Title: Exploring the effects of lack of pocket money on undergraduate clinical year health science students’ learning activities

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Abstract

Background

In Ethiopia, there is a poor understanding of university expenses, regardless of the challenges that undergraduate students faced due to lack of pocket money and its tremendous impacts on learning activities.

In addition, undergraduate health sciences students need additional money when they start clinical placement learning.

Objectives

To explore the economic challenges that clinical year undergraduate health sciences students face with limited pocket money; and students' perceive of how limited pocket money affects their learning activities and how they react to challenges.

Methods

The descriptive qualitative study was conducted at Addis Ababa University (AAU), College of Health Sciences (CHS) Medical Radiology Technology (MRT) department at Addis Ababa University. Ten participants recruited through purposive and snowball method; and the semi-structured interviews took place from January 28, 2019 to February 1, 2019. The Semi-structured questions explored participants' experiences and perceptions regarding challenges of lack of pocket money and its impacts on their learning activities, and their reaction to financial challenges.
Results

Four themes emerged from the interviews based on the research objectives, and they are challenges of getting pocket money, difficulty of affording important needs, self-management; and social life.

Conclusion

Based on the data, the underlying causes that lead students to face financial hardships can be solved by making public awareness regarding university expenses, clarifying the cost sharing system to the public, redesigning the cost sharing policy, improving university administration. In addition, giving short training to students on self-management and money management skills and, as well giving special attention to clinical practice facilities primarily concluded from the participants' descriptions.

Abbreviations

AAU-Addis Ababa University

CHS-College of Health Sciences

MRT-Medical Radiologic Technology

SES-Socioeconomic status

Keywords:

Undergraduate, Student, Higher Education, Pocket money, Learning, Ethiopia, health science, undergraduate, socioeconomic status, clinical placement
Introduction

The United Nations Educational, Scientific and Cultural Organization, World Conference on Higher Education (1) states, "higher education needs to be a fundamental right for all," regardless of a student's ability to pay. Students from low socioeconomic status (SES) backgrounds have lower educational aspirations, persistence rates, and educational achievement during college (2),(3),(4) & (5).

Many Articles suggest that during clinical placements, students face increased financial costs such as transportation, food expenses, clothing, and other material needs (6),(7), & (8).

There are misunderstandings regarding challenges that undergraduate health sciences students from low SES background faced due to lack of pocket money and its impact on their learning activities in Ethiopia. Ethiopian Higher Education Proclamation and the Cost Sharing Regulations (9), Cost-sharing is an open policy; however, it does not allow students to get pocket money. Pocket money is the income that the student receives from a parent or guardian (10).

The aim of this research paper was to explore the impacts of lack of pocket money on undergraduate health science students' learning activities during clinical years, done in Ethiopia AAU, CHS. Both years three and four MRT students are the study population.

The research help in identifying the challenges that undergraduate health science student faced due to lack of pocket money and the perceived effects of financial hardships on their learning activities during clinical years.
Methods

Study Design and Setting

A descriptive qualitative study design was used to explore Impacts of lack of pocket money on undergraduate students’ clinical learning activities.

Semi-structured interview used to gather data; exploring the students’ perceptions of financial hardships on learning activities. This was study done in Ethiopia, at AAU, CHS department of MRT. Department of MRT is among the departments of School of Medicine in the college, which provides undergraduate program for MRT students

Ethical Considerations

Ethical clearance obtained from the Department of Medical Education Ethical Review Committee. Informed consent obtained from each individual study participants.

Participant Recruitment and Data Collection

We used purposive, and snowball sampling techniques. First, we invited those who have submitted letters to the department seeking financial support. Upon their coming, they were briefed on the project and asked for self-declaration of their financial status. Then, Snowball sampling technique used in order to get the remaining potential study participants. During all interviews, participants were asked to self-declare their financial status.

Finally, five participants from year four and seven participants from year three were interviewed. During transcription, we found that two of the participants were self-declared and did not in financial hardship and dropped off from the data. Therefore, interviews from ten participants
were transcribed verbatim, and translated. The participants’ descriptions are summarized in the table 1.

