

Surviving on UGX 93,000: Exploring Student Welfare Challenges and Experiences at Makerere University

Kikomeko Joseph¹

¹ School of Graduate Studies, Muteesa I Royal University (MRU), Kampala, Uganda

Correspondence: Kikomeko Joseph, School of Graduate Studies, Muteesa I Royal University (MRU), Kampala, Uganda.

doi:10.63593/SSSH.2709-7862.2026.03.006

Abstract

This study explored the welfare challenges and experiences of government-sponsored students living on a UGX 93,000 non-residential stipend per semester for food and other costs at Makerere University, Kampala. Guided by Scitovsky's Consumer Choice Theory and Sen's Capability Approach, the study adopted a convergent parallel mixed-methods case study design. Quantitative data were collected through surveys from 370 undergraduate students; qualitative insights were concurrently gathered through 15 key informant interviews and four focus group discussions. The findings suggest severe structural vulnerabilities, including systemic food insecurity (74% of respondents skipping meals), substandard and unsafe off-campus housing, and acute psychological distress stemming from financial exclusion. The UGX 93,000 allowance appears insufficient to cover the actual cost of living in Kampala. Consequently, students may resort to high-risk coping mechanisms, including transactional relationships, frequent academic absences, and predatory micro-loans, which severely compromise their academic performance and personal safety. The study suggests that the current allowance framework may violate basic human dignity and consequently undermine the equity objectives of public higher education. The recommendations include the immediate inflationary adjustment of the student welfare fund by the Ministry of Education and Sports, the establishment of subsidized university-managed food hubs, and the standardization of conditions for private off-campus student accommodation through the National Council for Higher Education (NCHE).

Keywords: student welfare, food insecurity, makerere university, higher education, financial exclusion, cost of living

1. Introduction & Background of the Study

The historical trajectory of student welfare and state-funded subsidies at Makerere University is deeply intertwined with the political economy of higher education in post-colonial Uganda. Established in 1922 as a technical school, Makerere transitioned into the premier university college of East Africa, long celebrated as a beacon of academic excellence and intellectual leadership (Nabaho et al., 2017). In the immediate post-independence era of the 1960s and 1970s, the Government of Uganda afforded higher education the designation of an unalloyed public good. Under this paternalistic welfare model, the state fully underwrote the cost of tuition, textbooks, medical care, accommodation, and high-quality catering services, for all admitted students. Students during this "golden era" were provided with fully catered meals in residential dining halls, laundry services, and pocket allowances, reflecting a developmental state philosophy that prioritized elite human capital formation for the newly independent civil service (System, 2009).

Nevertheless, the macroeconomic crises of the late 1970s and 1980s, compounded by structural adjustment programs (SAPs), which were spearheaded by the World Bank and the International Monetary Fund (IMF), necessitated a radical paradigm shift. The state was compelled to retrench public spending on social sectors,

culminating in the commercialization and privatization of higher education at Makerere through the introduction of the private student scheme in 1992 (Mamdani, 2007). To alleviate the escalating costs of municipal services, the university progressively decentralized and defunded its centralized catering and accommodation systems. By the early 2000s, the university completely outsourced student catering to private vendors and shifted from an in-house residential model to a dual structure where the majority of government-sponsored students were designated as “non-residential.” This policy shift gave rise to the contemporary non-residential food and residual allowance system, freezing the living stipend at a nominal rate of UGX 93,000 per semester—a figure that appears to have remained structurally stagnant for over two decades despite massive macroeconomic transformations in the country.

In the contemporary context, Makerere University operates within a highly competitive, commercialized urban landscape in Kampala, where the cost of living has escalated exponentially. The current framework for public higher education funding in Uganda entails a division of state-sponsored students into residential (living within university halls) and non-residential categories. Historically, the abolition of all allowances, including those for personal expenditure and welfare, occurred in 2007, with government scholarships primarily covering tuition, accommodation, and meals (Bagonza et al., 2021).

This fiscal framework appears to neglect the shifting socio-economic demographics of the student body. While public scholarships were historically predominantly allocated to affluent students originating from elite secondary institutions, a significant cohort of underprivileged students from rural, low-income backgrounds continually secure government sponsorship through affirmative action and district quota schemes (Ahikire, 2014; Bagonza et al., 2021). For these vulnerable populations, the state allowance is not a supplement; it frequently constitutes their primary, and occasionally sole, economic safety net. When viewed against the macroeconomic reality of Kampala, characterized by double-digit rental inflation, soaring food prices, and expensive transport costs, the UGX 93,000 allowance translates to less than UGX 1,000 per day over a standard 120-day academic semester. This budget falls far below the international extreme poverty line of \$2.15 per day (in 2017 purchasing power-adjusted prices), potentially precipitating structural destitution for thousands of government scholars within the borders of Uganda’s capital city (Leogrande, 2023).

The crisis of student welfare at Makerere University has manifested in severe structural vulnerabilities that threaten the foundational goals of the higher education sector. Chief among these issues appears to be systemic food insecurity and nutritional deprivation. As itemized by the Uganda Bureau of Statistics (UBOS, 2024), urban food inflation in Kampala has experienced an increase exceeding 45% over the past decade, driven by supply-chain disruptions and climate-induced agricultural shocks (UBOS, 2024). Consequently, the purchasing power of the student stipend may have contracted to a point of virtual obsolescence. Students consequently appear to confront an acute survival crisis, compelling them to navigate a challenging urban market with an ostensibly non-viable budget.

This financial strain may compromise the safety and equity of student accommodation. In these zones, students trade safety and hygiene for affordability, renting squalid, overcrowded single-room units devoid of fundamental sanitation provisions, reliable electrical supply, and robust security frameworks. This spatial marginalization may consequently expose students to elevated incidences of urban crime, including burglaries and physical assaults.

Furthermore, the psychological and academic toll of this welfare crisis appears profound. Financial exclusion and the daily anxiety regarding the procurement of sustenance may induce chronic stress, clinical depression, and cognitive fatigue among students, which could detrimentally affect their academic retention and performance (Ahmad et al., 2021; Kenneth & Turyamureeba, 2026). To mitigate these circumstances, numerous students may resort to potentially deleterious coping mechanisms. These include transactional relationships, engaging in informal labor that compromises lecture attendance, and succumbing to the influence of exploitative digital micro-lending applications that perpetuate cycles of indebtedness.

This study may be deemed empirically significant, as it challenges the institutional narrative positing that public scholarship inherently equates to educational equity. By providing an assessment of the lived realities experienced by government scholars, this paper elucidates the disconnect between national human capital development agendas, such as the Uganda National Development Plan IV (NDP IV), and the micro-level socio-economic realities prevalent within higher education institutions. Through the delineation of core concepts such as “student welfare” (the holistic physical, mental, and material well-being of scholars), “food insecurity” (the structural lack of access to safe, sufficient, and nutritious food), and “financial exclusion” (the systemic denial of adequate fiscal resources), this study furnishes the empirical evidence necessary for advocating immediate structural policy reforms pertaining to university governance and state-directed student financing.

1.1 Problem Statement

The Government of Uganda purportedly allocates billions of shillings annually to fund tuition and institutional

overheads for top-tier scholars at Makerere University, ostensibly to foster equitable human capital development. However, a critical structural disconnect appears to exist: while tuition fees are covered, the living and welfare subsidy allocated to non-residential government students has been frozen at a nominal rate of UGX 93,000 per semester for over two decades.

