



Addis Ababa University
College of Health Sciences School of Medicine
Department of Health Sciences Education

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

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Master's Degree in Health Science Education

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Contents

Acknowledgements.....	ii
Abstract.....	iv
List of Acronyms	v
1. Introduction.....	1
1.1. Background	1
1.2. Statement of the problem	2
1.3. Research Question	3
1.4. Objectives of the study.....	3
1.4.1. General Objective	3
1.4.2 Specific objectives.....	4
1.5 Significance of the study	4
1.6. Literature Review.....	5
2. Methodology.....	6
2.1. Study Area.....	6
2.2. Research Design.....	6
2.3. Target Population.....	7
2.4. Sampling Technique.....	7
Table 1: participants' characteristics	8
2.5. Data Collection Instrument	8
2.8. Ethical Consideration	8
2.7. Data Analysis Technique	8
3. Theoretical approach: Using the Bourdieusian concept of habitus, cultural and social capital ..9	
4. Findings.....	12
4.1 Participants.....	12
4.2 Interview themes	13
Theme 1: challenges of getting enough pocket money	14
Theme2: Difficulty of affording important needs and learning activities	16
Theme 3: self-management	19
Theme 4: social life and learning activities.....	19
5. Discussion.....	21
6. Conclusion	24
8. Future Implications	25
9. Recommendation	25
10. Knowledge Dissemination.....	25
11. References List.....	26
11. Appendices.....	29
Appendix A: Information leaflet for participants.....	29
Appendix B: Consent Form.....	30
Appendix C: Opening.....	30
Appendix D: Questions.....	31

Abstract

Background

The expenses of the university lead to various challenges and affects students' daily learning activities. In developing countries, higher education students face acute financial problem, which affects their daily educational activities. In Ethiopian higher educational system, students obtained the cost sharing benefits, which do not entitle them to get cash money. Health sciences students need additional costs other than common expenses in the university during clinical. Therefore; lack of pocket money primarily affects students' daily learning activities.

Objectives

The main objective of this research is to explore the challenges that undergraduate health science students faced due to lack of pocket money and the perceived effects of financial hardships on their learning activities during clinical years.

Methods

Year three and four MRT students have been selected for the study. Purposeful sampling method and snowball sampling method in getting those who are potentially in similar conditions with those who interviewed but missed during the selection of participants using the purposeful method. Accordingly, ten participants were identified and the semi-structured used to collect data. The interview took place from January 28, 2019, to February 1, 2019.

Result

The challenges due to acute financial hardships include difficulty in affording basic needs, unable to get into friendship, and struggling with small pocket money management. These challenges are rooted in poverty, poor parental awareness of university expenses, bad cost-sharing policy and poor management in the university. The interrelationship among these challenges and learning activities were also discussed. Lack of pocket money enforced students to stay hungry and quit studying, from coming late to the class to absent from the class, loss of attention in class, and missing clinical placement learning. Thus, there is a poor learning process and the clinical skills are not learned as expected, which directly affects students' competencies.

Keywords

Undergraduate, Student, Higher Education, Pocket money, Learning, Ethiopia, health science student, undergraduate, socioeconomicstatus, clinical placement.

List of Acronyms

AAU-Addis Ababa University

CHS-College of Health Sciences

MRT-Medical Radiologic Technology

SES-Socioeconomic status

UNESCO: United Nations Educational, Scientific and Cultural Organization

1. Introduction

1. 1. Background

The Global Student Statement to the UNESCO World Conference on Higher Education (2009) urges "a deep investment in the higher education of students globally," and states, "higher education needs to be a fundamental right for all," regardless of a student's ability to pay. The financing of higher education in the twenty first century has been dominated by the significant rise in the cost of higher education, and student-loan schemes are especially important and more cost-effective for maintaining higher education participation and access in the face of increasing parent and student expenses(Altbach, Reisberg, & Rumbley, 2009).

Bourdieu stated that, "the parents of low-SES students lack familiarity with the dominant culture of the university system". Many studies have found that students from low socioeconomic status backgrounds have lower educational aspirations, persistence rates, and educational achievement than their peers from high socioeconomic status backgrounds earlier to and during college(Alexander W. Astin, 1993),(DiMaggio & Mohr, 1985),(Lareau, 2000)&(McDonough, 1997). In Ethiopia, financial support for higher education students do exist in the form of cost sharing; an approach which has been implemented in higher education institutions starting in October 2003, following the dissemination of the Higher Education Proclamation and the Cost Sharing Regulations (FDRE,2003b). According to the provisions of these legislations, any student who has entered an obligation for repayment and graduated from a public higher education institution is required to share the cost of education and training, and other services(Wray & McCall, 2007). Ethiopian cost-sharing policy states: Cost-sharing is an open policy goal (every student who passes the national higher education entrance examination have a right to enter into the cost-sharing agreement), but only pocket money is not proposed until now. Pocket money is the income that the student receives from a parent or guardian (Worley and Kitto, 2001).

Addis Ababa University offers cost sharing in the form of a government loan program for higher education students to cover partial cost of teaching and learning. This funding is intended to cover food (prepared by university student cafeteria), boarding expenses, and at least 15% of the total direct cost of education. Health science students are expected to deliver service for an

equivalent number of years to which they received funding. This return of service is intended to pay for this funding, in essence rendering it a pre-payment to them for work delivered later. While this funding is helpful, it does not allow for any potential increase in their living costs during undergraduate clinical study including clinical placement learning. As clinical placements can be located in the community and away from where students live during their studies, many articles suggest that during students' clinical placements they face increased financial costs such as transportation, food expenses, clothing, and other material needs (Sayer, De Saintonge, Evans, & Wood, 2002), (Heller, 1997), & (Moreau & Leathwood, 2006). There is no study done in Ethiopia to assess how financial problems affect a student's learning activities during their undergraduate study in the case of health sciences students like Radiologic Technologists who need additional financial support when they are placed out of university campus for clinical skill learning purposes.

