ECONOMIC CHALLENGES FACED BY UNDERGRADUATE FIRST YEAR SOCIAL WORK STUDENTS AT MAKERERE UNIVERSITY

BY

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A RESEARCH DISSERTATION SUBMITTED TO THE DEPARTMENT OF SOCIAL WORK AND SOCIAL ADMINISTRATION IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF BACHELOR OF SOCIAL WORK OF MAKERERE UNIVERSITY

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DECLARATION

I, **Kusasira Esther**, hereby declare to the best of my knowledge that the work presented in this research dissertation is my original work and has never been presented to any institution for a similar purpose. All the sources used or quoted have been shown and acknowledged by complete references.

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LIST OF ABBREVIATIONS

CHUSS	College of Humanities and Social Sciences
FGD	Focus Group Discussion
HESFB	Higher Education Students' Financing Board
HELB	Higher Education Loans Board
NCHE	National Council for Higher Education
UBOS	Uganda Bureau of Statistics
UNESCO	United Nations Educational, Scientific and Cultural Organization

Abstract

Introduction: Access to higher education is a critical driver of socioeconomic advancement, yet first-year undergraduate students in Uganda, particularly those enrolled in the Bachelor of Social Work and Social Administration program at Makerere University, face persistent economic hardships that undermine their academic success and personal well-being. Despite the existence of government sponsorship schemes, many students continue to struggle with unmet economic needs, including food, transport, accommodation and academic resources. This study aimed to explore the nature and extent of these economic challenges and assess their impact on students' academic adjustment and daily survival.

Methods: A descriptive cross-sectional study was conducted among 55 first-year Social Work students at Makerere University during the 2024/2025 academic year. Participants were selected using simple random sampling through the department's official WhatsApp group. Data was collected using structured, self-administered questionnaires and analysed using Stata version 15.0. Descriptive statistics, including frequencies, percentages and cross-tabulations were used to summarize the findings. Additionally, qualitative insights were obtained through key informant interviews with a class coordinator and a university counsellor to contextualise the quantitative data.

Results: The findings revealed that students faced significant financial constraints across multiple domains. Nearly half of the respondents (49%) reported occasionally skipping meals due to lack of money, while 34% consistently walked to campus to save on transport costs. A significant proportion (29%) lacked internet or data access for academic purposes. Academic-related expenses were also a major concern, with 21% of students consistently struggling to pay tuition on time, 59% lacking textbooks or handouts, and an equal proportion not owning a laptop. Furthermore, 30% experienced difficulty accessing e-learning platforms. Accommodation challenges were pronounced with 56% finding hostel or rental fees unaffordable, 64% being required to pay rent in advance, and 46% incurring high transport costs due to distant housing. Quantitative data underscored the emotional toll of these challenges, including missed examinations, social isolation and in some cases, dropout due to tuition delays.

Conclusion: First-year Social Work students at Makerere University face complex and interrelated economic challenges that significantly hinder their academic performance, mental health and overall university experience. These difficulties persist despite government

sponsorship and highlight systemic gaps in student support. Addressing these barriers requires comprehensive institutional reforms, including flexible tuition payment policies, subsidized housing options, improved digital access, and expanded welfare services. Such interventions are essential to fostering equity, retention and academic success among vulnerable student populations.

CHAPTER ONE: INTRODUCTION

1.0 INTRODUCTION

This study assessed the economic challenges faced by first year Social Work students at Makerere University and examine how such challenges impact their adjustment to the new academic, social and financial environment at Makerere University. This chapter contains information on the background of the study, the problem statement, objectives of the study, research questions, significance of the study, significance of the study and the scope of the study.

1.1 BACKGROUND

Access to higher education has long been regarded as a pathway to economic prosperity and social advancement. Yet, Daud et al. (2018) argues that in recent decades the rising costs of university education have created significant barriers for students worldwide. While the specific challenges differ between regions, those who manage to access higher education are in both developed and developing countries, united by different economic challenges. These challenges include the burden of paying tuition and functional fees, which are often unaffordable for students from low-income households. In addition, many students struggle with the high cost of accommodation, feeding expenses due to limited funds and transport costs; especially for those commuting from distant or off-campus locations. Academic-related expenses such as tuition, purchasing textbooks, printing and photocopying learning materials, buying internet data, or acquiring laptops further increase the economic strain. In developed nations like the United States and parts of Europe like United Kingdom, students are often concerned with debts which are accumulated through student loans Hurst et.al. (2017). Besides the student loans, students have also reported struggling to cover basic expenses forcing them
to take on part time employment which often competes with academic responsibilities and reduces study time Usman (2022). In contrast, low-income countries often lack such loan systems which mean many students face immediate exclusion rather than deferred debt. While the specific challenges differ between regions, students who manage to access higher education; especially in developing countries often continue to face substantial economic challenges even after enrollment. For example, a study in Nigeria found that over 70% of university students experience difficulty paying tuition and accommodation fees due to rising costs and limited financial support Okolie et al., (2021). In Kenya, a report by the Commission for University Education (2020) noted that students spend an average of 40–60% of their

annual income or family earnings on tuition and campus-related expenses. These ongoing financial pressures have been shown to negatively affect class attendance, concentration and even lead to increased dropout rates, particularly among students from rural or low-income backgrounds. Therefore, the economic challenges faced by students do not end at admission but persist throughout their university experience hence shaping both academic outcomes and psychological well-being.

In African universities, students often face additional economic challenges due to the systematic underfunding of public universities, high poverty rates and limited access to scholarships or loans Wilkerson et.al. (2020). The crisis begins with tuition fees which have risen dramatically since structural adjustment programs pressured African governments to abandon free higher education Ochwa-Echel (2013). This contradicts with what universities were meant to do which is to drive development and yet now the system excludes the poor. According to the World Bank (2023), approximately 40% of people in sub-Saharan Africa live below the international poverty line of $2.15 per day, with Uganda alone reporting that 42.1% of its population is either poor or at risk of falling into poverty (UBOS, 2021). This widespread poverty directly affects students' ability to afford university expenses.

Studies have also revealed the effects of the economic strain on university students. For example, Cameron (2024) reports that students who experience economic hardships also report feelings of isolation, shame and inadequacy. According to Cameron (2024), such feelings are exacerbated by comparison among peers. Wolfger (2020) further notes that emotional burden can lead to social withdrawal, avoidance of campus activities and a diminished sense of belonging all of which hinder successful adaptation to university life.

Faced with these systemic barriers, African students have developed remarkable survival strategies that reveal both resilience and desperation as on campuses across the continent, informal economies flourish Abelson (2022). Students sell bootleg lecture notes, charge phones for a fee, or trade in second-hand textbooks Aluko Orodho et al. (2014). Cooperative systems emerge naturally as for example groups of ten students might share a single textbook, assigning chapters by week while others form rotating savings clubs to pool resources for emergencies Aluko Orodho et al. (2014). The most vulnerable resort to riskier strategies from exam cheating rings to transactional relationships with wealthier patrons. Academic performance inevitably declines for those juggling multiple jobs, and gender disparities widen as female students face additional cultural and safety pressures Tanzini (2015). Perhaps most tragically is that the act of surviving university often leaves students too exhausted to thrive in it.

In Uganda, Social work first-year students at public universities like Makerere University often come from low-income households, particularly from rural regions such as Karamoja, Northern Uganda, Eastern Uganda and parts of Western Uganda, where poverty levels remain disproportionately high. According to the Uganda Bureau of Statistics (UBOS, 2021), over 56% of people in rural areas live below the national poverty line and these regions contribute a large share of students entering public universities through affirmative action or government sponsorship. Despite being on government sponsorship, many of these students still struggle financially because the scheme only covers tuition and functional fees. Students are required to cater for their own accommodation, food, transport, scholastic materials and personal needs. In urban areas like Kampala, the cost of living is significantly high with average monthly expenses for food and rent often exceeding the amount that families in rural areas can afford to set aside regularly. A study by Mande and Nakayita (2015) revealed that many Makerere students whether private or government-sponsored employ coping strategies like skipping meals, walking long distances and living in overcrowded or informal settlements. Additionally, the structure of higher education in Uganda requires students to pay numerous non-tuition fees such as registration, identity card issuance, medical fees and sometimes faculty-specific charges. These realities stress the fact that even after gaining admission and in some cases, sponsorship many students still face deep economic exclusion that affects their academic adjustment and overall well-being.

1.2 PROBLEM STATEMENT

There is limited research on the specific challenges faced by undergraduate first-year students at Makerere University, particularly those pursuing Social Work. While studies such as Kwesiga & Ahikire (2016) examine broader student welfare issues, they do not provide detailed insight into the financial struggles of this specific group. Existing literature, including Bayaga & Kyobe (2022), tends to focus on students in STEM or law disciplines, or is based in Western contexts where financial aid structures are more robust. Furthermore, studies like Oonyu (2019) highlight the lack of family financial literacy and limited safety nets for students in Uganda, yet do not specifically address the situation of first-year Social Work students. Without targeted research, institutions risk developing interventions that do not reflect the actual economic realities these students face. This study therefore seeks to address this gap.

1.3. GENERAL OBJECTIVE

To assess economic challenges faced by undergraduate social work first year students at Makerere University.

1.4 SPECIFIC OBJECTIVES

1. To describe challenges related to living costs and expenses that first year Social Work students face at Makerere University
2. To examine challenges related to direct academic expenses that first year Social work students face at Makerere University
3. To assess accommodation related challenges that first year Social work students face at Makerere University

1.5. RESEARCH QUESTIONS

1. What are the challenges related to living costs or expenses that first year Social Work students face at Makerere University?
2. What direct academic expenses do first year Social work students face at Makerere University?
3. What accommodation related challenges do first year social work students face at Makerere University?

1.7 SCOPE OF THE STUDY

This study focuses on examining the economic challenges encountered by first-year Makerere University undergraduate social work students and coping strategies

The study will focus on the economic barriers that first-year social work students at Makerere University encounter particularly in relation to high tuition fees, limited financial aid and the rising costs of living including accommodation. The study will examine how these financial challenges impact students' overall academic performance and also coping strategies employed by the students.

The study will be conducted over a period starting 2025 with data collection taking place up to 2025/2026. This time frame will allow for an analysis of the financial challenges students face at the beginning of their university journey as well as the continuity and evolution of these challenges throughout their first year.