What is fundamentally missing from past studies is a focused examination of the hidden socio-economic costs of this structural neglect. Existing higher education research in East Africa has concentrated heavily on institutional governance, curriculum reform, and funding models for private students (Kasozi, 2009; Mamdani, 2007), while completely ignoring the micro-level survival strategies and vulnerabilities of government-sponsored scholars.

This research gap creates a dangerous policy blind spot: institutions assume these students are fully provided for, while they actually experience acute food insecurity, live in unsafe slum tenements, and suffer severe psychological distress. If left unaddressed, this welfare crisis will continue to drive high dropout rates, fuel academic degradation, and force vulnerable students into high-risk survival behaviors like transactional sex and predatory debt cycles. This study directly addresses this crisis by documenting these lived experiences and presenting an empirical framework to restructure student welfare funding in Uganda.

1.2 Purpose of the Paper

The purpose of this study is to investigate the student welfare challenges, material vulnerabilities, and lived survival experiences of non-residential government-sponsored undergraduate students adapting to the nominal UGX 93,000 semester allowance at Makerere University, in order to provide an empirical basis for institutional and national policy reforms.

1.3 Research Objectives

- 1) To examine the effect of the UGX 93,000 semester allowance on the nutritional wellbeing and food security of non-residential government-sponsored students at Makerere University.
- 2) To explore the housing conditions, safety vulnerabilities, and spatial challenges experienced by non-residential government-sponsored students residing in off-campus accommodations.
- 3) To investigate the psychological, social, and academic effects of financial exclusion and the coping strategies adopted by vulnerable students at Makerere University.

1.4 Research Questions

- 1) How does the UGX 93,000 semester allowance influence the nutritional wellbeing and food security of non-residential government-sponsored students at Makerere University?
- 2) What housing conditions, security risks, and spatial challenges are faced by non-residential government-sponsored students living in off-campus residences?
- 3) What psychological, social, and academic effects arise from financial exclusion, and what coping strategies are adopted by vulnerable students at Makerere University?

1.5 Significance of the Study

- **Academics:** This study contributes to the expansion of the higher education literature in Sub-Saharan Africa by introducing empirical data on poverty impacting student welfare within public scholarship frameworks. It may proffer a novel conceptual foundation, delineating a linkage between macroeconomic inflation and student retention, which could subsequently widen the scope for future research into institutional sociology and equity in African universities.
- **Practitioners/Industry:** For university administrators, student affairs practitioners, and deans of students across East Africa, this study provides an analytical toolkit to identify early indicators of financial distress among students. It offers a blueprint for designing proactive, non-monetary student support programs, including subsidized campus food pantries and vetted private-public hostel partnerships.
- **Policy Makers:** This research may serve as a critical evidence base for the Ministry of Education and Sports, the Ministry of Finance, Planning and Economic Development, and the National Council for Higher Education (NCHE). It provides empirical evidence that may justify an overhaul of the public scholarship funding framework and the resultant creation of an inflation-indexed student living stipend.
- **Society:** Through the elucidation of the severe hardships encountered by underprivileged government scholars, this study deepens public awareness concerning the socio-economic impediments to upward social mobility. This elucidation may empower civil society organizations, student guilds, and parental associations to advocate for educational equity, thereby enabling the assurance that public university admissions predominantly benefit low-income families, rather than potentially exacerbating urban inequality.

1.6 Scope of the Study

- **Location:** The study was confined to Makerere University Main Campus in Kampala, Uganda, including its immediate peripheral residential suburbs: Kikoni, Kasubi, Wandegaya, Makerere West, and Bwaise.
- **Population:** The target population comprised all actively enrolled, non-residential, government-sponsored undergraduate students across all colleges of Makerere University who are eligible for the UGX 93,000 food and residual allowance.
- **Variables:** The independent variable was conceptualized as *Financial Sufficiency/Allowance Structure* (operationalized through the UGX 93,000 living stipend). The dependent variables were *Student Welfare Dimensions*, comprising three key elements: food security/nutritional status, housing quality/safety, and psychological-academic stability.
- **Timeframe:** The study was conducted over a single academic year, tracking data from August 2025 to May 2026, capturing seasonal changes in urban food prices and rental inflation across two semesters.
- **Limitations:** The study relied partly on self-reported data regarding personal financial allocation and coping strategies, which can introduce social desirability bias. To address this, the researchers used a mixed-methods approach to cross-verify survey responses against institutional academic records and focus group findings.

1.7 Theory of the Study

This study is theoretically grounded in a dual conceptual framework integrating Scitovsky's Consumer Choice Theory and Behavioral Economics of Scarcity (S., Tibor, 1976) and Sen's Capability Approach (Waterloo & Sen, 1999). Tibor Scitovsky's theory challenges neoclassical economics by arguing that consumer choice under severe income constraints is not a rational optimization process, but rather a stressful struggle to manage psychological discomfort and satisfy basic physiological needs. When individuals encounter extreme economic scarcity, their cognitive bandwidth is consumed by immediate survival concerns, producing "scarcity mindsets" that favor short-term mitigation over long-term human capital investments (Mullainathan & Shafir, 2013).

Complementing this, Amartya Sen's Capability Approach focuses on human well-being, positing that the assessment of poverty ought not be predicated solely upon indicators of low income, but by the systemic deprivation of core capabilities, the freedom to achieve elementary functioning, such as being well-nourished, adequately sheltered, healthy, and safe from harm (Burchi et al., 2017). Sen distinguishes between commodities (goods possessed), capabilities (what a person can do or be), and functionings (the actual choices made) (Dean, 2009). In this framework, educational success is not solely a function of tuition payments; rather, it necessitates the substantive capability of the student to participate fully in the learning process, unimpeded by material destitution.

The choice of this dual theoretical framework may be justified by the inherent complexity concerning the material and psychological dimensions of student poverty at Makerere University. Neoclassical economic models may prove inadequate in this context, given their assumption that consumers inherently possess perfect rationality in decision-making and rational expectations (Dubois, 2022). In contrast, Scitovsky's framework delineates the influence of trade-offs upon consumer behavior between comfort and pleasure, which may, in turn, impinge upon individual well-being (Edwards & Pellé, 2011).

Sen's Capability Approach furnishes an analytical framework that facilitates scrutiny extending beyond tuition fee coverage. It delineates how the failure to provide an adequate living allowance may divest government-sponsored scholars of their fundamental capabilities. Without food security and safe housing, the freedom to engage in learning may prove largely nugatory.

The integration of these theories directly illuminates the study's core variables:

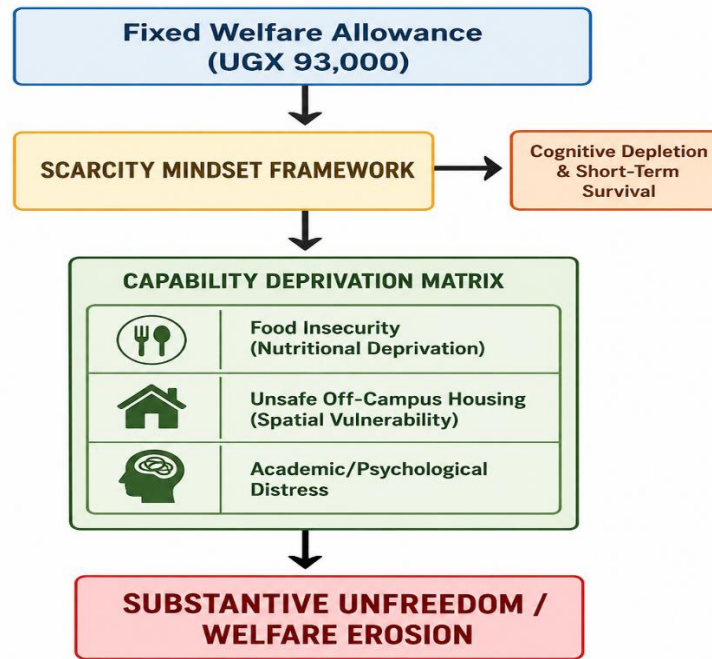


Figure 1.