Therefore, this study aims to investigate the financial hardships undergraduate clinical year Medical Radiologic Technologist face during their clinical placement and how they perceive these hardships affect their learning activities including clinical placement clinical skills learning.

1.2. Statement of the problem

In Ethiopia, Students come from different parts of the country to attend higher education. These students leave their family members to attend the university. Moreover, students who pursue Ethiopian higher education come from different socio-economic status backgrounds. In higher education institutions, students need more money than when they were in high schools due to increased expenses to buy stationery materials, cost of transportation, cost of daily consumption and others. The main sources of pocket money for Ethiopian university students come from families and relatives.

Even though it is readily known, that university students need more money while attending undergraduate programs there is no established financial aid to undergraduate students. The country's education system for undergraduate students has no adequate and satisfactory means of financial support. Unfortunately, some parents believe that; once their son or daughter join university; the government should totally fulfill everything their sons or daughters want, while

others do not possess the money to help their sons and daughters. It is due to these attitudes and conditions that some university students struggle financially.

In addition to higher education financial problems undergraduate students faced; health science, students need additional money when they enter their clinical year. In the case of Medical Radiologic Technology where I teach, we place students in different governmental and private hospitals, clinics and diagnostic centers for the clinical year. This increases student's additional expenses like covering the costs for transportation, uniforms, and other materials. In AAU-CHS student MRT are required to attend five semesters of clinical placement learning. This is why economically disadvantaged students ask the department for financial support and complain when they placed for clinical learning.

There is no published literature documenting the effects of clinical year undergraduate students' economic hardships on their learning activities. Thus, I decided to investigate how lack of pocket money affects undergraduate clinical year MRT students' learning activities.

1.3. Research Question

This study aimed to investigate the perceptions of undergraduate health science students' regarding financial problems they faced in the university and the effects of their financial circumstances on their daily learning activities. Thus, the study specifically focused on undergraduate clinical years (year three and four) MRT students in Ethiopia, AAU-CHS.

The following research questions guided the study:

1. What economic challenges do year three and four undergraduate health sciences students with limited pocket money face?
2. How do these students perceive that their limited pocket money affects their learning activities including during clinical placement clinical skills learning?

1.4. Objectives of the study

1.4.1. General Objective

The main objective of this research is to identify the perceived effects of financial hardships on students' learning activities during clinical year undergraduate study.

1.4.2 Specific objectives

This study was designed to:

1. Identify the economic problems faced by students with limited pocket money.
2. Investigate students' perceptions of how limited pocket money affects their overall learning activities.

1.5 Significance of the study

The main vision of the Ethiopian Ministry of Education and Ministry Health is to have competent graduates who are skilled and expected to carry out their professional duties efficiently and effectively. In similarly, Addis Ababa University and College of Health Sciences have the same missions and goals in training health professionals. Interestingly, these competencies and skills are acquired during undergraduate studies. It is known that students faced different problems while they study for their undergraduate studies. Financial strain is the most common problems most of the undergraduate Ethiopian students faced. At Addis Ababa University, many undergraduate students ask for financial aids; unfortunately, very few of them get it. As in department Medical Radiologic Technologic, most students show their interest in getting financial aid and complain that they face financial hardships during their clinical years compared to when they were freshmen. This study aims to explore the perceived effects posed by lack of pocket money on clinical year undergraduate health sciences students' learning activities. Therefore, this research may help to build awareness of the issue among the communities and stakeholders; so policies may be developed to address these potential difficulties in achieving the mission of the ministry of education, ministry of health and the university in enhancing competence in its health professionals.

Finally, the result of this research will be communicated to the existing student financial affairs office; which provides small pocket funds for very few needy students so that they may use the finding as input to strengthen or reform their institution and communicated to the relevant stakeholders and will be published to help future researchers.

1.6. Literature Review

University students from Lower-income are more sensitive to college costs in their decision making than upper-income students; African American students are more sensitive to college costs than white students(Heller, 1997). Reductions in financial support for higher education students have taken place in the UK since the 1980s (the United Kingdom government policy), resulted in increasing financial hardship and debt and resulted in students' engagement in work during term-time(Moreau & Leathwood, 2006). Other studies concluded, coming from a lower socioeconomic background and having family problems were both related with either a decreased educational performance or a bigger attrition rate(Trombitas, 2012) & (BIGGS, NAJMAN, SCHULZ, & WILLIAMS, 1991). Study done in Greece to investigate undergraduate student's stress during economic crisis, show that there is a close relationship between students' bad economic status and high levels of stress(Mouza, 2015) and in another study students reported that four out of the five top stressors in their lives involved personal finances and that these stressors affected their academic progress and performance(Trombitas, 2012).

Another study shows that financial hardship prompts students, particularly the ones with low grades, to quit their studies(Bennett, 2003). In the other studies; the longer the students study under financial pressure the harder it may be to act in accordance with their academic duties suitably(Bennett, 2003)&(Elias, Ping, & Abdullah, 2011).

A study done in Australia found that none of the participants had expected finance hardship to be the concern at the beginning of their degree; however many of them experienced acute financial hardship during clinical placements(Wray & McCall, 2007). Research, predominantly quantitative, has found that medical and nursing students, who relocate for educational purposes, including placements, are economically disadvantaged and experience financial stress(Sayer et al., 2002).