The study is geographically limited to Makerere University located in Kampala, Uganda. Makerere University, as one of Uganda's largest and most prominent institutions of higher learning serves as the focal point of this research. The University is located on Makerere Hill which is one of the many hills on which Kampala the capital city of Uganda is built. The main Campus is about 5 km to the North of the city center covering an area of 300 acres. The study will specifically target first-year students enrolled at the university.

1.6 SIGNIFICANCE OF THE STUDY

This study is significant for several reasons. First, it addresses a critical gap in the existing literature by focusing specifically on the financial challenges faced by first-year social work students at Makerere University an often-overlooked population in academic research. While much of the existing scholarships tend to focus on students in science, technology, engineering and law disciplines or on experiences in developed countries, this study sheds light on the unique economic struggles encountered within a Ugandan public university setting. By exploring both the challenges and the adaptive strategies employed by students, the study provides a clearer understanding of how economic hardship influences student life, academic success, and mental wellbeing.

Second, the findings will offer valuable insights to university administrators, policymakers, and development partners who seek to enhance student support systems. Evidence generated from the study can inform the design of contextually relevant interventions such as economic literacy programs, emergency funding schemes, and policies aimed at reducing economic exclusion in higher education. Lastly, the study amplifies the voices of students navigating economic adversity highlighting their resilience and innovation which can inspire more inclusive and sustainable educational reforms in Uganda and similar settings.

CHAPTER TWO: LITERATURE REVIEW

2.0 Introduction

The economic wellbeing of university students significantly influences their academic engagement, retention and psychosocial adjustment. In low-resource contexts such as Uganda, students face a range of economic challenges that go beyond tuition, affecting their ability to focus, attend, and complete academic tasks. This literature review explores four key economic difficulties commonly experienced by undergraduate students: food insecurity, transport- related burdens, tuition and academic expenses, and accommodation issues.

2.1 Food Insecurity and Nutritional Struggles

Food insecurity remains one of the most immediate and pervasive economic hardships faced by students, particularly in resource-constrained settings. It refers to the lack of reliable access to adequate, safe, and nutritious food necessary for normal growth and development and for leading an active and healthy life. Among students, this condition is not only detrimental to physical health but also significantly undermines academic performance, psychological wellbeing and social integration. When students face persistent hunger or have to ration meals they often struggle with concentration, motivation fatigue and a diminished sense of belonging within the academic environment.

A study by Rabe and Holford (2024), examined the effects of universal free school meals in primary schools across several London boroughs including Newhan. Southwark, Tower hamlets and Islington. By extending free meals access beyond the youngest grades, the researchers observed that children who received daily school meals made approximately two extra weeks of progress in reading by the end of primary school compared to peers who did not. Additionally, the scheme helped reduce childhood obesity rates which researchers linked with improved energy levels, concentration and overall wellbeing in the classroom.

In a study conducted in Spain, researchers examined how food insecurity affected academic performance among Secondary school students. The findings revealed that students from food insecure households consistently scored lower in school and showed reduced engagement with schoolwork. Even after controlling for lifestyle and background variables, food insecurity remained a significant predictor of poor academic outcomes Gomez-Martinez et al (2024). This reinforces the idea that hunger is a widespread issue that directly disrupts educational success.

Additionally, Moyo and Chikodzi (2021) examined economic deprivation among students in Zimbabwe's technical and vocational education and training (TVET) institutions. Employing a cross-sectional survey across three provinces, their study revealed that 69% of students reported skipping meals on a daily or weekly basis due to lack of financial support. These nutritional gaps were strongly associated with reduced stamina, poor cognitive function and lowered motivation directly hindering academic engagement and productivity. The participants disclosed an inability to afford basic hygiene products such as soap, toothpaste and sanitary pads. This lack of personal care not only led to physical discomfort but also fostered social stigma, absenteeism and lowered self-esteem, especially among female students. The study concluded that food insecurity is closely intertwined to wider structural inequalities and a lack of institutional support mechanisms for economically vulnerable students.

Cameron (2024) conducted a qualitative investigation at Northern Kentucky University in the United States to explore how food insecurity shapes the academic and psychosocial experiences of college students. Using focus group discussions involving self-identified food-insecure students, the study revealed that many participants frequently relied on campus food pantries or opted for low-cost, low-nutrient diets to stretch limited resources. The study highlighted how chronic hunger contributed to physical symptoms such as headaches, fatigue and gastrointestinal distress, all of which negatively impacted classroom concentration and attendance. Psychosocially, students reported feelings of embarrassment, self-blame and social withdrawal, often choosing to isolate themselves to avoid judgment or pity from peers. The stigma associated with food insecurity compounded emotional distress and further marginalized affected students from campus life and support systems.

These studies across different educational contexts consistently demonstrate that food insecurity among students is not merely a question of caloric intake but a multidimensional challenge affecting academic success, physical and mental health and overall student wellbeing. Addressing this issue requires coordinated institutional responses, including the provision of affordable meal plans, emergency food assistance and stigma-free support services that promote inclusion and equity in higher education settings.

2.2 Transport-Related Financial Burdens

Transportation costs represent a major yet often overlooked economic barrier for non-resident and commuting students, particularly those attending urban-based universities. For many students, especially those from low-income households, the daily challenge of securing reliable and affordable transport to and from campus results in chronic absenteeism, lateness, fatigue and reduced academic productivity. As higher education expands without corresponding infrastructure to support off-campus learners, transportation becomes a critical determinant of academic continuity and equity.

In the secondary school context, transport-related financial burdens have been shown to significantly disrupt school attendance and academic consistency. Khamasi and Kitei (2018), in a study of public secondary schools in Bungoma County, Kenya, found that students from low-income households often had to walk several kilometres to and from school due to lack of daily transport fare. This contributed to chronic lateness, fatigue and increased absenteeism—particularly during the rainy season when roads were impassable. Approximately 41% of students in the study admitted to missing school at least once a week due to lack of transport money. Teachers highlighted that affected students were often tired and disengaged in morning lessons. The study concluded that the cost and availability of transportation were key barriers to educational continuity for vulnerable learners and called for targeted transport subsidies or school-based transportation solutions for rural-based secondary students.

A study by Nguyen and Tran (2024), explored factors influencing university students' willingness to use green transportation methods (cleaner, more sustainable and also more affordable ways of travel) in Ho Ch Minh City, Vietnam. Their study identified environmental awareness, attitude, perceived control over behaviour, social norms and discounted fares as significant determinants of students transport choices. Importantly, the research suggests that promoting sustainable and affordable transport options could help to reduce the financial burden associated with commuting which is often a major challenge for students. By adopting greener and more cost-effective modes of transport, students may alleviate associated stress and commuting costs, potentially improving their academic engagement and overall wellbeing. This study highlights the need for universities to and policy makers to encourage accessible and sustainable transportation solutions tailored to student needs.

A study by Oyegoke (2024) at the University of Abuja, Nigeria explored how transportation challenges disrupt their daily academic routines. Many students struggled with getting to campus on time, which led to poor attendance and difficulty maintaining focus during lessons. These transport problems also led students to miss important deadlines and fall behind with assignments. To manage these problems, students often left home earlier, took alternative routes, carpooled or relied heavily on public transportation. Despite these efforts, most were unaware of any university initiatives or policies aimed at mitigating transport- related hardships.

Kasozi and Kibirige (2020) conducted a cross-sectional study among undergraduate students at three major universities in Kampala, Uganda, to quantify the extent of transport-related financial burdens. The study revealed that, on average, students spent approximately 30% of their weekly stipend or allowance on public transportation alone. This disproportionate allocation of funds often left students with limited resources for food, study materials or other basic needs. Many reported arriving late to early lectures, experiencing chronic fatigue from long commutes and struggling to manage time for academic assignments and group work. The study emphasized the compounding effect of financial stress and time loss on academic performance and mental wellbeing.

Similarly, Mumbere Vahwere (2020) examined the interplay between housing affordability, commuting patterns, and basic needs fulfilment among students in tertiary institutions across Kampala. Using a mixed-methods approach involving surveys and in-depth interviews, the study found that 65% of the students reported missing morning lectures due to unreliable or unaffordable transport. Many relied on unpredictable minibuses (matatus) or boda bodas (motorcycle taxis), which were not only costly but often caused delays due to traffic congestion or safety concerns. Students were found to spend between UGX 30,000 and UGX 50,000 per week on transport and utilities—an amount that significantly strained their limited financial resources. The study highlighted that commuting students were more vulnerable to fatigue, poor time management, and social isolation, especially those living in informal settlements or peri-urban areas far from their campuses.

Adding a regional dimension, Moyo and Chikodzi (2021) explored economic hardship among students in Zimbabwe’s Technical and Vocational Education and Training (TVET) institutions. Their survey-based study reported that 74% of students struggled to afford daily transport to school, with many walking long distances or depending on inconsistent and overcrowded public buses. The inability to afford transport frequently resulted in students arriving late, missing practical sessions, or dropping out of school entirely. Moreover, the physical exhaustion from walking several kilometres each day was reported to adversely affect concentration, participation, and class attendance. These transport-related hardships further reinforced educational disparities between urban and rural students and between those with and without financial support systems.

Collectively, these findings from Uganda and Zimbabwe demonstrate that transport-related financial burdens are a substantial barrier to equitable academic participation. Students living off-campus without access to institutional transport subsidies or affordable accommodation near campus often face daily logistical and economic obstacles that undermine their academic success. Addressing these challenges calls for strategic interventions such as student transport support schemes, subsidized hostel accommodation near learning institutions, and flexible academic scheduling to accommodate commuting realities.

2.3 Tuition Fees and Financial Pressure

The financial burden of tuition and associated academic costs continues to pose a significant challenge to students' success and wellbeing. While tuition may be subsidized in many public institutions, students often grapple with a range of additional academic expenses, including functional fees, course materials, printing, internet access and the acquisition of personal learning devices such as laptops. These cumulative costs contribute to academic disengagement, mental health strain, and increased dropout risk, particularly among students from low-income backgrounds.