As the diagram illustrates, the fixed welfare allowance acts as an absolute resource deficit. Through the lens of Scitovsky's theory, this deficit triggers a scarcity mindset that depletes cognitive energy, forcing students to prioritize short-term survival over long-term academic engagement. This leads directly to what Sen terms capability deprivation: students lose the foundational functionings of health, safety, and psychological stability. Ultimately, this structural resource constraint converts a valuable public scholarship into a state of substantive unfreedom, undermining the university's human capital goals.

2. Literature Review

Variable 1: Financial Allocation Frameworks and Food Insecurity in Higher Education

Global and regional literature demonstrates that financial allocation frameworks are foundational determinants of student nutritional outcomes in higher education institutions. The phenomenon of student food insecurity has emerged as a major institutional challenge. In the United States, Goldrick-Rab et al. (2018) established that despite extensive federal financial aid systems, approximately 36% of university students experienced food insecurity, which directly correlated with lower GPA outcomes and elevated dropout rates. This reality highlights that tuition support alone cannot guarantee academic retention if living subsidies fail to match local price realities. In continental Europe, despite heavily subsidized welfare states, students increasingly depend on food banks due to rising urban food costs, demonstrating that rigid institutional stipends struggle to absorb market volatility (Sackl-Sharif et al., 2021).

In the Sub-Saharan African context, the disconnect between state educational subsidies and living costs is even more pronounced. Research across public universities in South Africa reveals that despite the presence of the National Student Financial Aid Scheme (NSFAS), structural food insecurity remains high among historically disadvantaged and low-income demographics (Berg & Raubenheimer, 2015). Munave et al. (2020) discovered that rigid cash-transfer designs often leave students vulnerable to urban inflation, as the real purchasing power of their stipends regularly erodes within months of budget approval. In East Africa, studies at the University of Nairobi confirm that shifting from a fully catered residential model to cash allowances worsened nutritional vulnerability among underprivileged students, pushing them toward calorie-dense, nutrient-poor diets due to budget constraints (Mbuthia et al., 2018).

What past studies have largely overlooked, however, is the extreme case of absolute stipend stagnation. Most regional literature evaluates systems where allowances are adjusted every few years to account for inflation. There is a clear gap in empirical research tracking the survival strategies of students operating within a fixed stipend that has remained unchanged for over 20 years in a highly inflationary urban center. This study addresses this gap by detailing how Makerere students navigate a severe resource deficit through extreme dietary compromises.

Variable 2: Off-Campus Student Accommodation, Safety Vulnerabilities, and Spatial Realities

The privatization of student housing across global higher education systems has fundamentally changed the spatial and security realities of university students. Globally, the reliance on private developers to house students has created a polarized market. In the United Kingdom, Hubbard (2008) highlighted that the clustering of students in private rental sectors often leads to poor housing quality and strained relations with local communities. This trend leaves low-income students highly vulnerable to exploitative landlords and substandard living conditions. In Latin American urban centers, the lack of institutional housing options forces marginalized students into peripheral informal settlements, exposing them to long commutes and high rates of urban crime (Fernández & Pérez, 2019).

Regionally, African public universities face an acute accommodation crisis driven by rapid enrollment expansion that has vastly outpaced institutional housing capacity. At the University of Ibadan in Nigeria, Aluko (2011) observed that the shortage of campus beds forced over 70% of students into informal off-campus settlements. These informal spaces are characterized by severe overcrowding, poor sanitation, and non-existent security infrastructure, which directly correlates with increased student victimization and trauma. In East Africa, research by Onyango (2017) on universities in western Kenya showed that off-campus private student hostels are often built without proper adherence to urban planning and safety regulations, creating major hazards regarding fires, poor hygiene, and burglaries.

The missing element in existing literature is an analysis of how extreme income deficits interact with spatial vulnerability in specific urban centers like Kampala. Existing research typically treats student housing choice as an independent variable driven by personal preferences or market supply. This study bridges this gap by demonstrating how an absolute budget constraint, such as the UGX 93,000 allowance, forces students to compromise on safety and hygiene, showing that substandard housing is a direct outcome of structural financial exclusion.

Variable 3: Financial Distress, Psychological Health, and Student Coping Mechanisms

The link between financial distress and mental health challenges among university students is well-documented in international psychiatric and educational research. Globally, Andrews & Wilding (2004) demonstrated that financial strain in British universities predicted a significant increase in depression and anxiety symptoms, which subsequently led to decreased academic performance. Richardson et al. (2017) conducted a comprehensive meta-analysis confirming that financial difficulties are longitudinally linked to poorer student mental health, creating a destructive feedback loop where financial stress causes psychological distress, and both combine to degrade academic outcomes.

In Sub-Saharan Africa, the psychological burden of financial exclusion is amplified by high family expectations and the absence of broad social safety nets. Research in Ghanaian public universities indicates that students from poor households face intense anxiety regarding basic survival, which triggers cognitive fatigue and lowers self-esteem (Agyei & Gyimah, 2021). To manage this chronic stress, students deploy various coping mechanisms. While some strategies are positive—such as peer-support networks and budgeting cooperatives, many are highly maladaptive. Studies in Zimbabwe reveal that severe financial deprivation drives students toward risky survival strategies, including transactional relationships, sports betting, and substance abuse, which often result in long-term personal and academic harm (Chimanikire et al., 2017).

However, current regional literature often treats these coping mechanisms as isolated behavioral issues or personal choices. It frequently fails to trace them back to specific structural failures in state funding policies. This study addresses this gap by directly linking student coping behaviors to the state's frozen allowance framework, showing how systemic underfunding drives the adoption of high-risk survival strategies.

3. Methodology

3.1 Research Design and Pragmatic Philosophical Orientation

This study adopted a convergent parallel mixed-methods case study design, grounded in a pragmatic research philosophy (Creswell & Creswell, 2018). Pragmatism justifies using both quantitative and qualitative methods to address a research problem thoroughly (Dawadi et al., 2021). The mixed-methods design allowed researchers to capture the broad socio-economic trends of student poverty quantitatively, while using qualitative data to explore the lived experiences of students navigating financial hardship.

3.2 Population, Sample Size, and Sampling Framework

The target population encompassed approximately 6,000 active, non-residential, government-sponsored undergraduate students at Makerere University Main Campus. The quantitative sample size was determined using the (Yamane, 1973) formula:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

- n = sample size
- N = target population
- e = margin of error

Given that the target population was $N = 6,000$ and the margin of error was set at $e = 0.05$, the sample size was calculated as follows:

$$n = \frac{6000}{1 + 6000(0.05)^2} = \frac{6000}{1 + 15} = \frac{6000}{16} = 375$$

Therefore, the study adopted a sample size of 375 respondents.

Following data cleanup, a final quantitative sample of 370 respondents was achieved. A stratified random sampling technique was used to select respondents across ten colleges at Makerere University, ensuring proportional representation across genders and academic disciplines.

For the qualitative component, purposive sampling was used to select participants who could provide deep insights into the issue. This resulted in 15 key informant interviews (KIIs) including wardens, guild officials, student counselors, and local community leaders; and 4 focus group discussions (FGDs), with each group consisting of 8 government-sponsored students.