A study conducted in Ethiopia, Gondar University identified factors related with mental distress are the absence of pocket money, having financial distress among others as reported by undergraduate students(Dachew, Bisetegn, & Gebremariam, 2015). According to (Bonke, 2013) Pocket money is the income that the student receives from a parent or guardian. Researches identified that, most of the pocket money is allocated for food, drinks, clothing, school or campus purpose and other things(Webley & Nyhus, 2013),(Bourdieu, 1986)&(Bourdieu, 1997), Despite the economic burdens undergraduate students face in higher education generally and the

additional costs during clinical placement Learning, there is no published study that focused specifically on financial hardships faced by undergraduate clinical year undergraduate health sciences student in Ethiopian context. This is why the paper aims in identifying the effects of pocket money on clinical years Undergraduate Health Sciences students' learning activities at Addis Ababa University College of Health Sciences

2. Methodology

Consideration has been given to the most suitable methodological approach to facilitate the collection of appropriate data to effectively answer the research question. A qualitative approach used in this study as it was aimed to understand the students' experiences and perception of the impacts of financial hardships on students' learning activities. To gather deep information semi-structured interview has been employed.

2.1. Study Area

This research was conducted at AAU, CHS. In this college, there are four schools: the school of medicine, school of allied health sciences, school of public health and school of pharmacy. The school of public health has no undergraduate programs. For this study, I selected participants from the Department of Medical Radiologic Technology to my convenient.

2.2. Research Design

A qualitative approach using Semi-structured interview has been chosen to gather data exploring the students' perceptions of financial hardships on their learning activities. The method was preferred to give freedom, to explore unforeseen topics while ensuring a baseline level of investigation of target areas. Bourdieu's concept of social capital is utilized in constructing the contents of the interview to gather relevant data. In the concept of Bourdieu's social capital; it helps to increase an individual's understanding of navigating the financial system of higher education, based on the relationships with networks. Having the network and connections to resources is important for social Capital according to Bourdieu. Thus, it was used in designing the interview questions and examples, which help to assess the economic influences on students learning activities. Bourdieu (1997) defines social capital as 'the aggregate of the actual or potential resources which are linked to the possession of a durable network of more or less institutionalized relationships of mutual acquaintance or recognition'. Here, the networks are

very important in achieving goals. Therefore, the data collection exploring students' networks in getting pocket money is very helpful using his lens of social capital. These networks can be family networks, friends and schools or colleges.

The interview was conducted with both year three and four undergraduate MRT students at AAU College of health sciences.

2.3. Target Population

The targeted Medical Radiologic Technology students are the selected target population for the study.

2.4. Sampling Technique

The study is qualitative and semi-structured interview was used as the method of data collection. In order to meet the objectives of the study; Purposeful sampling method employed to identify financially challenged year three and four Medical Radiologic Technology students. I recruited those who self-declared as in financial hardships and thus they may be able to provide information-rich data in relation to the area of study. In addition, I used the Snowball sampling technique in order to reach the remaining economically challenged students in the same years. Accordingly, I have identified two students from year four MRT students who are financially challenged in their learning and they identified one student each. Moreover, I asked for another potential participant and get another participant for an interview. I also recruited one student from year three and he further gave me other students in similar condition. In total twelve interviews were conducted. Out of these after transcription, two of the participants who were identified through snowball sampling proved not potential participant for the identified research question and excluded from the data. Finally, four students from year four and six students from year three, in total ten participants were recruited as participants and the data collected were transcribed and translated (table 1).

Department	Year	Gender		Locality			
		M	F	Addis Ababa	Oromia	Ahmara	Harar
Medical Radiologic Technology	3	2	4	3	3	3	1
	4	4	-				
Total		6	4	10			

Table 1: participants' characteristics

2.5. Data Collection Instrument

The interviews began on January 28, 2019, and were completed on February 1; 2019. These interviews conducted with four fourth-year students and six third-year students. Semi-structured interviews were conducted in the participant’s native language (9 in Amharic and one in Afaan Oromo) by Debela Gela; one of the instructors of Addis Ababa University in the Department of Nursing. The interviewer had never taught the participants, nor had any role in the medical radiologic program. Two pilot interviews (not included in the analysis) were carried out to help refine the interview questions. One of the pilot interviews was conducted by me with another colleague and the other one was conducted by the interviewer(Debela Gela). An emphasis was placed on the challenges of lacking pocket money and its effects on learning activities. Interview length ranged between 10 and 25 minutes. Participants were thanked for participating and provided with a notebook and 50 birr mobile cards each

2.8. Ethical Consideration

Ethical clearance was obtained from the college of health sciences ethical review committee. Informed consents obtained from individual participants. The participants told that they have the right to be involved or not to be involved in the study and that their non-involvement will not affect their study. In addition, they told that the names of the participants are not going to be made public or written within the research paper. Everyone who took part in the study consented formally.

2.7. Data Analysis Technique

A qualitative content analysis method (Sandelowski, 2010 and J Ritchie, Spencer, & O’ Connor, 2003),was used to analyse the data. I transcribed and translated and the interviews. The data were

anonymized during transcription and translation. After transcribing and translating the interviews, I start to code and analyze. I coded the transcripts based on my research question and objectives. After that, I selected the three levels of coding method as appropriate for coding the data (Saldana, 2009). After coding, I start categorizing the codes. In analyzing the interview data, four main themes emerged, describing participants' idea regarding challenges they faced due to lack of pocket money and its impact on their learning activities. The emergent themes were strongly articulated by most of the participants. These themes are challenges of getting pocket money, Difficulty of affording important needs, self-management, and social life.

Table 2: coding, categorizing and theming

Code	Category	Theme
Government covers expenses No expenses Expenses only for very few expenses Fear to ask relatives	Awareness of university expense	Challenges of getting pocket money
Inappropriate Dinner Time	Food expenses	The difficulty of affording important demands
Cannot go with friends	Depression	Social life

3. Theoretical approach: Using the Bourdieusian concept of habitus, cultural and social capital

The concepts of habitus, cultural and social capital developed by French sociologist Pierre Bourdieu are selectively helpful in the exploration of challenges occurred due to lack of pocket money, and impacts of lack of pocket money on students' learning activities.