**Table 1: Participants' characteristics**

| Participants Label | Gender | Age | Year of Study | Place of Origin | Parental job | Monthly Income (In Ethiopian Birr) |
|--------------------|--------|-----|---------------|-----------------|--------------|-----------------------------------|
| I                  | Male   | 20  | 3             | Oromia          | Farmers      | 500                               |
| E                  | Male   | 22  | 3             | Oromia Region   | Government employer | 500         |
| B                  | Male   | 23  | 4             | Oromia region   | Farmers      | 500                               |
| F                  | Female | 21  | 3             | Addis Ababa     | Business men | 1000                              |
| A                  | Male   | 21  | 4             | Addis           | Supported by siblings(Government employed) | 500         |
| H                  | Male   | 21  | 3             | Addis Ababa     | Self-employed | 500                               |
| C                  |        | 21  | 4             | Amhara Region   | Business men | 800                               |
| G                  | Male   | 21  | 3             | Amhara Region   | Teachers     | 500                               |
| D                  | Male   | 21  | 4             | Oromia Region   | Farmers      | 1500                              |
| J                  | Female | 20  | 3             | Amhara Region   | Teachers     | 1000                              |
Interviews

Semi-structured interview designed using Pierre Bourdieu’s concepts of social capital. Two pilot interviews (not included in the analysis) were carried out to help refine the interview questions. Based on pilot interviews, the interview structure and questions redesigned for the actual scenario. An emphasis has been placed on lack of pocket money and its impacts on learning activities. The interviewer was selected from department of Nursing. The interviews began on January 28, 2019, and completed on February 1, 2019; with five year four and seven year three MRT students at AAU, CHS; in participant’s language of preferences: 11 in Amharic and one in Afaan Oromo. Interview length ranged between 10 and 25 minutes. Participants were thanked for participating and provided with a notebook and 50 Ethiopian birr worth mobile cards each.

Data Analysis

Researchers used a qualitative content analysis method (11)&(12), and thematically analyzed the interviews to explore the challenges that low SES undergraduate clinical year health sciences students faces and the effects of lack of pocket money on their daily learning activities. The audio-recordings transcribed verbatim, and translated into English by the Researchers. We held four meeting to transcribe, translate, code, categorize and theme the data. The codes, themes and categories were formulated, and modified throughout the entire research process; with the full participation of all researchers. See Table 2 for sample of coding, categorizing and theming of data.
## Table two: summary of codes, categories, themes and quotes

| Codes | Verbatim Quotes | Sub-Categories | Themes |
|-------|-----------------|----------------|--------|
| Government covers expenses, No expenses | ‘...from my parents' side, there is thinking that there are no expenses in the governmental university and my opinion was the same at that time... However, after coming here it is beyond my expectations.’ D | 1) | 1) Challenges of Getting enough Pocket Money |
| Poor family, Little support | 'My parents believe that we can be changed by education. However, they do not have and cannot provide me better things. They give me little from what they have.' H | 2) | 2) Poverty |
| Afraid to ask support Skill of making awareness Convincing power | ‘.....you have to convince your family and others who you think to help you and the other is you have asked for financial aid; I do not like to ask.’ I | 3) | 3) Poor Skills of Asking Money |
| Increased expenses with years of study Clinical placement transportation cost Lack of transportation coming late to class | '... when I go for a clinical practice site there is no convenient transport service. I remember that I went on foot for many days to clinical practice. Because I had no money in my pocket and there was no transport service, but there was attendance at the clinical practice area; therefore the only choice I had was to go on foot.' D '... when I ran out of pocket money I went on foot. I sometimes came late to the class and this made me not to attend the class attentively. And other time I | 1) | 1) Transportation Expenses |
| | | Theme 2: Difficulty of affording important needs and learning activities |
| Clinical placement expenses | 'Because, the learning-teaching method and the environment where you stay differs from pre-clinical year and clinical year... in our case during first year there is no place we go...and in the second year we start clinical practice. The service (transportation which is provided by the government) is not suitable and available as we want. Therefore, we are enforced to pay for transportation.' | E |
|--------------------------------|----------------------------------------------------------------------------------|---|
| unable to afford food | 'My expenses increased after I join AAU. Before I joined here, I eat food from the home...and when I could not afford food, I could not eat; I get hungry and you cannot study.' | H |
| unable to afford food | '... in our daily activities starting from the very smaller things like payment to buy pen, notebook, copying handouts and printings assignments; we pay out of our pocket.' | E |
|unable to afford food | 'I cannot assess materials on the internet in my dorm; as my balance does not allow me... so I have to wait until I come to the University campus to download' | |
| unable to afford food | 2) Food Expenses | |
| unable to afford food | 3) Educational Resources | |
| Learning materials from the internet. Look if I have enough money; I can full my mobile balance and access on my phone at any time and place.' B |
| --- |
| University is a place where great life challenge is. It is a place where you face a crossroad: a way to bad and good. So it is better to control one-self.' A '...You have to manage everything. Here, no family who guides you. There are so many students. Some smokes and some drink alcohols. It is you who decide your future.' B |
| 1) Self-control |
| 2) Pocket Money Management |
| 3) Self-Management |
| Worry about managing money |
| '...when I was with my parents; they were very few things I have to worry about. Here, I have to worry about how to manage my money ...' J |
| Relationship |
| "... When I depart from my family and start to live on my own, I have to think about many things...in University, it is better to have a good relationship with other students. " J |
The three levels of coding method (code, category and theme) taken as appropriate for coding the data (13). Accordingly, four main themes were emerged.