3.3 Data Collection Instruments, Analysis, and Presentation Strategy

Quantitative data were gathered using structured, self-administered questionnaires designed to capture demographic profiles, income allocation choices, food security metrics, and housing variables. Qualitative insights were collected using semi-structured interview guides and focus group protocols focused on students' lived survival experiences and coping mechanisms.

Quantitative analysis was performed using SPSS v.27, employing descriptive statistics (frequencies and percentages) and inferential analysis (Chi-square tests) to evaluate relationships between income levels and welfare outcomes. Qualitative data were analyzed using thematic analysis using NVivo v.12, following (Braun & Clarke, 2006) six-step thematic framework to identify, analyze, and report key patterns in the data.

3.4 Methodological Overview and Respondent Profile

To ensure full transparency regarding the empirical data, the structural breakdown of the study participants appears below.

Table 1.

Category of Respondents	Target Population	Sample Size	Sampling Technique Employed	Primary Data Collection Instrument
Undergraduate Government Students	6,000	370	Stratified Random Sampling	Structured Survey Questionnaire
Participants in Focus Group Discussions (FGDs)	32	Four Groups	Purposive Stratification	Semi-Structured Discussion Guide
Wardens and Staff of University Halls	10	five	Purposive Selection	Key Informant Interview Schedule
Officials of Student Guild Leadership	15	four	Purposive Selection	Key Informant Interview Schedule
Leaders of Off-Campus Hostels and Community	12	Six	Purposive Selection	Key Informant Interview Schedule
Total Sample	6,069	389	Mixed-Methods Design	Suite of Triangulated Instruments

The table above delineates the structural distribution of the 390 participants who provided data for this study. The largest component comprises 370 undergraduate students who completed quantitative surveys, thereby establishing a statistically representative foundation across the university's colleges. This quantitative foundation is balanced by the qualitative sub-sample, which encompasses 32 focus group participants across four distinct sessions, in addition to 15 key informants selected from university administration, student leadership, and local

communities. This structured distribution largely ensures that the findings are underpinned by reliable quantitative metrics and substantively enriched by profound qualitative insights derived from key stakeholders.

4. Interview Findings per Variable/Objective

Objective 1: Nutritional Status and Food Security Realities Under Hyper-Scarcity

The qualitative and quantitative data suggest the existence of a severe food security crisis among non-residential government-sponsored students at Makerere University. Survey responses indicate that approximately 74 percent of surveyed students report the omission of at least one daily meal; furthermore, 42 percent delineate occurrences of full-day nutritional deprivation on a recurring monthly basis.

The findings from focus group discussions suggest the traditional “three-meal day” has arguably been supplanted by a survival strategy known as “brunching” or “combining”, wherein students consume a singular, high-carbohydrate meal at approximately 15:00 to sustain themselves until the subsequent day. Students primarily rely on cheap, nutrient-poor street food, such as *Kikomando* (a combination of chapati and fried beans), with beans providing a good source of protein, dietary fiber, and various vitamins and minerals (Hayat et al., 2013; TC, 2018).

This reality is further elucidated by the testimony of a third-year female student affiliated with the College of Humanities and Social Sciences (CHUSS):

“Operating on 93,000 shillings means you cannot think about nutrition; you only think about stomach volume. I buy Kikomando of 1,500 shillings at 4 PM. That is my only meal for the day. When prices go up, I drink tap water and sleep. It is humiliating to survive like an animal when the state says they are taking care of you.”

Key informants within the university’s counseling department corroborate the observation that this pronounced nutritional deprivation primarily culminates in widespread physical fatigue, frequent fainting spells in lecture rooms, and compromised immune systems among the student populace. This constellation of factors, therefore, strongly suggests that the frozen allowance framework might thus compromise the students’ fundamental health and dignity.

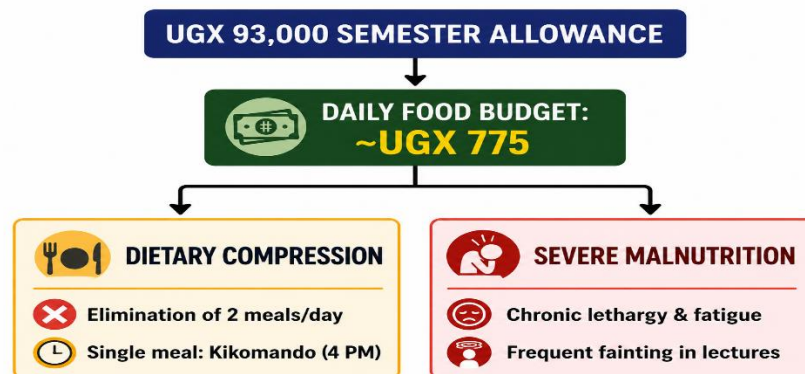


Figure 2.

The diagram describes the progression from an absolute income deficit to a state of systemic physiological vulnerability. A nominal allowance of UGX 93,000 constitutes, on average, less than UGX 800 per diem over a standard academic semester. In Kampala’s retail market, this budget appears to compel students toward dietary compression, with nearly half of university graduates the consumption of only two meals daily (Fichtmüller, 2018). Consequently, this chronic nutritional insufficiency contributes to the emergence of fatigue and diminished concentration, potentially leading to the impairment of academic performance and indicating that the frozen stipend likely constitutes a principal determinant of physical vulnerability and educational disadvantage among public scholars (Henry et al., 2022).

Objective 2: Housing Conditions, Security Vulnerabilities, and Spatial Challenges

Because the UGX 93,000 stipend does not cover the costs of modern student hostels in Kampala, students may frequently be compelled to reside within informal slum settlements around the university campus, particularly in Kikoni and Kasubi, where basic accommodation can exceed the monthly stipend (Fichtmüller, 2018). Consequently, a substantial proportion of students may resort to the sharing of single rented rooms to mitigate housing expenses.

Qualitative data from focus groups elucidate the challenging nature of these living conditions; specifically, reports

indicate that residential units may be characterized by insufficient ventilation, an absence of private indoor sanitation, and inconsistent access to potable water (Kayiwa et al., 2020; Rahayu et al., 2021; Rutaro et al., 2022). Furthermore, security may represent a significant vulnerability. These low-cost slum tenements appear to be frequently targeted by criminal networks, thereby exposing students to elevated incidences of burglaries and physical assaults (Barbara, 2023; Gregory, 2021; Ravhuhali et al., 2022).

A second-year student from the College of Computing and Information Sciences (College of Computing and Information Sciences (CoCIS)) described the challenges of his housing situation during a focus group:

“Four of us share a tiny room in a slum zone in Kikoni. We sleep on the floor on thin mats. The room has no lock on the window, and last month thieves broke in and stole our old laptops and books. The landlord does not care about security; he only wants rent. We cannot afford anything safer because our allowance cannot even cover the cost of electricity for two months.”

Community leaders and local police records from Wandegeya suggest the prevalence of elevated rates of petty crime and burglaries in student-occupied slum zones (Ismail, 2020; Barbará, 2023). Furthermore, because these peripheral rentals are far from campus, students must walk long distances late at night after evening lectures, potentially rendering them acutely susceptible to assault and robbery on unlit pathways (Gregory, 2021; Kiyohara & Mondri, 2025; Lekganyane et al., 2023).



Figure 3.