Bourdieu describes habitus as 'structured and structured structure', which is structured by past and present circumstances (such as family context); structuring in that it helps to shape behaviour; and a structure in itself. Habitus is 'a way of being, a habitual state and, in particular, a disposition, tendency, propensity, or inclination' (Bourdieu, 1977) and structure that 'at any moment structures new experiences in accordance with the structures produced by past experiences' (Bourdieu, 1990). In this way, habitus helps to explain the predictability of social

life, since it gives rise to new experiences based on the internalization of previous occurrences and events.

Formally, Bourdieu defines habitus as a property of actors (whether individuals, groups or Institutions) that comprises a “structured and structuring structure” (*ibid.*: 170). It is “structured” by one’s past and present circumstances, such as family upbringing and educational experiences. It is “structuring” in that one’s habitus helps to shape one’s present and future practices. It is a “structure” in that it is systematically ordered rather than random or unpatterned. This “structure” comprises a system of dispositions, which generate perceptions, appreciations, and practices (Bourdieu 1990c: 53). The habitus is thus both structured by material conditions of existence and generates practices, beliefs, perceptions, feelings and so forth in accordance with its own structure. When Bourdieu’s “logic of practice” is set out in such abstract language (As Bourdieu often did himself), the reader may feel somewhat bewildered.

It is therefore worthwhile revisiting the above definition in less formal terms. Simply put, *habitus* focuses on our ways of acting, feeling, thinking and being. It captures how we carry within us our history, how we bring this history into our present circumstances, and how we then make choices to act in certain ways and not others. This is an ongoing and active process – we are engaged in a continuous process of making history, but not under conditions entirely of our own making. Where we are in life at any one moment is the result of numberless events in the past that have shaped our path. We are faced at any moment with a variety of possible forks in that path, or choices of actions and beliefs.

Bourdieu (1977), defines habitus as a property of actors (whether individuals, groups or institutions) that comprises a "structured and structuring structures". It is "structured" by one's past and present circumstances, such as family upbringing and educational experiences. It is structuring in that one's habitus helps to shape one's present and future practices. Habitus is an enduring, internal system of values, attitudes, beliefs, and actions, which is derived from the student's immediate family, community, and school environments and is common members of one's social class.

Habitus is the link not only between past, present, and future, but also between the social and the individual, the objective and the subjective, and structure and agency.

Cultural resources refer to family-based cultural traits such as work habits and basic learning orientations, prevailing cultural norms, values, and attitudes, and parenting styles and practices ((Bourdieu, 1986). The concept of cultural capital was developed by Pierre Bourdieu and Jean-Claude Passeron to analyze the impact of culture on the class system and on the relationship between action and social structure concerned with "the contribution made by the educational system (family socialization) to the reproduction of the structure of power relationships and symbolic relationship between classes, by contributing to the reproduction of the structure of distribution of cultural capital among these classes" Bourdieu 1977a).

(Bourdieu, 1977) defines social capital as the 'aggregate of actual or potential resources which are linked to possession of durable network of more or less institutionalized relationships of mutual acquaintance and recognition'. These networks can be groups like family, class, tribe, group, school, and church and it is based on acquaintance, recognition, and acceptance of obligation and trust (Bourdieu, 1977) claims that 'the network of relationship is the product of investment strategies, individual or collective, consciously or unconsciously aimed at establishing or reproducing social relationship that is directly usable in the short or long term'. social capital by its function and a variety of different entities,' with two things in common(Coleman, 1988): they all consist of some aspect of social structures, and they facilitate certain actions of actors...'. In this definition, the proximity factor is very important in the establishment of membership, whether this is a geographic, blood, faith, profession, interest, study, culture, language, economic, or social proximity.

It is from the perspective of Bourdieusian habitus and social capital that I approached my analysis of the students' perception of challenges they faced when not getting sufficient money or run out of pocket money and its effects on their daily learning activities.

4. Findings

Participants understand that their families and close relatives have a poor understanding of the expenses in the university. Students' either lack of the persuasive ability or live in a culture of fear to talk about money to their close family members and their poor networking ability mainly causes them to get into financial crisis. The findings from this study are presented in four main sections. The first theme relates to the challenges of getting pocket money. In this theme, the participants have discussed and identified those they have difficulties in securing enough pocket money. These challenges are known to be due to various factors. The first one is the awareness among the community regarding the expenses in the universities and the other thing is the culture of not asking for support. The second theme emerged is the inability to afford basic or urgent needs and its impact on students' daily learning activities: what are the most challenges that students faced due to lack of money? What are the effects of these challenges on students' learning activities?

The third theme discusses the relationship between insufficient or lack of pocket money and self-management and its effect on students' learning activities. This explores the participant's perception of how self-management helps in controlling oneself in the absence of money and managing the small money they get effectively. Moreover, the paper thoroughly discusses the relationship between self-management and educational performance.

The final theme emerged relates to social life and educational activities. Financial pressures cut students participation in social activities and having fun with friends are also impossible. Most of the participants mentioned that when as they do not have pocket money they do not have refreshment with their friends and do not participate in some kind of ceremonies like celebrating classmate's happy birthdays.

4.1 Participants

Ten medical Radiologic Technology students were interviewed. To keep participant identities anonymized I have only provided minimal bio-demographic information (table 1). All participants were Medical Radiologic Technology students in year three or four of their training.

4.2 Interview themes

In order to discuss the impact of the lack of pocket money on undergraduate students' learning activities, I focused on participants' experiences related to the challenges participants faced due to financial burdens. The participants indicated that lack of pocket money has exposed them to various challenges and in one way or another has affected their everyday learning activities. Participants revealed that they used different methods to reduce or overcome the challenges that they faced due to the lack of pocket money. They identified that they try to manage the money they receive and to spend it only on the most important things, borrowing from friends and go on foot to class and clinical practice sites. Student participants described how these challenges have affected their educational activities.