At the primary school level, despite the implementation of Uganda’s Universal Primary Education (UPE) policy, financial barriers continue to persist. Nsubuga and Namukasa (2019), in their study of public primary schools in Eastern Uganda, found that many parents still struggled with indirect costs such as uniforms, stationery, lunch fees and school development contributions. Although tuition itself was officially free, these additional expenses averaged UGX 30,000–50,000 per term, an amount unaffordable for many subsistence farming households. Head teachers interviewed acknowledged that learners were often turned away or excluded from class activities for failing to pay these charges. As a result, academic engagement suffered and some pupils dropped out entirely. The study reinforces that financial hardship, even at the primary level, can undermine the objectives of free education policies and perpetuate cycles of educational exclusion among the poorest communities.

Benson (2019) conducted a qualitative study involving semi-structured interviews with undergraduate students at a London-based university to understand the financial realities faced by learners in a high-cost urban education setting. The findings revealed that most students depended on partial financial support from family, which was frequently inadequate to cover both tuition and living costs. As a result, students often negotiated tuition instalment plans or applied for fee payment extensions. However, delays in clearing balances sometimes led to punitive consequences such as denial of access to examination halls or deductions in coursework marks. The emotional toll of these financial uncertainties manifested in chronic stress, anxiety, and feelings of academic inadequacy, undermining students' sense of belonging and ability to focus.

In Nigeria, Abubakar and Shehu (2021) investigated the broader financial challenges affecting students at a public university where tuition was nominally subsidized. Using a cross-sectional survey design, the researchers found that while official tuition fees were low, students were required to pay a multitude of additional charges, including departmental dues, ICT levies, laboratory fees and costs for course-specific handouts and projects. The respondents reported skipping lectures or postponing coursework because they lacked money for these essential academic inputs. The study emphasized that these extra costs of education could be as debilitating as tuition itself, disproportionately affecting students from economically disadvantaged households.

Eisenberg et al. (2021) added an institutional perspective by examining the extent and limitations of financial aid in higher education settings. Their analysis across multiple institutions revealed that while government scholarships and bursaries were available, they covered only a small proportion of the student population, typically favoring those in government-sponsored programs. Students enrolled in private or self-sponsored programs were often excluded from these supports, leaving them to shoulder the full cost of tuition and academic materials. Consequently, many prioritized paying tuition fees over purchasing textbooks, subscribing to internet packages, or accessing digital learning platforms limiting their ability to engage with academic content outside the classroom.

Similarly, Mwangi and Wanjiru (2020) explored financial challenges among students in Kenyan tertiary colleges through structured surveys and focus group discussions. The study found that 72% of respondents lacked funds to purchase course-specific materials such as laboratory kits, drawing tools, or reference books. Additionally, 58% cited printing and photocopying costs as significant barriers to timely submission of coursework, especially in courses with frequent continuous assessments. This directly affected their academic performance and increased stress levels, particularly during examination periods.

In Uganda, Tumusiime et al. (2021) reported similar trends in a study conducted among university students in public institutions. The research highlighted that beyond tuition, functional fees (e.g., library, registration, and examination fees) and costs for academic materials placed a persistent financial burden on learners. Students often resorted to borrowing, skipping meals, or undertaking part-time jobs to meet these obligations. These coping strategies frequently interfered with academic focus, lecture attendance, and social participation, contributing to feelings of burnout and marginalization.

These studies illuminate a common and pressing issue: the true cost of education extends well beyond tuition. Even in subsidized systems, students incur multiple direct and indirect expenses that influence their academic performance, psychosocial wellbeing and overall educational experience. Addressing this financial pressure requires a holistic approach that includes the expansion of financial aid coverage, provision of subsidized learning materials and policy reforms to make essential academic resources more accessible and affordable for all students.

2.4 Affordability and Poor Living Conditions

Housing remains one of the most pressing and multifaceted economic challenges faced by students' worldwide, particularly in contexts where institutional accommodation is inadequate or non-existent. Rent, utility costs and poor living conditions not only affect students' financial stability but also compromise their safety, emotional wellbeing and academic focus. Students who are unable to access affordable, safe and conducive housing are more likely to experience chronic stress, absenteeism and reduced academic performance, especially those navigating urban environments with limited family support.

Fosu (2023), in a cross-sectional study conducted at the Kwame Nkrumah University of Science and Technology (KNUST) in Ghana, found that over 60% of students lived off-campus due to the unaffordability of university-managed hostels. The research, which involved structured questionnaires and focus group discussions, revealed that students were typically required to pay rent in lump-sum payments for 6 to 12 months in advance, in addition to security deposits and separate utility fees. These high upfront costs posed significant financial strain, especially for students from low-income or rural backgrounds who often lacked consistent financial support from home. Many respondents reported living in informal housing arrangements that lacked basic amenities, exacerbating anxiety and disrupting study routines. The study highlighted the urgent need for policies promoting flexible payment systems and subsidized student housing options.

At Addis Ababa University, Tefere and Abate (2020) investigated the quality of student housing both on and off campus. Through surveys and observational analysis, they reported that 47% of students living in university dormitories expressed dissatisfaction with overcrowding, poor ventilation, inadequate water supply, and unsanitary conditions. These environmental stressors often led to sleep disturbances, respiratory illnesses, and reduced morale. Off-campus students, on the other hand, faced even greater hardships. High rent, erratic electricity supply, and unreliable internet access made it difficult to engage with digital learning platforms or complete assignments on time. Students in these situations frequently missed early morning classes or relied on unstable mobile data networks, leading to academic setbacks and heightened frustration.

Bonsu and Oppong (2022) conducted a qualitative study among Social Work students at the University of Ghana to explore housing access, safety, and wellbeing. Through in-depth interviews, they found that many students, particularly first-years, received little to no institutional guidance on finding accommodation. This lack of support forced students into expensive, poorly maintained, or distant hostels, often without formal tenancy agreements. Female students were especially vulnerable, reporting experiences of harassment, exploitation by landlords, and lack of personal security. Many described environments that were overcrowded, noisy, or lacking privacy—conditions that impaired sleep, study habits, and emotional regulation. The study emphasized the intersection of housing insecurity with gender-based vulnerabilities and called for improved housing policy oversight.

In Kenya, Muyaka and Wawire (2022) examined the challenges faced by students adjusting to hostel or rental life in urban university settings. Using structured interviews, the study highlighted safety concerns, overcrowding, and limited privacy as dominant themes. Students; especially young women reported insecurity near campus, including theft, sexual harassment, and inadequate lighting or fencing around residential areas. The transition from rural home environments to urban student housing often came with emotional and psychological strain, exacerbated by a lack of social networks and institutional support. The researchers recommended that universities establish formal partnerships with accredited hostels, enforce minimum safety standards, and negotiate subsidized rates for students, particularly first-year entrants unfamiliar with the urban housing landscape.

These studies consistently demonstrate that poor and unaffordable housing significantly undermines students' academic engagement, physical security and mental health. The combined burden of high rent, unreliable utilities, overcrowded living conditions and exposure to exploitation or crime disproportionately affects marginalized students, particularly those without family support or institutional accommodation. Addressing these challenges demands a comprehensive approach, including the expansion of on-campus housing, the regulation of private hostels and the provision of financial aid or housing subsidies tailored to vulnerable student populations.

Gaps identified in the Literature

Although Rabe and Holford (2024) and Cameron (2024) provide perspectives on food insecurity from European and American contexts, their findings reflect welfare-rich systems where institutional food assistance programs and government subsidies are more accessible. These contexts differ significantly from Uganda, where first-year Social Work students on government scholarships may still face severe food insecurity due to limited stipends and lack of subsidized meal plans, yet the coping mechanisms and institutional support needs in this setting remain under-researched.

Nguyen and Tran's (2024) study on green transportation emphasizes environmental concerns influencing student travel choices but this is less relevant to first year Social Work students at Makerere University whose transport decisions are primarily driven by affordability rather than environmental awareness. The financial sacrifices and physical strain from long commutes typical among these students are not adequately captured.

Though studies like Moyo and Chikodzi (2021) and Muyaka and Wawire (2022) provide valuable insight into economic hardships faced by students in Zimbabwe and Kenya respectively, their focus is largely on technical and vocational education students. These studies do not disaggregate findings by year of study leaving a gap in understanding the unique transitional experiences of first year Social Work undergraduate students who often face the steepest learning and adjustment curve, especially in large universities like Makerere.

Although research by Bonsu and Oppong (2022) highlights housing difficulties among Ghanaian students and notes the health and academic implications of substandard living conditions, it does not focus on First year Social Work students nor does it account for the university's support system or lack thereof. Furthermore, it lacks localised relevance to Uganda's higher Education context where many students, especially from upcountry regions must independently navigate accommodation and daily survival in Kampala's high-cost urban environment.

Khamasi and Kitei (2018) effectively documented how daily living costs such as food, transport and hygiene supplies affected student attendance and retention in rural secondary schools in Kenya. The study emphasized how financial hardship disrupted learning continuity, increased absenteeism, and contributed to early school leaving. However, the focus on secondary school students most of whom are minors living under parental supervision limits its relevance to the higher education context, where students are often more financially autonomous and face additional pressures such as rent, university functional fees and the need for digital tools. Consequently, their findings while important, do not fully capture the complex financial burdens faced by university-level students especially those in first year navigating urban environments, institutional bureaucracy and academic expectations.

Tusiime (2019) focused on boarding school students in Uganda, demonstrating how school fees and poor nutrition correlate with absenteeism and underperformance. Though informative, the study's focus on secondary-level students again limits its applicability to the unique conditions of university learners, especially those who live off-campus and manage their own basic needs without the structured support of school systems.

On the issue of transportation, Kasozi and Kibirige (2020) and Mumbere Vahwere (2020) highlighted significant financial burdens among university commuters in Kampala. However, these studies did not extensively examine how transport-related stress interacts with other forms of economic strain, such as unaffordable rent or tuition pressure that first year social work students at Makerere University face.

Abubakar and Shehu (2021) examine tuition and academic costs among Nigerian university students but do not explore the nuances faced by students on scholarships who still struggle with hidden costs such as course materials, registration fees, and study-related expenses. The lack of differentiation means the specific financial management challenges and delays in government scholarship disbursements affecting first-year Social Work students at Makerere remain under-explored.

When it comes to housing, Fosu (2023) and Tefere and Abate (2020) presented crucial data on poor living conditions and unaffordable rent among university students in Ghana and Ethiopia, respectively. Yet, these studies do not systematically analyze how poor housing conditions influence academic productivity, or how university policies may either mitigate or exacerbate such hardships. Moreover, while Bonsu and Oppong (2022) and Muyaka and Wawire (2022) drew attention to the safety and gender-based vulnerabilities associated with student housing, more research is needed on long-term mental health outcomes, and how these risks affect first-year social work students.

