

UNIVERSITY OF KWAZULU-NATAL ™

INYUVESI YAKWAZULU-NATALI

Examining the impact of Income-Generating Initiatives (IGIs) by the University of KwaZulu-Natal (UKZN) to support students in overcoming poverty: A contribution to the Economic Anthropology Discourse

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in

Anthropology

by

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DECLARATION

I, **Lungisani Minenhle Khanyile, student no. 219041918**, hereby declare that:

i. The research presented in this dissertation is my own original work, except where clearly indicated or acknowledged.

ii. This dissertation has not been previously submitted, in whole or in part, for any degree or examination at any other university or institution of higher learning.

iii. This dissertation does not include data, images, graphs, or any other material from other sources unless explicitly acknowledged and properly referenced.

iv. This dissertation does not include the work or writing of others, unless duly acknowledged. Where the work of other authors has been cited:

- Their ideas have been paraphrased and appropriately referenced.
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v. This dissertation does not include any material text, images, tables or other content copied and pasted from the internet, unless specifically acknowledged, with full referencing provided both within the text and in the reference list.



20:12:2025

Signature **Date**





Dr. Soomay Khan : Co-Supervisor

Dr Balungile Zondi-Main supervisor

DEDICATION

This dissertation is dedicated to my dearest late grandmother, a loving advocate of education. I am forever grateful for the sacrifices you made to ensure that we were afforded the best opportunities to learn and grow. You gave me the gift of dreams and the determination to realise them, and your spirit continues to live on. I also dedicate this work to my beloved little brother. May this serve as a reminder that we should never cease to grow, to learn, and to seek knowledge for as long as we live.

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A special thanks goes to my late grandmother, Khumbuzile Mncube. The spirit of whom continues to be a guiding light in my life. Although she is not physically present, her love, prayer and teachings are forever engraved within the stipulations of who and what I am. I do believe the ancestors have travelled with me during this time, offering strength, wisdom and protection. This dissertation, therefore, is partially dedicated to her memory of this remarkable woman whose resilience, strength and humility will always inspire more positive qualities in me. Thank you, Gogo, for being this great ancestor, who is far removed, giving me all the love and faith in our family during upbringing. And lastly I'd like to thank my friends and family for always believing in me.

ABSTRACT

This study examines the impact of Income-Generating Initiatives by the University of KwaZulu-Natal to support students in overcoming poverty. The study began with the identification of student poverty as a growing concern within South Africa's higher education sector, particularly at the University of KwaZulu-Natal (UKZN). Following this, the researcher conducted an extensive review of literature on student livelihoods, income-generating initiatives (IGIs), and economic anthropology to establish the theoretical and conceptual framework. Once the framework was finalized, the researcher obtained ethical clearance and institutional permission to conduct the study. The sampling criteria were then developed, and participants were purposively selected from different UKZN campuses and academic disciplines based on their involvement in, or experience of, IGIs.

Data collection occurred in two phases using qualitative method. In the first phase, the researcher conducted twelve individual in-depth interviews to capture personal experiences and detailed reflections. In the second phase, the researcher conducted two focus group discussions with eight participants to facilitate collective discussion and shared meaning-making. After completing data collection, the researcher transcribed all interviews and focus group discussions verbatim. The researcher then uploaded the data into NVivo software and conducted a thematic analysis to identify recurring patterns related to coping strategies, institutional support, and socio-cultural influences.

The researcher interpreted the findings through the lens of economic anthropology and the Sustainable Livelihoods Framework which helped me to analyze how UKZN initiatives strengthen student's livelihoods assets and understands poverty and vulnerability context affecting students. On findings, the study concluded that IGIs are critical coping strategies, but they do not replace the need for necessary structural reform. They reflect student resilience and highlight institutional failures in alleviating poverty. This research seeks to understand student poverty as a lived, relational, and moral experience. It implores universities and policymakers alike to adopt a human-centered approach that combines financial assistance, psychosocial support, and skill development. The study concluded with the formulation of recommendations aimed at strengthening policy coherence, improving equitable access to IGIs and enhancing socio-cultural and academic support for students. Findings contribute empirical evidence to Economic Anthropology and informing higher-education policy on sustainable strategies for supporting vulnerable students.

Key words:

Income-Generating Initiatives (IGIs)

Student Poverty

Economic Anthropology

Sustainable Livelihood Framework

University of KwaZulu-Natal Support Programs

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ACRYONYMS

UKZN: University of KwaZulu-Natal
IGIs: Income-Generating Initiatives
SLF: Sustainable Livelihood Framework
SDG 4: Sustainable Development Goal 4
UN SDG 4: United Nations Sustainable Development Goal 4
NSFAS: National Student Financial Aid Scheme
IT: Information Technology
FYE: First Year Experience
AMS: Academic Monitoring & Support
CHE: Council of Higher Education
UNDP: United Nations Development Programme
DHET: Department of Higher Education and Training
ILO: International Labor Organization
WHO: World Health Organization
FGD: Focus Group Discussion
SRC: Student Representative Council

Chapter 1: Introduction to the Study

1.1 Introduction

The apartheid-era education system in South Africa was deliberately structured to disadvantage Black, Coloured, and rural communities, with policies such as the Bantu Education Act of 1953 designed to restrict educational opportunities and entrench socio-economic inequality. This system provided inferior education to the majority population, preparing them only for subservient roles in the economy and society. In the democratic era, the Constitution of the Republic of South Africa (No. 108 of 1996) was introduced as a corrective framework, aimed at transforming this legacy of exclusion. The preamble of the Constitution explicitly commits to healing the divisions of the past and establishing a society rooted in democratic values, social justice, and human rights. Section 29 of the Bill of Rights further affirms that everyone has the right to basic and further education, with the state obliged to make higher education progressively accessible through reasonable measures.

South Africa's commitment to expanding educational access also reflects the broader objectives of Sustainable Development Goal 4, which seeks to ensure inclusive and equitable quality education for all. This goal underscores the importance of not only expanding access but also enhancing the quality and relevance of education, particularly for disadvantaged groups. In South Africa, progress has been made, especially in expanding access to higher education for students from historically marginalised communities. However, significant disparities remain in the quality of basic education, with rural and township schools often lacking adequate infrastructure, qualified teachers, and learning resources. These early disadvantages usually persist at the university level, where students from under-resourced backgrounds face greater challenges in academic performance and retention. Addressing SDG 4 within the South African context requires more than policy commitments; it demands targeted investments in early education, support systems in higher learning institutions, and sustained efforts to close the gap between access and meaningful success.

In practice, the South African constitutional commitment has informed a range of redress policies aimed at broadening access to university education for historically marginalised students. These include affirmative admissions strategies, the expansion of the National Student Financial Aid Scheme (NSFAS), and institutional transformation frameworks.

Over the years, the National Student Financial Aid Scheme (NSFAS) has been commended for its support of university students across South Africa, despite its shortcomings. This support includes covering tuition fees, accommodation, textbooks, and meals. Notably, NSFAS funding is primarily targeted at students from economically disadvantaged backgrounds. Its purpose also tries into addressing historical inequalities and aligns with the broader Massification Agenda, which aims to provide access to higher education for students from previously marginalised communities. However, the severity of poverty in South Africa highlights a persistent challenge: NSFAS support alone is often insufficient to meet all the financial needs of students.

This perspective is endorsed by Chisamba and Ndofirepi (2022), who note that while financial aid systems, including NSFAS, exist, many students from disadvantaged backgrounds continue to face difficulties accessing essential academic resources, reliable accommodation, and psychosocial support, which are crucial aspects of student success in higher education. Many recipients are compelled to share their allowances with family members who continue to live in poverty. This is further supported by Doby (2023), who demonstrates how poverty impacts students' emotional well-being, access to educational resources, and overall academic performance. He highlights that financial stress affects students both psychologically and materially, which frequently impairs their ability to concentrate, participate, and succeed in higher education environments. In response, some universities have introduced IGIs to help students become financially independent and support their households.

Chisamba and Ndofirepi (2022) stress that, in addition to providing academic access, universities in the democratic dispensation must tailor and implement an inclusive institutional culture and support systems that actively engage with students' socioeconomic realities and foster long-term success for individuals from underprivileged backgrounds. Universities like the UKZN have implemented IGIs to assist students in navigating economic hardship.

1.2 Background of Study

Youth poverty and unemployment in South Africa remain a persistent and deeply entrenched challenge. As of 2023, the unemployment rate among individuals aged 15–24 stood at a staggering 61%, a figure that has worsened since the COVID-19 pandemic (Statistics South Africa, 2023). University students are particularly vulnerable in this context, often facing

financial instability that negatively impacts their academic performance, social engagement, and mental health (Barnes, 2021). Ruswa & Gore (2022) contend that student poverty is multifaceted, encompassing social marginalisation, poor living conditions, emotional suffering, and food insecurity in addition to financial hardship. They argue that improving student well-being and academic achievement at South African universities requires tackling these interrelated types of deprivation.

In response, institutions such as the UKZN have introduced IGIs to assist students in navigating financial hardships. These initiatives include part-time employment opportunities within university departments such as libraries and student housing, entrepreneurship training, and support structures for students who run their own businesses. According to Ruswa & Gore (2022), these types of programmes are essential for reducing financial stress, as well as for giving students from socio-economically disadvantaged backgrounds a sense of belonging, dignity, and purpose. According to their findings, institutions should integrate income-generating opportunities into a more comprehensive institutional plan to promote students' academic perseverance and overall well-being. The goal of IGIs is twofold: to address students' immediate financial needs and to develop transferable, marketable skills that enhance future employability and entrepreneurial capacity. The growing implementation of IGIs in higher education aligns with key concerns in economic anthropology, which explores how individuals and communities adapt their livelihood strategies in response to economic limitations. Broadly speaking, IGIs are strategies that individuals or groups devise to generate income in ways that help meet basic needs (Smith, 2020).

Universities worldwide have begun integrating similar initiatives into their student support programmes, recognising that economic stability is increasingly essential to academic success. In countries such as Kenya, Ghana, and Nigeria, comparable programmes aim to promote entrepreneurship and reduce student dropout rates (Adu-Gyamfi, 2020). However, in South Africa, such initiatives must be tailored to the country's specific socio-economic conditions. The Department of Higher Education and Training (2022) reports that approximately 30% of university students rely on household incomes at or below the national minimum wage. For these students, IGIs serve as a crucial financial lifeline, helping to prevent dropout due to economic hardship.

The vision of the University of KwaZulu-Natal (UKZN) to be the Premier University of African scholarship reflects a commitment to academic excellence, transformation, and social relevance. This vision extends beyond formal teaching and research, encompassing the

university's efforts to empower students through practical opportunities that support their academic journey and personal development. One such initiative is the creation of contract-based job opportunities for students within various departments and support services. These short-term roles, often in administration, IT support, library services, peer mentoring, and campus health promotion, provide students not only with financial relief but also with valuable workplace experience that enhances their employability. In a country where youth unemployment remains critically high, especially among graduates, these opportunities align with both the university's transformative agenda and broader national development goals. While such contracts are not a permanent solution to systemic joblessness, they demonstrate a responsive institutional effort to bridge the gap between academic study and the world of work, offering students the opportunity to gain skills, earn income, and contribute meaningfully to the university community.

The university's efforts to alleviate financial pressure on students contribute not only to their well-being but also to their academic success, as it becomes less likely that underperformance is solely attributable to poverty. The university ensures that qualifying students receive financial support beyond traditional aid mechanisms by investing in IGIs. Although this research does not examine the University of KwaZulu-Natal, it recognises UKZN as an essential site in the fight against poverty, not only through the awarding of degrees but also through creating economic opportunities for students engaged in IGIs. The study is grounded in the discipline of anthropology, specifically economic anthropology, which goes beyond tracking the exchange of goods or financial resources. It investigates how societies organise production, distribution, and consumption to meet basic needs.

Economic anthropologists have long studied survival strategies, from hunter-gatherer societies to agricultural communities, and continue to analyse patterns in the modern world. This field also explores how cultural values, social structures, and economic practices intersect, particularly in contexts where poverty is a persistent or relative condition. Prominent scholars, such as Margaret Mead and Bronisław Malinowski, have studied them in depth, investigating how communities access resources to support themselves, including the Kula exchange and local barter economies, which are all systems that facilitate access to goods and services (Chignik, 2011). Economic anthropology now studies broader political-economic systems in modern times. The research examines how different IGIs affect household stability, community stability, and overall well-being (Hann & Hart, 2011). The

study contributes to existing economic anthropology discussions by examining income-generating programmes at the UKZN to assess their effectiveness in reducing student poverty.

At UKZN, programmes like the Work-Study Programme and the Student Entrepreneurship Hub enable students to earn an income while developing critical employability skills. These experiences not only support students during their studies but also build a foundation for securing long-term employment after graduation. These interventions aim to promote sustainable economic empowerment and resilience, thereby contributing to efforts to break the cycle of intergenerational poverty and reduce youth unemployment in South Africa.

1.3 Problem Statement

Although the University of KwaZulu-Natal (UKZN) has introduced IGIs to tackle student poverty and promote economic empowerment, its ability to fundamentally transform students' lived realities remains uncertain. From an anthropological perspective on education, education is not simply an individual achievement, but a social process deeply embedded in structures of inequality and cultural context. Many students navigate complex responsibilities, supporting both themselves and their families, which reflects the intersection of education and survival within their broader social worlds. Economic anthropology urges us to see these IGIs not just as financial interventions but as embedded practices situated within local and global systems of value, labour, and power. The economic struggles of students are tied to structural inequities that reproduce poverty and limit human development despite institutional support.

As Walker et al. (2022) note, increasing access to education does not automatically create equitable environments for success. The persistent financial burdens reveal how economic survival strategies, often invisible in official policies, shape students' academic journeys and future possibilities. There is a critical need to move beyond quantitative assessments of financial aid and skill development to qualitatively explore how students themselves experience and respond to poverty within the university setting. Without this, policies risk being disconnected from the realities of those they aim to serve, perpetuating cycles of marginalisation. UKZN's IGIs emerged in response to systemic gaps, yet the extent to which they reshape students' economic realities or academic outcomes remains underexplored.

