

Poverty and Higher Education: Exploring the Lived Experiences of Financially Struggling Students at the University of Rajshahi

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Abstract: *This study captures the lived experiences of financially struggling students at the University of Rajshahi and describes how poverty affects their academic, psychological, and social well-being. Data was collected employing a structured questionnaire with closed- and open-ended questions using a mixed-method approach. Thus, this study will look at how money problems affect learning, not having enough to eat, availability of scholarships, feeling left out, mental health state and ways of dealing among students who are in a money crisis. Results show that most of the students face moderate to severe financial stress which breaks their focus and involvement in university life as well as hurting their mental health and sense of worth. Part-time jobs, loans and skipped meals are some coping mechanisms found. Further, the study participants perceived a lack of institutional support and therefore urgently need targeted interventions which shall include expanded financial aid, mental health services, and campus policies that are truly inclusive. This research enlightens university policymakers, educators, and society about the structural barriers impeding fair access to higher education this being an appeal for reforms based on educational justice.*

Keywords: *Financial Hardship, Higher Education, University of Rajshahi, Coping Strategies, Poverty.*

Introduction

Education means a systematic approach to a particular topic or course to make someone fully understand it by a certain organization or person within a proper environment and infrastructure (Arafat & Fahmida, 2024). But, it is very difficult within some constraints. Higher education, it should go without saying, is understood as a means of social mobility, financial security and adult development. But for students with a low socio-economic status, the path to university is fraught before they arrive in the lecture theatre. Tuition and books, housing, technology and more are all pressure points, as are mental health strains, daily routines and academic obligations. Student satisfaction has emerged as a critical measure of quality assurance and institutional effectiveness in higher education (Alam, Arafat, & Mahmud, 2025). Bangladesh's national integrity system remains weak due to a combination of institutional, political, and societal shortcomings (Arafat & Fahmida, 2025; Arafat et al., 2025). Here, public universities are the sole path to upward mobility, students from lower-income and middle-class families must also manage education in combination with economic constraints. Rajshahi University, one of the country's leading public universities, draws students from all over Bangladesh — many of them from rural or poor families. For these students, university is not just an intellectual passage but a financial one. Many develop coping mechanisms like part-time work, tutoring and borrowing from relatives or friends — or going into debt on basic needs like food. Such financial difficulties can evoke emotional strain, social isolation and academic struggles that all affect the collegiate experience.

Although research is ever more highlighting the poverty–employment nexus, comprehensive qualitative data from Bangladesh on how poor students experience higher education inside universities remains scarce. An understanding of these experiences is important for the development of policies and supports to assist quality education and student well-being. The present investigation is upon the coping strategies in day-to-day life and educational consequences of financial crises among students studying at Rajshahi University, Bangladesh. Across these stories, the study seeks to showcase resiliency, challenges and dreams of students negotiating higher education complexities in a context of poverty.

Methodology

Research means a systematic finding and study of materials and sources in order to establish facts and reach new results (Arafat, 2024). The study used mixed method to collect and analyze data to explore the lived experiences of economically challenged students at the University of Rajshahi. Data were gathered by means of a self-administered structured questionnaire and individual semi-structured interviews from 100 respondents. The questionnaire collected information regarding students' demographic characteristics, financial pressures, and how these financial pressures were affecting students' academic and personal lives. It comprised both closed questions for statistical analysis and open prompts to enable gaining more insight. Separate meetings were also held in connection with the questionnaire to get a feel for the emotional and social consequences of financial distress. Face-

to-face interviews in a confidential and comfortable environment aiming at honest sharing were conducted. Each interview took from 20 to 40 minutes on average, depending on the participants, and students were asked to provide examples of real-life situations in which financial disadvantage had impacted directly on their; academic performance and well-being. Quantitative data from the questionnaires was analyzed using descriptive statistics to explore patterns and trends regarding financial coping strategies and academic impacts. A thematic analysis approach was applied to the qualitative interview data: excerpts were reviewed, coded, and categorized into common themes, including academic disruption, emotional distress, financial coping strategies, and social support. Confidentiality of all responses was maintained, and informed consent was obtained from the participants for their participation in the study. We took special precautions for the handling of sensitive financial information to preserve the privacy and dignity of all contributors.

