying just worrying about finances” (Participant 7).

The findings indicate that economic stress affected the psychological well-being of university students, causing interference in their educational engagement and academic performance. The findings align with Zajac et al. (2024), who highlight the association between persistent financial hardships, which lead to stress and reduced academic performance, and the risk of university students’ dropouts.

Feelings of hopelessness, emotional exhaustion, and helplessness were also identified as major challenges faced by university students. Participants highlighted that they faced continuous struggles to overcome financial hardships which can affect their future educational attainments. Participant 4 reported: “You keep begging the school administration to stay in class or to sit for exams, but at times it seems there is nobody to listen. You become helpless, you feel like nobody really cares or understands your situation” (Participant 4).

Participant 8 further explained the impact of being prevented from completing academic goals because of lack of finances on university students’ emotional well-being:

For motivation, you see, when, for instance, you are not allowed to write exams because of not paying fees, that is very devastating, because you have been going to school and attending your studies the whole semester and then you are deprived of writing exams at the end. Surely, this can demotivate you; you feel what the need of going to school at all was (Participant 8).

The findings demonstrate that economic stress influenced the hope, perseverance and participation of university students in their education. These findings are consistent with Eisenberg et al. (2023) who argue that continuous financial stress affects students’ resilience and educational participation.

The findings in this study are consistent with the Transactional Theory of Stress and Coping (Lazarus & Folkman, 1984) which reveals that individuals experience stress when they perceive the environmental demand is beyond their capacity to cope. In this study, Tangaza university students experienced financial hardships which they are not able to solve by themselves and led them to persistent stress, anxiety and distress.

The findings also are in congruence with the Social Determinant of Mental Health Frameworks (Marot, 2001; WHO, 2022) which explains that individuals’ psychological well-being is associated with the broader social and economic inequalities. This brings to light that university students’ mental well-being is caused not only by their personal limitations but also by the broader structural disadvantages related to access to important learning materials and opportunities.

Coping Strategies Employed by University Students

The findings of this study demonstrate that university students experiencing chronic poverty and economic stress used multiple adaptive and maladaptive coping strategies to overcome their stress. The themes in this study include: part-time employment and income-generating activities, seeking financial support, social support from family, peers and university networks, counselling and institutional support, religious and spiritual coping, and maladaptive coping strategies.

The coping strategies described by participants include problem-focused coping strategies such as addressing the sources of financial stress, income-generating activities, seeking financial assistance and utilizing available institutional resource and some emotion-focused strategies which include social support and religious practice to manage their stress. Nevertheless, participants also reported that some students employed maladaptive coping behaviors as temporary mechanisms to manage their stress when financial hardships became overwhelming and available resources were insufficient. These findings align with the Transactional Theory of Stress and Coping (Lazarus & Folkman, 1984) which explains that individuals frequently respond to stressful situations through continuous appraisal of available resources and the adaptation of coping strategies which aim to manage perceived demands.



One of the most dominantly reported adaptive coping mechanisms was engaging in part-time employment and small income-generating activities. Participants reported that many students try to supplement financial support from families or other sources by seeking employment or starting small businesses to meet tuition fees and daily living expenses. Participant 8 noted that students frequently tried to create alternative sources of income to manage financial pressure: “But also, you find that there are some of us who are also doing some side business to be able to fill in the space for money, to raise money and all that” (Participant 8). Furthermore, the participant mentioned some examples of small businesses undertaken by university students: “Maybe you sell clothes, maybe you sell something like groundnuts to your fellow students to be able to raise money. So, these are the ways that you are used to handle the stress and the financial issues” (Participant 8).

Similarly, participant 2 reported that students engaged in various forms of employment to support their education: “Sometimes students go around and look for work. Female students at times do some manual work like cleaning or washing in rental houses or work in some hotels nearby, particularly during long holidays, to earn something for school fees (Participant 1). Participant 4 explained this further:

Some other students apply at the dean’s office for a work-study program and other look some little jobs outside the university. I know one student who was working as a watch man during the night and attend his classes during the day (Participant 4).