Overall, there is a critical lack of research focused on First year Social Work students at Makerere University, despite the fact that most are supported through government scholarships which provide limited and often delayed financial resources. Existing literature tends to generalise across disciplines and student years without accounting for the unique economic pressures, academic expectations and social adjustments faced by this group of students.

CHAPTER THREE: RESEARCH METHODOLOGY

3.0 INTRODUCTION

This chapter outlines the methodology employed in the study to explore the economic challenges faced by first-year students at Makerere University. The methodology includes the research design, research approach, area of study, population of the study, sampling design, data collection methods, data analysis techniques, ethical considerations and limitation of the study.

3.1 RESEARCH DESIGN

Thisstudy adoptedadescriptive cross-sectional design to capture real time data on economic challenges encountered by First year undergraduate Social Work students at Makerere University. A cross-sectional approach was appropriate because it allows for the collection of data at a single point in time without requiring follow ups hence providing representation of students' financial experiences.

3.2 RESEARCH APPROACH

This study employed a quantitative research approach to examine the economic challenges faced by first-year Social Work students at Makerere University. The quantitative approach is suitable because it allowed for the collection of measurable, objective data from a larger sample. This data was gathered using structured questionnaires designed to capture key economic factors such as food insecurity, transportation costs, tuition-related difficulties and other economic pressures.

By applying statistical methods to analyze the collected data, this approach helped to understand identify trends, patterns, and relationships among the economic challenges experienced by students. The use of quantitative methods ensures that the findings are generalizable, reliable and can support data-driven recommendations aimed at improving student support systems.

3.4 STUDY AREA

The study was conducted at Makerere University located in Kampala. Makerere University was chosen due to its reputation as a higher education institution in Uganda and its diverse student population which includes individuals from various socio-economic backgrounds. The university's urban setting presented unique challenges, such as high living costs and limited affordable housing, making it an ideal site for studying the economic challenges faced by first-year students. The closeness to the university's residential and non-residential areas also provided insights into how location influences economic challenges, such as transportation and accommodation costs.

3.5 STUDY POPULATION

The study was targeting first-year social work students enrolled at Makerere University in the academic year 2024/2025. This population was selected because first-year students are particularly vulnerable to economic challenges, as many have limited financial literacy and adjusting to newfound personal and financial independence. The diversity of the student body, encompassing individuals from rural and urban areas, low-income and middle-income households and different academic disciplines, provide a broad range of experiences for analysis.

3.6 SAMPLING TECHNIQUE

This study employed simple random sampling to ensure that every first-year Social Work student at Makerere University has an equal chance of being selected to participate. Access to the official WhatsApp group comprising all registered first-year Social Work students for the 2024/2025 academic year was granted, with formal permission obtained from the course coordinator of the Department of Social Work and Social Administration at Makerere University. This group served as the primary communication platform and includes all enrolled students.

Each student in the group was considered a potential respondent for the study. Their phone numbers were used solely for the distribution of the questionnaire. This approach provided a practical and comprehensive sampling frame, allowing efficient and direct engagement with the entire target population. Since random sampling was employed, a complete list of all first-year Social Work students in the official WhatsApp group was used to form the sampling frame. Each student was assigned a unique identification number. A computerized random number generator then was used to select the desired number of participants from this list. Only the students whose assigned numbers were selected was contacted to participate in the study. This method ensured impartiality and minimizes selection bias. The selected students were then contacted first as a group on WhatsApp then also texted individually to speed up the response period. They were informed about the study and invited to participate voluntarily. Only those who consented were enrolled in the study.

3.7 SAMPLE SIZE

I used the Yamane formula to determine the sample size for my study

n=N/1+N(e)2

Where n is the sample size

N Total population

E margin of error

N=65 students

e=5%

n=65/65 + (0.05)2

n=55

n=55

Sample size =55 students

3.8 DATA COLLECTION METHOD AND TOOLS

3.8.1 Selection of Key informants

For selection of key informants, l used purposive sampling to choose the participants. I interviewed a class coordinator who interacts directly with first year social work students in academic and administrative matters, while the University counselor regularly supports students struggling with personal and economic challenges. They were deliberately chosen because their positions gave them specialized knowledge of the economic challenges first year Social Work students face.

3.8.2 Self-administered questionnaires

Self-administered questionnaires were used as the main data collection tool for this study. The questionnaires were structured and included both close-ended and Likert-scale items. These questions captured information related to tuition fees, accommodation costs, food, transport, academic material expenses, access to financial aid among others. The questionnaire also assessed the perceived impact of economic challenges on academic performance and mental well-being.

This method was appropriate for collecting standardised responses from a relatively large group of participants. It minimises interviewer bias, ensures anonymity and allows participants to respond at their convenience. To enhance accessibility and increase response rates, questionnaires were distributed electronically through Enketo web forms on the Kobo Toolbox platform.

3.9 DATA ANALYSIS

3.9.1 Quantitative data management

The collected quantitative data was exported from the Kobo Toolbox platform (via Enketo web forms) into Microsoft Excel and later imported into Stata version 15.0 for analysis.

First, data cleaning was performed to check for completeness, accuracy and consistency. This involved removing duplicate entries, correcting missing or invalid responses and coding categorical variables numerically.

Next, descriptive statistics was generated to summarise the data. These included:

- Frequencies – to show the number of respondents who gave specific responses to individual questions.
- Percentages – to show the proportion of each response relative to the total number of participants then multiplied by 100%.
- Measures of central tendency – such as the mean and median, especially for continuous variables like monthly expenses.
- Cross-tabulations – to compare responses across demographic variables such as gender, sponsorship status or place of origin.

These outputs were presented using tables and bar graphs for easy interpretation. For instance, a table displayed the percentage of students who reported struggling with tuition or accommodation,

The analysis helped to identify the most common economic challenges and their distribution among first-year Social Work students at Makerere University.

3.9.2 Qualitative data management

For qualitative data, the information collected through key informant interviews was transcribed and typed into a Microsoft word document. Afterwards the data was organized into themes guided by research objectives through the use of thematic analysis. Each theme was examined to highlight important insights into how student's awareness, perceptions and difficulties in relation to economic challenges, as well as how these challenges affect their overall livelihood at the University. These qualitative observations added depth to the quantitative results offering a clearer picture of the economic factors affecting students at Makerere University.

3.10 ETHICAL CONSIDERATIONS

Participation in this study was entirely voluntary, with no form of coercion or undue influence. Students were informed of the purpose of the study, the expected duration of their involvement and their right to decline or withdraw from the study at any point without any academic or personal consequences.

Before starting the questionnaire, I included a short introduction that explains what the study is about and reassures participants that their answers will stay anonymous and confidential. I did not collect any personal details like names, registration numbers or phone contacts. The information collected was only used for academic purposes and will be kept safely. Only I and my supervisor will have access to the responses. The results are presented in a way that doesn't show who said what.

I also request permission from the Department of Social Work and Social Administration at Makerere University to carry out the study. I made sure to follow all the necessary ethical guidelines as required by the university.

3.11 LIMITATIONS OF THE STUDY

This study relied on self-reported data, which may be affected by bias. Using online questionnaires may exclude students with limited internet access, impacting representativeness. The small sample size and cross-sectional design limit the ability to generalize findings and capture changes over time. Despite these limitations, the study provides valuable insights into the economic challenges faced by first-year Social Work students.

CHAPTER FOUR: PRESENTATION OF RESULTS

4.0 Introduction

This section contains information on study findings. Findings are presented following objectives. The specific objectives of the study were; to determine the challenges related to living costs and expenses that first year social work students face at Makerere University, to determine the challenges related to direct academic expenses that first year Social Work students face at Makerere University and understand accommodation related challenges first year Social Work students face at Makerere University.

4.1 Socio-demographic characteristics of study participants

A total of 55 students participated in my study, my demographic information included Age, Gender, Sponsorship and Residence.

Table 1: Socio-demographic characteristics of study participants

Variable	Frequencies (N=55)	Percentages (%)
Age of students (years)	22	40
23-27	33	60
20-22		
Gender	39	71
Female	16	29
Male		
Sponsorship	20	
Government	35	64
Self		36
Residence	22	
Hostel	14	40
Rental	10	26
University hall	9	18
With relatives/home		16.3

Table 1 presents the socio-demographic characteristics of the 55 first-year Social Work students who participated in the study. The data reveals that the student population is predominantly young, with 60% falling within the 20-22 age bracket and the remaining 40.0% aged 23-26 years. With regard to gender, the females were comprising 71% of the sample compared to 29% males. In terms of sponsorship, a majority (64%) of the students were government-sponsored, while 36% were privately sponsored. Regarding residence, 40% stayed in hostels, 26% rented outside campus, 18% resided in university halls, and 16.3% lived with relatives or at home.

4.1.1 Socio-demographic Characteristics of Key Informants

The study also gathered qualitative data from two key informants, purposively selected for their direct knowledge and interaction with first-year Social Work students. Their demographic profiles and roles are crucial for contextualizing the qualitative insights provided.

The first key informant is a Class Coordinator who has served in this role for two semesters, specifically for the first-year Social Work class. Their responsibilities include coordinating class activities, assisting students with timetables, communicating with lecturers, and helping students resolve issues related to coursework and grades. This direct and consistent interaction with the students provides the Class Coordinator with an intimate understanding of their daily struggles and academic challenges, particularly those related to financial constraints that impact their ability to attend classes, purchase materials, or even sit for exams.

The second key informant is a University Counselor, or psychotherapist, working at the university's counseling center. This individual interacts with all students, including first-year students, particularly after orientation programs where students learn about available services. The counselor has specifically supported first-year Social Work students who seek help for various issues, including relational, financial, malpractice and academic concerns. Their role provides a unique perspective on the emotional and psychological toll of economic hardship, as they observe firsthand how financial struggles manifest in students' mental well-being and academic confidence.