Based on the data four themes were identified. I have grouped my findings according to these themes. The participants talked about their financial status in the university and the challenges that they faced due to lack of pocket money. In addition, they mentioned the impact of the financial challenges they faced posed on their learning activities. The first thing participants identified is that they get into problems with regard to affording university expenses. This happens because the sources available to them for money (i.e. families, close relatives) do not have enough awareness about actual expenses in the university. Therefore, securing money that they need is so problematic for the students. Second, participants identified that they need more money to have their basic needs like food expenses are covered from their own pocket money. Participants have explained they get into trouble when they could not afford basic needs. Overall most of the participants identified that they need more money to undergo their daily activities. Most important things, which students need to afford, are transportation costs, cost of food, buying soaps, cost of stationery materials and access to educational resources like the internet and mobile cards. The third issue participants talked about self-management. Most of the participants identified that they are challenged to manage themselves when separated from their families. They talked about controlling oneself and managing the small pocket money they owned.

The final theme identified related to participants' inability to make relationships due to lack of money. Most of the participants acknowledged that they could not go outside with friends due to lack of pocket money for a coffee-tea ceremony. Some of the participants mentioned that attending a friend's birthday party and other ceremonies and celebrations are difficult without

money and a few participants described having a girlfriend is unthinkable. Most of the participants mentioned this makes them get into depression, which affects their capacity to learn.

Theme 1: challenges of getting enough pocket money

From the participants' point of view, securing money for the expenses in the university is very difficult. This leads to lack of pocket money and disables students' daily learning activities. The participants mentioned different factors, which contribute to challenges to access enough pocket money. Based on the data available from the participants three categories have emerged: poor understanding by their families about university expenses, parental poverty and participants' own culture of fear of asking or exploring for money from sources they think they get money. These categories are going to be discussed in more detail below.

Category 1: Poor Understanding of University Expenses

Most of the families of the participants have the idea that once their children join governmental universities, all their expenses are going to be covered by the government. So they do not assume that their son or daughter face great challenges from lack of money in the university and do not give them enough money. Most of the participants identified this issue as a great challenge that leads gets them into trouble such as being unable to afford their university expenses.

“...my parents take as the government covers every expense, and also assume that there are no additional expenses which the government does not cover. We use an exercise book when we were in lower and high schools. Look parents do not know about handouts, assignments and going to clinical practice areas using transportation. So as I have mentioned they are not educated, that they did not experience. So there are a lot of problems.” B

Other participant mentioned that there is a common misunderstanding in the community regarding the Governmental University and that they too shared the same misunderstanding before they came to study at this university. That is, that there are no expenses: food, transportation, stationery materials covered by the government.

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

Some family does not give attention to education and hence, do not give much support to their children. Such parents, do not value the education, do not give attention to the expenses and do not want to know or talk about it. Participants described such family members as education ignorant. Students who come out of these kinds of families usually get into financial pressure in the university. And the only way they keep learning is through self-motivation. One of the participants has mentioned the scenario as:

"My parents have their business; work at Merkato (the biggest market in the Addis Ababa). They learned up to seven grades. They do not care about education. It is up to me; I have to learn on my own. They assume that I need nothing." F

Category 2: Poverty

Some of the participants identified that their families were unable to support them even though they understand money is required in the university's daily activities. Some parents know that their son or daughter needs some kind of money to study at the university, however, their economic status does not allow them to give the required money. Participants in this category usually are advised and taught to withstand the challenges in order to be successful (this will be discussed in the theme three). One of the participants has said:

"My parents believe that we can be changed by education. However, they do not have and cannot provide us better things. They give me little from what they have. Other than this I cannot get any money. I try to get money by doing different things." H

Category 3: skills of getting pocket money

The other factors, which contribute to students' financial crisis, are poor social networking and culture of fear to ask for what you need. Participants mentioned that they usually did not express their financial problems. They mentioned that asking for money from close relatives and others are difficult. However, at the same time, most of the participants have developed an appreciation

that the cultural norms of borrowing money from close friends and expecting money from constant sources need to change.

One of the participants talked about the importance of convincing families and other important sources.

“.....you have to convince your family and others who you think to help you and the other is you have asked for financial aid.” I

Theme2: Difficulty of affording important needs and learning activities

Study participants identified lack of pocket money may pose many problems for them, particularly in relation to fulfilling what they want to accomplish in their daily learning activities. These important demands include transportation costs, food expenses, purchasing educational resources and other smaller needs. Most of the participants identified that their families did not understand that they spend on these things. They described their families poor or wrong understanding of the expenses in the university has caused them not to provide enough money while few participants mentioned that their family has a good understanding about costs but, could not afford it. In addition, they identified that inflation has contributed to the financial pressures they are experiencing.

Therefore, they get into trouble when they cannot afford for these very needy things and their learning activities are directly influenced. Based on the data gathered I have divided these themes into three further sub-themes and discussed below.

Category 1: Transportation Expenses

Data collected from the participants revealed that lack of pocket money affects their capacity to secure convenient transport from where they live to where they learn; they identified that the campus where they live and the campus where they have class are far apart and the transportation which the university provides is usually not suitable.

"....., the campus where we live and the campus where we learn are too far from each other. Transport does not come when we need and when available transportation is not so enough for the students... due to this we usually use a taxi.” E

Students who live with their parents get allowances for cafeteria and dormitory in cash; often these allowances are not paid on time. Due to this, students run out of pocket money and unable to afford transportation costs.

"... I come from home to learn. The university gives money in cash for dormitory and cafeteria. And this is not always paid on time. For example, today we are around the end of January I do not paid for it... When there is a class I come from home covering the taxation and staying here."