This study aims to illuminate how economic empowerment is negotiated on the ground, examining how students' survival strategies intersect with institutional structures, cultural expectations, and broader socioeconomic conditions. This is achieved through situating this

inquiry within the frameworks of the anthropology of education and economic anthropology. Ultimately, understanding poverty among students as a socially and economically embedded phenomenon challenges simplistic solutions and calls for holistic approaches that recognise the interplay between education, economy, and culture. This study will address this gap by exploring the impact of these initiatives at UKZN on students' management of poverty and education-related barriers, thereby contributing to institutional policy and valuable research and discussion in the field of economic empowerment for students.

The study's problem statement regarding the lack of research on IGIs at UKZN and their relationship with student poverty is certainly relevant to the discipline of Anthropology as a whole, and more particularly, to economic anthropology. Anthropology focuses on the question of how people adapt to social and material circumstances; in this case, the study is interested in how students from low-income backgrounds adapt to the financial challenges of higher education. Moreover, through avenues offered to them by the university, such as work-study and entrepreneurship hubs. This economic response encompasses cultural, institutional, and social dimensions, reflecting Anthropology's interests in livelihood, resilience, and survival.

Similarly, in reference to the tradition established by Malinowski and Mead, who studied subsistence and reciprocity in small-scale societies, this study posed similar questions in a modern-day institutional context, which framed the university as a contemporary location for economic activity and adaptation. This study will adopt a qualitative, student-centered approach that reflects the ethnographic tradition of anthropology, aiming to place the lived experiences of students to the fore, surface structural inequalities, and examine the impact of institutional interventions. Finally, this research extends the empirical and theoretical possibilities within Anthropology, exploring how young people in post-apartheid South Africa are forming sustainable livelihood strategies, even in the context of ongoing poverty, and thus contributes to the conversation on poverty, inequality, and adaptation within Economic Anthropology.

1.4 The significance of the study

Even though avenues of financial assistance, such as the National Student Financial Aid Scheme (NSFAS), have improved access to institutions of higher education (de Villiers, 2022), they do not meet students' complete academic and living needs, particularly those of post-graduate students (Ramphoma, 2014). Therefore, the research serves as a relevant

reference for critiquing the limits of NSFAS and examining the applicability of various other IGIs, such as Tutoring, Research Assistants, Work-Study Programs, and Incubators. The research is also institutionally significant in relation to policy development at UKZN and possibly in other South African universities.

Barnes (2021) highlights IGIs, when developed through an institution (such as a university), can reduce student attrition while increasing students' employability skills and agency towards self-sufficiency. Investigating student experiences with IGIs could yield evidence of improved student support services within the context of IGIs, including alignment with the needs of vulnerable student cohorts. Furthermore, exploring how students draw on and consume different types of capital, as defined by Scoones (1998), including financial, human, social, and cultural capital, can help institutions enhance their overall support for academic success and income generation, thereby promoting socio-economic empowerment. Lastly, the research is socially significant as it will provide evidence about the lived experiences of students experiencing economic disadvantages and generate a voice for their perspectives as subjects of social welfare through qualitative, student-centred research.

Additionally, the research development pathways align with both national and international development agendas, facilitating the evaluation of access to and success in higher education, particularly in relation to United Nations Sustainable Development Goal 4 (UN SDG 4), which advocates for inclusive, equitable, and quality education for all learners. These support mechanisms are required for learners from economically poor backgrounds.

1.5 Research objectives

The research objectives are as follows:

1. To evaluate the extent to which income-generating initiatives at UKZN provide financial relief for students and how this contributes to their academic success.

2. To identify the specific forms of capital (financial, human, social, or cultural) students gain from engaging in IGIs and assess their role in students' livelihood strategies.

3. To examine the institutional, social, and personal factors that influence students' participation in IGIs, and how students perceive the impact of these initiatives on their economic resilience.

1.6 Research questions

The study's research questions are as follows:

1. How do income-generating initiatives at UKZN provide financial relief for students and how this contributes to their academic success.

2. What forms of capital (e.g., financial, social, human, or cultural) do students gain from engaging in IGIs and assess their role in students' livelihood strategies.

3. What institutional, social, and personal factors influence students' participation in IGIs, and how do students perceive the impact of these initiatives on their economic resilience?

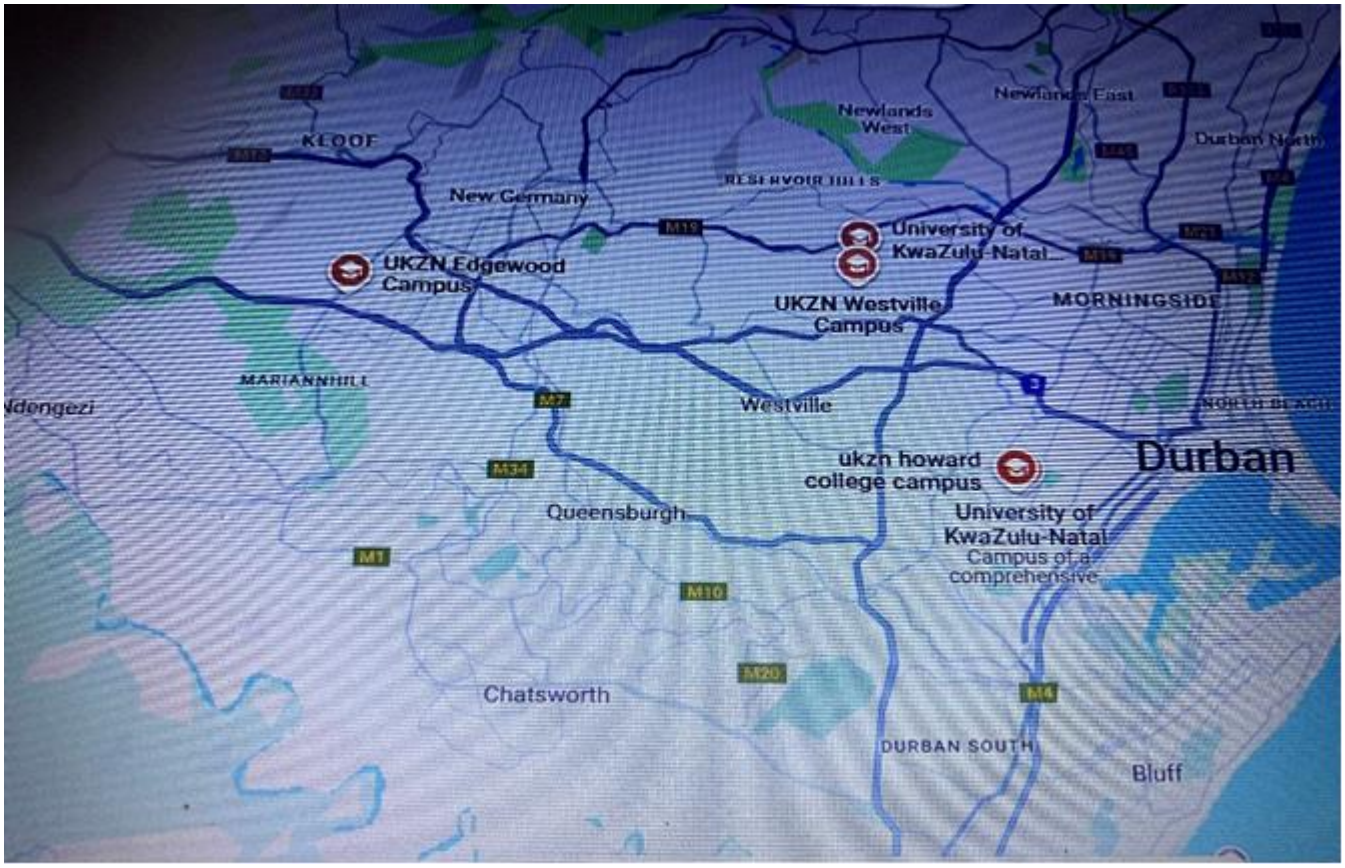
1.7 Research sites

This research was conducted in three campuses of the University of KwaZulu-Natal (UKZN) located in Durban: Howard College, Edgewood, and the Westville Campus. These sites were selected because they demonstrate diverse student cohorts, opportunities for IGIs, and overall relevance to the characteristics of student poverty and institutional intervention. Howard College is one of UKZN's largest and demographically diverse campus locations in Glenwood, Durban. Home to the faculties of Law, Humanities, and Engineering, Howard College attracts students from diverse socio-economic backgrounds, including urban and rural contexts. The campus offers a range of IGIs, including tutoring, research assistants, Library assistants, AMS and FYE mentors, the Work-Study Programme, and the Student Entrepreneurship Hub.

Its urban location presents a range of opportunities and challenges regarding economic survival; thus, Howard College is a significant case for examining how students respond to financial distress with institutional support. Edgewood Campus, located in Pinetown, houses UKZN's main Centre for Education and Teacher Development or Education Faculty. Predominantly, students are from working-class or low-income families, and many of their families may not have attended university before. Therefore, many are first-generation students from working-class or low-income families. IGIs, such as mentoring, tutoring, and campus employment, help financially vulnerable students supplement their income while simultaneously developing professional skills and gaining experience. Edgewood's educational emphasis also presents an interesting context for exploring how various income-generating initiatives can prepare students for participation in the country's economy after graduation.

The Westville campus of the University of KwaZulu-Natal (UKZN) is particularly relevant to this study, given its diverse student population and numerous IGIs within the institution itself. Westville is a multidisciplinary campus with disciplines such as Health Sciences, Management Studies, and Science & Engineering, attracting students from diverse socio-economic and geographical contexts, including both peri-urban and rural areas. Many of Westville's students come from low-income families, whose financial struggles can significantly impact both academic success and overall well-being. There is a range of IGIs that offer students financial security and develop skills. The IGIs include the Work-Study Programme, academic tutoring roles, research assistantship, and entrepreneurship development. These IGIs purposefully address not only short-term financial assistance but also the human and social capital that can contribute to larger aims of poverty alleviation and economic resilience. The unique focus of Westville lies in the science and business disciplines, making the campus a beneficial context for scrutinizing the operationalization of institutional IGIs.

This study aims to gain detailed insights into how students in challenging professional and technical fields utilise their IGIs to address on-going financial barriers and develop pathways towards longer-term economic empowerment, including at the Westville Campus. Contextually, each campus brings distinct demographic and structural features to the research, offering valuable insights into the multifaceted ways students contend with poverty and the university’s role in supporting them to achieve at least economic viability.



Source: Map data 2025

1.8 Definition of Key Terms

Pandemic: is known as the global spread of a novel disease that impacts many individuals in several nations or continents. The World Health Organization (WHO) defines a pandemic as a novel virus that the population is largely immune to, which spreads continuously from person to person worldwide (World Health Organization, 2010).

COVID-19 is an infectious condition, also known as "Coronavirus Disease 2019," and is caused by the new coronavirus, SARS-CoV-2. It is primarily spread through respiratory droplets and was first identified in Wuhan, China, in December 2019. From mild flu-like sickness to serious respiratory problems and death, COVID-19 causes a wide variety of symptoms (Cennimo, 2021; World Health Organization, 2020).

Income-generating initiatives (IGIs) are organized programmes or activities that provide people or groups with the opportunity to earn money and become economically viable. They are frequently intended to improve livelihoods, develop skills, and benefit economically disadvantaged populations (International Labor Organization [ILO], 2015; University of KwaZulu-Natal [UKZN], 2020).

Economic hardship is a condition of financial strain where people or households find it difficult to fulfill their financial responsibilities due to low income, unemployment, or rising living expenses (Bradshaw, 2007).

Indigent background is a term used to describe a socioeconomic situation where individuals or families lack sufficient financial resources to cover basic necessities such as housing, food, healthcare, and education, often resulting in a reliance on external assistance (Department of Higher Education and Training (DHET, 2019).

Poverty, according to the United Nations Development Programme (2023), is a multifaceted state of deprivation that extends beyond a lack of income and encompasses the inability to access basic services, healthcare, education, and the fundamental right to live with dignity and security.

A university is a higher education institution that awards degrees, offers undergraduate and graduate courses, and conducts research in various academic fields (Altbach, Reisberg, & Rumbley, 2009).

A university student is an individual who is formally enrolled at a tertiary education institution, pursuing an undergraduate or postgraduate qualification in a particular field of study (Council on Higher Education (CHE, 2013).

1.9 Theoretical Framework and Research Methodology

A theoretical framework is essential for introducing the theories the researcher uses to address the research problems. This thesis is based on the Sustainable Livelihoods Framework (SLF). SLF is a theoretical framework for understanding student poverty and the institutional support systems that surround it. The Sustainable Livelihoods Framework, developed by Scoones (1998), offers a holistic approach to understanding how individuals and households create survival strategies by utilising various types of capital, including human, financial, social, physical, and natural capital, to achieve some form of economic resilience. Considering this study, the SLF is used to examine how students at the University of KwaZulu-Natal (UKZN) access institutional resources, peer groups, skills, and income-generating activities (IGAs) in an effort to alleviate poverty and further their studies. The SLF also highlights the multidimensional phenomenon, which is a product of both structural constraints and individual agency decisions.

In line with the SLF's emphasis on lived experience and complicated socio-economic relations, the study follows a qualitative research strategy. This qualitative approach enables an examination of the ways students engage with IGIs while also exploring their perceptions of the implications for academic performance and financial well-being. The data will consist of semi-structured interviews and focus group discussions with UKZN students on three campuses in Durban: Howard College, Edgewood, and Westville Campus. Purposive sampling will identify participants who were actively involved in various IGIs. This methodological choice is appropriate for studying rich narrative data that reflects students' perspectives and contexts, allowing for discussions that are embedded in the anthropological tradition of knowledge, as well as the complex and multidimensional understanding of livelihoods articulated in the SLF.

1.10 Structure of the Dissertation

- ***Chapter 1: Introduction***

This chapter will introduce the research topic, its importance, and context in relation to poverty alleviation through IGIs at the University of KwaZulu-Natal (UKZN). It will include a substantial background, a comprehensive problem statement that highlights the challenges student's face, the research questions that will be addressed in the study, and an outline of potential contributions to economic anthropology, particularly in relation to student experiences and poverty alleviation.