These themes include:

1. Discussing the challenges of getting pocket money
2. Difficulty of affording important needs
3. Self-management, and learning activities
4. Relationship and social life

To explore the causes and challenges that students from low SES background face, their experiences and reactions to challenges and, the impacts of lack of pocket money on learning activities; we applied Pierre Bourdieu's concepts of habitus, cultural and social capital (13) in analyzing the data.

Theoretical approach: The Bourdieusian Concept of Habitus, Cultural and Social Capital

This theoretical approach is used to analyze the students' experience of financial problems and its impacts on their learning activities.

Bourdieu, defines habitus as a property of actors (whether individuals, groups or institutions) that comprises a "structured and structuring structures" (14). It is "structured" by one's past and present circumstances, such as family upbringing and educational experiences.

Cultural capitals refer to family-based cultural traits such as work habits and basic learning orientations, prevailing cultural norms, values, and attitudes, and parenting styles and practices (15). The concept of cultural capital was developed by Pierre Bourdieu and Jean-Claude
Passeron to analyze the impact of culture on the class system and on the relationship between action and social structure to the reproduction of the structure of power relationships and symbolic relationship between classes, by contributing to the reproduction of the structure of distribution of cultural capital among these classes”(14).

Bourdieu, defines social capital as the 'aggregate of actual or potential resources which are linked to possession of durable network of more or less institutionalized relationships of mutual acquaintance and recognition'(14). social capital by its function and a variety of different entities,’ with two things in common(16): proximity factor is very important in the establishment of membership, whether this is a geographic, blood, faith, profession, interest, study, culture, language, economic, or social proximity.

Result

All participants discussed their perceived experiences of lack of pocket money as undergraduate student, and conceptualized its impacts on their learning process. They also explained the means they used to overcome the problems to succeed in their studies.

Participants' responses were categorized into four themes; each of them has correlation effects on students' learning activities:

1) Challenges of getting pocket money and its impacts on learning activities
2) Difficulty of affording important needs and its effects on learning activities
3) Self-management and learning activities
4) Relationship (social life) and learning activities
Theme 1: Challenges of Getting enough Pocket Money

Nearly all of participants mentioned that getting pocket money for the expenses in the university were a great problem, and identified that lack of awareness and absolute poverty are the main causes. Based on the data from the participants, we identified three categories, which contribute to challenges to access enough pocket money.

Category 1: Poor Understanding of University Expenses

Several participants discussed that most of the families have the idea that once their children joined public universities, all their expenses are going to be covered by the government. Thus, students identified this has been the most factor which causes them to get into financial troubles cause student gets into trouble.

One of participant described the situation as:

'...from my parents' side, there is thinking that there are no expenses in the governmental university and my opinion was the same at that time. It is talked that the government covers everything. However, after coming here it is beyond my expectations.' D

And another participant described:

'My family believes that, once you joined university everything you need is provided by the government. They assume that you only need money from them only for soaps and other smaller things.' I

These descriptions clearly show that there are misunderstandings of expenses in the university among different families in the country.
Category 2: Poverty

Some of students explained that even though some their parents know the expenses in the University, their economic status does not allow them to cover the expenses. This leads students to face financial challenges and they are challenged in attending their education properly.