Literature Review

Poverty remains a major barrier to success in higher education, influencing students' academic performance, mental health, and social integration. Research by Gökdoğan, Erdoğan, and Mazhari (2025) shows that financial hardship often leads to social exclusion, while Ruswa and Gore (2021) argue that poverty is tied not only to economic constraints but also to institutional policies and social perceptions that shape student experiences. Many students face heavy financial burdens through tuition costs and limited family support, with student loan debt creating long-term challenges. Mazelis and Kuperberg (2022) note that such debt disrupts family support systems, while McDonough and Calderone (2006) highlight misunderstandings between low-income families and college counselors about costs and aid. Timely access to financial aid is critical; McKinney and Novak (2015) show that delays in FAFSA filing increase dropout risks. Beyond financial aid, McQueen (2009) stresses the need for regulatory and institutional support to ensure smooth transitions for vulnerable students. The economic benefits of higher education are also uneven, as Menard (2014) points out, with rising debt causing stress and delaying life milestones like marriage (Menton, 2020) and disproportionately affecting women (Miller, 2017). Policies on aid and debt reduction matter, but Monks (2014) argues they often fail to fully address financial insecurity. Broader financial wellness, including budgeting and psychological health, is essential (Montalto et al., 2019). Debt also shapes future economic behaviors, such as delaying homeownership (Mountain et al., 2020) and influencing career choices. Social capital plays a key role, as Nabi (2001) and Perna and Titus (2005) show through the impact of support networks and parental involvement. Yet, Nguyen and Herron (2021) find that financial insecurity harms students' sense of belonging and academic identity. Grant aid improves persistence and reduces dropout rates (Nguyen et al., 2019), though debt

anxiety still affects mental health (Novotney, 2013). Qualitative studies add depth: Chiramba and Ndofirepi (2023) and Shange (2018) explore broader challenges faced by poor students, while Anderson et al. (2022) link food insecurity to academic distress. Gauntlett (2019) emphasizes coping strategies and the diverse experiences of low-income, while Decierdo et al. (2024) highlight non-financial barriers. Building academic self-efficacy and resilience is vital, as Leal (2023) notes, aligning with Tinto's (1975, 1988, 1994) theory that academic and social integration are key to persistence. Collectively, these studies show that the struggles of Rajshahi University students reflect global patterns, underscoring the need for policies that address both material hardships and psychosocial challenges to ensure equitable access and success in higher education.

Results and Discussions

Monthly Family Income of the Respondents

Most of the respondents are from the BDT 20,000 and above income group as apparent in this data. A big proportion of the respondents also belong to the middle-income group (10,001–20,000 BDT), indicating that they are with some financial security. Concurrently, a significant subsection are facing incomes less than 10,000 BDT thus living with financial insecurity. Overall, the responses suggest that there is a marked disparity in income as well with many congregating at the higher end and another albeit smaller but still significant portion of members at the lower end indicating socio-economic variation among sample respondents. The most common monthly family income level was 20,000 BDT or higher which reported by approximately 37.7% of the respondents. The second band (15,000–20,000 BDT) was another 17.9%. A total of 19.8% had an income of 5000–10,000 BDT and 13.2% had more than 10000–15,000 BDT per month. 11.3% was the representation of those who were earning less than 5000 BDT (Figure 1). Overall, it demonstrates that while many respondents are from more affluent backgrounds, a sizeable minority hail from lower and middle-income families.

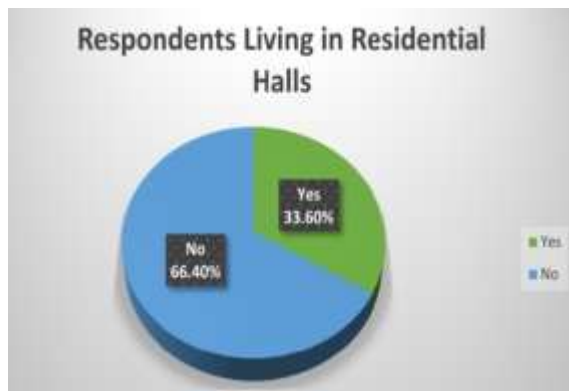
Figure: 1, Developed by the Authors Based on the Collected Data