- ***Chapter 2: Literature Review***

The literature review will provide a critical examination of existing literature related to the study, drawing on recent academic sources to offer a comprehensive understanding of the issues surrounding income-generating activities and their impact on poverty alleviation. This chapter will be organised thematically, addressing key areas such as the role of educational funding, the socio-economic dynamics of student livelihoods, and the effectiveness of various IGIs. Synthesising relevant literature, this chapter establishes a theoretical foundation for the research and identifies gaps that the current study aims to address.

- ***Chapter3: Theoretical Framework***

This chapter will evaluate the theoretical frameworks selected and their relationship to the research questions. It will outline key theories in economic anthropology, including livelihood theory and Human Capital theory, and demonstrate how these lenses facilitate an

understanding of the socio-economic realities encountered by students who engage with IGIs. This framework will also inform the analysis and interpretation of the data collected throughout the study.

- ***Chapter 4: Research Methodology***

This chapter provides a detailed account of the research design and methodology, highlighting the qualitative approach and case study design employed in the study. This chapter will elaborate on the sampling strategies, data collection, and the analytical approaches used to interpret the data. This chapter will justify the methods selected in relation to the research aims and illustrate the significance of the methodology in understanding the complex experiences of students participating in income-generating initiatives.

- ***Chapter 5: Data Analysis and Interpretation***

This chapter presents a detailed analysis of the data collected through interviews and focus groups, employing thematic analysis to highlight the primary themes and patterns that emerged from the participants' stories. The findings will be explored in relation to the theoretical framework developed by participants in Chapter 3, and discussed in terms of the motivations, challenges, and socio-economic outcomes of IGIs as experienced by participants in their lives. The chapter demonstrates a robust approach to data analysis, which will lead to a rich understanding of the relationship between IGIs and poverty alleviation.

- ***Chapter 6: Discussion***

In this chapter, the findings are placed within the context of the wider literature presented in Chapter 2. The discussion will connect the results to past theories and empirical studies, providing a critical analysis of how the findings support or contradict existing knowledge in the field. Additionally, this chapter will outline the implications for economic anthropology, as well as any potential policy implications that could be offered to help support students in moving beyond poverty.

- ***Chapter 7: Conclusion***

The final chapter presents an examination of some of the limitations identified throughout the research process. It will provide recommendations for future research, emphasising the need for further investigation into income-generating initiatives and their impact on student livelihoods. The chapter will also synthesise the contributions the study makes to the field of economic anthropology and demonstrate the importance of addressing poverty in educational contexts through more targeted interventions.

1.11 Chapter conclusion

Chapter 1 provides the context for this study, using IGIs implemented at the University of KwaZulu-Natal (UKZN), and examines the role IGIs play in poverty alleviation within a broader context, particularly in relation to student poverty. It provides further orientation to the research through economic anthropology, explaining how students' survival strategies were influenced depending on the wider socio-economic structures and institutional interventions that impacted upon their reality, while noting the persistent and on-going youth unemployment and financial distress experienced by South African university students, and positioning IGIs as just one form of support. The chapter highlighted a notable gap in existing research on student-oriented literature regarding the impacts of IGIs. The chapter finds its legitimacy through considerations of academic, institutional, and policy relevance for the study. It stated the aims of the study and the research questions, defined key terms used in the arguments made in the research, located the research sites, provided their theoretical perspective, and outlined the qualitative methods that drove the project. Ultimately, although the chapter laid the groundwork for each subsequent chapter. It also signposted an account of each chapter, commencing with a comprehensive literature review on poverty, student livelihoods, and income generation in higher education.

Chapter 2: Literature Review

2.1 Introduction

Poverty in South Africa knows no limits or distinctions; it has become a harsh reality that many students face first-hand (Ruswa & Gore, 2022). For those who once believed that their circumstances would improve solely through receiving support from NSFAS (the National Student Financial Aid Scheme), the experience has often been more complex. While financial aid provides crucial assistance, it is not always sufficient to overcome the deep-rooted challenges that poverty imposes on students' daily lives and educational journeys (Msomi, 2023; Magomane, 2024). In an effort to combat poverty among students, universities have introduced various income-generating initiatives designed to supplement financial support, alleviate resource constraints, and provide students with opportunities to support themselves economically while pursuing their studies (Ruswa & Gore, 2022). Maslow's Hierarchy of Needs outlines how people prioritise their needs, starting with the most basic ones, such as food, water, and safety (Maslow, 1943). Only after these basic needs are met can individuals focus on forming relationships, gaining confidence, and achieving their full potential. This framework helps explain why struggles such as poverty can make it difficult for students to succeed academically or personally when their fundamental needs remain unmet (Mansvelt, Schenck, & Soji, 2022).

According to Mlambo (2023), the initiation of IGIs in universities is on the rise, with a strategic focus on addressing poverty and supporting broader goals of transformation and equity in higher education. This trend suggests an increasing awareness that higher education institutions are not merely places of higher learning, but crucial players for social and economic change. Similarly, Oketch et al. (2022) describe how student-facing entrepreneurial programmes can be viewed not just as sources of financial support, but more as pedagogical projects that provide sustainability, skills, and ultimately self-sufficiency for students. Collectively, these studies suggest that IGIs and entrepreneurial initiatives at universities constitute not only a financial approach, but a multi-pronged approach to increasing social mobility and institutional change (Letseka & Maile 2008; Van der Berg, 2010).

In this chapter, the researcher undertake a broad analysis of IGIs within universities to assess their impact on alleviating student poverty. The review is set within economic anthropology which investigates human socio-economic behaviour and means of survival in diverse socio-cultural environments (Gudeman 2001). IGIs have certainly become necessary interventions

for addressing socio-economic challenges faced by students from disadvantaged South African backgrounds, particularly at the University of KwaZulu-Natal (UKZN) (Letseka & Maile 2008). For many students from poor communities, higher education remains unreachable due to rising costs of tertiary education and increasing unemployment, poverty, and inequality (Van der Berg 2010). Higher education institutions have also developed financial aid systems and IGIs as forms of financial empowerment for students. This chapter presents literature on the examination of poverty, particularly through anthropological lenses, which demonstrate that financial deprivation is due to the structural and cultural aspects of poverty, rather than a lack of income (Senator, 1999; Ferguson, 2015).

2.2 Poverty and Economic Anthropology

Students who face hunger or poverty are often at a greater risk of struggling academically and may find it much harder to succeed or pass their courses. When basic needs like food and financial stability are not met, it becomes challenging for them to focus on their studies and perform well in school. From an anthropological perspective, poverty is viewed not only as a lack of resources but also as a violation of basic human dignity and rights. It represents a form of injustice that denies individuals the opportunity to live with dignity and fulfill their fundamental needs, making it a deeply inhumane condition. From the perspective of the anthropology of education, poverty profoundly affects university students in ways that go beyond just financial hardship. It influences their daily experiences, social interactions, and access to knowledge. Poverty can limit students' ability to participate fully in academic life, affecting not only their material resources but also their sense of belonging and identity within the university community. In this context, IGIs emerge as an important institutional response aimed at addressing these challenges by providing students with opportunities to earn income and support their basic needs while studying.

The anthropology of education helps us understand how these challenges are embedded in broader social and cultural contexts, revealing how poverty shapes the educational journey and the opportunities available to marginalised students. In relation to this, IGIs can be understood not only as financial support mechanisms but also as socially embedded practices that influence students' educational experiences and coping strategies within the university environment. According to Escobar (2020), poverty is not merely an individual condition or a matter of lacking resources but should instead be seen as a result of deeply rooted global systems of *extractivism* (The intensive extraction of raw materials (like minerals, oil, or timber) from a region, often for global markets, without fair distribution of benefits to local

communities) and inequality. This view supports longstanding anthropological perspectives that connect poverty to forms of structural violence and persistent historical exclusion. In other words, poverty does not arise in isolation; it is shaped by broader patterns of economic exploitation and social marginalisation that have been established and maintained over time. By situating poverty within these global and structural processes, Escobar (2020) further highlights the need to critically examine how economic and political systems perpetuate disparities and limit opportunities for certain groups, reinforcing cycles of disadvantage across generations. Within this framework, IGIs can be viewed as localised strategies that attempt to mitigate the effects of these broader structural inequalities on students' lives. Poverty is simply defined as the condition of material lack. Poverty is chronic and, therefore, complex; it affects millions of people around the world every day. In economic anthropology, poverty is not defined as a lack of money. Poverty is defined as a structural condition of inequality, socio-political processes, and norms (Sen 1999; Tucker & Nelson 2017). In this regard, IGIs provide a useful lens through which to examine how students navigate and respond to these structural conditions, particularly in relation to their survival strategies and educational outcomes.

2.3 Student Poverty, Resilience, and Livelihood Strategies

Experiencing hunger at home, where elderly people often find ways to provide for themselves, is one thing; but being a hungry student, far from those support systems, presents a much tougher challenge. Without immediate access to care or resources, hungry students face not only physical discomfort but also emotional and academic struggles that can significantly impact their well-being and success. Govender & Naicker (2023) argue that resilience for South African students is often misinterpreted as an individual act of persistence, when it frequently represents structural adaptation forced by institutional disregard. Their ethnography shows how income-generating initiatives (IGIs) qualify not as voluntary personal attempts, but as necessary survival strategies as poverty rises to a higher level, especially in black communities.

A recent study by Nzimande et al. (2024) further argues that students engaging in income-generating initiatives as a strategy also indicate a shift in student agency within neoliberal environments, where the commodification of education and institutional support are declining. Ruswa and Gore (2022) investigate the relationship between IGIs and student wellbeing, and their results suggest that, while IGIs provide additional income, they also serve more than a financial purpose; they help build a student's sense of dignity and feelings

of inclusion- especially for students who may come from economically marginalised communities. Their findings suggest that the experience of empowerment and belonging (as evidenced in IGIs) may be just as important, if not more important, than the financial support. Based on their findings, they suggest that universities adopt a more holistic and integrated approach in responding to student poverty.

Ruswa and Gore (2022) further argue that it is time for universities to move on from supporting students through discrete means (e.g., financial support that is not accompanied by any other support) to develop a framework that brings together financial support, academic support services, targeted mental health support, and income-generating opportunities. They argue that without a holistic response to poverty, they cannot promote student success in a manner that exceeds academic success, particularly when their situation may necessitate a broader focus on wellbeing and resilience in the face of socioeconomic and impoverished challenges in their lives.

Poverty among university students is becoming a pressing issue in South Africa and other parts of the world. Youth unemployment among those aged 15-24 remains a significant issue in South Africa, with a rate of over 61% (Stats SA, 2023), which exacerbates economic insecurity, even for those who can access a university education. Students from low-income families often bear the burden of supporting extended family members financially and face interruptions to their studies due to economic hardship (Barnes 2021). In this context, livelihood strategies are crucial for people to thrive in the face of poverty (Stats SA, 2023; Barnes, 2021; Nzimande et al., 2024). Bruzzese (n.d.) expands upon the idea that low-income students do not just experience financial issues, but their low confidence, lack of peer support, and inability to picture their potential are also part of this experience. The issue is complex, and all of these factors are intertwined, affecting not just a student's everyday experience at institutions but also eroding their sense of motivation and hindering their academic or employment potential. Students from low-income backgrounds who do not have the power and burden of institutional support are certainly less likely to see or act on the potential of educational opportunities.

This requires educational institutions to take a comprehensive approach to addressing both material and psychosocial factors to achieve equitable access to educational opportunities (Bruzzese, n.d.; Chisamba & Ndoferipi 2023). Poverty among university students has become a serious concern in South Africa and beyond. Research at the University of KwaZulu-Natal found that over half of students (53.1%) experience food insecurity, which negatively affects

their concentration and academic performance (Frayne et al., 2019). Similarly, a study at the University of the Free State reported that nearly 75% of students face food insecurity, with many struggling to meet their basic nutritional needs (Mojapelo et al., 2020). Although the National Student Financial Aid Scheme (NSFAS) helps cover tuition and accommodation, it often leaves students to manage their own food expenses, adding to their financial strain (Frayne et al., 2019). This issue is not unique to South Africa; for example, in the United States, many college students face housing and food insecurity, which similarly impacts their academic outcomes (Goldrick-Rab et al., 2019). To address these challenges, universities and policymakers must implement comprehensive strategies that provide students with adequate financial aid, food support, and mental health resources to help them overcome the obstacles created by poverty.

Doby (2023) challenges the notion that poverty in higher education is merely a matter of lacking financial resources; rather, he emphasises that it also has profound psychological consequences. The persistent anxiety surrounding economic insecurity can seriously undermine a student's ability to concentrate, negatively impact their emotional well-being, and dampen their engagement with academic life. It's not just a matter of struggling to pay tuition or rent; this on-going stress can erode motivation and make academic success feel out of reach, sometimes even leading students to drop out before completing their degree. Doby (2023) argues that if universities truly wish to address poverty among their students, financial aid alone is not sufficient. Institutions must also invest in robust mental health services and create meaningful opportunities for students to actively participate in academic life, fostering a sense of belonging and support that can help counteract the psychological burdens of economic hardship.

Disadvantaged students in South Africa face a variety of deep-rooted challenges within higher education, even when financial assistance is available (Chiramba & Ndofirepi 2022). These challenges are not just financial in nature. Many students are academically underprepared, preventing them from keeping pace with their university learning, and they lack the Social Capital and support mechanisms, such as mentors, networks, or other students, to help them navigate the complexity of university. Food insecurity is another significant obstacle; for many, not knowing where their next meal will come from is just another source of stress in a stressful context. Furthermore, Chiramba & Ndofirepi (2022) state that the mental burden of managing poverty-related challenges while pursuing a degree can be overwhelming and undermine both academic and personal success.