- four or more students per single room (Iyekolo, 2021; Kagoya et al., 2024)
- Frequent break-ins and robberies (IKOGHO & EFERAKORHO, 2025; Jobi et al., 2022)
- Poor sanitation and ventilation (Kajjoba et al., 2024; Wachukwu-Chikodi & Onoriode, 2026)
- Dangerous nighttime commutes (Kiyohara & Mondri, 2025; Lekganyane et al., 2023)

The visual model delineates the nexus between financial exclusion and dangerous housing conditions for students. The inability to secure standard student housing may compel government scholars into informal slum settlements (Chiwaya & Liwago, 2026; Kibuuka, 2022). This exigency frequently precipitates recourse to extreme room-sharing arrangements (Iyekolo, 2021), which degrades their living conditions and exposes them to poor sanitation (Kajjoba et al., 2024; Wachukwu-Chikodi & Onoriode, 2026). These informal settlements lack basic security, creating environments where students face frequent break-ins (IKOGHO & EFERAKORHO, 2025) and dangerous nighttime commutes (Kiyohara & Mondri, 2025). This pattern, therefore, appears to suggest that inadequate welfare funding directly compromises student safety.

Objective 3: Psychological Distress, Academic Performance, and Coping Networks

The combination of food insecurity and unsafe housing appears to engender significant psychological distress and academic impediments for government scholars (Brownfield et al., 2026; URIEN, 2026). Analysis of survey data indicates that 82% of respondents report experiencing regular anxiety concerning financial survival, whereas 56% affirm that financial stress has contributed to their absenteeism from lectures or continuous assessment tests (Mulligan & Bhaird, 2026).

Qualitative findings suggest that the perpetual pressure stemming from survival exigencies may precipitate a

degradation of students' cognitive focus and, subsequently, their academic performance (Chakraborty et al., 2025). To stay enrolled, a notable proportion of students may resort to precarious coping mechanisms, such as unregulated digital micro-loans (Ebong & Babu, 2020), sports betting (Avenyo et al., 2023; Nsereko et al., 2023), and transactional relationships (Choudhry et al., 2022).

An official from the Makerere University Student Guild described these survival dynamics during an interview:

“The absolute stagnation of this allowance may contribute to the proliferation of an unacknowledged mental health crisis on campus. This financial precarity, in turn, often engenders states of depression and desperation among the student population. Consequently, one may observe instances wherein academically meritorious students from socioeconomically disadvantaged backgrounds experience academic underperformance or complete withdrawal from studies, purportedly due to an inability to sustain concentration amidst persistent nutritional deficiency. Furthermore, a subset of students may be compelled to engage with exploitative financial applications, thereby incurring cycles of indebtedness, whilst others might resort to transactional interpersonal dynamics as a means of subsistence. Evidently, the present systemic framework appears demonstrably inadequate.”

These findings tentatively indicate that student financial precarity may constitute a significant determinant of academic inequality (Gair & Baglow, 2018; Mallidi & Devashree, 2025). Rather than serving as a purported engine of social mobility, the prevailing public scholarship framework appears capable of entrenching vulnerable student cohorts within milieux characterized by persistent academic underperformance and psychological duress, primarily attributable to an insufficient provision of living support. (Mallidi & Devashree, 2025; Negash et al., 2024)

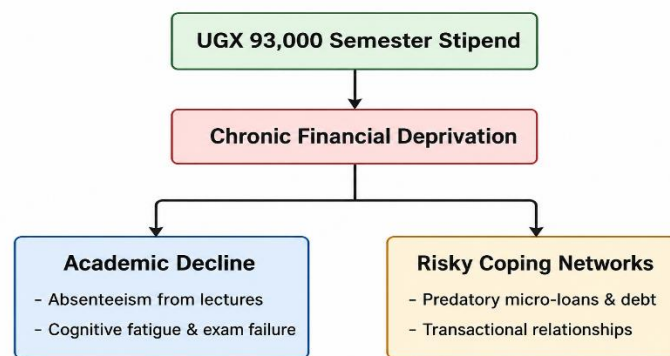


Figure 4.

The accompanying flow diagram delineates the manner in which chronic financial deprivation adversely impacts both academic progression and individual well-being. The insufficiency of adequate living support thereby generates a high-stress milieu, which consequently disrupts consistent lecture attendance and induces cognitive fatigue, factors that directly contribute to diminished academic performance. Consequently, for the purpose of sustenance, students frequently resort to high-risk coping mechanisms, such as predatory micro-lending schemes and transactional interpersonal engagements. This observed phenomenon appears to indicate that the existing frozen allowance framework may ultimately undermine the core educational objectives inherent to public university scholarships.

5. Discussion

Objective 1: Nutritional Deprivation and Food Insecurity

The finding that 74% of non-residential government-sponsored students at Makerere University suffer from systemic food insecurity and regular meal skipping aligns with Amartya Sen's Capability Approach (Waterloo & Sen, 1999). Sen argues that real well-being is determined by an individual's capability to achieve basic functionings, such as being adequately nourished. At Makerere, the state's frozen allowance framework operates as a major barrier, stripping students of this foundational capability.

This severe food insecurity matches findings by Goldrick-Rab et al. (2018) in the United States and Van den Berg and Raubenheimer (2015) in South Africa, which demonstrated that financial aid packages frequently fail to protect low-income students from nutritional crises. However, while international students often have access to

secondary safety nets like institutional food pantries or emergency welfare funds, Makerere students face an absolute institutional void, leaving them entirely vulnerable to Kampala's high food inflation (UBOS, 2024).

Furthermore, the widespread reliance on cheap, nutrient-poor street foods like *Kikomando* confirms Mbuthia et al.'s (2018) observations at the University of Nairobi, where cash-stipend models pushed students toward high-calorie, low-nutrient diets due to budget constraints. Transposed onto Scitovsky's Consumer Choice Theory (S., Tibor, 1976), this behavior reflects a survival-driven shift where long-term health considerations are set aside to satisfy immediate hunger.

This chronic nutritional deprivation causes widespread physical fatigue and reduced cognitive function, directly harming students' academic potential. The findings prove that providing tuition support without ensuring access to basic nutrition undermines the state's human capital goals. This reality underscores the need for an urgent policy overhaul to tie student welfare funding directly to real macroeconomic living standards.

Objective 2: Substandard Housing and Spatial Vulnerability

The concentration of non-residential government scholars within informal slum settlements like Kikoni and Kasubi reflects a pattern of structural privatization and spatial marginalization seen across public universities in Sub-Saharan Africa. This trend matches observations by Aluko (2011) at the University of Ibadan, where inadequate campus housing pushed the student population into unregulated, high-risk peripheral neighborhoods.

At Makerere, the absolute stagnation of the living stipend worsens this spatial vulnerability of the living stipend. While the private rental market in Kampala has experienced significant inflation over the past two decades (Tusiime et al., 2021), the student welfare allowance has remained unchanged, forcing students to accept poor housing quality and high security risks to avoid homelessness.

This reliance on overcrowded slum housing exposes students to frequent burglaries, property loss, and physical safety threats, validating Hubbard's (2008) arguments regarding the vulnerabilities of low-income students in unregulated private housing markets. In line with Sen's Capability Approach (Waterloo & Sen, 1999), living in unsafe environments represents a severe deprivation of basic security, creating constant anxiety that disrupts students' personal development and focus.

Additionally, long commutes from distant peripheral slums after evening lectures expose students to regular street crime and assaults, confirming Onyango's (2017) findings on the safety risks of off-campus student life in East Africa. These insights demonstrate that the student housing crisis is a direct structural consequence of state funding failures, which continue to push public scholars into dangerous living environments.

Objective 3: Psychological Distress and High-Risk Coping Mechanisms

The high rate of psychological distress among Makerere students, with 82% reporting regular anxiety regarding financial survival, validates Richardson et al.'s (2017) findings that persistent financial stress predicts poor student mental health. Through the lens of Scitovsky's theory (S., Tibor, 1976), the daily pressure of navigating extreme resource scarcity consumes students' cognitive bandwidth, creating a scarcity mindset that disrupts long-term academic focus and planning.