Living in Residential Halls

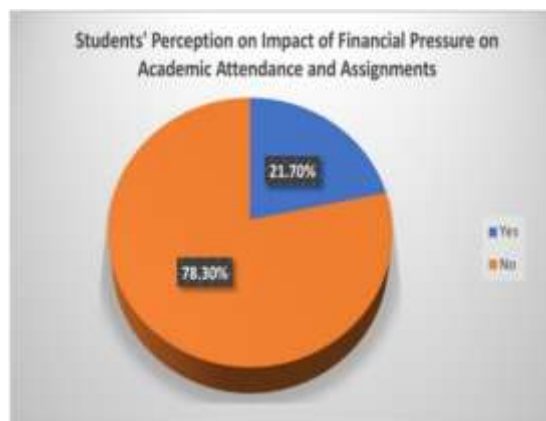
The residential unit information emphasizes the three categories of housing access, social-academic environment and resources. There are relatively few students who live in halls which may be a supply issue, cost or simply the preference of the student's themselves. On the plus side, residents get better academic and social support networks; apartment dwellers gain independence but may become too isolated. The vast majority rely on family homes or rentals, manifesting socioeconomic divisions and the importance of individualized care. About one-third (33.6%) of varsity students reported living in a Residences Hall and 66.4% do not. So that, we may assume the hosts of most participants are non-residents and live at home or in a privately housing. The remaining fraction that lives in dormitories signifies limited accessibility to rent or preference for on-campus or institution-funded housing. Data suggests an apparent red line in housing that impacts social dynamics, academic experiences.

Figure: 2, Developed by the Authors Based on the Collected Data



Impact of Financial Pressure on Academic Attendance and Assignments

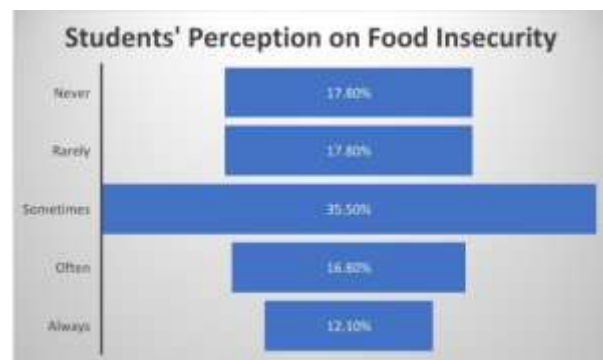
Figure: 3, Developed by the Authors Based on the Collected Data



Student resilience is high, with the data showing most are able to attend and do homework even under financial stress. But so many are telling us they miss classes or assignments because of their part-time work, so there's a clear academic-work conflict. The burden of student financial stress is not evenly distributed across all students, some have been hit much harder. These findings emphasize the institutional need to support students in reconciling financial commitments with academic requirements. 21.7 percent of students have skipped class or missed assignments because they had to work a part-time job, 78.3 percent of them have not. It seems that students generally can afford living with the study. But the substantial minority who do skip classes or assignments is a reminder that money troubles do drain some from focusing on school. They also may be expected to work, and that could impact how they do in school. The findings raise the need for targeted support to help students manage financial stress while maintaining enrolment.

Food Insecurity Among University Students

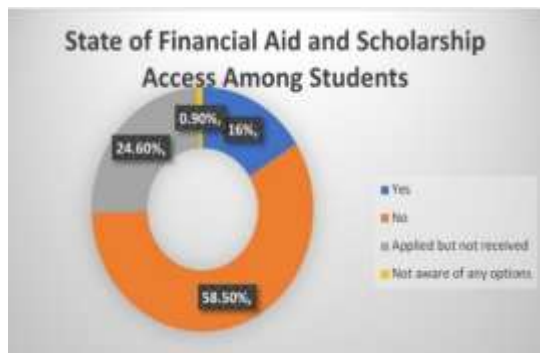
Figure: 4, Developed by the Authors Based on the Collected Data



The results indicate widespread food insecurity; many students regularly do not get enough to eat and others experience it at particular points. One section has no such problems, there are clear financial and social disparities. These disparities render some students more at risk, highlighting that focused support is essential to safeguarding both health and academic success. Roughly 35.5% of students said they experienced occasional food insecurity, illustrating that this is a common — if not frequent — issue. Another 17.8 percent indicated that they never experienced it, and another same share said they only rarely encountered it. Approximately, 16.8% of households often experienced food insecurity and 12.1% consistently did so indicating severe distress. In sum, the data demonstrates that while some students are food secure, the majority of students experience varying degrees of food insecurity.