University students who face hunger and poverty often resort to various survival strategies that can jeopardise their academic futures and overall well-being. Many people take on part-time or informal jobs to afford their basic needs, which can reduce the time and energy available for their studies. Some students skip classes or assignments due to fatigue or stress from their financial struggles (Frayne et al., 2019). In more desperate circumstances, some engage in risky behaviours such as transactional sex or commercial sex work to secure food, money, or shelter, exposing themselves to exploitation and health risks (Crush et al., 2018). Male students, in particular, may face additional challenges linked to social pressures around masculinity, often avoiding seeking help for mental health or financial issues. Instead, they might turn to harmful coping mechanisms like substance abuse or unsafe sexual practices, which further undermine their academic success and well-being (Mpofu et al., 2020). Addressing these interconnected issues requires comprehensive support systems that go beyond financial aid, including mental health services, safe housing, and targeted outreach to vulnerable student groups.

A strong argument for holistic support was established by (Chiramba & Ndofirepi 2022). Financial support is only part of the solution. Many students are exposed to insurmountable odds of being at risk of managed dependency or inadequate support, without the structure of effective support in place to address their academic, social, and psychological needs (Doby 2023). The research posits that post-apartheid South African universities must reconsider their structures of support for the economically disadvantaged student population, as this support must extend beyond financial aid to include the creation of a supportive environment that connects students to successful opportunities. This support may involve programmes that bridge learning gaps, mentorship programmes, mental health or wellbeing services, and providing access to the essentials of life, such as food and shelter. Ultimately, there is a compelling argument that the future success of students also strongly depends on cross-serving forms of support that better align with the realities of students' experiences (Chiramba & Ndofirepi, 2022).

While funding initiatives like NSFAS have improved access to education , funds are often still inadequate to cover living expenses, especially for postgraduate students (Ramphoma, 2014; de Villiers, 2022). Furthermore, NSFAS funds are often remitted by students to their families, limiting their ability to allocate to personal necessities such as food and/or shelter (Yende 2024; University of Johannesburg, 2023). University-sponsored income-generating initiatives serve an important purpose, providing students with additional financial security

and reducing the risk of dropping out of higher education. The schemes also provide students with skills relevant to the workplace, develop an entrepreneurial mindset, and bolster a student's resilience in crisis-prone circumstances (Adu-Gyamfi 2020; Barnes 2021). From an anthropological perspective, these behaviours serve as survival strategies employed by students, illustrating how they negotiate with agency within structural constraints to cope with and overcome poverty.

2.4 Anthropological Methodologies and Decolonising Economic Thought

This is consistent with the recent work of Nyamnjoh (2022), who advocates for "epistemic mobility" In economic anthropology; that is, an engagement with poverty via narratives, social networks, and the spiritual elements inherent to African epistemologies. Nyamnjoh (2022) also rejects normative metrics and advocates for engagement with lived experience and lived knowledge within the African context. As Nyamnjoh (2022); Tilley (2023) argue, de-colonial methodology requires 'lived experience' to be prioritised over abstract measurement, particularly in African universities, where students often face a variety of overlapping barriers stemming from both coloniality and socio-economic inequity. Tilley (2023) reminds us that quantitative data is insufficient to explore rich, complex, and layered realities.

Anthropology methodologies, particularly ethnographic and participant observation, provide an excellent framework for examining the multifaceted, hyper-individualised nature of poverty. These qualitative methods immerse the researcher within the communities and with the people they are studying, allowing the researchers' engagement with the participants to provide thick, rich insights into how people perceive, navigate, and respond to their economic realities. Vu (2010), Dubbeld (2021), Ferguson (2023), and others assert that ethnography helps to uncover the cultural, psychological, and emotional contexts of poverty - characteristics that are often left out of quantitative studies. Ethnographic methods are useful for capturing how people interact with institutions, such as accessing programmes (e.g., government assistance, university programmes); how people rely on social networks, engage in informal economies, or fulfil family obligations.

These approaches illustrate the ways marginalised groups engage with daily survival strategies and cast poverty as a complex social situation shaped by identity, power, and policy alongside or instead of lack of resources. Ethnographic research challenges the dominant narratives that tend to depoliticise poverty and humanise economic distress by highlighting

the lived experiences of those affected. By applying my research to the field of economic anthropology, I contextualise my writing within an increasingly large body of work that aims to decolonise economics and create space for local and regional insights into economic life. With access to basic needs increasingly marketized under neoliberal governance, this is crucial for evaluating how the neoliberal commodification of services and education occurs. This research aims to criticise the structural inequalities embedded in education and the economy, while also drawing attention to the lived experiences of students from low-income backgrounds in the context of higher education.

2.5 Evaluating NSFAS: Impact, Gaps, and Structural Constraints

Zulu and Mokoena (2024) identify a notable tension within NSFAS's achievements in students. While the scheme has undoubtedly increased access to higher education, this expansion is undermined by NSFAS's continuing inability to provide for students' non-tuition needs, such as accommodation, food security, and transport. Zulu and Mokoena (2024) further argue that one might say that students are "in" university, but many of these students still face daily realities that impact the academic experience. This leads to the term some scholars employ as "*hidden poverty*," (when individuals or groups appear to be coping or "managing," but are actually experiencing serious deprivation that is concealed, overlooked, or underreported) where the fact that students are not experiencing financial stress, because they can finance tuition, does not mean that financial stresses have disappeared; they have merely transformed into forms of economy that are more difficult to identify, and which often are ignored by policies. In this context, IGIs become important supplementary mechanisms that attempt to address these less visible forms of student poverty.

Wessels (2023) raises a different type of critique to contribute to the discussion of NSFAS, summarizing the repeated governance failures within NSFAS. These problems include issues such as mismanagement, transparency concerns, and digital exclusion, where students from less-connected contexts are left behind by systems that presume universal internet access. In addition, policies are inconsistent, which has added to uncertainty, friction, and dysfunction for students and institutions alike. Significantly, all these structural dimensions do not just create a few administrative glitches; they represent failures that undermine NSFAS as a successful poverty alleviation tool, thus jeopardising its long-term legitimacy whilst keeping vulnerable students exposed to risk (Wessels 2020). Zulu &Mokoena (2024) identify these challenges faced by students as a major concern in public institutions, such as universities

and colleges. These challenges further highlight the relevance of IGIs as institutional responses that may help mitigate the gaps left by NSFAS

The NSFAS is a statutory scheme established in 1999 to promote equitable access to higher education for low-income students in South Africa. NSFAS provides a comprehensive funding package, which typically includes tuition and registration fees, learning materials, transportation, and a monthly allowance. The scheme is designed to remove financial barriers that prevent students from low-income or working-class backgrounds from accessing and succeeding in higher education. NSFAS is one aspect of a much larger national goal to address systemic inequality and intergenerational poverty (de Villiers, 2022). However, IGIs are increasingly being considered alongside NSFAS as complementary strategies to support students' broader financial needs.

The NSFAS has significantly contributed to increasing access to tertiary education, particularly by enabling students from previously disadvantaged communities. A recent study by Yende (2024) confirms that NSFAS beneficiaries are more likely to persist through university or college and eventually complete their qualifications than students who do not receive funding, mainly due to reduced financial burden. Similarly, de Villiers (2022) highlights the impact of NSFAS on the democratisation of tertiary education, particularly evident in South African universities, such as UKZN, where a significant number of students rely on government subsidies. The young people who could not afford to access college and university education, and most importantly, those who academically deserved and needed to be there, would not have been there were it not for NSFAS (Yende, 2024; de Villiers, 2022). Within this broader support system, IGIs contribute by providing students with opportunities to generate additional income while studying.

The NSFAS undoubtedly supports the majority of students. However, NSFAS fails to fully cater to the multitude and complexity of needs of the very students it is intended for: off-campus students and those without residences. The allowances provided to students, including a monthly living allowance and a transport allowance, often leave off-campus students with insufficient funds to cover real living costs, such as food, personal care items, or travel expenses. This inadequate support creates a large body of food insecurity amongst students, whereby students may not be able to purchase or would likely struggle to obtain decent nutrition on a regular basis. Many also find themselves facing painful trade-offs

between using transport money to get to school or to buy toiletries (Chisamba 2023). In response to these shortfalls, IGIs offer alternative avenues through which students can attempt to meet their daily needs

This shortfall is particularly evident in cities where living costs are higher, and students must allocate very limited funds for various purposes. This lack of comprehensive customer coverage reflects a greater flaw in financial aid, which reveals a more serious disconnect between the intended objectives of financial aid programmes and the real needs and lived experiences of students. Scholars like Chisamba and Ndoferipi (2023) indicated that when such aid is funded, as intended, students seek to make ends meet by turning to earnings from overtime work, borrowing, or seeking assistance from families already strained, against their interest in their studies, and thereby adding to financial tensions and stress, as well as academic concerns. This reliance on multiple income sources reflects the growing significance of IGIs within students' everyday survival strategies.

The distribution of financial aid, specifically NSFAS bursaries, to support students with extended familial circumstances is common in the social context of economically disadvantaged students. Nonetheless, when financial aid is coupled with the invisibility of unemployment in South African households, students often become part of the income that sustains and supports their families when they open the proverbial tap of financial aid. This expectation to pay 'tax black', where individuals contribute their earnings to a household's income, is a burden that weighs heavily on students. In most cases, earnings are a burden that weighs heavily on students. In most cases, even with an NSFAS bursary intended to cover education-related expenses, such as accommodation, transport, and study materials, many students feel compelled to allocate financial resources to other family members to help meet the household's day-to-day needs (University of Johannesburg, 2023).

In such contexts, IGIs play a role in supporting students who are required to redistribute their financial resources within their households. Thus, while students undertake this with good intentions, based on a value set underpinned by the communal ethos and *Ubuntu (*Which is understood as an African philosophy and social ethic that emphasises human interconnectedness, community, and mutual care**)** principles of interdependence, they are often left financially vulnerable and unable to meet their personal living and academic needs. Consequently, while students may receive a bursary, this redistribution of funds can leave them without sufficient resources for their immediate living and scholastic expenses. As a result, this redistribution has a direct negative impact on the bursary's intended function,

increases financial worry, and has the potential to negatively affect academic performance. Again, this example illustrates the complex interplay of financial hardship, cultural obligation, and educational access in South Africa (University of Johannesburg, 2023).

Although NSFAS provides increasing access for undergraduate students from disadvantaged backgrounds who require financial assistance in their transition to higher learning, the NSFAS does not provide appreciable support for postgraduate study. Even though NSFAS has played a critical role in increasing access to higher education for many undergraduate students from disadvantaged backgrounds, an extensive funding gap remains that deters talented, academically excellent students from continuing their studies beyond the undergraduate level. Without adequate funding for postgraduate students, students from disadvantaged backgrounds are increasingly deterred from pursuing their educational goals; the lack of NSFAS support for postgraduate students is the biggest funding barrier. This gap further emphasises the importance of IGIs as potential sources of financial support beyond undergraduate funding structures.

Ramphoma (2014) observes that the intent to fund inclusive and equitable advanced education, particularly to develop a knowledgeable and skilled workforce, is challenged and undermined when postgraduate NSFAS funding is inconsistent. In the absence of organized funding, many of these students abandon their further studies or are forced to pursue limited, extremely competitive funding awards. The reality is that postgraduate education, especially in South Africa, is increasingly valued over undergraduate education for career advancement and social mobility. It is increasingly pertinent to highlight that whilst students from affluent backgrounds could potentially self-fund or tap into supplementary sources of funding to cover some of their postgraduate study costs, students from disadvantaged backgrounds do not have such access.

This funding picture significantly explains why systemic inequality persists as a challenge within the South African education system. Addressing this funding gap for students seeking to pursue a postgraduate qualification is crucial for achieving national development, localizing talent, and facilitating upward mobility. The academic journey and emotional well-being of university students are being disrupted by on-going administrative delays and bureaucratic inefficiency at the National Student Financial Aid Scheme (NSFAS). Although NSFAS plays a crucial role in supporting students from low-income backgrounds, the actual application, approval, and disbursement of funds are often delayed, unclear, and plagued by technical difficulties. As Barnes (2021) pointed out, the system creates confusion and

prolonged uncertainty for students, and many depend on NSFAS just to survive at university. Delays in receiving timely stipends and allowances from NSFAS could impact students' ability to afford accommodation, food, transportation, and educational supplies. Consequently, IGIs may also serve as a stabilising mechanism for students experiencing delays and uncertainty in NSFAS funding.

Not only does this uncertainty pose significant threats to their financial security, but it also produces notable amounts of psychological stress that can often distract students from focus, academic performance, and mental health. As funding is often unpredictable, some students may even have to suspend or quit their studies. Furthermore, unpredictable administrative processing, such as the case of lost documents, limited knowledge of procedures, and abrupt denials, was a major contributor to the unique and systemic sense of anxiety and distrust. Administrative stressors disproportionately impact the most vulnerable students by compounding existing inequities and undermining NSFAS's fundamental purpose of ensuring equitable access to higher education. Improving both digital infrastructures, along with communications and administration, to help ease delays and allow students to regain trust and refocus on academic goals (free from needless distractions) is critical (Barnes, 2021). In this regard, IGIs can be seen as part of a broader set of coping mechanisms that students rely on to navigate institutional and financial challenges.

2.6 Institutional Responses and the Sustainable Livelihoods Framework

Matlala & Lekalakala (2024) provide valuable support for this view, showing that IGIs at South African universities are not just about revenue. They encourage greater civic responsibility in students, enhance peer-to-peer mentorship, and develop the practical, market-based skills of learners, thereby enhancing their employability. All of these benefits add value to university life and the academic journey of graduates. Taking this view further, in a broader African university context, these programmes also create what Gumede & Mkhize (2023) define as "resilience capital." Essentially, resilience capital is the adaptive capacity created by students engaging in entrepreneurial behaviours through informal economies and networks, sharing knowledge and their experiences in collaboration with others.

Gumede & Mkhize (2023) further state that these experiences not only provide students with life skills and networks that help them navigate life after graduation but also equip them with the ability to be flexible and resourceful, enabling them to survive socially and economically

outside of university during tough times. The combination of entrepreneurship, informal economics, and peer-to-peer learning then becomes particularly important in creating resilience, thereby facilitating student success both at university and beyond. Matlala & Lekalakala (2024); Gumede & Mkhize (2023), have highlighted the importance of IGIs, as they contribute to other forms of capital that facilitate future employment outside universities and colleges.