F

When students run out of pocket money and are unable to afford transportation, they either come on foot late to the class or miss the class and this result in poor concentration on their education.

"...For example when I ran out of pocket money I went on foot. Due to this I sometimes came late to the class and this made me not to attend the class attentively. And other time I miss class totally." A

Students placed for clinical practice away from their campus enforced to go on foot when they have no access to transportation from university and have no money. This makes students get tired and just go for attendance rather than go for getting clinical learning.

".... There are a lot of problems which I faced. ... In our department when we go for a clinical practice site there is no convenient transport service. I remember that I went on foot for many days to clinical practice. Because I had no money in my pocket and there was no transport service, but there was attendance at the clinical practice area; therefore the only choice I had was to go on foot." D

Category 2: Food Expenses

Most of the students who interviewed for this research identified that they spent much money on buying additional food as the food prepared by the university has many problems. They explained that the pocket money they get mostly goes for buying food and when they run out of pocket money they cannot afford food and forced to go hungry.

"...when we were with our parents' breakfast, lunch and dinners are covered by parents. Here in the university these are prepared by the university and given at a specified time and once you missed the time to eat we enforced have to buy the food. Thus this increased the expenses." A

Another participant mentioned the food prepared by the university is not as good as students want; thus students find ways to have additional food outside the university cafeteria.

"... but since the food is not so delicious I sometimes eat outside the campus." C

Category 3: Educational Resources

This category emerged from what the participants have mentioned. Lack of pocket money directly affects the capacity of students to afford educational resources. The educational resources on which participants spend their pocket money are discussed as sub-category below.

Sub-category 1: Stationery materials

Lack of pocket money affects students' ability to afford stationary materials. These include buying pens, notebooks, copying and printing handouts, and printing assignment materials. Most of the participants mentioned their inability to afford educational materials affects their overall learning.

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

Sub-category 2: Access to the internet

Most The participants identified that the campus where they live is not equipped with the necessary facilities. The internet is not accessible at Sefere Selam where they live. They said that there is a double standard within the same university with different campuses. These have a great influence on their learning activities. They mentioned that could not read for assignments from the internet and did not submit assignments on time.

"..When we go to Sefere Selam there is no internet access and poor electric access. So the university must work in this area. Here in Tikur Anbessa Wi-Fi is available but not at Sefere Selam where we live." C

Some of the participants mentioned that they could not buy a mobile cord and so could not access the internet on mobile data. Therefore, they could not access the internet whenever they wanted and hence, did not do their assignments and readings on time.

"I cannot assess materials on the internet in my dorm; as my balance does not allow me. So I have to find Wi-Fi which is not available at Sefere Selam campus. So I have to wait until I come to the black lion campus to download learning materials from the internet. Look if I have enough money I can full my mobile balance and access on my phone at any time and place." B

Theme 3: self-management

Departing from families and living in the university is challenging, participants identified. They relate these challenges mainly with self-control and money management. Possessing good self-management was perceived as key to success in the university, and was mentioned by most of the participants. Two sub-categories related to self-management were identified during the analysis: self-control and pocket money management.

Category 1: Self-control

Being in university makes students displaced away from where they grow up and separated from families. A university is a place where students must exercise self-control. Most of the participants identified that when one has not enough pocket money and poor self-control it is very difficult to be successful. And they mentioned that self-control helps in stress developed from lack of pocket money.

"University is a place where great life challenge is. It is a place where you face a cross-road: a way to bad and good. So to withstand these challenges you have to control yourself." A

Other participant mentioned that when joined the university students come from different places and backgrounds; who have different personalities and practices/routines.

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

Category 2: pocket money management

The most important thing participants mentioned boldly is the effective use of the small pocket money that they have. Planning ahead and giving priority to their urgent needs is very crucial and they identified that they practiced it even though they faced challenges.

"...when I was with my parents they are very few things I have to worry about. Here I have to worry about so many things. I have to worry about how to manage my money. Every activity must be controlled by me." J

Theme 4: social life and learning activities

Most of the participants have discussed noted that they believed that success in higher education is highly related with having reliable and the right networks. Most of them identified, due to lack of money they did not make connections with other partners and peers: therefore, they could not

go to the cinema, attend ceremonies and other celebrations they also noted that the lack of social life also affected their learning activities.

Category 1: Making compatible friends

Participants described that having or not having compatible friends is of paramount importance in their success at university. Making good friendships with other classmates has a tremendous advantage in one's educational successes in the university. One of the participants expressed it as follow:

"Here you have to make a good relationship with students if you want to succeed." G

Other participants also mentioned that after departing from families and joining the university the best choice is to make a good relationship with others. They mentioned that leaving families and joining new environments carries with it many challenges and they believe that having compatible friends is helpful in reducing challenges and tensions such as those they faced while in university.

"...there are few difficulties. When I depart from my family and start to live on my own it is difficulties have to think about a lot of things... When one thinks about university it is better to have a good relationship with other students. You have to make a good relationship." J

Some mentioned that friends are very helpful when one runs out of pocket money and also helpful in academic information. These help in the successful journey of university life. And also most of them pointed out that relationship is very crucial in academic success.

Category 2: Refreshment

Lack of pocket money affects students' relationship. The participants of this study identified that they are challenged either to have friends or to frequently interact with their friends. Most of them mentioned that they could not go out with their friends as they could not afford to pay for tea and coffee.

"...here I need a lot... I need money to go outside the campus for refreshment with my friends." C

And the other participant mentioned that she could not attend her friends' happy birthday celebrations.

"... you may miss celebrating happy birthdays with your friends." J

When students are unable to afford the cost of refreshment and being with friends they get depressed. Some of the participants talked that when they failed to go out with their friends they experience a lot of stress.