Financial Aid and Scholarship Access Among Students

Figure: 5, Developed by the Authors Based on the Collected Data

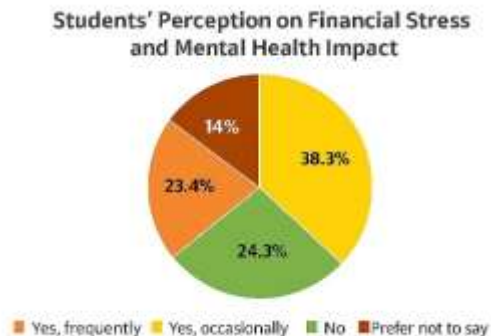


Data show unmet need for financial aid, and many students continue to wait for support, with some not knowing what help is out there. And the relatively small number of students getting assistance also find access uneven, leaving them as well in financial limbo. These trends suggest greater transparency and inclusivity in aid programs are required to ensure that all students can more consistently have access. Among students, having no financial aid/scholarship was reported by 58.5%, and having applied for but not received any was 24.6%, thus indicating a high unmet need. Only 16% got any help, and less than 1% were not aware of help that was available. In summary at worst, the data says that most students either don't get aid or have obstacles to getting it.

Financial Stress and Mental Health Impact

The numbers suggest that financial stress is a major factor in students' mental health; many report symptoms of anxiety or depression. Stigma is powerful, as 96 percent say they would prefer not to share their condition struggles. While roughly one-third say it is having no effect at all, the vast majority report some impact. The findings emphasized that intervention services must be discreet and non-stigmatizing in order to encourage help-seeking. According to the data, more than 60% students experience financial strain on their mental wellbeing. About 23.4% report frequent issues, and 38.3 percent occasionally. Another 24.3% have not experienced related mental health problems, and 14% declined to say, citing stigma or privacy concerns. Clearly, there is an immediate call for mental health support services that take into account the financial concerns of students.

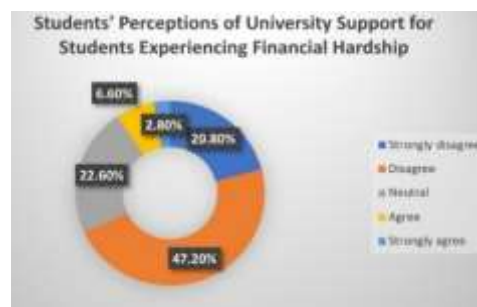
Figure: 6, Developed by the Authors Based on the Collected Data



Perceptions of University Support for Students Experiencing Financial Hardship

The university financial aid system is generally viewed as not generous enough, and student dissatisfaction with the system would confirm that. Some can speak to access; even if it just means a little works for some. Neutral answers indicate a lack of knowledge and visibility about services. Taken together, the results highlight the importance of increasing and enhancing awareness of financial support. According to the statistics, nearly 68 percent of students are not satisfied with financial aid support from their university, with 47.2% "Disagree" and 20.8% "Strongly Disagree." Only 9.4% had positive feelings, while 22.6% were neutral or uncertain. The global conclusion is that there is widespread unhappiness and a clear requirement for the university to improve and more effectively communicate its financial aid programs.

Figure: 7, Developed by the Authors Based on the Collected Data

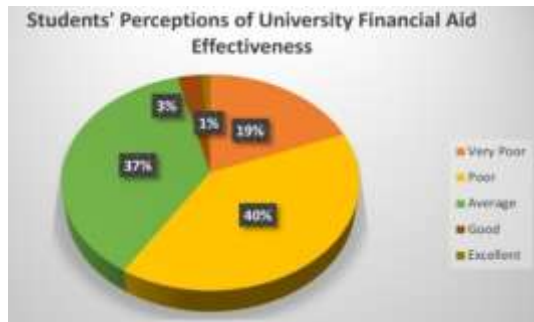


Perceptions of University Financial Aid Effectiveness

Most students are decidedly not happy with the university's financial aid, most choose "poor" or "very poor." A few chose mediocre (mediocre support or occasionally inadequate help), and a very few selected good (good enough support). Taken together, the results indicate that the system is perceived as insufficient and many students feel neglected when experiencing financial difficulties. Most students think the university's financial aid programs are insufficient, as 40% rate them "Poor" and another 19%, "Very poor." In total 59% rated support as poor, 37% average and just 4% good or excellent. These comments convey the expression of

widespread discontent and indicate that current aid is failing financially needy students. The data highlights that the university needs to urgently overhaul its financial aid offerings.