These findings indicate that students take initiative to address their financial hardships by taking on some part-time jobs. Additionally, the findings also reveal that when students engage in part-time work, they likely get tired and unable to get enough study time, and this computes with the academic demands. These findings align with Mutheu et al. (2025) who argue that although employment provides financial relief for students, it may affect their academic performance and engagement when they work for long hours.

Participants also reported seeking financial aid as another option of coping mechanism. Participant 8 reported:

A basic one would be to try if someone can get something to do by the side, like a side hustle, to be able to address it. Also sometimes, when there are some scholarships, even-though these scholarships may not be open to everyone, one can try to apply and that might be a way to get those opportunities to see if someone can get it, even though not every time one gets it (Participant 8).

This finding indicates that students also try to get scholarship opportunities as a means of mitigating their financial hardships, despite the opportunity being limited.

Participants also highlighted that social support from family members, friends and peers served as coping mechanisms to navigate economic constraint-related stress. Participants particularly reported that they received encouragements, financial assistance and motivation from family members and friends. Participant 4 noted: “Students get support from family members, friends and colleagues and this is very important as it helps students overcome their stress and know that they are not struggling alone” (Participant 4).

Participant 8 explained further, especially the importance of family encouragements for university students:

You have to have support from your family; this is very important, even though sometimes they are not able to provide all that you need or what you want, but sometimes they just encourage you, keep on going, try to do your best. So, I think sometimes that support really helps one to stop them from doing a lot of bad things that they would have done maybe as a way of trying to handle their stress (participant 8).

Similarly, participant 7 shared:

You have your family members who encourage you, and your classmates who share the same situation as you, this can help a lot. You realize that you are not alone, and that gives you hope and energy to keep on going (Participant 7).



The findings reveal that university students employed social support as a means of protective factor to reduce social isolation and strengthen their ability to cope their financial hardships and persevere with their university studies. These findings support Hyseni et al (2023) who argue social support enhances resilience and reduces psychological distress among university students who struggle with financial hardships.

Counselling services, peer assistances, and support from lecturers and institutions were also identified as some coping mechanism employed by university students. However, it was also noted by some participants that counselling services were not employed as such for many reasons. Participant 1 reported that some students are not aware that there is counselling service in the university: “Some students even do not have an idea whether counseling services exist in the University” (Participant 1). Participant 8 also gave some other reasons why some students under financial pressure do not go for counselling:

Most of the time, we are struggling to address our basic needs. So, counselling sometimes does not even come, or you do not even feel like going there as you think it may not directly address the problem you may even you relate it to what you mean (Participant 8).

These findings indicate that despite there being counselling services in the university, the students do not access them frequently. According to the participants’ reports, some students did not know whether there is a counselling service, while others did not feel like going to counselling. And some did not believe even if counselling could bring any solution to what they are struggling with. The findings align with Eisenberg et al. (2023) and WHO (2022), who argue that mental health services within universities’ contexts should align with the needs of students and also be accessible to all students.

Religious and spiritual practices were also identified as coping strategies used by university students to navigate economic hardship-related stress. Participants reported that university students employed prayer, faith communities and spiritual beliefs as a source of hope and encouragement during hard times. Participant 5 noted:

Spiritual practices and religious values help us to get emotional and economic assistance through contributions from our fellow students. They also help university students to respect each other and maintain their self-esteem despite their family background, when they face financial hardships (Participant 5).

Participant 8 further described the role of religion and spirituality during times of doubt and uncertainty:

I feel sometimes like when you are stressed, may be you can trust, you know, you may believe that God will handle everything; He will give an answer. But you know, sometimes it takes time; you feel like your prayer is not working as well, you know. You get discouraged at times to pray (Participant 8).

These findings indicate that spiritual practices supported university students to find hope and encouragement during hard times. The findings are consistent with Koenig (2023), who argues that religious values and spiritual practices can serve as sources of resilience and psychological well-being within the contents of African societies.