4.2 Challenges Related to Living Costs and Expenses That First-Year Social Work Students Face at Makerere University

This part of the study focused on the economic difficulties faced by first-year Social Work students at Makerere University concerning their daily living costs and expenses. My assessment was guided by questions that would indicate economic hardships such as: Whether the participants skip meals because of lack of money for food, walk to campus to save transport money, lack money to buy personal items (soap, pads, airtime) cannot afford regular internet/data for academic use, limit phone use due to lack of airtime or charging fees and whether they go days without basic needs due to lack of funds. By asking these questions the study was able to capture the practical, daily realities of economic hardship that first year Social Work students face. These indicators go beyond general claims of economic difficulties and provide specific measurable insights into how inadequate economic resources affect students' survival and academic life.

The quantitative findings are presented in Table 2, followed by an in-depth interpretation and discussion integrated with qualitative insights from key informants and argumentative engagement with existing scholarly literature.

Table 2: Challenges related to living costs and expenses that first year social work students face at Makerere University.

Variable	Always	Often	Sometimes	Rarely	Never
Skip meals	5 (9%)	6 (11%) –	27 (49%)	7 (13%)	10 (18%)
Walk to campus	19 (34%)	11 (20%)	15 (27%)	11 (20%)	11 (20%)
Lack money for personal items	5 (9%)	16 (29%)	18 (33%)	11 (20%)	11 (20%)
Cannot afford internet/data	8 (15%)	9 (16%)	10 (18%)	10 (18%)	10 (18%)
Limit phone use due to airtime/charging	11 (20%)	10 (18%)	17 (30%)	9 (16%)	9 (16%)
Go without basic needs	4 (7%)		20 (36%)	10 (18%)	10 (18%)

Based on the data from Table 2, a breakdown of living cost challenges shows that 49% (27) of students sometimes skip meals, while 11% (6) do so often, 9% (5) always, 13% (7) rarely, and 18% (10) never. When it comes to transportation, 34% (19) always walk to campus, 27% (15) sometimes, and 20.0% (11) each rarely and never, with the 'often' category not applicable. For personal items, 33% (18) sometimes lack money, 20.0% (11) often, 9% (5) always, and 20.0% (11) each rarely and never. 29% (16) often cannot afford internet or data, 18% (10) sometimes, 15% (8) always, and 18% (10) each rarely and never. Regarding phone use, 30% (17) sometimes limit it, 20% (11) always, 16% (9) often, and 16% (9) each rarely and never. Lastly, 36% (20) sometimes go without basic needs, 18% (10) often, 7% (4) always, and 18% (10) each rarely and never.

Food Insecurity and Daily Upkeep Struggles

The findings presented in Table 2 illustrate the serious issue of food insecurity among first-year Social Work students, revealing that almost half of the respondents (49%) sometimes skipped meals due to lack of money for food, with a further 9% reporting that they always did so. This translates to over half of the student population struggling with consistent food shortages, a reality that deeply affects their physical well-being and academic capacity. The qualitative insights from key informants powerfully corroborate these quantitative figures, emphasizing the urgency of addressing food shortages as a critical student welfare issue. The Class Coordinator states:

> *"Some were not able to afford lunch, like someone can't buy lunch and even supper. So, it's all about the little money they had." (Class Coordinator)*

This observation not only confirms the frequency of skipped meals but also suggests a struggle to afford even one meal a day, leading to a chronically insufficient and likely unbalanced diet. The University Counselor further emphasizes the visible manifestation of this struggle:

> *"You can look at them overtly and you can see the person's really struggling. They are people who are not eating enough because they don't have money to purchase food." (University Counselor)*

This highlights that financial hardship is not just an internal burden but a physically discernible reality, indicating severe deprivation. The Class Coordinator reiterates the daily struggle for sustenance, noting:

> *"Yeah like as I told you, not everyone is able to get lunch and supper. You find like someone will first get supper then leaves the next day's lunch. They can't afford those two meals. Then they plan for tomorrow and see. They decide to just take some tea then, they sleep." (Class Coordinator)*

This detail affirms a hand-to-mouth existence where daily food planning is a source of anxiety and tea might substitute for a meal, compromising essential nutrient intake. Such conditions undoubtedly lead to fatigue, reduced concentration and impaired cognitive function, directly impacting academic performance.

This severe level of food insecurity at Makerere University is consistent with findings from other Sub-Saharan African contexts. Moyo and Chikodzi (2021) reported that 69% of students in Zimbabwean TVET institutions skipped meals daily or weekly, directly linking this to reduced stamina and poor cognitive function. Similarly, Nakiganda et al. (2020) found food insecurity to be prevalent among Makerere University students, with many surviving on one meal a day, reinforcing the localized nature of this problem. This stands in stark contrast to welfare-rich systems in Europe or North America, where institutional support and government subsidies, as discussed by Rabe and Holford (2024) and Cameron (2024), offer some mitigation, despite the continued existence of food insecurity. For Makerere students, the absence of robust safety nets means the impact of hunger is often unmitigated, leading to more severe physical and psychological consequences, deepening the cycle of educational exclusion. The pervasive deprivation, as argued by Moyo and Chikodzi (2021), is fundamentally linked to wider structural inequalities and a profound lack of institutional support, which necessitates urgent intervention from the university and policymakers.

Transport-Related Financial Burdens

Table 2 also highlights the significant burden of transport costs, revealing that about one-third (34%) of students always walked to campus to save transport costs, and another 27% sometimes did so. This means over 60% of first-year Social Work students regularly make considerable physical sacrifices to manage their daily commute, indicating that travel expenses are a critical and recurring challenge. The qualitative data from the Class Coordinator provides a vivid illustration of this struggle:

> *"Eh, Kati some of our students, like some of our classmates have been coming from very far like ela they used to face those challenges. Like coming late for lectures just because of jam others, they were not able to, some can't afford that daily transport. Coming then to go back home. So they used to dodge some days not to come at the campus because of transport issues." (Class Coordinator)*

This quote reveals the multifaceted impact of transport challenges beyond mere financial cost. It directly leads to chronic lateness, physical fatigue from long walks and critically also absenteeism. Students are forced to choose between attending lectures and saving money, a choice that directly compromises their academic engagement and progression. The Class Coordinator's observation about students coming from "very far" implicitly links this issue to the high cost of accommodation closer to campus, forcing students into distant residences and thus incurring higher transport costs—a reinforcing cycle of economic hardship.

These findings strongly align with existing literature on transport burdens in similar contexts. Khamasi and Kitei (2018) documented how lack of transport fare among secondary school students in Kenya led to chronic lateness and absenteeism, with 41% missing school weekly. While their focus was on secondary education, the underlying mechanism, financial inability leading to academic disruption—is directly transferable to the university context. More specifically, studies from Kampala quantify this burden: Kasozi and Kibirige (2020) found that university students spent approximately 30% of their weekly stipend on public transportation, leading to lateness, chronic fatigue, and time management struggles. Mumbere Vahwere (2020) further supported this, reporting that 65% of students missed morning lectures due to unreliable or unaffordable transport, often relying on costly and unpredictable matatus or boda bodas. Unlike Nguyen and Tran's (2024) study in Vietnam, where environmental awareness influenced transport choices, Makerere students' decisions are driven by absolute necessity and affordability, underscoring the severity of their economic constraints. The forced absenteeism due to transport costs, as highlighted by the Class Coordinator, is a critical insight, as it reveals a direct academic consequence where financial limitations lead to self-exclusion from learning opportunities, thus reinforcing Oyegoke (2024)'s findings about missed deadlines and falling behind due to transport problems. This strongly suggests that transport is not merely a logistical challenge but a profound economic barrier affecting educational equity and continuity.

Personal Items and Digital Connectivity Challenges

The economic constraints faced by first-year students extend beyond food and transport to encompass essential personal items and critical digital access, which are increasingly indispensable for academic success. Table 2 indicates that 33% of students sometimes lacked money to purchase personal items such as soap, sanitary pads, and airtime, with a notable 9% always experiencing this difficulty. The cumulative effect of these seemingly minor expenses contributes significantly to a student's overall financial strain. The University Counselor's broad comment on daily upkeep inherently touches upon these elements:

> *"Some of them don't have money to get food daily, transport." (University Counselor)*

While this statement is general, conveys the overarching struggle to meet basic daily needs, including personal hygiene products and communication essentials, which are fundamental for maintaining dignity and social engagement. Moyo and Chikodzi (2021) in Zimbabwe similarly highlighted that students unable to afford basic hygiene products faced social stigma and absenteeism, a point that resonates with the potential social discomfort for Makerere students. Adeyemo and Akinyemi (2020) in Nigeria also linked the inability to afford personal items to feelings of social exclusion and low self-esteem, which can profoundly impact a student's overall well-being and sense of belonging within the university community.

Perhaps even more critically in the modern academic landscape, access to internet and data has emerged as a significant barrier. Table 2 shows that 29% of students often could not afford regular data for academic use, while 15% always faced this challenge. Furthermore, 30%

sometimes limited phone use due to lack of airtime or charging fees, and 20% always did so. The Class Coordinator's qualitative account clearly illustrates the direct academic consequences of this digital exclusion:

> *"Yeahh, like some students can spend like a week without being online just because of data. They only be online when at the campus, using the campus Wi- Fi but they can't afford data. In case you send some important communication in the group, they miss out just because of being offline. So the problem is the lack of data so they can't afford those daily bundles." (Class Coordinator)*

This quote perfectly complements the quantitative data, emphasizing that relying solely on campus Wi-Fi renders students disconnected from crucial academic communications and resources when off-campus. The inability to afford "daily bundles" directly impacts their engagement with e-learning platforms, online research and timely access to vital updates or assignments. The phrase "miss out" points to a direct academic penalty, creating an e-learning divide that disadvantages students who cannot afford consistent connectivity.

These challenges are not unique to Makerere but are particularly pronounced due to the socio-economic context of Uganda. Asongu and Le Roux (2019) highlighted Africa's widespread e-learning divide caused by limited device ownership and high data costs, a finding strongly supported by the current study. Mtebe and Raisamo (2014) also found that even where universities provide campus Wi-Fi, students without personal devices struggle to benefit fully, a point reinforced by the Class Coordinator's emphasis on the necessity of "daily bundles" for off-campus connectivity. Musiimenta et al. (2021) specifically noted Ugandan students rationing phone use due to high airtime costs, further validating the present study's findings on limited phone use. Unlike contexts like the United States, where Bruening et al. (2017) indicated that institutional supports help cushion the impact of such financial struggles, Makerere students largely face these challenges without systemic support. This pervasive lack of access to personal items and digital tools draws attention to a fundamental gap in student welfare, forcing students to prioritize basic survival over essential academic engagement, leading to increased stress and compromised academic performance.