Walker et al. (2022) argue that South African higher education should focus on a much larger aim of human development. More specifically, universities bear the responsibility not only of presenting students with content but also of ensuring that students have experienced authentic freedoms: the freedom to learn, the freedom to construct meaningful capabilities, and the freedom to be part of academic experience. The authors placed student support within the framework of human development. Student support, including interventions for students' well-being, such as IGIs, can be part of the broader aim of achieving both equal opportunities and equitable outcomes for all students. This discussion goes to the heart of capability theory and the reinterpretation of educational purposes. The shift from knowledge transfer as a function of education to the focus on agency and empowerment substantially changes the understanding. In practice, this means the support offered to students ought to take a step beyond mere support, to focus on removing barriers so students are able to actively participate, thrive and flourish academically and personally. In the end Walker et al. (2022) found that empowering students to be active agents in their education journeys (some may call that success) is, not just a valuable outcome, but the very aim of South African higher education.

Despite its limitations, universities, such as the UKZN, have responded to the shortcomings of state-funded financial assistance programmes, namely the NSFAS, by providing students with alternative funding options through several IGIs. The IGIs aimed to inspire engagement, creativity, resilience, and self-awareness in students and provided them with immediate financial assistance, as well as transferable skills needed in the workplace today, including time management, digital skills, financial literacy, and business planning. IGIs were able to develop entrepreneurial activities among students, giving them ownership; these developments were supported by bridging the gap between classroom learning and economic engagement. Overall, IGIs are especially relevant in circumstances where students face limited, delayed, or otherwise inaccessible access to traditional funding methods, as is often the case for postgraduate or off-campus students (Barnes, 2021; Dlamini & Mtshali, 2022).

In addition, these student-led strategies demonstrate the broader socioeconomic context in which individuals resourcefully navigate formal institutional structures and informal economic systems to survive (Tucker & Nelson, 2017; Dlamini & Mtshali, 2022). Student participants in university-sponsored IGIs are shaping the contours of their own futures rather than being recipients of service. They are actively utilising these opportunities to build Social Capital, mitigate structural poverty, and strive for sustained economic mobility. These practices illustrate how students mobilize their material resources against the backdrop of more generalised neoliberal economic policies that commodify the university experience while also highlighting the intersection of agency and structure, a significant concern of economic anthropology. In doing so, these strategies contest normative notions of dependency and illustrate how young people creatively negotiate the pressures of socioeconomic inequality by combining informal survival strategies with institutional support for housing and basic needs.

2.7 The Rise of the Student Hustle Economy in the Digital Era

Mabunda 2024 state that student hustle economy refers to the everyday ways students create income through side jobs, informal work, and entrepreneurial activities to meet their basic needs. Student Hustle Economy connect to IGIs because they are also a form of generating income despite of being informal of it. Mabunda & Dube (2024) have observed a substantial shift in recent years in the way university students conduct business. There are traditional institutionally sponsored opportunities, such as campus jobs or work-study programmes, but the trend is clearly shifting toward students creating money-making opportunities for themselves through informal, tech-based channels (Mabunda 2024). In a world driven by digital technology, the options for students have increased significantly. Increasing numbers of students are engaging in entrepreneurial endeavours through social media, online marketplaces, and personal networks. This can sometimes be described as a "student hustle economy," involving various informal economic activities. Indeed, there are students selling used textbooks, surplus clothing, cosmetics, and a variety of other items on Instagram or Facebook Marketplace.

That is not to mention students providing skill-based informal services, such as tutoring (sometimes online over Zoom or Skype), graphic design, web design, freelance writing, and other labor or services. The gig economy is also worth mentioning here, as delivery driving and various gig opportunities, such as Uber Eats delivery, have become increasingly common. Content creation is another important element of this economy. On TikTok or

YouTube, students can monetize their creativity and artistic content through brand deals, advertising revenue, and selling digital goods. Some of it is interesting as it is varied and informal; there can be a blurry space between what is work, study, and personal passion (Dube, 2024). Overall, the student hustle economy exemplifies economic necessity and flexibility, with numerous options provided by the digital technologies available today. It represents students' adaptability and creative entrepreneurial spirit in rapidly changing economic conditions (Mabunda & Dube, 2024).

There is no denying that the position of many students today presents a challenge; financial aid, such as NSFAS, is often late, if it’s processed at all, and the cost of living is increasing every day. It is no surprise that many students turn to digital hustling, as Mofokeng (2023) highlights. It is not merely about earning a little extra pocket money on the side; it has evolved into a legitimate strategy for navigating a context where financial instability has become the norm in higher education. Digital hustling, for example, online freelancing, selling products or services through social media, or even content creation, is, for the most part, unregulated and can be arbitrary or risky if not. Despite their arbitrariness, digital hustles are important to students' life worlds, one of the advantages being the flexibility they offer. Unlike traditional part-time jobs, which often require fitting into a traditional class schedule (for example, working shifts that do not clash with classes or competing with multiple commitments on campus), digital hustle often permits schedules that accommodate lectures and study time.

This is particularly important for student life, as it already limits the time available to take on additional jobs or income-generating activities. Mofokeng (2023) further states that this is more than just income-generating; becoming involved in these hustles can also help students build actual skills that may be useful beyond university studies (such as digital marketing, customer service, and project management). Thus, while digital hustle may have emerged as a response to economic stressors on students, it also forms part of students' pathways and their sense of agency within systems that often combine to disadvantage students. In a way, digital hustling has transitioned from being a secondary option and even a potential savior to a ritual for contemporary students who must navigate the instability of an unpredictable academic context and an unstable job market within an unpredictable, competitive, and economically volatile environment.

Many students participating in these side hustles have motives that reach beyond earning additional income and are, in fact, often meaningful manifestations of self-determination and

the desire to achieve self-sufficiency. Maphosa & Chikoko (2023) explore students' entrepreneurial actions in South African universities, where they describe these “student hustles” as more than just supplementary income; rather, they act as a significant means to build entrepreneurial identity and self-efficacy. Maphosa & Chikoko (2023) explain that many of their participants viewed their entrepreneurial activity not as a means to generate an extra income stream, but rather as a starting point for a secure financial future and employment opportunities upon graduation. In this regard, the hustle economy in a digital space can be a vital contributor to both the Human Capital and Social Capital dimensions of the Sustainable livelihoods framework by creating an opportunity to develop practical skills - from financial management to developing digital marketing competencies, as well as to create peer-to-peer networks that might provide future opportunities.

Therefore, the outcome of these entrepreneurial activities is more than just a current and/or future income stream; it is a longer-term development process related to the professionalization of their journey and the respective economic resilience that occurs through the development of both skills and social connectedness within academic communities. From the perspective of economic anthropology, the so-called "student hustle" fundamentally undermines the neat divisions we make between formal and informal economies. According to Booysen (2022), students are not limited to one or the other but are also involved in economic activities within hybrid systems of exchange, characterised by the intersection of formal university systems and informal means of survival.

Informal means of survival do not occur in a vacuum but are deeply ingrained in the ongoing features of South Africa's past, including inequality, technological advancements in new digital platforms, and entrepreneurial aspirations among the youth. What is particularly compelling about the hybrid economies of the student hustle is that it brings together the often fluid and shifting aspects of economic life for marginalised youth in post-apartheid South Africa. The distinctions between what constitutes "official" and "unofficial" work are becoming more porous (Booysen 2022). In short, students are relying on these combinations of ideas to develop and hone both institution-based and creative informal means of survival. These student hustle activities are often framed as a necessity for survival, but they signify not only an adaptive and resilient capability but also highlight the capacity for innovation in response to enduring societal barriers in the socio-economic sphere.

The student hustle economy illustrates both the means of survival for youth and the emerging transformations of an economic order rooted in structural inequality, as well as the emergent

opportunities for survival and innovation through digital means. While digital hustling offers many advantages, it also poses a new set of risks and vulnerabilities to navigate. Mofokeng (2023) points out that, in addition to a lack of any labor protection/rights, the instability associated with the unpredictable nature of online income streams often leads to uncertainty for students, as do the mental health implications of having to constantly 'be online' or to keep customers engaged and entertained. The danger is that this can lead to pressure, burnout, and, in some cases, difficulties fulfilling academic obligations as students attempt to balance their studies with their online work.

Nevertheless, despite these challenges, digital hustling appears to be a strategy that many of an individual student, but collectively, they are also engaging in opportunistic opportunities that engage large numbers of students who see digital hustling as one of the very few means to secure immediate financial resources while acquiring skills, networks, and hoping to foster opportunities for information and a sense of possibility in a debilitating, risk-averse environment. The fact that students continue to engage in this risk-prone conduct illustrates the resourcefulness of some students and the precariousness of students' lives in this digital environment. Mabunda and Dube (2024) emphasised the significance of study participant-initiated programmes, paying attention to what they also reveal about the university's supportive initiatives. The sheer magnitude of popularity in digital hustling is not a fad, but rather an indication of deficits in formal institutional support and certain forms of assistance, in contrast to students making proactive decisions to avoid being passive consumers of tertiary support.

It is incumbent on students to take proactive economic agency for themselves: students create alternative livelihoods precisely because the system does not provide structural support (Mofokeng 2023). Based on these implications, it is now evident that higher education institutions provide a legitimate acknowledgement of the emergent phenomenon of digital entrepreneurship among students. Inclusion of curricular contain, or student development initiatives that include structured support for digital hustling, such as mentoring, coaching, resources, would be a first step in attempting to mitigate the associated risks of digital hustling, but does position the students with opportunities, knowledge, and skills to enhance the likelihood their digital entrepreneurship are more fit and supportive to a sustainable venture. Furthermore, they contribute to student agency and resilience in a digitally dominant economy.

2.8 Conclusion

This literature review critically examines the socio-economic conditions that shape the student experience in higher education in South Africa, with a specific focus on the University of KwaZulu-Natal (UKZN). Based on the theoretical framework of economic anthropology and the Sustainable Livelihoods Framework (SLF), student poverty is a complex phenomenon, evident in its structural, psychological, and economic dimensions. The NSFAS, although essential, presents its own challenges, which have led to institutional responses, including IGIs and informal "hustles" run by students. Both the IGIs and informal hustles have emerged as key methods of survival, empowerment, and agency.

The reviewed literature was clear that IGIs and hustles provide students with multiple forms of capital, including financial, human, and social capital. Semi-structured participation in IGIs enhances their resilience, employability, and capacity for self-sufficiency. The IGIs and hustles also highlighted the relational interaction between structure and agency, where students faced the contradictions and pressures of commodified education and economic marginalisation, employing creative and entrepreneurial strategies. The chapter also highlights, through ethnographic and de-colonial perspectives, the value of local knowledge and lived experience as crucial for responding to and understanding the complexities of student poverty in a post-apartheid context. Ultimately, IGIs at UKZN and other institutions are not merely ways of earning additional income; they also address and intersect with larger issues of equity, transformation, and human development in higher education in South Africa. These findings could serve as the basis for further empirical research to develop an understanding of collective IGIs and informal hustles as livelihood strategies and means of economic resilience for students.

Chapter 3: Theoretical Framework

3.1 Introduction

This chapter provides the theoretical foundation for this study, which grounds both the analysis and understanding of IGIs and their potential role in alleviating poverty among students at the UKZN. Recent research suggests that when considering their role in Sustainable Livelihood Framework (SLF) applications, a student's agency may help elucidate the types of coping strategies employed to survive in relation to the context of being poor/growing up poor (Zulu & Moyo, 2021). Thus, the Sustainable Livelihoods Framework (SLF) has been articulated as the primary theoretical framework of this study, providing a systematic approach to explaining students' economic behaviours and complexities.

The chapter carefully engages with the explanatory capacity of the SLF in relation to the research objectives and demonstrates how it can reveal the complex reality of students experiencing poverty within a university context (Serrat, 2017; Fakude, 2023). Core tenets, including livelihoods, types of capital assets (human, social, financial, physical, and natural), institutional support, and vulnerability contexts, were all carefully explicated. Crucially, these tenets were contextualised by examining their interaction within and their impact on students who experienced poverty first-hand (Bene et al., 2020). The discussion extended past defining these to exploring, for example, how and to what extent an altered economic context affects vulnerability, or how institutional support, or more likely, the absence of it, influenced students' strategies surrounding self-sustainability. Furthermore, the connections made between SLF and economic anthropology, as well as field connections more generally, help broaden the consideration of how students manage poverty within a university context (Kabeer, 2020).

The relationship between theory and context leads to explorations of the various ways students have mobilized their diverse resources, their interactions with constraints, their pursuit of economic opportunities, and their studies within the university context. The theories and contexts detailed here provide a foundation for subsequent analysis to tease out

and differentiate the conceptual dimensions of student poverty, and to tie those conceptualisations to the constrained realities that students at UKZN face.

3.2 The Sustainable Livelihood Framework (SLF)

Sustainability means meeting present needs without compromising the ability of future generations to meet their own needs. As discussed in Chapter 2 of this study, the Sustainable Livelihoods Framework (SLF) plays a crucial role in illustrating how individuals and communities escape poverty by utilising their assets and capabilities in ways that sustain their livelihoods**.** Livelihood refers to the ways people make a living and sustain their daily lives. The SLF was developed in the 1990s through informed and balanced research, which was funded by the UK Department for International Development (DFID) and has been comprehensively reviewed in the literature. Since the 1990s, there have been numerous recent developments in how SLF has contributed to advancing poverty studies. This classifies livelihoods in terms of supporting an economically unviable household and describes multiple, interconnected forms and functions exploited under challenging economic conditions. When Scoones (1998) introduced the Sustainable Livelihoods Framework (SLF), he provided one of the most powerful analytical frameworks for understanding the multiple pathways and strategies that individuals and communities explore to develop sustainable livelihoods. Recent evidence from research continues to provide support for extending the SLF into urban educational settings, where digital access and 'gig work' serve as mechanisms of economic capital (Khumalo & Sibanda, 2022).