This psychological burden is intensified by the social reality of studying at an elite national institution while living in absolute material poverty, a dynamic that Nyanzi (2012) noted can cause deep feelings of isolation and low self-esteem among marginalized students.

The adoption of high-risk coping mechanisms, such as predatory digital micro-loans, sports betting, and transactional relationships, mirrors the survival strategies identified by Chimankire et al. (2017) in public universities across Zimbabwe. These risky behaviors are not isolated personal choices; they are structural adaptations driven by an absolute deficit in state support.

As shown by Agyei and Gyimah (2021) in Ghana, when formal institutional safety nets are absent, students are forced to trade their personal safety and long-term well-being for immediate survival resources. Such a trade-off often precipitates high rates of academic absenteeism and a decline in performance; this phenomenon, in turn, suggests how financial exclusion may undermine the social mobility objectives of public higher education. This reality, therefore, appears to underscore a pressing imperative for comprehensive institutional reforms that integrate financial aid with mental health support systems.

6. Conclusions and Recommendations

6.1 Conclusions

The findings of this study suggest that the current student welfare allowance framework for non-residential government scholars at Makerere University exhibits severe structural deficiencies. The nominal stipend of UGX 93,000 per semester, unchanged for over two decades, has been rendered obsolete by urban inflation and the rising cost of living in Kampala. This resource deficit may precipitate a severe welfare crisis, potentially compelling

vulnerable public scholars into profound food insecurity, substandard housing, and chronic psychological distress. Viewed through the integrated frameworks of Scitovsky's Consumer Choice Theory and Sen's Capability Approach, the study suggests that the provision of tuition fees alone may not adequately ensure educational equity. The maintenance of frozen living subsidies by the state may expose underprivileged students to severe material deprivation, thereby potentially divesting them of the foundational capabilities, specifically, health, safety, and psychological stability, deemed requisite for academic success. Consequently, students may find themselves compelled to adopt high-risk coping mechanisms, which could compromise their safety, mental health, and academic persistence.

Ultimately, this sustained funding neglect appears to transform public scholarships from instruments of social mobility into milieus characterized by stress and exclusion. The contemporary welfare framework at Makerere University thus seems to inadequately protect basic human dignity. Without systematic interventions to adjust student living subsidies to real macroeconomic conditions, higher education in Uganda may, regrettably, perpetuate socio-economic inequality rather than effectuate its reduction.

6.2 Policy Recommendations

Addressed to the Ministry of Education and Sports and the Ministry of Finance:

- **Stipend Indexing:** Immediately reform the student welfare funding framework by indexing the living allowance to the Consumer Price Index (CPI) and current urban inflation trends. The stipend should be increased to adequately cover basic nutrition, housing, and domestic costs in Kampala, reflecting that current funding is often limited and insufficient for scholars (Nanvuma et al., 2025).
- **Direct Welfare Ring-Fencing:** The establishment of a dedicated, ring-fenced Higher Education Student Welfare Fund within the national budget appears crucial to safeguard living stipends from general institutional budgetary reductions and to ensure the timely disbursement of funds at the commencement of each academic semester.

To the National Council for Higher Education (NCHE)

- **Off-Campus Housing Standardization:** The establishment and enforcement of a stringent Private Student Accommodation Code of Practice may be imperative for the regulation of off-campus student housing. The NCHE **could mandate** that all private facilities accommodating university students adhere to minimum standards concerning sanitation, fire safety, perimeter security, and equitable rental pricing.
- **Hostel Inspection Mandates:** Collaboration with municipal authorities is recommended to facilitate the conduct of annual safety and hygiene inspections within areas characterized by high student residential density, a process that **could consequently lead to** the cessation of operations for sub-standard tenements perceived to exploit vulnerable student populations.

To the Makerere University Administration

- **Subsidized Dining Hubs:** The establishment of university-managed, subsidized food hubs across campus could provide low-cost, nutritious meals to non-residential students, potentially reducing reliance upon street vendors, the offerings of which may occasionally present food safety challenges (Hairuddin, 2024; Rutaro et al., 2022).
- **Expanded Mental Health Networks:** The reinforcement of the university's counseling and guidance department, through the embedding of dedicated mental health officers within each college, may facilitate the provision of targeted psychological support, stress management, and financial counseling for students experiencing financial precarity.

References

- Agyei, K., & Gyimah, C. (2021). Financial exclusion, psychological distress, and the academic survival matrix in Ghanaian public universities. *Journal of Higher Education in Africa*, 19(2), 45–68. <https://doi.org/10.1177/2332858416660054>
- Ahikire, J. (2014). Affirmative action and structural inclusions: Assessing the district quota scholarship scheme in Ugandan public higher education. *African Development Review*, 26, 112–125. <https://doi.org/10.1111/j.1467-8268.2014.00352.x>
- Ahmad, N. S. S., Sulaiman, N., & Sabri, M. F. (2021). Food Insecurity: Is It a Threat to University Students' Well-Being and Success? *International Journal of Environmental Research and Public Health*, 18(11), 5627–5627. <https://doi.org/10.3390/ijerph18115627>
- Andrews, B., & Wilding, J. M. (2004). The relation of depression and anxiety to life-stress and achievement in students. *British Journal of Psychology*, 95(4), 509–521. <https://doi.org/10.1348/0007126042369802>