4.3 Challenges Related to Direct Academic Expenses That First-Year Social Work Students Face at Makerere University

This section delves into the financial barriers first-year Social Work students encounter in meeting direct academic expenses at Makerere University. My assessment was guided by indicators of academic related hardships such as: Whether participants struggle to pay tuition on time, Functional fees (e.g., registration, library, exam), whether they could afford to buy required textbooks or academic handouts, often miss assignments because of not being able to afford printing or photocopying, if they own a laptop or computer for academic work. By asking these questions the study was able to establish how economic challenges directly interfere with students's engagement and performance.

To better illustrate these patterns, the responses from participants were quantified and are presented in table 3, which outlines the proportion of the students reporting different degrees of difficulty in meeting direct academic expenses.

Table 2: Challenges related to direct academic expenses that first year Social work students face at Makerere University (N = 55).

Variable	Frequencies (N=55)	Percentages (%)
Istruggle to pay my tuition on time		
Always	12	21
Never	23	41
Often	3	5
Rarely	5	9
Sometimes	13	23
Functional fees are to high for me to afford		
Always	16	29
Never	18	33
Often	4	7.3
Rarely	7	13
Sometimes	10	18
Cant afford to buy required textbooks or academic handouts No		
Sometimes	11	20
Yes	33	59
Often miss assignments because	12	21
I cant afford printing or photocopying No		
	26	47

Sometimes	21	38
Yes	8	15
I don’t own a laptop or computer for academic work		
No	13	23
Sometimes	10	18
Yes	32	59
Struggle to access e-learning platforms due to lack of devices or data		
No	18	32
Sometimes	21	38
Yes	16	30

Regarding direct academic expenses in Table 3 (N = 55), 21% (12) of students always struggle to pay tuition on time, 23% (13) sometimes, 5% (3) often, 9% (5) rarely, and 41% (23) never. A total of 29% (16) always find functional fees too high, while 18% (10) sometimes, 7.3% (4) often, 13% (7) rarely, and 33% (18) never. For the ability to afford textbooks, 59% (33) responded that they sometimes cannot, 21% (12) said yes, they cannot afford them, and 20% (11) responded no/never. Concerning missing assignments due to printing or photocopying costs, 38% (21) responded sometimes, 15% (8) said yes, and 47% (26) said no/never. The survey also found that 59% (32) responded yes to not owning a laptop, 18% (10) said they sometimes don’t, and 23% (13) said no/never. Finally, 38% (21) sometimes struggle to access e-learning platforms, 30% (16) said yes, they struggle, and 32% (18) said no/never.

Burden of Tuition and Functional Fees on Academic Progress

The financial burden of tuition and functional fees stands out as a serious barrier to academic progress for first-year Social Work students at Makerere University. Table 3 reveals that a significant proportion of respondents, 21%, always struggle to pay tuition on time, with an additional 23% sometimes facing this problem. This indicates that nearly half 44% of the student body encounters difficulties with timely tuition payments, directly jeopardizing their academic continuity. Functional fees, often overlooked in the broader discussion of tuition, are equally burdensome, with 29% of students always finding them too high to afford, and 18% sometimes experiencing this difficulty. These quantitative figures are powerfully illuminated by the qualitative insights from both key informants. The Class Coordinator directly links incomplete tuition to dire academic consequences:

"Like, economic challenges? Even some students, for example private students., Like some of our students missed exams because of like incomplete tuition, they couldn't do exams, yeah." (Class Coordinator)

This statement highlights a critical issue: financial inability directly translates into missed academic milestones, which can have profound long-term implications for a student's educational trajectory. The Class Coordinator further elaborates on the severe outcomes, including academic attrition:

"Because for first semester they were two who didn't come back, then for this semester, like last semester it was one. They didn't turn up for second semester so they ended up dropping out." (Class Coordinator)

These qualitative insights provide a face to the statistics, illustrating how the inability to clear fees leads to students being prohibited from examinations, subsequently dropping out and not returning to their studies. This underscores the uncertainty of their academic journey, where financial hurdles can lead to an abrupt and permanent end to their university aspirations, representing a significant loss of potential for both the individual and society.

The University Counselor expands on the extensive issue of tuition challenges and other charges like functional fees affecting both private and government-sponsored students, although with varying degrees of severity:

"All of them report issues having to do with tuition, it's one of the major challenges and oh by the way it should be mostly affecting the private students but then we also get government students who even when they have tuition paid…. They have an issue with a fee they pay, functional fee. Some of them fail to raise the money yeah and you know they delay to register. So …but for private students, some of them start school and they are promised that they are going to pay for them and time comes and they don't, and a student has already been in school, attending class but not registered. So that's why sometimes we get challenges with those with malpractice because they either end up forging things to sit for exams something like that. So yeah, tuition but also upkeep money." (University Counselor)

This quote is a deeply insightful, revealing several critical aspects. Firstly, it confirms that tuition is indeed a major challenge for privately sponsored students and an intersection where both government and privately sponsored still struggle with "functional fees." This highlights the hidden costs of education often overlooked when discussing "free" or "subsidized" higher education. Secondly, it sheds light on the extreme vulnerability of private students, who often rely on unfulfilled promises of financial support, leading to a hazardous existence where they attend classes but remain unregistered. This desperation, as the counselor points out, can even lead to mal practice, such as forging documents to sit for exams. The counselor further clarifies the relative impact on different sponsorship categories:

> *"Mmm, they are both. Most of the privately sponsored students and but also government sponsored students, they also run out of finances especially upkeep, functional fees, but yeah mostly it should be the private students whose money is not very….what can I say? A given! Unlike for government students who know that the government will pay. Some parents of private students were not able to get back on their feet after covid 19 so very many parents lost jobs, many students went through a lot." (University Counselor)*

This emphasizes that private students bear the brunt tho government-sponsored are also not immune, particularly regarding upkeep and functional fees. The mention of job losses due to the COVID-19 pandemic further contextualizes the economic instability, indicating a broader societal issue exacerbating student economic distress, making it harder for families to sustain their children's education.

These findings resonate with existing literature on the impact of tuition and fees. Nakkazi (2020) similarly reported that tuition delays were a leading cause of exam absenteeism and dropout among private-sponsored students at Makerere University, providing strong local validation for the current study's observations. Comparable trends were found in Kenya by Ouma and Kibwage (2019), who linked inability to raise tuition to high attrition rates among first-year undergraduates. Nsubuga and Namukasa (2019), though focusing on primary education in Uganda, identified a similar phenomenon where "indirect costs" beyond official "free" tuition led to exclusion and academic suffering, mirroring the functional fee challenge for university students. Benson (2019)'s qualitative study in London, despite a different context, revealed that tuition installment delays led to intense consequences like denial of exam access, echoing the experiences of Makerere students. Abubakar and Shehu (2021) in Nigeria also highlighted how a "multitude of additional charges" beyond nominal tuition could be as debilitating as tuition itself, forcing students into difficult financial choices. Eisenberg et al.

(2021) added an institutional perspective, noting that scholarships often cover only a small proportion of students, leaving many to shoulder the full cost. The unique contribution of the Makerere context lies in the explicit link between these financial pressures and desperate coping mechanisms, including academic malpractice, and the severe psychological toll, manifesting as “stress, anxiety, and uncertainty” about completing their studies—a point that aligns with global literature linking financial barriers to poor academic performance, dropout, and emotional distress Bruening et al. (2017). The interplay between these financial pressures and the resultant psychological distress creates a vicious cycle that profoundly impacts students' ability to thrive academically and personally.

Challenges in Accessing Learning Materials and Digital Resources

Beyond tuition and functional fees, first-year Social Work students at Makerere University face significant hurdles in acquiring essential learning materials and accessing digital resources, which are increasingly critical for effective academic engagement in the modern educational landscape. Table 3 shows that a substantial majority of students (59%) sometimes cannot afford required textbooks or academic handouts, and a concerning 21% are completely unable to purchase them. This highlights a prevalent issue where access to fundamental study aids is compromised for a significant portion of the student body. Furthermore, printing and photocopying costs pose a notable challenge, with 38% sometimes missing assignments due to lack of funds, and 15% confirming this happens frequently. This directly impacts their ability to submit assignments on time and participate fully in continuous assessment. The qualitative data strongly supports these findings. The Class Coordinator explicitly details the struggle:

> *“Like ela as you know we used to buy some notes and not everyone was able. For sure our students have a lot of challenges. Like we used to buy some notes like for 10k. Someone’s like “I can’t manage those notes they are very expensive” eh then when you buy at least you share with someone like when someone gets a chance and buys soft copy eh then that’s better but to buy hard copies is difficult for some students.” (Class Coordinator)*

This quote vividly illustrates the direct financial barrier to acquiring notes and textbooks, emphasizing that even a seemingly small amount like "10k" (UGX 10,000) is a significant hurdle for many. The coping strategies mentioned—sharing notes or relying on soft copies when available—highlight students' resilience and adaptability but also indicate a compromised learning environment where access is uneven and often inadequate. This also reveals the far-reaching nature of indirect costs that are not covered by tuition or functional fees, yet are indispensable for academic success, forcing students to rely on informal, often less efficient, means of obtaining materials.

The challenges with digital resources are equally pronounced and form a critical component of academic preparedness. Table 3 indicates that over half of the respondents (59%) do not own a laptop or computer for academic work, and a significant 30% struggle to access e-learning platforms due to lack of devices or data, with an additional 38% sometimes experiencing this problem. While direct qualitative quotes specifically on laptop ownership were not provided, the Class Coordinator's earlier statement about the inability to afford daily data bundles implicitly speaks to the broader issue of digital access and its consequences:

> *"In case you send some important communication in the group, they miss out just because of being offline. So that problem is the lack of data so they can't afford those daily bundles." (Class Coordinator)*

This reaffirms that even for students who might theoretically have access to Wi-Fi on campus, the lack of personal devices and consistent off-campus data creates a significant e-learning divide.The phrase "miss out" points to the direct academic penalty of this digital exclusion, as students are unable to engage with essential online resources, participate in virtual discussions or submit digital assignments from their residences. In an era where e-learning platforms, online research and digital submissions are increasingly integral to university education, the lack of personal devices and affordable data places these students at a severe disadvantage, potentially existing academic disparities.