This framework is highly significant within the context of this research, as it provides a structured means to assess how university students, as social actors from different socio-economic backgrounds, access, mobilise, and combine different types of capital to manage and mitigate poverty while at university (Luna & Tyrrell, 2021). SLF asserts that a livelihood may be deemed sustainable if it can (1) cope with and recover from shocks and stresses; (2) maintain, or enhance capabilities and assets both now and in the future; and (3) provide for equitable and stable access to the resources and activities necessary to generate income (Chambers & Conway, 1992; Ayinde et al., 2022). It is important because SLF recognises that the sustainability of a livelihood is not static, and may be dynamic, as internal and external factors affect that sustainability. For students, "shocks" can take the form of unexpected financial crises, academic failures, or family-changing situations; this ultimately rests on their ability to adapt and access various resources (Mpofu & Mahlangu, 2021).

The Sustainable Livelihoods Framework (SLF) used in this research distinguishes five forms of capital: financial, human, social, physical, and natural, which people utilise as they attempt to develop and sustain a way of life (Scoones, 1998; Chambers & Conway, 1992). Students at UKZN develop Financial Capital through various IGIs, but this also leads to the development of human and social capital, such as acquiring skills and developing networks. The IGIs can be formal, such as part-time employment opportunities in the work-study programme or formal entrepreneurial opportunities in programmes like the Student Entrepreneurship Hub, or informal options like trading or offering services. In many cases, the income earned is not only used to meet the student's household needs, but also to support the needs of extended family members. These examples demonstrate the students' ability to be resourceful and resilient in combating poverty in an environment characterised by economic and educational challenges (Chiramba and Ndofirepi, 2023).

Human capital encompasses the knowledge, skills, education, and health that collectively shape a person's capacity for engaging in and maintaining diverse livelihood strategies. This would include not only the educational attainment of students but also their soft skills, such as time management and resilience (Dzansi et al., 2023).

Financial capital encompasses any financial resource available to an individual. These may be considered in terms of income, savings, scholarships, or access to credit. Within the university context, these may also include government or institutional stipends, grants, or informal opportunities, all of which serve to meet the individual's basic needs and mitigate risk from economic shocks (Ngubane & Mhlongo, 2022).

The Social Capital of a person encompasses their social networks, group membership, trust relations, and access to larger systems of support. For students, Social Capital is often demonstrated through peer networks, mentorship relationships, group memberships, and community ownership, which can provide emotional support or practical opportunities, such as referrals for work or joint ventures (Madondo & Mncube, 2020).

Physical capital refers to all the tangible assets and infrastructure, including buildings, transportation, technology, and equipment, that are required for and support educational and livelihood activities. For university students, access to reliable internet, safe accommodation, and study areas are all physical domains that significantly impact student success (Ramovha et al., 2021).

Natural capital, which typically refers to the environment and the resources it encompasses (such as land, water, and other natural resources), may seem less relevant in the context of a university. However, it can also be considered as broader access to resources and the environment, as Natural Capital indirectly shapes the experiences students have, e.g. the condition of the university environment or access to green areas for well-being (Sibanda & Moyo, 2021).

In this study, the focus is on how students utilise financial, human, and Social Capital for implementing IGIs through tutoring, research assistants, freelancing activities, and/or entrepreneurship hubs. IGIs are more than just an education survival mechanism; they also build skills, expand networks, and create more independence by lessening reliance on external support systems (Mhlongo, 2023). How students engage with and combine these three forms of capital impacts students' current financial stability and future opportunities for social mobility and professional progression.

3.3 Application of SLF to Higher Education Context

With the increasing relevance of digital entrepreneurship in IGIs, especially in the context of post-academic environments (Naidoo & Pillay, 2023), an aspect of the Sustainable Livelihoods Framework (SLF), initially defined more for rural and community development, has begun establishing itself as a distinct framework of inquiry in higher education studies. Almost all students in UKZN have adapted to digital learning, which was forced by COVID-19, as contact classes were prohibited. UKZN students have also learned new ways of generating income online. This new way of thinking and applying the SLF model opens up numerous possibilities for a rich research agenda when considering the experiences of university students from low-income economic backgrounds, who often adopt a personal livelihood strategy that appears to parallel a subsistence economy (Banda, 2022).

IGIs for such students become important, ancillary livelihood mechanisms. In a context where students are confronted by a variety of issues, such as persistent structural poverty, limitations of the institutional environment (specifically, the inadequacies of NSFAS funding), and otherwise unvoiced socio-economic pressures (Adu-Gyamfi, 2020; Gasa & Dlamini, 2021), IGIs become vital for survival. In this new context, the university can be regarded as both a social and economic space, in which students have numerous opportunities to diversify their sources of livelihood. These opportunities can be both formal (e.g., on-campus employment, work-study and formal employment) or informal (e.g., entrepreneurship

through a small business start-up or peer-to-peer services). For researchers committed to unpacking the social structures and strategies that shape student experience using the Sustainable Livelihoods Framework (SLF), it provides a valuable lens that allows them to explore the ways that institutional structures and personal strategies inter-play, and their impact on student well-being, academic performance, and resilience a concept increasingly viewed as pedagogical (Chisamba and Ndoferipi, 2023; Kamanzi, 2022). Furthermore, it inspires researchers to gain a much wider understanding of the student experience within the university system, reminding them that financial insecurity and institutional limitations are not separate problems, but are instead intertwined with notions of Access, Equity, and Opportunity in higher education.

3.4 Relevance to Economic Anthropology

Recent research demonstrates that student economic behaviour cannot be separated from cultural contexts of reciprocity and collective obligation (Mahlangu, 2021). These cultural contexts significantly influence the way students approach their financial lives. The Sustainable Livelihoods Framework (SLF) directly corresponds to the major debates in economic anthropology, as it is fundamentally focused on how individuals work with their material, social, cultural, and otherwise, when faced with multiple layers of constraints imposed by their social and institutional environment. Economic anthropology, as a field, is explicitly aimed at examining the entanglement of economic actions with the social relations, cultural norms, and power structures that surround them (Hann and Hart, 2011; Tucker and Nelson, 2017; Zeller, 2021).

Rather than simply examining economic behaviour as transactional or as a series of market exchanges, economic anthropologists pay attention to how economic decisions are entangled with everyday life. They suggest that motivations and constraints are as much influenced by cultural obligations, social networks, and group norms as they are by the effects of rational self-interest or genuine necessity (Gudeman, 2020). Theoretical convergence in this study examines how students engage with their IGIs and the broader strategies they rely on to support their well-being in constrained financial and institutional contexts. IGIs are both practical answers to immediate concerns and social actions imposed by social obligations or obligations to collective identities and aspirations. Typically, students feel pressure to repay family, work in solidarity with a community, or rely on informal networks of people to access opportunities and support.

Observations of IGIs practices reveal considerable resilience and creativity. Students are influenced by the need to adapt and improvise, as well as to reimagine economic norms in a creative manner alongside cultural norms. Furthermore, the economic actions they take are rarely driven solely by financial implications but rather emerge from personal purposes, social relations, cultural expectations, and the negotiation of different concerns among multiple actors, ultimately leading to judgments. This mixing of concerns and judgments creates space for viewing economic behaviour from a different perspective than that of isolated individuals operating in rationalized terms. Thus, seeing their economic lives through a broad matrix that shapes, enables, and constrains their agency is important. In summary, framing students' IGIs through economic anthropology and the SLF facilitates a deeper understanding of how strategies of survival emerge and are sustained. The research draws attention to often-overlooked instances of how cultural norms and social networks both facilitate and limit economic action, while also highlighting the challenges of resilience.

3.5 Strengths of the SLF in this Study

The Sustainable Livelihoods Framework (SLF) offers considerable flexibility as a research framework, akin to a toolkit for various contexts, such as cross-cultural studies and institutional comparisons (Tshuma & Dube, 2023). This flexibility is particularly useful when considering student poverty. Student poverty can rarely be understood as simply a lack of financial resources; rather, it is a complex constellation of different levels, which include (but are not limited to) social, cultural, and institutional factors that shape students' lived experiences (Ngoma & Kotze, 2022). To fully appreciate the breadth and complexity of a student's experience, a broader understanding is necessary. A clear advantage of the SLF is that it allows for the conceptualization of the connection between individual agencies and structural constraints (Ayinde et al., 2022).

Therefore, the framework provides a common ground for focusing on both the individual and the system, and importantly, considers their ongoing interaction regarding the actions students can take and the limitations of the environment in which they act or are constrained. The SLF is also adaptable, as it can be applied in conjunction with qualitative research processes, particularly ethnographies and student-centered methods (Dzansi et al., 2023), allowing for in-depth, detailed data that is occasionally missed by more rigid, quantitative frameworks. The scope of possible methods that can be undertaken largely allows for a more holistic and textured evaluation of student poverty. Furthermore, the SLF encourages researchers to move away from merely measuring outcomes by examining the processes and

mechanisms that produce those outcomes (Serrat, 2017; Fakude, 2023). This is a truly process-oriented approach, as it allows investigators to move away from physical indicators and examine what the process produces and replicates in terms of student poverty. Overall, the SLF offers a broader and more comprehensive perspective for investigating student poverty, making it essentially invaluable for researchers seeking depth and contextual accuracy.

3.6 Criticisms and Limitations of the SLF

Despite the Sustainable Livelihoods Framework (SLF) being widely utilised, it is not without critiques. Scholars have documented, on multiple occasions, how, through its operationalization, the SLF can result in a reduction in addressing structural issues to an inventory of assets (De Haan, 2012). As a result, this can lead to overlooking or, worse, displacing the contextual reality of power and the broader political economy, the very components underlying systemic social and economic disparity (Scoones, 2021). Moreover, practitioners use the SLF in a mechanistic manner. Instead of viewing the SLF as a flexible, context-adaptable potential, they use it as a process-based, recipe-like programme (Carney, 2020). This limits its efficacy and can divert attention from the reality of those it is intended to support. Additionally, it has been criticised that the SLF under-theorises power and inequality, particularly in relation to youth from racialised and marginalised backgrounds (Mokoena & Daniels, 2020).

In these contexts, access, agency, and structural discontent are not ancillary; they are foundational. However, the SLF does not provide sufficient space for addressing the analytical challenges associated with these realities. To address some of these concerns, this study employs economic anthropological theory in conjunction with the SLF. Economic anthropology provides a pathway forward to examine the structural barriers more deeply that face students who cannot be accounted for solely through asset and livelihood inventories. This analysis can benefit from economic anthropology because it can deepen our understanding of the interaction between economic and political structures and social relations, as well as allow the SLF to be applied in contextually and locally justifiable ways. The study aims to provide more than just a limited application of the SLF; instead, it promotes a more reflexive and contextualised understanding of livelihoods and inequality.

3.7 Conceptual Framework of the Study

This study employs a conceptual framework based on the Sustainable Livelihoods Framework (SLF), which offers a basis for a more nuanced perspective to explore and understand the interaction between a number of important factors (influence or impact of). This study provides insight into the socio-economic circumstances of University of KwaZulu-Natal (UKZN) students, as well as the impact of these circumstances on their participation in and access to IGIs. With an emphasis on the experiences and involvement of students and graduates in IGIs, it offers a level of analysis that considers their individual experiences.

The concepts of three capital forms, financial, social, and human, are helpful in understanding and mapping out the ways students seek to accumulate different forms of capital, while also highlighting their diverse narrative experiences and ensuring their educational experiences and future are not solely reduced to a livelihood purpose (Kamanzi, 2022; Ngubane & Mhlongo, 2022). A significant addition to this model is the incorporation of participatory constituents, as they are intentionally elevating student voice and lived experiences in developing their livelihood pathways (Peters & Shumba, 2022). It shifts the theoretical frame from a description of a theory to one that relates to the complexities of the real world. It recognises that capital is not static, and accumulation is not linear, nor are the cognitive strategies students invoke to respond to the education and economic contexts in which they exist and operate, which also need to reflect the structures they navigate and their agency to effect change.

Overall, our conceptual framework does not provide a static map of all the factors influencing students' livelihoods. Our framework provides a more holistic and dynamic approach to conceptualising students' lives and livelihoods, as well as an understanding of the interconnected social, economic, and educational processes. It also highlights and values the perspectives of students in building a future.

3.8 Chapter conclusion

This chapter introduces the Sustainable Livelihoods Framework as the central theoretical framework for the analyses undertaken in this study. It is noteworthy that the SLF and principles from economic anthropology were applied together to build an analytical frame, which was advantageous, as it relies on a broader context that would add nuance. Using this theoretical framework enables the study to examine the layered relevance of structural factors

(e.g., non-educational institutional policies, social context, and economic conditions), as well as the agency of individual students - specifically, how students navigate their academic pathway at UKZN. This study also tells a story not only about students' barriers but also about the adaptive strategies and forms of resilience they employ in response to those barriers. Building on this, there is scope for future research to explore how SLF can inform integrated support services, enabling a deeper understanding of the unique lived experiences, realities, and aspirations of students. Future studies may also build on the idea of contextualising interventions to address both academic progression and wider livelihood considerations, i.e. , addressing the students' full social realities for greater sustainability.

Chapter 4: Research Methodology

4.1 Introduction

This chapter outlines the research methodology used to examine the impact of Income-Generating Initiatives by the University of KwaZulu-Natal to support students in overcoming poverty. The study is grounded in the approaches of economic anthropology and its qualitative research approach within an interpretive paradigm. Vu (2010); Chisamba & Ndoferipi (2023) argue that a qualitative research approach is ideal for capturing the depth and complexity of students' lived realities, students' ways of economically coping, and how students navigate institutional and social realities of poverty. The qualitative study was chosen because it acknowledges the diversity of perspectives regarding subjective realities and the variety of economies that exist in many forms, where individual agency interacts with state agency and other systems that either provide or restrict opportunities.