- Avenyo, S. J., Kwashie, N. S., & Demuyakor, J. (2023). Online sports betting in universities: Does online sports betting addictions impact the academic achievements and social relations of students? *Journal of Digital Educational Technology*, 4(1). <https://doi.org/10.30935/jdet/14039>
- Bagonza, G., Kaahwa, Y. T., & Itaaga, N. (2021). The Challenge of Inequality in University Education: Is the District Quota Scheme Addressing Socio-Economic Disparities in Access to University Education in Uganda? *International Journal of Higher Education*, 11(3), 110–110. <https://doi.org/10.5430/ijhe.v11n3p110>
- Barbará, A. H. A. de. (2023). The Crimes Accompanying Rapid Urbanisation Take Place in Kampala City, Uganda. *Zenodo (CERN European Organization for Nuclear Research)*. <https://doi.org/10.5281/zenodo.8070148>
- Barbara, A., & (PhD), Dr. A. B. (2023). The Crimes Accompanying Rapid Urbanisation Take Place in Kampala City, Uganda. *International Journal of Social Science and Human Research*, 6(6). <https://doi.org/10.47191/ijsshr/v6-i6-52>
- Berg, L. van den, & Raubenheimer, J. (2015). Food insecurity among students at the University of the Free State, South Africa. *South African Journal of Clinical Nutrition*, 28(4), 160–169. <https://doi.org/10.1080/16070658.2015.11734556>
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77–101. <https://doi.org/10.1191/1478088706qp063oa>
- Brownfield, N. R., Williams, J., Bates, G., & Thielking, M. (2026). A qualitative study examining the experiences of food insecurity and psychological distress among university students. *Cogent Education*, 13(1). <https://doi.org/10.1080/2331186x.2026.2636431>
- Burchi, F., Muro, P. D., & Kollár, E. (2017). Constructing Well-Being and Poverty Dimensions on Political Grounds. *Social Indicators Research*, 137(2), 441–462. <https://doi.org/10.1007/s11205-017-1618-0>
- Chakraborty, J., Zhang, Y., & Esposito, A. G. (2025). An exploratory analysis of how perceived financial scarcity impacts learning and cognition. *Current Psychology*. <https://doi.org/10.1007/s12144-025-08321-w>
- Chimanikire, D., Musingafi, M. C., & Kaseke, K. (2017). Starving for an academic degree: Student poverty and coping mechanisms in Zimbabwean state universities. *International Journal of Research in Social Sciences*, 7(4), 210–229. <https://doi.org/10.1080/03057640802063148>
- Chiwaya, P., & Liwago, P. (2026). *Living Out and Learning at University* (pp. 132–152). <https://doi.org/10.4324/9781003642695-9>
- Choudhry, V., Petterson, K. O., Emmelin, M., Muchunguzi, C., & Agardh, A. (2022). ‘Relationships on campus are situationships’: A grounded theory study of sexual relationships at a Ugandan university. *PLoS ONE*, 17(7). <https://doi.org/10.1371/journal.pone.0271495>
- Creswell, J. W., & Creswell, J. D. (2018). *Research design: qualitative, quantitative, and mixed methods approaches*. SAGE Publications.
- Dawadi, S., Shrestha, S., & Giri, R. A. (2021). Mixed-Methods Research: A Discussion on its Types, Challenges, and Criticisms. *Journal of Practical Studies in Education*, 2(2), 25–36. <https://doi.org/10.46809/jpse.v2i2.20>
- Dean, H. (2009). Critiquing capabilities: The distractions of a beguiling concept. *Critical Social Policy*, 29(2), 261–278. <https://doi.org/10.1177/0261018308101629>
- Dubois, N. (2022). Assumptions, Applications and Implications of Modern Economic Analysis in Comprehending Neo-Classical Economics. *Social Science Chronicle*, 2(1). <https://doi.org/10.56106/ssc.2022.010>
- Ebong, J., & Babu, G. S. (2020). Demand for credit in high-density markets in Kampala: Application of digital lending and implication for product innovation. *JOURNAL OF INTERNATIONAL STUDIES*, 13(4), 295–313. <https://doi.org/10.14254/2071-8330.2020/13-4/21>
- Edwards, J., & Pellé, S. (2011). CAPABILITIES FOR THE MISERABLE; HAPPINESS FOR THE SATISFIED. *Journal of the History of Economic Thought*, 33(3), 335–355. <https://doi.org/10.1017/s1053837211000216>
- Fernández, R., & Pérez, M. (2019). Spatial inequality, transport poverty, and higher education access pathways in Latin American metropolises. *Urban Studies and Planning Review*, 1, 14–33. <https://doi.org/10.1016/j.jtrangeo.2019.01.008>
- Fichtmüller, A. (2018). Being In-between : Middle Income Groups in Uganda and Their Forms (and Absences) of Political and Social Mobilization. *HAL (Le Centre Pour La Communication Scientifique Directe)*. <https://theses.hal.science/tel-02879894>
- Gair, S., & Baglow, L. (2018). ‘We barely survived’: Social work students’ mental health vulnerabilities and implications for educators, universities and the workforce. *Aotearoa New Zealand Social Work*, 30(1), 32–

44. <https://doi.org/10.11157/anzswj-vol30iss1id470>
- Gregory, J. J. (2021). An easy target: studentification, crime and safety of students in Johannesburg. *South African Geographical Journal*, 104(3), 366–381. <https://doi.org/10.1080/03736245.2021.2004918>
- Hairuddin, M. A. (2024). Enhancing Street Food Safety in Kampala: Current Challenges and Future Directions. *Research Output Journal of Biological and Applied Science*, 4(2), 29–34. <https://doi.org/10.59298/rojbas/2024/422934>
- Hayat, I., Ahmad, A., Masud, T., Ahmed, A., & Bashir, S. (2013). Nutritional and Health Perspectives of Beans (*Phaseolus vulgaris*L.): An Overview. *Critical Reviews in Food Science and Nutrition*, 54(5), 580–592. <https://doi.org/10.1080/10408398.2011.596639>
- Henry, F. J., Nelson, M. C., & Reid, L. (2022). Tertiary student hunger in Jamaica. *World Journal of Advanced Research and Reviews*, 16(3), 459–466. <https://doi.org/10.30574/wjarr.2022.16.3.1360>
- IKOGHO, D. E., & EFERAKORHO, A. O. (2025). Assessing the state of university hostel accommodation: Challenges, implications, and the way forward. *World Journal of Biology Pharmacy and Health Sciences*, 22(1), 106–111. <https://doi.org/10.30574/wjbphs.2025.22.1.0352>
- Ismail, S. (2020). “Informal Settlements” a Great Threat to Uganda’s Realization of Sustainable Development: A Case Study of Slums in Kampala Capital City/Uganda. *International Journal of Humanities Arts and Social Sciences*, 6(5), 195–201. <https://doi.org/10.20469/ijhss.6.20003-5>
- Iyekolo, O. A. (2021). Factors Responsible for Cohabitation among Youth as Perceived by Students of the University of Ilorin, Nigeria. *Canadian Journal of Family and Youth / Le Journal Canadien de Famille et de La Jeunesse*, 13(2), 44–63. <https://doi.org/10.29173/cjfy29670>
- Jobi, A., Ogunbodede, B., & Tongo, S. (2022). DESIGN CHARACTERISTICS AND CRIME EXPERIENCE IN UNIVERSITY STUDENTS’ HALLS OF RESIDENCE. *Kufa Journal of Engineering*, 13(4), 1–12. <https://doi.org/10.30572/2018/kje/130401>
- Kagoya, E. K., Mpagi, J., Waako, P., Wandabwa, J., Biira, S., Birabwa, E., Acon, S., Otim, D., Kibuule, D., & Kirabira, J. (2024). Factors associated with mental health disorders among students at Busitema University, an exploratory qualitative study among students at Mbale and Busia campus. *Research Square (Research Square)*. <https://doi.org/10.21203/rs.3.rs-4457157/v1>
- Kajjoba, D., Kasedde, H., Kirabira, J. B., Wesonga, R., Mugwanya, R., Lwanyaga, J. D., & Olupot, P. W. (2024). Impact of natural ventilation and outdoor environment on indoor air quality and occupant health in low-income tropical housing. *Energy Reports*, 12, 4184–4194. <https://doi.org/10.1016/j.egy.2024.10.004>
- Kasozi, A. B. K. (2009). *Financing higher education in Africa: The case of Uganda*. Center for International Higher Education.
- Kayiwa, D., Mugambe, R. K., Mselle, J. S., Isunju, J. B., Ssempebwa, J. C., Wafula, S. T., Ndejjo, R., Kansiiime, W. K., Nalugya, A., Wagaba, B., Zziwa, Jude. B., Bwire, C., Buregyeya, E., Radooli, M. O., Kimbugwe, C., Namanya, E., Bateganya, N. L., McGriff, J. A., Wang, Y., ... Yakubu, H. (2020). Assessment of water, sanitation and hygiene service availability in healthcare facilities in the greater Kampala metropolitan area, Uganda. *BMC Public Health*, 20(1). <https://doi.org/10.1186/s12889-020-09895-9>
- Kenneth, B., & Turyamureeba, R. (2026). Prevalence and Socio-Economic Factors Associated with Depression among Students in Tertiary Institutions of Learning in Uganda. *East African Journal of Health and Science*, 9(1), 363–377. <https://doi.org/10.37284/eajhs.9.1.4569>
- Kibuuka, E. (2022). Equitable access, Retention and Successful Completion of Undergraduate Students in Higher Education in Uganda: The Uganda Students’ Higher Education Financing Policy Perspective. *East African Journal of Education Studies*, 5(2), 232–249. <https://doi.org/10.37284/eajes.5.2.757>
- Kiyohara, M., & Mondri, E. (2025). Coolight: Enhancing Nighttime Safety for Urban Student Commuters. arXiv (Cornell University). <https://doi.org/10.48550/arxiv.2503.20888>
- Lekganyane, J. K., Maluleke, W., & Barkhuizen, J. (2023). Exploring perceptions of students on safety and security from selected south African historically disadvantaged institutions. *ScienceRise Juridical Science*, 49–58. <https://doi.org/10.15587/2523-4153.2023.287470>
- Leogrande, A. (2023). The World Poverty Index. *Zenodo (CERN European Organization for Nuclear Research)*. <https://doi.org/10.5281/zenodo.8220462>
- Mallidi, A. R., & Devashree, E. (2025). Unmasking Financial Stress: A Critical Examination of its Influence on Academic Achievement and Mental Well-Being in University Students. *INTERANTIONAL JOURNAL OF SCIENTIFIC RESEARCH IN ENGINEERING AND MANAGEMENT*, 9(11), 1–9.