Figure: 8, Developed by the Authors Based on the Collected Data



Strategies Students Use to Manage Financial Challenges

The findings demonstrate that low-income students draw upon both formal and informal strategies to cope with financial stress and highlight the degree to which economic hardship is intertwined in their academic and personal lives. A lot of them do private tuitions which help them in earning while also reading. Family and friends are also likely to be borrowed from, demonstrating the importance of informal networks. Scholarships are another route, though funding is scarce. At the same time there are students who make detrimental decisions, like missing meals or deferring eating to save money, which can take a toll on health. Side jobs or personal belongings sales are also popular, but those options lead to added stress and tiredness by overlapping with educative requirements. Some students indicated “other” coping strategies that presumably involved freelancing, less transportation or entertainment expenses, or borrowing short-term from outside of the family. In general, the data suggest a body of students that is heavily financially stressed, employing many survival tactics individually and in combination which could be detrimental to health, emotional well-being and focus for academic pursuits. These results highlight the powerful association of economic struggle with student life and attest to the necessity of solutions focusing on financial as well as academic difficulty.

Impact of Financial Hardship on Students’ Academic Life and Coping Mechanisms

The results demonstrate that economic insecurity has a differential, but significant effect on students’ academic experiences. A number of students say they have gone without meals, borrowed from friends or family members, or worked part time — a job at odds with studying and attention — to try to make ends meet. Monetary constraints also hinder their access to necessities like text-books, exam fees, hostel rent and other basic things leading to blockage in their academic progression. Apart from functional effects students report

psychological and psychosocial ones: stress, anxiety, depression and humiliation, which in turn influence focus and performance. Many students address these obstacles with help from their family or friends, part-time work or periodic institutional aid, but few receive scholarships or assistance from a professor. Participation in academic work is also affected by financial insecurity, with students missing lectures and submitting assignments late or reporting the inability to afford devices and data needed to access online resources. On the other hand, some students are not disrupted as their family covers the costs or they have financial insulation. The responses, taken together, convey a spectrum: from students who find themselves in serious educational jeopardy to those who can manage on borrowed time or with part-time work help, governmental aid. This draws attention to the links between financial stability and academic achievement, which also demonstrates how money influences various everyday aspects of university living.

Conclusion

Our study highlights how poverty deeply affects both education and the personal lives of economically disadvantaged students at Rajshahi University. Many low- and middle-income students struggle with tuition fees, lack of learning materials, food insecurity, and constant financial worries. To cope, they often take part-time jobs, work as private tutors, borrow money, apply for scholarships, or cut back on personal expenses, which negatively impacts their health, well-being, and studies. The emotional toll is severe, with many reporting anxiety, depression, low motivation, and declining academic performance, as some skip classes or fall behind in coursework. Despite these hardships, they remain determined to succeed and support their families. This study underscores the urgent need for institutional and policy interventions, such as increased scholarships, affordable housing and meal plans, mental health support, and part-time campus jobs. While education alone cannot eradicate poverty, ensuring access and support is vital for personal development and for building a more equitable and inclusive higher education system in Bangladesh.

Recommendations

To address the academic and personal challenges faced by financially struggling students at Rajshahi University, several measures are essential. Increasing financial assistance through merit- and need-based scholarships, along with emergency funds for urgent situations like medical expenses or form fill-ups, is crucial. Providing affordable housing and subsidized meal plans would help reduce food insecurity and accommodation problems for low-income students. Introducing campus-based part-time jobs, such as library aides or office assistants, would allow students to earn money without compromising their studies. Access to study materials, including books, electronic resources, and printing facilities, should be improved and offered at subsidized rates. Strengthening mental health support through counseling

centers, peer programs, and awareness initiatives can help students cope with stress and anxiety caused by financial burdens. Workshops, training sessions, and career guidance should be provided to enhance employability and reduce dependence on part-time work. Finally, coordinated policy-level interventions involving universities, NGOs, and the government are needed to establish comprehensive support systems, ensuring that students from low-income and rural backgrounds have equal access to higher education. These efforts would reduce financial stress, improve academic performance, and create a more equitable and inclusive university environment.

Limitations of the Study

This study offers valuable insights into the experiences of financially disadvantaged students at the University of Rajshahi, though it has certain limitations. With a sample of 100 students from a single university, the findings may not be fully generalizable to other institutions in Bangladesh. The data were based on self-reported questionnaires and interviews, which are vulnerable to recall bias and social desirability effects. The research focused solely on students' perspectives, without including input from faculty members, administrators, or policymakers, limiting a comprehensive understanding of the issue. Additionally, the study was conducted over a short period, preventing the observation of seasonal or long-term changes in financial challenges, as it was cross-sectional rather than longitudinal. Some indirect costs, such as those related to skill development, social participation, and extracurricular activities, were not considered, which may have led to an underestimation of the full impact of poverty. Despite these limitations, this remains the first and most extensive study of its kind at the institution, offering an important starting point for future research and policymaking aimed at addressing poverty in higher education.

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Conflict of Interests

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