Tucker and Nelson (2017) state that economic anthropology investigates economic behaviour by situating it within its context and culture. Hence, I needed a research design that would not only examine the surface level of students' aspirations, constraints, and resilience but also demonstrate how their environments, agency, and broader structures shape not only their economic resilience but also their aspirations. Hann & Hart (2011); Barnes (2021) emphasise the productive tension between the increasing structuring of economic forces and the agency in students' lives in similar contexts. This chapter provides a full account of the research design with paradigm, significance of the research design, the significance of qualitative research in anthropological study, the significance of qualitative research in the problem statement, and the significance of the research methodology to anthropology, including the rationale for participant sampling, the specific data collection methods that were deployed in this instance (in-depth interviews and focus-group discussions), along with relevance of data collection methods to the problem statement and theoretical framework, the data collection plenary, data handling and filtering, and the ethical considerations of the research.

The chapter also elaborated on the analytical approaches taken to meaningfully engage with the data, as well as to ensure the results of the study were presented in an organised and theoretically grounded manner. The chapter establishes coherence and rigor in the approach and building of the research, situating the methodology within the theoretical framework of economic anthropology by explaining the choices behind the methodology. However, in addressing the methodological details of the research, it not only upholds the academic rigor

of what the methodological choices do for the topic of student poverty, but it also extends the use of the topic of student poverty under a new articulation of how income-generating initiatives may change the socio-economic conditions of university students in South Africa. Adu-Gyamfi (2020) and Statistics South Africa (2023) emphasise that these initiatives have the potential to reshape the socio-economic conditions of students.

4.2 Research Methods

All disciplines conduct research to explore a specific phenomenon. Bryman et al. (2012) state that a research study commences when a situation, problem, or other aspect of reality has been identified, and it is questions and objectives that address the identified problem. Researchers increase their understanding through research. (Bryman et al, 2012).

4.2.1 Justification of Research Design

This study uses a qualitative case study approach, which is beneficial in unravelling the complexities of student poverty at UKZN. Creswell and Poth (2018), Vu (2010), and Yin (2018) reveal that this approach, on its own, does not just collect data; it allows the investigator to enter the lived realities of the participants and capture some of the contextual social and cultural nuances that quantitative approaches typically ignore. For example, whilst statistical analysis on a paper can demonstrate trends, it does not capture the nuances and subjectivities of their specific stories that shape the phenomenon in the field. Neuman (2020) argues that statistical analysis lacks the depth to capture such subjectivities. In selecting this design, the study preserves the authenticity and richness of the participant stories. In this method, researchers observe and interpret the dynamics that operate between structural factors and personal histories as they occur in the everyday lives of students, while generating a message in an empathetic pursuit. Braun & Clarke (2019); Darawsheh (2014) explain that such methods allow empathetic engagement with participant narratives.

The important aspect of this design relates to its epistemological alignment with the economic anthropology argument of valuing insider (emic) perspectives in a local and contextual manner, rather than in a more abstract manner, in relation to broader concepts. Tucker & Nelson (2017); Hann & Hart (2011) emphasise that economic anthropology values insider perspectives in a contextualised way. In other words, this study not only collects data and information but also prioritises the complexity and authenticity of the tensions to ensure an ongoing, sustained exploration of context. What is unique about this design is that it also affords greater space for engagement and interaction between the researcher and the

participant, allowing for the exploration of narratives or stories that may otherwise remain hidden.

Patton (2018) & Wiles et al. (2018) highlight that such designs allow hidden narratives to emerge. This method ultimately thickens the data collected and challenges some of the assumptions made from more independent or quantitative approaches to the topic. Therefore, the qualitative case study design is a crucial approach for capturing the complex nature of student poverty and its narratives, while simultaneously remaining grounded in scholarship and the lived experiences of those most affected. Barnes (2021); Adu-Gyamfi (2020) argue that such designs capture complexity while remaining faithful to lived experiences. This method is better suited for studying poverty at the University of KwaZulu-Natal, as students from this university come from diverse socio-economic backgrounds, which necessitates a nuanced study to capture the true nature of their current poverty.

4.2.2 Research design on paradigm

The qualitative case study design employed in this study aligns with the interpretive paradigm, providing a detailed and contextualised understanding of how students at the University of KwaZulu-Natal (UKZN) utilize IGIs as strategies to alleviate poverty. Qualitative orientation is not a random choice but rather stems from the understanding that human behaviour and meaning-making processes are complex and constitute contextual and multifaceted interactions that take place in real-world, everyday contexts. Vu (2010), Hann and Hart (2011), and Tucker and Nelson (2017) provide evidence that interpretive paradigms prioritize lived experience, cultural practices, and the relationship between culture and economy. An interpretive paradigm provides research with the opportunity to delve into a surface phenomenon of 'student' and ask how students themselves define their social and economic realities.

Neuman (2020), Ramphoma (2014); Chisamba &Ndoferipi (2023) argue that interpretive paradigms are useful for understanding how cultural norms, institutional contexts, and personal histories influence students' experiences of financial adversity. Given the opportunity to probe below the surface of poverty to unlock subjective understanding and experiences that are often lost in purely quantitative research, potential research participants can illuminate how student identities and socio-economic realities are intrinsically linked to educational contexts. Barnes (2021) emphasises that this linkage is crucial to understanding the interplay between educational and economic realities. The case study methodology

situates the investigation within a clearly specified context, namely UKZN, allowing for the explicit study of student poverty and financial resilience in a granular and holistic manner. This bounded system enables the consideration of not only individual experiences but also the broader structural and economic circumstances.

Yin (2018); Statistics South Africa (2023) argue that case study methods facilitate the examination of institutional contexts and the interconnection of social forces. Indeed, by examining the case study as a real-life example in an institutional context, it reveals the interconnected effects of policy, community, and personal agency. Hann & Hart (2011); Adu-Gyamfi (2020) posit that poverty is always situated within a broader cultural structure and cannot be studied in isolation. In supporting the need for qualitative, context-specific research at the cultural, socio-economic, and economic behavioral levels, it is essential to consider how these relationships operate at the cultural and traditional levels. In evaluating UKZN, this research is uniquely positioned to document the institutional, family, and social influences on the students' engagement with IGIs.

Barnes (2021) provides evidence that these influences are key in shaping student participation in IGIs. Using the case study framework, I present more than simply documenting a set of institutional characteristics of income-generating initiatives. The method enables an examination of systemic elements, including financial aid policies, household poverty conditions, and various forms of student entrepreneurship shaped by these forces, where students dynamically navigate, resist, and sometimes even transform the conditions with which they are working. Yende (2024) reveals that such frameworks highlight both challenges and resources in everyday student life. This framework enables us to identify both student challenges and resources, ultimately providing a more comprehensive understanding of the possibilities that exist within the confines of everyday life. To put it another way, the research design outlined provides an inclusive lens for understanding the intricacies of student poverty at UKZN. It offers a perspective on student agency and resilience while simultaneously locating it within the multifaceted constraints of the socio-economic and cultural environment, ultimately contributing to a mix of both impactful and theoretical implications. Tucker & Nelson (2017); Vu (2010) emphasise that this approach situates resilience and agency within broader socio-cultural and economic contexts.

4.2.3 Significance of Qualitative Research in Anthropological Study

Qualitative research methods in anthropological contexts primarily serve as a means for studying how people experience and manage their economic world and social context. Hann & Hart (2011); Geertz (1973) state that anthropology views human behaviour not in isolation, but as shaped by cultural and situational aspects. Specifically, we assume that the selection of what people engage with, and how they adapt to ongoing changing situations, is governed by the social or cultural parameters that inform their practices. Vu (2010); Tucker & Nelson (2017) emphasise that these practices are guided by cultural and social frameworks. Therefore, qualitative inquiry serves an anthropological purpose well. In contrast to the other broad categories of research, qualitative research does not strip social life down to sheer data but offers the researcher an opportunity to examine the unique way people encompass meaning in their lives. Creswell & Poth (2018); Wiles et al. (2018) highlight that qualitative research preserves meaning and contextual richness.

It is through the qualitative research methods that contextual nuances are recorded from the studied population. Using qualitative research is particularly important in studying topics like socio-economic resilience or the strategies communities employ to respond to economic pressures. Qualitative researchers can collect thick descriptions that form part of the actual data analysis in the study. When anthropologists identify ways in which individuals and groups engage in income-generating undertakings, qualitative research findings broaden the discussion in existing scholarship.

Critically, qualitative research also allows researchers to gain a contextual understanding of the motivations, values, and social relations that shape people in their natural, in situ environment. Barnes (2021); Adu-Gyamfi (2020) argue that qualitative approaches capture the values and motivations behind economic engagements. Qualitative inquiry methods such as participant observation, in-depth interviews, and ethnographic approaches help researchers strive for a broader and deeper understanding of individuals and collectivities. Patton (2018); Hammersley & Atkinson (2019) demonstrate that these methods allow for a richer understanding of social life. Qualitative methods enable consideration of both how individuals respond to economic circumstances and how those responses are situated within the broader contexts of histories, traditions, and power relations.

Chisamba & Ndoferipi (2023) emphasise that these contextual factors are inseparable from student responses to poverty. Overall, qualitative inquiry in anthropology captures more than

behaviour; it illustrates the processes by which people interpret, negotiate, and shape new socio-economic worlds around them. De Haan & Zoomers (2015), Scoones (1998) argue that qualitative inquiry demonstrates the creation of new socio-economic realities.

4.2.4 Significance of Qualitative Research in the Problem Statement

Quantitative data can statistically display the extent of student poverty at UKZN, but it seldom captures the complexities of the realities that students endure daily. The complexities of their experiences, such as psychological distress, the nuanced ways they rely on friends for support, and the emotional toll of participating in informal income-generating initiatives (IGI), are typically lost in the data. Yende (2024), Neuman (2020), & Wiles et al. (2018) argue that quantitative methods often overlook these lived complexities. This is where qualitative research methods become significant; when they privilege narratives over statistics, the researcher is granted access to lived experiences that shape student well-being. Patton (2018); Braun & Clarke (2019) highlight that qualitative approaches privilege narratives and provide access to deeper, lived realities. Lived experience narratives humanise issues while elucidating multi-dimensional interconnections and complexities that are usually obscured.

Beskow et al. (2020) and Tucker & Nelson (2017) emphasise that qualitative narratives reveal hidden interconnections that are often lost in numerical data. In addition, qualitative approaches can multi-dimensionally examine the life of a student, as opposed to merely observing isolated aspects of student lives. Using focus groups and one-on-one interviews, along with personal narratives, can shed a non-linear light on social interactions, emotional labour, and recovery mechanisms. Creswell & Poth (2018) and Kallio et al. (2016) state that interviews and focus groups enable insights into non-linear, multi-dimensional aspects of student life. The depth of the rich, qualitative data provides university managers and chairs with informed contextualisation that frames their policy-making and institutional responses. Rather than focusing exclusively on decontextualised and abstract metrics, policymakers and shapers have a contextualised understanding of the lived experiences of students, and thereby the barriers or challenges they confront.

Barnes (2021); Adu-Gyamfi (2020) argue that such insights support effective policymaking and institutional responses. Qualitative data is often more real and vibrant, providing a more useful foundation for establishing effective support systems and targeted policy responses. De

Haan & Zoomers (2015) and Vu (2010) emphasize that qualitative data provide the foundations for contextually grounded support systems.

4.2.5 Significance of Research Methodology to Anthropology

Anthropological research relies heavily on context-laden data that highlights the interplay of structure and agency. As Geertz (1973) and Hammersley & Atkinson (2019) argue, qualitative methods are critical to producing nuanced, real-world sociocultural insights because they embed lived experiences within their broader symbolic, material, and institutional contexts. This research has anthropological benefit precisely because it interrogates the entanglement of cultural, economic, and institutional factors that are often analytically separated but remain intimately connected in everyday life. Hann & Hart (2011); Tucker & Nelson (2018) emphasise that these elements must be studied together to generate a comprehensive understanding of everyday realities, particularly when the focus is on marginalized groups.

By situating student strategies for economic survival within theoretical models, such as Sustainable Livelihoods, and debates in economic anthropology, this research delves beneath superficial narratives of self-reliance or entrepreneurial resilience. As Scoones (1998) and De Haan & Zoomers (2015) highlight, these frameworks enable us to view livelihoods not as static sets of resources, but as evolving practices shaped by both structural constraints and individual agency. This study highlights the intricate ways in which students navigate financial hardship, demonstrating how their decisions, whether to engage in informal work, rely on community networks, or access institutional support, are situated within a broader web of systemic pressures and enabling conditions.

Crucially, the research avoids reducing these strategies to individual behaviours; instead, it contextualises agency as a form of situated action shaped by historical inequalities, policy environments, and local cultural logics. Chisamba & Ndoferipi (2023); Barnes (2021) reveal how these nuanced strategies illuminate the shifting tensions between agency and structure in the making of everyday life. In doing so, the study does not merely catalogue coping mechanisms; it interrogates what makes agency possible within particular structures. Following Ortner's (2006) formulation, agency here is not framed simply as resistance or autonomy, but as the subtle and often strategic negotiations individuals make in the face of constraint. The research thus aligns with a broader anthropological commitment to understanding behaviour not as isolated acts but as embedded within systems of meaning,

power, and inequality. Patton (2018) and Vu (2010) similarly contend that qualitative methodologies, when used rigorously, can connect lived behaviour to broader structural forces in ways that reveal both the production and contestation of social norms.

Moreover, the study adopts a multi-scalar perspective, recognising that student survival strategies are shaped by immediate institutional dynamics, such as financial aid policies and accommodation systems, as well as by global processes like neoliberal educational reform, rising tuition fees, and widening class-based disparities. In this way, it engages with Ferguson's (2006) critique of the "anti-politics machine" by exposing how structural violence is often depoliticised and reframed as personal failure or success. Through its use of the Sustainable Livelihoods Approach, combined with decolonial and critical pedagogical insights, the research not only brings analytical clarity to the material struggles students face but also amplifies the epistemic authority of their lived experiences. As Chisamba & Ndoferipi (2023) point out, student voices, particularly those from historically marginalised backgrounds, must be treated as legitimate sources of theory, not merely data.