<https://doi.org/10.55041/ijssrem54750>

- Mamdani, M. (2007). *Scholars in the Marketplace. The Dilemmas of Neo-Liberal Reform at Makerere University, 1989-2005*.
<http://search.ebscohost.com/login.aspx?direct=true&scope=site&db=nlebk&db=nlabk&AN=410722>
- Mbuthia, N. W., Muroki, N. M., & Omwwege, A. M. (2018). Food insecurity patterns and nutrient deficiencies among off-campus public university cohorts in Nairobi city county. *East African Medical Journal*, 95(6), 1611–1624.
- Mullainathan, S., & Shafir, E. (2013). *Scarcity: Why Having Too Little Means So Much*. http://bvbr.bib-bvb.de:8991/F?func=service&doc_library=BVB01&local_base=BVB01&doc_number=026822575&sequence=000002&line_number=0001&func_code=DB_RECORDS&service_type=MEDIA
- Mulligan, P., & Bhaird, C. M. an. (2026). Why They Do Not Always Show Up: New Insights on Student Attendance. *Trends in Higher Education*, 5(1), 14–14. <https://doi.org/10.3390/higheredu5010014>
- Nabaho, L., Aguti, J. N., & Oonyu, J. (2017). Making Sense of an Elusive Concept: Academics' Perspectives of Quality in Higher Education. *Higher Learning Research Communications*, 7(2). <https://doi.org/10.18870/hlrc.v7i2.383>
- Nanvuma, A., Musaazi, J., Twimukye, A., Nakate, V., Kiragga, A., Laker-Oketta, M., Sekaggya-Wiltshire, C., Manabe, Y. C., & Castelnovo, B. (2025). Evaluating The Feasibility and Effectiveness of a Capacity-Building Model to Nurture Junior Independent Clinical Research Investigators in Uganda. *bioRxiv (Cold Spring Harbor Laboratory)*. <https://doi.org/10.1101/2025.10.10.25337759>
- Negash, S., Horn, J., Heumann, E., Stock, C., Zeeb, H., Pischke, C. R., Fialho, P. M., Helmer, S. M., Niephaus, Y., & Mikolajczyk, R. (2024). University Students' Financial Situation During COVID-19 and Anxiety and Depressive Symptoms: Results of the COVID-19 German Student Well-Being Study (C19 GSWS). *Psychology Research and Behavior Management*, 2271–2285. <https://doi.org/10.2147/prbm.s453694>
- Nsereko, N. D., Kaggwa, M. M., Adebisi, T., Ssewanyana, D., Basa, V., Hussain, S., Kihumuro, R. B., Ssewante, N., & Bbosa, S. (2023). Gambling Prevalence and Factors Associated with Gambling Participation among University Students in Uganda. In *Qeios*. <https://doi.org/10.32388/ql6yc1>
- Rahayu, A. P., Abidin, S. A., Islami, A. F., Ruslan, M. S. H., & Kurnia, K. A. (2021). A Study on The Healthy Rental-Housing for College Students According to World Health Organization: Evidence from Surabaya City in Indonesia. *Journal of Public Health for Tropical and Coastal Region*, 4(3), 125–131. <https://doi.org/10.14710/jphtr.v4i3.10816>
- Ravuhali, F., Nendauni, L., Sikhwari, T. D., Lavhelani, N. P., Dama, N. G., Matodzi, T., & Manyage, T. (2022). A self-determination theoretical approach into survival strategies of on-campus and off-campus students from low-income families. *South African Journal of Higher Education*, 36(3), 231–248. <https://doi.org/10.20853/36-3-4658>
- Richardson, T., Elliott, P., & Roberts, R. (2017). The relationship between personal financial difficulties and mental health in university students: A longitudinal approach. *Journal of Mental Health*, 26(1), 61–68. <https://doi.org/10.1080/09638237.2016.1244714>
- Rutar, K., Hawumba, J. F., Nakimuli, J., Mulindwa, J., Malinga, G. M., & Baingana, R. (2022). Value Chain Hygiene Practices and Microbial Contamination of Street and Market Vended Ready-to-Eat grasshopper, *Ruspolia differens* in Uganda: Implications for food safety and public health. *Research Square (Research Square)*. <https://doi.org/10.21203/rs.3.rs-2275593/v1>
- S., Tibor. (1976). *The joyless economy an inquiry into human satisfaction and consumer dissatisfaction*.
- Sackl-Sharif, M., Moser, S., & Penz, H. (2021). Food banks as university welfare infrastructure: Addressing student food insecurity within the European neo-liberal landscape. *European Journal of Higher Education*, 11(4), 412–431. <https://doi.org/10.1080/21568235.2020.1851543>
- Sen, A. (1999). *Development as Freedom*. New York: Alfred Knopf.
- System, J. (2009). JHEA, Volume 7, n° 3, 2009 - Full Issue. *Journal of Higher Education in Africa*, 7(3). <https://doi.org/10.57054/jhea.v7i3.1380>
- TC, K. (2018). Nutritional properties and nutrients chemical analysis of common beans seed. *MOJ Biology and Medicine*, 3(2). <https://doi.org/10.15406/mojbm.2018.03.00074>
- Tusiime, M., Nabwire, J., & Musoke, D. (2021). Urban rental price dynamics, spatial segregation, and safety

standards of student housing surrounding Makerere University Kampala. *Uganda Journal of Housing and Urban Development*, 8(2), 74–93.

Uganda Bureau of Statistics (UBOS). (2024). *The Uganda National Consumer Price Index and Macroeconomic Living Standards Report 2024*. UBOS Printing Press.

URIEN, J. (2026). The Lived Experiences of Homelessness and Insecurity among Displaced University Students in Nigeria. *International Journal of Psychology*, 11(1), 1–15. <https://doi.org/10.47604/ijp.3616>

Wachukwu-Chikodi, H. I., & Onoriode, S. I. (2026). Environmental Challenges Encountered by Hostel Students in Rivers State University, Port Harcourt. *British Journal of Environmental Sciences*, 14(1), 28–39. <https://doi.org/10.37745/bjes.2013/vol14n12839>

Yamane, T. (1973). Statistics: An Introductory Analysis. In *Virtual Defense Library (Ministerio de Defensa)*. Ministerio de Defensa. <https://bibliotecavirtual.defensa.gob.es/BVMDefensa/es/consulta/registro.do?id=611616>

Copyrights

Copyright for this article is retained by the author(s), with first publication rights granted to the journal.

This is an open-access article distributed under the terms and conditions of the Creative Commons Attribution license (<http://creativecommons.org/licenses/by/4.0/>).