"... You failed to get what you get depressed. You become psycho. For example, when my friends go to the cinema and I failed to do nothing I feel It." H

5. Discussion

Challenges that undergraduate students faced due to lack of pocket money are due to different factors. The effects of these challenges on students' daily learning activities and the impact it has on achieving the required clinical skills explained in the data. Pierre Bourdieu's concept of habitus, cultural and social capital is used in discussing the findings from the data. The findings from the data are also analyzed in relation to works of articles reviewed related to financial hardships experienced by students in higher education.

In this study, I have applied Bourdieu's concepts of habitus, cultural and social capital to describe what makes undergraduate clinical year health sciences students get into financial pressures due to lack of pocket money, identify challenges that they daily faced and the impacts of these challenges on their daily learning activities.

The data have shown that the family habitus of the participants' affects how they experience the change of leaving their home to join the university. From being managed by parents and families to self-management, from living with students of the same lifestyle to living with students of different background. The circumstances of their new setting are affected by the student's social class and related cultural capital and habitus thus consistently, constrain, and structure students' college adaptation. They must learn to function in a new habitus, that of the University.

This study shows that lack of government policy of financial support to undergraduate students increased students financial hardship as they separated from their families and this study is similar finding with the study done in the United Kingdom(Moreau & Leathwood, 2006).

In addition to habitus, the data in my study support the idea that those students with a financial crisis, with a good self- management can benefit from gaining social capital. Bourdieu describes, individuals, alone or collectively, consciously or unconsciously, investing in developing networks of relationships that can be used in the short or longer-term; and thus benefit from the assimilated capital of the sum of social networks(Bourdieu 1986). My findings support those of

others, which similarly find a link between social bonding and achieving relief from the financial crisis: by developing a borrowing culture which most of the participants mentioned.

The current research found that self-management is the most important thing to resist financial pressures. In this, the Bourdieu concept of habitus(Bourdieu, 1977), describing the way of acting, feeling and being is related to participants idea of self-control and pocket money management. Also making good relationship with peers in the higher education which is different from friends you had before joining university can also be illuminated by using the concept of habitus. Practicing self-control used in mastering the problems.

The longer the students study under financial pressure the harder it may be to act in accordance with their academic duties suitably and gaining clinical practical skills and these finding is the same with((Trombitas, 2012)&(Bennett, 2003)). However, the finding from this research identified that even though there are challenges there is no dropout or attrition due to financial hardships in contrast to the research done in (Trombitas, 2012)

In this study it is found that that, similar to the study done in Australia(Wray & McCall, 2007), most of the participants had expected finance hardship to be the concern at the beginning of their degree; however many of them experienced acute financial hardship during clinical placements.

The data collected from the participant showed that the longer they studied under financial pressure the harder it was to act in accordance with their duties suitably and the finding is also similar with((Trombitas, 2012)&(Bennett, 2003)). The finding from this research is also similar with research done in Greece(Mouza, 2015)and Ethiopia(Dachew et al., 2015) in that bad students' financial status is one of the causes of undergraduate students' stress.

The importance of friends and social networks while in the university can perhaps be understood with the concept of `social capital`, which is said to be important in communities for overcoming social exclusion. It is used to signify the extent to which people have access to networks, their levels of political and civic engagement and membership of associations (Thomas and Jones 2000: 16). Social capital – or mutual support – seems to be occurring within the case study university, and enabling students to overcome the internal and external problems that they face. Social relations are shaped largely by the habitus: `One's habitus form the basis of friendship, love and other personal relations' (Maharet *al.* 1990: 10), and therefore it is instructive to observe the extent to which the institutional habitus and associated practices can challenge the familial habitus (which Bourdieu shows to be more influential in France).

Other study shows that financial hardship prompts students; particularly the ones with low grades, to quit their studies. In contrast, in this current study participants found various solutions to succeed in their studies rather than quit their education. However, in other studies it is found that; the longer the students study under financial pressure the harder it may be to act in accordance with their academic duties suitably(Trombitas, 2012)&(Bennett, 2003).

A study done in Australia(Wray & McCall, 2007) found, this study also found that the participants had expected finance hardship to be the concern at the beginning of their degree; however many of them experienced acute financial hardship during clinical placements. This research found that students, who relocate for educational purposes, including placements, are economically disadvantaged and experience financial stress and this is similar to the finding of (Sayer et al., 2002).

Unlike researches (Bennett, 2003)&(Trombitas, 2012) the present study does not support the idea that financial pressure causes students to drop-out or quit their education. Instead of dropping out the participants reported different methods of overcoming the acute financial problems; borrowing from friends and developing strong self-management skills like prioritizing their basic and urgent needs and compromising other needs. Even though this finding is interesting with what the participants decided to succeed in their studies, another research may be needed to see the overall perception of Ethiopian health sciences undergraduate students on their financial challenges and drop-out.

Nevertheless, many students cope with poverty, high levels of debt and significant burdens of paid work to successfully complete their courses of study.

Participants' expressed that even though family misunderstanding of higher education expenses affected their learning activities, they compromised the challenges and work toward their educational activities and the findings are similar with (Sewell & Hauser, 1972)

6. Conclusion

This paper has a contribution in identifying the challenges that cause students to fall into acute financial pressures in the university. Participants mentioned the challenges occurred due to many factors: parental misunderstanding or poverty, institutional organization or mismanagement, poor socialization, and others. Undergraduate students faced many challenges due to the lack of pocket money. The problems occurred mainly due to lack of understanding about university expenses from families, students' poor self-management and poor university services. The challenges students faced affects students learning activities either directly or indirectly. As a result, students failed to learn the theoretical part and clinical skills effectively and their competency questioned.