One of participant student described the case:

'My parents believe that we can be changed by education. However, they do not have and cannot provide us better things. They give me little from what they have.' H

Poverty of parents or related families directly affects students' financial status and hence, it has a negative impact on their daily learning activities.

Category 3: Poor Skills of Asking Money

Participants explained that considering the community understandings of university expenses; one has to develop skill of persuading parents and families to get the required money.

Unfortunately, several participants identified themselves that they lack this kind of skills; mainly due to culture of fearing to ask for money.

One of participant described as:

'...you have to convince your family and others ...the other is you have asked for financial aid.' I

Another participant also explained it:

'My Parents do not know about handouts, assignments and that I went to clinical placements using transportation...they are not learned at higher education and had no experiences.' B

For many participants asking for pocket money is another, and they mentioned that this has great impact on their learning activities.
Theme 2: Difficulty of affording important needs and learning activities

Several Study participants identified lack of pocket money has many problems for on their daily lives, particularly in fulfilling what they want to accomplish in their daily learning activities. Most of them described the small pocket many they get almost goes for fulfilling basic. Based on the data collected; theme 2 was divided into three categories.

Category 1: Transportation Expenses

Many participants mentioned most of their pocket money spent on transportation. In addition to transportation between two campuses, from home to the university; they described they faced another transportation cost burden during their placed for clinical practice away from their campus. Some of the participants mentioned that they enforced to go on foot when there is no access to transportation from university and run out of pocket money. Explaining these have a great influence in getting the required clinical skills.

This is evidence from one of the participant interview:

'... when I placed for clinical placement, I found that there is no convenient transport service. I remember that I went on foot for many days to clinical practice. Because I had no money in my pocket... but attendance was taken at the clinical practice area.' D

Another participant described:

'... when I ran out of pocket money I went on foot. I sometimes came late to the class and this made me not to focus on what takes in the class. And other time I miss class totally.' A

Moreover, another participant explained:
Category 2: Food Expenses

Food is one of student's highest expenses. Several participants described different situations lead them to buy food. For instance, several participants identified that the food prepared by the university had many problems; quality and timing to mention.

One of participant mentioned:

'My expenses increased after I join AAU. Before I joined here, I ate food from the home...and here when I could not afford food; I stayed hungry and could not study.'

Evidence from one of participant is described as:

'... for example I use cafeteria. However, since the food is not so delicious I sometimes eat outside the campus.'

As described, by several participants lack of pocket money enforced them to stay hungry and described it is very difficult to study or attend the class properly while staying hungry. Hence, lack of pocket money has great influence on attending the class and studying for longer time effectively.

Category 3: Educational Resources

The educational resources on which participants spend their pocket money are identified as cost of stationery materials and cost of accessing to internet. We discussed below as sub-categories.

Sub-category 1: Stationery materials

Participants described that they spent on buying pens, notebooks, copying and printing handouts, and printing assignment materials almost daily.
Here is evidence from one participant:

'... in our daily activities starting from the very smaller things like payment to buy pen, notebook, copying handouts and printings assignments; we pay out of our pocket.' E

Several participants identified that their inability to afford educational materials affected their overall learning activities.

**Sub-category 2: Access to the internet**

Many of participants identified, the campus where they live was not equipped with internet facilities and they need either to use mobile data or go to internet café; both need money.

One participant mentioned:

'I cannot assess materials on the internet in my dorm... so I have to wait until I come to another university campus to use the internet. Look if I have enough money; I can full my mobile balance and access on my phone at any time and place." B

Another participant described:

'...in our campus there is no good internet connectivity ... use internet by paying for it.' E

Here, participants identified the need of internet for their learning process. Unfortunately, they did not get access to free internet services; and unable to pay for it has impact on their learning activities.

**Theme 3: Self-Management**

Several Participants mentioned departing from families and living in the university is the most challenging. Most of them discussed the scenario in relation to challenges of self-control and
pocket money management. Two sub-categories related were identified as self-control and pocket money management.