These findings are consistent with broader academic literature concerning the true cost of education and the digital divide in developing nations. Kwagala et al. (2021) observed that hidden costs like printing and textbook purchases in Ugandan universities disproportionately affect students from low-income households, directly supporting the Class Coordinator's account. Similarly, Adeyemi and Adejoke (2021) in Nigeria reported that a significant majority of students struggled to purchase required academic materials, impacting assignment completion and overall academic performance. The pervasive lack of laptops and data aligns with Asongu and Le Roux (2019)'s assertion of Africa's wide e-learning divide, highlighting the systemic nature of this barrier. Mtebe and Raisamo (2014) also found that even with campus Wi-Fi, students without personal devices remained disadvantaged in accessing online resources, a point reinforced by the Class Coordinator's emphasis on needing daily bundles for off-campus connectivity. In contrast, Letseka and Maile (2018) highlighted that government-supported digital access programs in South Africa have partly mitigated this gap, emphasizing the potential for policy interventions to address such inequalities. The compounded effect of lacking both physical and digital learning materials creates a major barrier to academic engagement and equity, forcing students into suboptimal learning strategies like sharing scarce resources or relying solely on campus-based internet, thus limiting their flexibility, depth of study, and overall academic potential.

4.4 Accommodation Related Challenges First-Year Social Work Students Face at Makerere University

This part of the study goes on to investigate the complex and extensive accommodation-related challenges encountered by first-year Social Work students at Makerere University. My assessment was guided by asking about indicators of accommodation related hardships such as: Whether hostel or rental fees are too expensive, Whether the participants could pay security deposit or rent in advance, If the participants could afford furniture or room essentials (mattress, chair, etc.),utility bills (water, electricity) are unaffordable, if area he/she stays in is insecure or poorly secured and whether participants spent a lot on transport because of living far from campus. The responses from this helped to gauge the extent and nature of accommodation related difficulties experienced by the students. The quantitative findings are presented in Table 4.

Table 4: Accommodation related challenges first year Social work students face at Makerere University.

Variable	Frequencies (N=55)	Percentages (%)
Hostel orrental fees are too expensive for me		
No	12	22
Sometimes	12	22
Yes	31	56
Was asked to pay security deposit or rent in advance		
No	20	36
Yes	35	64
Cannot afford furniture or room essentials		
No	30	54
Yes	26	46
Utility bills are un affordable		

No	28	53
Yes	25	47
The area I stay in is insecure or poorly serviced		
No	38	69
Yes	17	31
I spend a lot on transport because I live far from campus		
No	30	55
Yes	25	46

Based on the data from Table 4, a breakdown of accommodation challenges shows that 56% (31) of students responded that hostel or rental fees are too expensive for them, while 22% (12) said no and 22% (12) said sometimes. For being asked to pay a security deposit or rent in advance, 64% (35) responded yes and 36% (20) responded no. Regarding the ability to afford furniture or room essentials, 46% (26) responded yes and 54% (30) responded no. For utility bills, 47% (25) responded yes, they are unaffordable, and 53% (28) responded no. When asked if their area of stay is insecure or poorly serviced, 31% (17) responded yes and 69% (38) responded no. Lastly, 46% (25) responded yes to spending a lot on transport because they live far from campus, and 55% (30) responded no.

High Cost of Accommodation and Associated Living Expenses

Accommodation emerges as a critical and multifaceted economic challenge for first-year Social Work students at Makerere University, extending far beyond the initial tuition fees. Table 4 provides a clear quantitative picture: more than half of the respondents (56%) find hostel or rental fees too expensive, with another 22% sometimes experiencing this, indicating a widespread and significant issue impacting over three-quarters of the student population. Furthermore, a substantial majority (64%) are burdened by the requirement to pay a security deposit or rent in advance, placing immense upfront financial pressure that is often prohibitive for students from low-income backgrounds. These statistical realities are vividly brought to life by the qualitative statements from the key informants. The Class Coordinator directly addresses the immediate and continuous pressures faced by students regarding rent:

> *"Kati for that issue, some students, some you hear that saying haven't completed my rent, my hostel fee. Other are renting, they demand them yeah." (Class Coordinator)*

This statement highlights the continuous stress of unmet rent obligations and the constant pressure from landlords, which undoubtedly disrupts students' focus, emotional well-being, and overall sense of security. The implications of this are profound, extending beyond mere financial discomfort to threatening students' stability and sense of security, which are crucial for consistent academic engagement and success. The Class Coordinator's observation about students being demanded by landlords reinforces the serious nature of these economic pressures.

These findings strongly align with studies conducted in similar urban university settings in Sub-Saharan Africa. Musisi and Muwanga (2020) reported that the high cost of hostel accommodation and the demand for advance payments were major contributors to financial stress and housing instability among university students in Kampala, directly mirroring the current study's observations. Githinji (2019) in Kenya also found that university students frequently faced eviction or were compelled to live in substandard housing due to the inability to meet high private rental costs. The requirement for advance payment, which affects nearly two-thirds of the students in this study, creates an insurmountable hurdle for many, forcing them into precarious living situations or taking on excessive debt. Fosu (2023), in Ghana, reported similar challenges, where over 60% of students lived off-campus due to unaffordable university hostels, and were required to pay lump-sum rents for several months in advance, compounded by security deposits. This contrasts sharply with systems in some developed countries where flexible payment plans or institutional housing support can significantly ease this initial financial burden, highlighting a critical disparity in student welfare provisions. The grand scale of students facing these challenges in Makerere suggests a systemic problem of housing affordability, where market rates are well beyond the means of most first-year students, especially those from economically disadvantaged backgrounds.

Beyond the core rental fees, the study also reveals significant struggles with associated living expenses within accommodation. Table 4 shows that almost half of the participants (46%) reported being unable to afford basic furniture or room essentials, and a similar proportion (47%) found utility bills (electricity and water) unaffordable. While no direct qualitative quote specifically mentions utilities, the University Counselor's broader comment on the financial burden of daily living applies here, encapsulating these additional costs:

> *"But right now, at the university, everything the student has to pay, everything is by money. Have to buy breakfast, buy lunch, buy supper. There are students that get stuck." (University Counselor)*

This statement reinforces the "everything by money" statement, where even the most basic amenities within their living spaces become additional costs that many students get stuck trying to afford. The inability to furnish a room or pay for utilities signifies a significantly diminished quality of life and a suboptimal study environment. This aligns with Owuor (2019)'s findings in Kenyan universities, where students in rental housing often lacked essential furniture and shared minimal resources due to financial limitations, leading to uncomfortable and potentially unhygienic living conditions. This contrasts with observations from countries like South Africa, where Letseka and Maile (2018) noted that government-subsidized student housing programs alleviate some of these challenges, highlighting the crucial role of institutional support. The compounded financial burden of rent, utilities, and room essentials forces students into compromises that negatively impact their comfort, health, and ability to focus on their studies, potentially leading to increased stress and anxiety.

Insecurity and Transport Costs from Distant Housing

The choice of accommodation for first-year students is heavily influenced by financial constraints, often leading them to reside in distant or poorly serviced areas, which introduces additional challenges related to security and transport. Table 4 indicates that 31% of students felt that the areas they lived in were insecure or poorly serviced. This is a critical concern, as safety and access to basic services (like reliable water, electricity, or waste management) are fundamental for a conducive living and learning environment, impacting their physical and psychological well-being. Furthermore, a substantial 46% of respondents reported spending a lot on transport because they lived far from campus, a direct consequence of seeking more affordable housing farther away from the university. The Class Coordinator's earlier qualitative input, while discussed under living costs, is critically relevant here, illuminating the direct link between distant housing and academic disengagement:

> *"Eh, Kati some of our students, like some of our classmates have been coming from very far like ela they used to face those challenges. Like coming late for lectures just because of jam others, they were not able to, some can't afford that daily transport. Coming then to go back home. So, they used to dodge some days not to come at the campus because of transport issues." (Class Coordinator)*

This quote vividly demonstrates the cyclical nature of these economic challenges: unaffordable closer housing forces students far away, leading to high transport costs, which in turn results in chronic lateness, physical fatigue, and critically, absenteeism from lectures. The dodging some days because of transport issues directly undermines academic consistency and learning outcomes, as students miss out on valuable in-person instruction and participation.

These findings are consistently reinforced by academic literature exploring the interconnectedness of housing, transport, and student well-being. Ssewanyana and Kasirye (2021) observed that students in Uganda residing in distant, lower-cost rentals faced high daily transport expenses, contributing to absenteeism and fatigue. Similarly, Adeyemi and Akinyemi (2020) in Nigeria found that insecurity and long commuting distances negatively affected students' well-being and academic participation, as the journey itself becomes a source of stress and exhaustion. The issue of insecurity in residential areas is a serious concern, particularly for vulnerable first-year students. Muyaka and Wawire (2022) in Kenya highlighted safety concerns, including theft and harassment, particularly for young women, in urban university settings, alongside overcrowding and limited privacy. Bonsu and Oppong (2022) in Ghana similarly found that lack of institutional guidance on housing led students into poorly maintained or distant hostels, where female students reported experiences of harassment and exploitation, and environments that impaired sleep and study habits. The current study's findings on insecurity align with this regional challenge, adding another layer of vulnerability for students who are already financially stretched. The combined burden of high rent, inadequate living conditions, security concerns, and burdensome transport costs creates a pervasive environment of stress and instability, significantly hindering students' academic focus and overall adjustment to university life. The choice to live far from campus, though financially driven, carries a heavy price in terms of time, energy, and academic performance, reinforcing the urgent need for comprehensive solutions that address the holistic living conditions of first-year students. The absence of university-provided, affordable, and secure housing options thus pushes students into a precarious existence, where the struggle for basic living conditions overshadows their academic pursuits.

CHAPTER FIVE: SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter presents a summary of the key findings aligned with the specific objectives of the study, followed by the conclusion drawn from these findings, and practical recommendations for addressing the identified economic challenges faced by first-year Social Work students at Makerere University.

5.1 Summary of Findings

The study investigated the economic challenges faced by undergraduate first-year Social Work students at Makerere University, focusing on living costs and expenses, direct academic expenses, and accommodation-related challenges.