The paper also depicted and discussed the effects that lack of pocket money imposed in learning and teaching activities. University students who participants in the research described that due to lack of pocket money they faced great challenges: not attending the class or coming late to the class, missing the clinical placement learning and studying for a brief time. They also described how these financial challenges affect their learning activities and academic performance.

The existing cost-sharing system is not so helpful in supporting financially disadvantaged students. The department, instructors and the school must recognize students' situation and could support by what means they can.

7. Strengths and limitations

The current research benefited from, identifying the challenges that undergraduate health science students faced due to acute financial hardships by exploring their perceptions and experiences. The finding extends the understanding beyond a few research done in the area and go into specific Ethiopian contexts; looking into these challenges by using the Bourdieusian concepts of habitus, cultural and social capital. And the most important point was the data collection method focused on multiple entities in exploring the problems in relation to social and cultural contexts.

The data was collected only from students of the same department who were following their study in the same university. The research would have benefitted from including participants from another department in the same university and other universities. And also, it would have been better if the perceptions and experiences of other students who do not have acute financial problems in the same professional study were explored for comparison.

8. Future Implications

The current research suggests a policy improvement at the national level; the Ethiopian cost-sharing system. The educational authority needs to review and update the cost-sharing system. There is also a need to consider health professional undergraduate students' financial pressures and its impact on acquiring the necessary skills, so the required competencies meet. In general, the ways in which undergraduate health science students get financial support during their clinical placement years must be addressed specifically, believing that this could improve the competency outcome.

9. Recommendation

This research has found that other broader qualitative research must be done to assess the factors contributed to students' financial pressure in health professional undergraduate studies.

In addition, universities must create a good learning environment by developing a way to manage and observe and attend closely to students' problems: Improving the services given by the university. Moreover, creating awareness about student expenses in the university among the community will improve students' financial status in the university. Teaching students self-management skills is also another potential area in making students succeed in their studies.

10. Knowledge Dissemination

After completing the paper, I will work on publication as a means of disseminating the findings to those who may need it. To accomplish the publication, I will work on this with my Canadian mentors and AAU. In addition, I am thinking of presenting it to workshops especially those prepared by relevant stakeholders.

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11. Appendices

Appendix A: Information leaflet for participants.

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

What is the purpose of the study?

The main purpose of this study is to investigate perceptions of undergraduate economically challenged undergraduate clinical year health science students on how lack of pocket money affects their learning activities. The study will involve interviewing financially challenged clinical year medical radiologic technologist students to enable a deeper understanding of their experiences as a student in Higher Education and during clinical years.

What will your participation involve?

If you are selected as one of the participants you will be asked to participate in an interview. The interview will consist of you telling me about your experiences as a student studying in higher education and clinical placement learning. During the interview, the role of the interviewer is to listen to your perceptions and experiences. There are no rights or wrong answers.

How long will the interview be?

The interview may last up to 20 minutes and will be held at the department of the radiologic technology department and time convenient to you. I will with your permission tape record the interview as it will enable me to accurately record your experiences as it would not be possible for me to write the entire interview. However, at times I may take some notes during the interview and you are free to look at these notes. It is my intention to interview you once, but I should be grateful if you would give me permission to return for a second discussion if it is necessary

What happens to the information when it is collected?

When the interview is completed I will transcribe your interview onto paper exactly word for word. I then will carefully read your story and begin the process of looking at the information for themes and meanings. The tape recording and any subsequently printed transcripts of the interviews will be stored in a locked filing cabinet. Any information transferred to a computer will be password protected. Your name will not appear on the interview tape or the transcript. Each tape recording and printed transcript will be given a number for identification purposes.

Appendix B: Consent Form

Addis Ababa University College of Health Sciences, Department of Health Science Education

The purpose of the study is to explore the effects of lack of pocket money on undergraduate clinical year health science students' learning activities.

I agree to take part in the exploring of the effects of pocket money on economically challenged undergraduate clinical year health sciences students on their learning activities. I have read and understood the study purpose as described above. I understand that agreeing to take part means that I am willing to:

1. Agree to be involved in the semi-structured interview
2. Agree to allow the interview to be audio-taped

I understand that my participation is voluntary and that I can withdraw at any stage of the project without being penalized or disadvantaged in any way. I understand that any data that the researcher extracts from the focus group for use in reports or published findings will not, under any circumstances, contain names or identifying characteristics.

Participant's name: _____

Signature: _____

Date: _____

Appendix C: Opening

Hello, my name is DebeaGela. I am going to have some discussions with you on the effects of lack of pocket money on undergraduate clinical year health science students' learning activities, the case of medical radiologic technologists at Addis Ababa University.

Have you any questions?

Let's go over some rules. First, let's turn off our cell phones so we are not interrupted.

Appendix D: Questions

Addis Ababa University College of Health Sciences, Department of Health Science Education

Semi-structured interview guide.

Location: CHS-AAU department of radiologic technology

Date: _____

Time discussion starts: _____ Time discussion ends: _____

Socio demographic characteristics of the participants

Age: _____

Educational status: _____

The questions intended to explore the effects of lack of pocket money on undergraduate clinical year health science students' learning activities. The outcome of the study may help concerned body to recognize the impacts and give due attention to curb the problems posed by lack of pocket money.

All questions built up are intended for the academic purpose to alleviate problems due to students' financial challenges on learning teaching activities. Information obtained and your response will be kept confidential. Hence you are not required to tell your names during the discussion.

Questions: Semi-structured interview Questions

First of all, I am going to ask you some questions about yourself?

Now I want you to tell me some of your experiences in school.

Can you tell me about joining Addis Ababa University?

Do you think that your expenses increased in university?

Who are the sources of pocket money you used?

Is the pocket money you receive enough to cover your expenses?

Could you describe how the shortage of pocket money affects your learning activities?

Do you think that undergraduate student needs financial support?