Despite majority of the university students used adaptive coping mechanisms, the findings also demonstrate that some students employed maladaptive coping behaviors due to the severe and prolonged economic stress they encountered. Participants explained that some students turned to substance use, gambling, excessive gaming and risky relationships as ways of escaping from financial pressure or getting financial support. Participant 8 reported:

Sometimes this challenge can be so different that you find that we start finding ways to avoid it or finding ways to try to handle the stress. Maybe you now start draining your peers and even taking on attitudes like smoking weed, just to forget the stress and everything, which sometimes can be quite negative (Participant 8).



In the same way participant 4 noted: “Some students engage in negative coping mechanisms. Others start stealing, some enter illicit relationships for financial support, while others begin taking or even selling drugs” (Participant 4). Participant 2 further described observing a friend who developed unhealthy coping behaviors: “I remember my friend starting to drink a lot. Later he left playing pool and started gaming to try and make money, but it was not effective” (Participant 2). Participant 6 further explained: “Some girls lean on financially stable men because of economic hardship, while others work in clubs at night. Some of the students were also inclined to taking illicit drugs due to the financial pressure they had” (Participant 6).

The findings demonstrate that students employ maladaptive coping strategies which can give them temporary relief when the adaptive coping resources around them are limited. These findings support those of Kuss and Griffiths (2022), Stoebenau et al. (2016) and WHO (2022), who highlight that financial hardship among university students may expose them to substance abuse, risky games, and sexual behaviors.

The findings in the present study also call for an urgent need for intervention from institutions and governmental bodies to address financial hardship that university students experience. In regard to this, participant 8 shared:

Well, I would want to say that financial hardship among university students is real, not something that we hear from far, and they are really affecting us. The university or even the government should find ways to make education, not only affordable but also accessible to students, and make things better for them, because I believe education is very crucial. So, I hope the government or the university will find ways to make things better for the students to pursue their studies without financial difficulties (Participant 8).

Similarly, participant 3 made a recommendation in regard for the need of financial assistance for university students:

Higher education, you know, is a gateway to success and development, yet so many students are struggling to smoothly finish their education due to financial difficulties. Therefore, the governments and institutions should find means for easy access to university study (Participant 3).

These recommendations underscore that students believe that employing coping strategies are not sufficient without addressing the structural causes of financial challenges suggesting that sustainable solutions from coordinated efforts among government agencies, universities and student support systems are needed.

The findings overall indicate that university students experiencing economic hardship used diverse coping strategies depending on the availability and their usefulness. Participants reported that the majority of them employed adaptive strategies such as part-time employment, small businesses, social support, counselling and spirituality to cope with persistent economic-related stress. Moreover, they also explained that some students used maladaptive strategies, which worsen their vulnerability, including substance use, gambling, and risky relationships. These findings support the Transactional Theory of Stress and Coping (Lazarus & Folkman, 1984) by indicating that university students employed different coping mechanisms as their challenges were beyond the resources they had.

CONCLUSION

The present study examined the different forms of chronic poverty and their impact on Tangaza University students' mental well-being and the coping strategies they employed to navigate the economic hardship-related stress. The findings underscored that chronic poverty is multidimensional and is characterized by inadequate access to tuition fees, food, accommodation, transportation, learning materials, and other basic needs, which can lead to persistent economic stress that adversely influences university students' psychological well-being, their self-esteem, motivation, and academic performance.

Additionally, the findings in this study indicated that university students employed adaptive coping mechanisms such as part-time employment, social support, counselling services, and spiritual practice and



maladaptive coping strategies that include alcohol and substance abuse, risky relationships, and excessive gaming to manage financial challenges. The findings in this study, generally highlighted that university students' mental health is shaped by individual coping resources and the broader socioeconomic conditions indicating the need for comprehensive interventions that can address the financial and psychological well-being of university students.

RECOMMENDATIONS

Based on the findings, the present study recommends that universities should:

- Develop financial assistance programs such as scholarships, bursaries, emergency funds and study-work opportunities.
- Collaborate with government and other stakeholders to develop sustainable policies which can alleviate university students' socioeconomic challenges.
- Strengthen counselling and peer support services to enhance students' resilience and adaptive coping strategies.
- Establish affordable accommodations, food banks and learning resource supports for economically disadvantage students.
- Expand financial assistance programs, including scholarships, bursaries, emergency funds, and work-study opportunities.

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