Category 1: Self-control

A university is a place where students start to exercise self-control. Most of the participants identified that when one has not enough pocket money and poor self-control it is very difficult to be successful in university study. In addition, they mentioned that self-control helps in controlling stress developed due to lack of pocket money and improved proper learning.

One participant mentioned:

"University is a place where great life's challenge is. It is where one faces a crossroad: a way to bad and good. So it is better to control one-self." A

Another participant mentioned said.

"....You have to manage everything. Here, there is there no family around who guide you. There are so many students. Some smokes and some drink alcohols. It is you who decide your future."

B

Many of the participants have focused on self-management and its importance in leading a successful university study. Even though, one has financial problem it is possible to have a successful study if skills of self-management practiced effectively. Interestingly most of the participants mentioned they have and developed good self-management.
Category 2: Pocket Money Management

Effective use of small pocket money while in university is very important as discussed by participants.

One of participant described:

"...One has to use the small money received hardly..." I

Another participant mentioned:

'In general, using the money provided to you effectively is so difficult and the education is also somewhat difficult.' B

Theme 4: Relationship and Pocket Money

Participants believed that success in higher education is highly related with having reliable and the right networks. They identified, due to lack of pocket money, they did not make connections with other partners and peers and noted that the lack of social life also affected their learning activities.

One interviewee expressed:

"... When I depart from my family and start to live on my own, I have to think about many things...in University, it is better to have a good relationship with other students." J

Discussion

Various factors contribute to students’ financial challenges in the university. Lack of pocket money impacts on students learning activities are discussed by several participants.
In this study, Bourdieu's concepts of habitus, cultural and social capital was applied to explore what makes undergraduate clinical years health students get into financial pressures, and the impact of these challenges on their daily learning activities.

This study showed that the familial habitus of the participants’ affects life in the university. Participants described that they were challenged; due to environmental changes. They mentioned that they faced like being managed by parents and families to self-management, from living with students of the same lifestyle to living with students of different background. With all these changes, lack of pocket money adds another stress to university life.

Several participants have mentioned that absence of government policy which entitles students to get financial support during undergraduate studies increased students financial hardship and this finding is similar with the study done in the United Kingdom(8). Students of low SES with a good self-management benefit from gaining social capital(15). Finding from this study support those of others; which similarly find a link between social bonding and achieving relief from the financial crisis: by developing a culture of borrowing from friends as described by several participants.

The current research found that self-management is the most important thing to resist financial pressures. Bourdieu concept of habitus (14), describing the way of acting, feeling and being is related to participants idea of self-control and pocket money management, which also described by most of the participants. This paper finds that establishing relationship with peers in University is important in successful study, and the concept is lightened by using the concept of habitus (13).
Similar to the study done in Australia(17), most of the participants had expected finance hardship to be the concern at the beginning of their degree; however many of them experienced acute financial hardship during clinical placements. This research found that students, who relocate for educational purposes, including placements, are economically disadvantaged and experience financial stress and this is similar to the finding (6).

The finding of the current study is also similar with research done in Greece(18) and Ethiopia(19) in that bad students' financial status is one of the causes of undergraduate students' stress. Participants' expressed that even though family misunderstanding of higher education expenses affected their learning activities, they compromised the challenges and work toward their educational activities (20).

Unlike researches(21)&(22) the present study does not support the idea that financial pressure causes students to drop-out or quit their education. Instead of dropping out the participants reported different methods of overcoming the acute financial problems; borrowing from friends and developing strong self-management skills like prioritizing their basic and urgent needs and compromising other needs. Even though this finding is interesting, another research may be needed to see the relationship of Ethiopian health sciences undergraduate students' financial hardships and dropouts.

**Strengths and Limitations**

This research considered a single-department student and one institution. However, with its limitations the current study contributes to a broader overview of the problem and to a better understanding of its causes.
Conclusion

This study revealed that the students' financial hardships in university occurred mainly due to lack of understanding about university expenses from families, absolute poverty, and poor university administrative services. The study also showed the cost-sharing system is not so helpful in supporting financially disadvantaged students.

Lack of pocket money had a negative impact on students’ theoretical learning activities and clinical skill acquisition. Therefore; the department, the school, the college and the university should consider these problems and must look for solutions.

This study also recommends that the Ethiopian government, specifically Ministry of Science and Higher Education, should revise the Ethiopian cost-sharing system.

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