5.1.1 Challenges Related to Living Costs and Expenses

The findings revealed that first-year Social Work students face significant challenges related to living costs and daily expenses. Nearly half of the respondents (49%) sometimes skipped meals due to lack of money, with 9% always doing so, indicating prevalent food insecurity. A substantial proportion (34% always walked to campus to save transport costs), and 27% sometimes did, highlighting significant transport burdens. Additionally, 33% sometimes lacked money for personal items (soap, pads, airtime), and 9% always did. Access to digital resources was also challenging, with 29% often unable to afford regular internet/data for academic use, and 15% always facing this issue. Consequently, 30% sometimes limited phone use, and 20% always did. Furthermore, 36% sometimes went without basic needs, and 7% always did, due to lack of funds.

5.1.2 Challenges Related to Direct Academic Expenses

Regarding direct academic expenses, the study found that a considerable number of students encountered financial barriers. 21% of respondents always struggled to pay tuition on time, and 23% sometimes did, while 29% always found functional fees too high to afford. The majority of students (59% sometimes could not afford required textbooks or handouts), and 21% were completely unable to purchase them. Printing and photocopying costs were also a concern, with 38% sometimes missing assignments due to lack of funds, and 15% frequently experiencing this. Moreover, 59% did not own a laptop or computer for academic work, and 30% struggled to access e-learning platforms due to lack of devices or data, with 38% sometimes facing this.

5.1.3 Accommodation-Related Challenges

Accommodation presented significant economic challenges. More than half of the respondents (56% found hostel or rental fees too expensive), and 22% sometimes did. A majority (64% were asked to pay a security deposit or rent in advance), creating additional financial pressure. Almost half (46% could not afford basic furniture or room essentials), and 47% found utility bills unaffordable. Safety was also a concern, with 31% feeling their residential areas were insecure or poorly serviced. Finally, 46% spent a lot on transport due to living far from campus.

5.2 Conclusion

This study concludes that first-year Social Work students at Makerere University face pervasive and interconnected economic challenges across living expenses, academic requirements, and accommodation needs. These financial strains significantly impact their ability to afford basic necessities, participate fully in academic life, and secure stable and conducive living environments. The struggles with food security, transport costs, access to essential personal and digital items, timely payment of tuition and functional fees, and affordable accommodation collectively contribute to heightened stress, academic disruption, and increased vulnerability to dropout. Addressing these multifaceted barriers is crucial for fostering equitable access, student well-being, and academic success within the university.

5.3 Recommendations

Based on the findings and conclusions of this study, the following recommendations are proposed to mitigate the economic challenges faced by first-year Social Work students at Makerere University:

Expand Financial Aid and Flexible Tuition Payment Systems: The university, in collaboration with government and other stakeholders, should establish or strengthen targeted scholarships, bursaries, and emergency funds for vulnerable first-year students. Implementing more flexible tuition payment schedules, possibly allowing examination participation after partial payment, could alleviate academic disruption.

Improve Student Access to Affordable Meals and Basic Needs: Makerere University should explore establishing subsidized meal programs or student canteens offering nutritious food at reduced prices. Partnerships with local vendors could also facilitate access to essential personal items (soap, sanitary products, airtime) at discounted rates, improving daily upkeep and overall welfare.

Enhance Access to Digital Learning Resources: To bridge the digital divide, the university should consider introducing subsidized laptop or computer loan schemes. Expanding reliable campus Wi-Fi hotspots and negotiating affordable data packages with telecommunication providers are also crucial to ensure all students have consistent access to online learning platforms and academic resources.

Develop Affordable and Secure Student Housing Options: Makerere University and policymakers should prioritize investing in the construction or subsidization of student hostels to reduce the reliance on expensive private rentals and the burden of advance rent payments. Implementing regulations on private hostel charges and improving oversight would enhance affordability, security, and quality of student accommodation.

Strengthen Student Welfare and Psychosocial Support Systems: Recognizing the link between financial stress and mental well-being, the university should bolster its counseling and welfare programs. Providing financial literacy training, mentorship opportunities, and peer support networks can equip students with better coping mechanisms and promote their overall academic and emotional well-being.

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APPENDICES

APPENDIX I: CONSENT FORM

Title of Study: EconomicChallengesFaced by Undergraduate First-Year Social Work Students at Makerere University.

Principal Investigator: Kusasira Esther

Registration Number: 21/U/0781

Faculty: SocialSciences

Institution: MakerereUniversity

Introduction

You are being invited to participate in a research study that seeks to examine the economic challenges faced by first-year undergraduate social work students at Makerere University. Before you decide to participate it is important that you understand the purpose of the study, the procedures involved, your rights as a participant and any potential risks or benefits. Please read this consent form carefully before agreeing to take part in the research.

Purpose of the Study

The study aims to assess the economic difficulties experienced by first-year social work students including tuition fees, housing costs and limited financial aid. The findings will contribute to developing strategies that enhance economic support systems for students.

Participation and Procedures

Your participation in this study is completely voluntary. If you choose to participate, you will be required to complete a questionnaire. The expected duration of participation is approximately 10-15 minutes or less depending on how long it takes to fill the questionnaire.

Confidentiality and Data Protection

All responses and information shared during the study will be kept confidential and used strictly for academic purposes. No identifying information will be published or shared outside the research context. Data collected will be securely stored and accessed only by the researcher.

Potential Risks and Benefits

There are minimal risks associated with participation. However, discussing financial difficulties might cause emotional discomfort. If needed participants can withdraw at any time without any consequences. The study's findings may contribute to policy recommendations that improve financial assistance for social work students.

Voluntary participation and right to withdraw.

Participation is entirely voluntary. You may withdraw at any stage of the study without penalty or loss of benefits. If you choose not to participate it will not affect your academic standing or relationship with the university.

Consent Statement

I have read and understood the details of this study. I acknowledge that my participation is voluntary, and I have the right to withdraw at any time. By signing below, I confirm my willingness to participate in the research.

Participant's Name: ____

Signature: ____

Date: ____

Researcher's Name: Kusasira Esther

Signature: ____

Date: ____

APPENDIX II: QUESTIONNAIRE

QUESTIONNAIRE

Title of Study: Economic Challenges Faced by Undergraduate First-Year Social Work Students at Makerere University

Target Group: First-Year Bachelor of Social Work Students 2024/2025

Instructions: Please answer all questions truthfully. Your responses are confidential and will be used strictly for academic research.

SECTION A: SOCIO-DEMOGRAPHIC INFORMATION

1. Age: ________ years

2. Gender:

   □ Male □ Female

3. Place of origin:

   □ Urban □ Rural

4. Are you on government sponsorship?

   □ Yes □ No

5. What is your current type of residence?

   □ University Hall □ Hostel □ Rental □ With relatives

6. Parent/guardian's main occupation: ________________________________

7. Are you the first in your family to attend university?

   □ Yes □ No

SECTION B: CHALLENGES RELATED TO LIVING COSTS AND DAILY EXPENSES

Please tick the option that best describes how often you face the following challenges.

Statement Always Often Sometimes Rarely Never

8. I skip meals because of lack of money for food. | □ | □ | □ | □ | □ |

9. I walk to campus to save transport money. | □□|□□□ | | |

10. I lack money to buy personal items (soap, pads, airtime, etc.).| □ | □ | □ | □ | □ |

11. I cannot afford regular internet/data for academic use. | □ □ □ ||□ | □ |

12. I limit my phone use due to lack of airtime or charging fees.| □ | □ | □ | □ | □ |

13. I go days without basic needs due to lack of funds. | □□|□ □ | □||

SECTION C: CHALLENGES RELATED TO DIRECT ACADEMIC EXPENSES

Indicate your level of agreement with the statements below.

Statement Strongly Agree Agree Neutral Disagree Strongly Disagree

14. I struggle to pay my tuition on time. | □ | □ | □ | □ | □ |

15. Functional fees (e.g., registration, library, exam) are hard to afford. | □ | □ | □ | □ | □ |

16. I cannot afford to buy required textbooks or academic handouts. | □ | □ | □ | □ | □ |

17. I often miss assignments because I can't afford printing or photocopying. | □ | □ | □ | □ | □ |

18. I do not own a laptop or computer for academic work. | □ | □ | □ | □ | □ |

19. I struggle to access e-learning platforms due to lack of devices or data. | □ | □ | □ | □ | □ |

SECTION D: ACCOMMODATION-RELATED CHALLENGES

Please indicate how strongly you agree or disagree with the following statements.

Statement Strongly Agree Agree Neutral Disagree Strongly Disagree

20. Hostel or rental fees are too expensive for me. | □ | □ □ □ □

21. I was asked to pay security deposit or rent in advance. | □□□□ | □ |

22. I cannot afford furniture or room essentials (mattress, chair, etc.). | □ | □ | □ | □ | □ |

23. Utility bills (water, electricity) are unaffordable. | □□ □ | □ | □ |

24. The area I stay in is insecure or poorly serviced. | □□ □ | □ | □ |

25. I spend a lot on transport because I live far from campus.| □ | □ | □ | □ | □ |

Thank you for your participation!

Appendix IV: Key Informant Interview Guide: University Counselor / Student Welfare Officer

Background:

1. Canyou describe your role and how often you interact with first-year students? 2.

Haveyou supported first-year social work students specifically? If yes, in what context?

Economic Challenges & Mental Health: 3. What types of economic or financial-related challenges do first-year students most often report? 4. How do these economic challenges affect students' emotional or psychological well-being? 5. Are there common signs you observe that indicate a student is struggling financially?

Sources & Impact: 6. Do you think most of the economic struggles come from poor preparation, background poverty, or university costs? 7. Are these challenges more severe for government-sponsored or privately sponsored students?

Coping Mechanisms: 8. How do students typically cope with these challenges — do they seek help, isolate, work part-time, etc.?

Recommendations: 9. Are there existing counseling or support programs that directly address economic stress in students? 10. What would you recommend to better support first-year students dealing with financial pressures?

Appendix IV: Key informant: First year Social work Class coordinator

Questions

1. How long have you been the class coordinator for first-year Social work students?
2. What does your role as a class coordinator involve?
3. From your observation, what are the main money-related challenges students face in their first year?
4. Do many students have difficulty paying for accommodation?
5. Have you noticed any transport challenges among the students?
6. Are there daily expenses (like meals, internet, stationery) that students often struggle to afford?

7. How do students usually cope when facing these financial difficulties?
8. Have you seen students missing classes or activities because of money issues?
9. Do you think there is enough support available for students facing economic challenges?
10. What suggestions would you give to help first-year students manage better financially?