Practices such as IGIs, often overlooked in mainstream economic models, are shown here to be crucial mechanisms through which families mitigate risk, reproduce resilience, and challenge dominant paradigms of individualism. These practices are not simply adaptive but are deeply political, reflecting local responses to systemic neglect and exclusion. Ultimately, this research offers not just an account of how students survive but a critical intervention into how we understand survival itself: as a relational, contested, and deeply situated practice, with implications for rethinking global questions of inequality, transformation, and justice.

4.3 Sampling Strategy

The research relies on purposive sampling of students at UKZN who engage in IGIs, ensuring that the selected students are not merely random samples, but purposefully identified individuals who can speak from experience, which is crucial for collecting rich and high-quality data. Palinkas et al. (2015); Kallio et al. (2016) argue that purposive sampling ensures participants provide rich and high-quality insights. By specifically identifying those who engage in IGIs, distinguishing them from those who do not, the research not only collects richer details about the lived reality facing students but also ensures that participants are representative of a wide range of faculties and socio-economic circumstances, including both rural and urban areas. This wide range is important as it shows the resources available for students and the disparities in resources across South African higher education

Statistics South Africa (2023), Ramphoma (2014); Chisamba & Ndoferipi (2023) emphasise that disparities in socio-economic contexts shape higher education experiences. The sample is n=20. Twelve participants took part in individual in-depth interviews, allowing for personal stories and reflection. The last eight participants formed two separate focus groups, allowing for group discussion and collective sense-making. The planned combination of individual and group forms is intentional, with methodological triangulation providing trustworthiness through variation in perspectives while minimising opportunities for bias and limiting one-sided conclusions.

Howard College (8 participants): The students engaged in income-generating initiatives participated in a variety of AMS tutoring, writing, placement, vending, and work-study programmes. Student narratives reflected both the wide scope of opportunities available on such a large campus and the resulting fatigue that comes from overburdened academic responsibilities.

Westville Campus (7 participants): The students at Westville Campus were engaged in digital hustles (selling online, freelance design, tutoring), and they also reflected the high costs of transport, data, and materials. Their narratives suggest that online became a lifeline for connectivity and financial survival.

Edgewood Campus (5 participants): Participants from the Edgewood Campus were mostly engaged in work-study and peer tutoring, as there were fewer options available. In contrast, the students were reliant on peer networks, academic solidarity, and sharing. Participants' accounts revealed a reliance on limited institutional support and a strong peer network.

Lincoln & Guba (1985) and Birt et al. (2016) state that triangulation enhances trustworthiness and minimizes researcher bias. Furthermore, the research does not limit undergraduate or postgraduate students to participate in the research, but seeks participants at both levels, as well as representatives engaging in IGIs across various types of activities, including Work-Study Programme, tutoring, and entrepreneurship. Barnes (2021); De Villiers (2022); Adu-Gyamfi (2020) argue that including diverse IGI engagements ensures a comprehensive understanding of student practices. The breadth of participants ensures the research will be able to accompany the way students participate in diverse IGIs and ultimately make visible patterns and divergences that would otherwise go unnoticed. The aim was to provide a comprehensive and credible account of the complications that students encounter in IGIs, within the context of UKZN.

4.4 Data Collection Methods

4.4.1 Data Collection

Data collection became successful using semi-structured interviews and focus groups, both of which are beneficial for exploring participants' rich experiences. Semi-structured interviews, with their guided yet flexible format, provide individuals with the opportunity to share lengthy self-narratives, allowing them to expand on topics such as financial strain, resilience in completing their academic pathways, and descriptions of their social support networks. Kallio et al. (2016); Creswell & Poth (2018) state that semi-structured interviews create opportunities for detailed self-narratives and participant reflection. Semi-structured interviews not only allow participants to articulate their motivations for engaging in IGIs but also provide the researcher with an opportunity to probe further than a simple response, as they uncover some of the multifaceted elements that contribute to their experiences. Vu (2010) and Neuman (2020) emphasize that interviews enable researchers to uncover hidden, complex elements of participants' experiences. Through questioning, interviews may reveal participants' perceived positives and negatives of engaging in IGIs, as well as their experiences with transitions related to well-being, academic success, and potential futures.

Yende (2024) highlights that interviews capture student perceptions of both the benefits and challenges of IGIs. Focus groups are a natural complement to individual interviews because they can present a combined view of participant perspectives in a group dynamic, while providing insights into views that may emerge socially. Morgan (2019) and Barnes (2021) argue that focus groups reveal collective perspectives and peer influences. Focus groups provide participants with the opportunity to reflect collectively and offer valuable insights into how engaging in IGIs affects social relationships, identity formation, and community development. Hann & Hart (2011) explain that focus groups illuminate the collective construction of meaning in socio-economic contexts. Groups are also a distinct method for observing the ways in which IGIs address aspects of solidarity-building, the development of Social Capital, and the practice of mutual aid they offer, which are not only core constructs of livelihood practices but also components of the Sustainable Livelihoods Framework.

Scoones (1998); Chambers & Conway (1992); De Haan & Zoomers (2015) argue that such frameworks demonstrate how IGIs contribute to building social capital and solidarity. So, while the multiple methods provide room to make sense of individual and collective experiences, they will help to build a more comprehensive picture of the ways IGIs play a

role in all these women's lives. By combining interviews and focus groups, I can provide triangulation, while also adhering to sound qualitative and economic anthropological practices by capturing the full range of socio-economic practices undertaken by students in precarity. Tucker & Nelson (2017); Patton (2018) emphasise that combining these methods enhances both anthropological rigor and methodological triangulation.

4.4.2 Relevance of the Data Collection Methods to the Problem Statement and Theoretical Framework

The selection of semi-structured interviews and focus groups is not random; these qualitative approaches are deliberately aligned with the research question and the theoretical framework of this research study. These methods provide, in a sense, an opportunity to explore rich personal accounts and group dynamics, which are integral to understanding how students manage poverty through IGIs. Creswell & Poth (2018), Kallio et al. (2016), and Morgan (2019) state that interviews and focus groups enable access to rich personal accounts and group perspectives. These methods are not merely methods of data collection; rather, they serve as portals to understanding the lived experiences of the participants and their decision-making processes. Vu (2010); Barnes (2021) emphasise that qualitative methods open up the lived experiences and decision-making practices of participants.

Furthermore, this methodological choice is situated within the Sustainable Livelihoods Framework, which emphasises the multiplicity of capital, including financial capital, Social Capital, and human capital, as well as an individual's capacity and agency. Scoones (1998) and De Haan & Zoomers (2015) argue that the framework reveals the multiple forms of capital that mediate livelihood strategies. By providing rich detail regarding students' experiences through semi-structured interviews and focus groups, the study lends itself to a holistic view, capturing how various resources and social networks come together to mediate the development of strategies by students to cope with high levels of economic hardship. Chambers & Conway (1992) and Tucker & Nelson (2017) emphasise that social networks and resources are central to livelihood strategies. In short, semi-structured interviews and focus groups facilitate a deeper and more contextually relevant understanding of the study, enabling both theory-informed and evidence-based findings. Patton (2018); Hann & Hart (2011) argue that these methods align with both theoretical and practical anthropological traditions.

4.4.3 Data Collection Plenary

Before commencing our one-on-one interviews and focus groups, we organised a plenary with all participants. This plenary meeting was not only an administrative matter but was also fundamental in laying the groundwork for the research process. In the plenary meeting, we provided participants with an explanation of the study's intention, outlined each procedure, and emphasised the ethical obligation to transparency. Saunders et al. (2017) note that transparency at the outset of research builds trust and ensures informed participation. Thus, the plenary meeting created an opportunity for everybody to be on the same page without ambiguity. The plenary meeting also served as the initial meeting to facilitate rapport-building between the researcher and participants. The plenary session provided an opportunity for open dialogue, where participants could express their uncertainties and expectations, and clarify any issues within the study that concerned them with the researchers.

The participants had the opportunity to ask questions at their own discretion, allowing them to make an informed choice about whether to participate or not. Wiles et al. (2018) and Darawsheh (2014) emphasize that informed voluntary participation is a key aspect of ethical research engagement. Beyond the study's protocols, this plenary meeting provided a baseline for establishing trust, which is not only useful but also a prerequisite for qualitative anthropological fieldwork. Wiles et al. (2018) state that transparency, open communication, and trust are foundational elements of ethical research practice. Accordingly, what we did in the plenary meeting was not just a procedural formality, but it was essential to ensure that participants felt respected, informed, and engaged in the research process.

4.4.4 Data Handling and Filtering

All responses from participants were transcribed verbatim, with no changes or edits, and each participant was assigned a pseudonym (e.g., Participant 1; Participant 20) to maintain anonymity throughout the study. The transcripts then had to be stored securely in encrypted files, on devices that only I had access to through strong passwords. Saunders et al. (2017); Wiles et al. (2018) state that secure data handling and anonymity are essential ethical practices. Regarding the data, we filtered the dataset to exclude any submissions with incomplete responses or those not relevant to the research questions. At this stage, all the consent forms were thoroughly reviewed, and responses without consent to use the data were excluded from the analysis. In addition to protecting the individual or participant's identity,

this also contributed to improving the ethical standards of the study throughout. Beskow et al. (2020); Darawsheh (2014); Roulston & Shelton (2015) argue that consent procedures and identity protection enhance the ethical quality of research.

For the data analysis, thematic clustering was conducted using NVivo, which enabled us to organise the qualitative data systematically by grouping codes with similar responses, allowing for the analysis of overarching themes. Nowell et al. (2017) suggest that NVivo supports systematic thematic clustering and enhances the rigor of qualitative research. We paid particular attention to codes that detailed information on student coping strategies and institutional responses to the pandemic crisis. Woolf & Silver (2018) emphasise that qualitative coding allows researchers to capture both individual and institutional dynamics. This methodical approach provided us with a deeper understanding of both individual and institutional dynamics, and we were satisfied knowing that we were presenting a comprehensive picture of the findings. Braun & Clarke (2019); Patton (2018) state that such methodical approaches enhance the authenticity and richness of qualitative analysis.

4.5 Data Analysis

Braun & Clarke (2019) and Nowell et al. (2017) reveal that thematic analysis serves as the primary approach for examining qualitative data, offering a robust means to identify recurring patterns and interpret deeper meanings embedded within participants' accounts. This process unfolds in six key stages: initial familiarisation with the data, systematic coding, development of preliminary themes, review and refinement of these themes, clear naming of each theme, and, finally, comprehensive report writing. Both inductive and deductive coding will be used: some codes will emerge organically from the data, while others will be guided by the Sustainable Livelihoods Framework, with a particular focus on dimensions such as financial, human, and social capital.

It is anticipated that themes related to economic empowerment, the influence of social networks, institutional barriers, and psychological stress will become apparent as the analysis progresses. These emergent themes will be interpreted in relation to anthropological theory, with the goal of deepening our understanding of how students develop economic strategies while navigating contexts characterized by poverty and social exclusion. Employing NVivo software throughout this process facilitated greater transparency, efficiency, and rigor in managing, coding, and analyzing the qualitative data from the participants. Nowell et al. (2017) state that NVivo not only streamlines the organisation of large datasets but also

enables a more nuanced exploration of relationships between themes and theoretical frameworks. Through careful inductive reading of the participants' stories and deductive interpretation of categories from existing frameworks, the analysis can be both comprehensive and theoretically grounded. Ultimately, the goal was to investigate the myriad economic, social, and psychological factors that shape students' lived experiences and provide an innovative contribution to ongoing scholarly discussions about resilience, adaptation, and agency in challenging contexts.

4.6 Ethical Considerations

Prior to the commencement of data collection, ethical approval was obtained from the UKZN Humanities and Social Sciences Research Ethics Committee because compliance with institutional and disciplinary ethical protocols was deemed essential. With every participant, I presented an informed consent form detailing the aims of the research, the procedures, and the participants' rights, including their absolute right to withdraw at any time without any consequences. This is both an ethical obligation and a means of providing transparency and respect between the researcher and participants. Wiles et al. (2018) state that informed consent and respect for participant rights are essential foundations of ethical research. Confidentiality will be strictly enforced: I have created pseudonyms and removed identifying information from the transcripts. Data was stored on a secure device that requires a password to access, with access permitted only to the primary researcher.

This approach minimises risks to participants, particularly when dealing with potentially sensitive topics such as financial hardship. Chisamba & Ndoferipi (2023) argue that confidentiality is especially important when dealing with vulnerable populations. Should any participant experience distress during the research process, they will be provided with information and referrals to campus counselling services for additional support. University of Johannesburg (2023) and Wiles et al. (2018) emphasise the ethical responsibility to provide support services to distressed participants. Additionally, the research will be conducted strictly in accordance with established guidelines governing ethical anthropological inquiry. Attention was given to establishing a good rapport and trust with participants, understanding how to conduct research in a culturally sensitive and appropriate manner, and safeguarding the dignity and independence of every individual who participates.

Vu (2010) and Darawsheh (2014) stress that cultural sensitivity, rapport, and dignity are fundamental to ethical qualitative fieldwork. Ethics are more than a procedural requirement;

they are epistemological, affecting the quality of the data collected in terms of its authenticity, truthfulness, and reliability, as well as the overall quality of the relationship between the researcher and the participant. The study drew on current ethics literature to inform ethical practices surrounding participant engagement, acknowledging the challenges of working with a potentially vulnerable population. Wiles et al. (2018); Roulston & Shelton (2015) provide guidance on ethical practices that balance methodological rigor with participant protection. Since trust and respect are the foundation of genuine understanding and reliable results, the study seeks to adhere to both the letter and the spirit of ethical engagement.

4.7 Gatekeeper Clearance and Its Stipulations

The research had received ethical approval from the suitable administrative department at the University of KwaZulu-Natal, namely the Dean of Students' Office and the Research Office. The gatekeeper letter outlined several key stipulations: that research activities would not interfere with academic timetables, that respect for the participants' freedom and consent would be paramount throughout the research, and that a report on the main findings would be submitted to the relevant authorities upon completion of the research.

The gatekeeper’s letter is vital here; it enabled institution-wide support but, perhaps most importantly, it acted as a protector of the participants' rights and interests. When the research involves sensitive subject matter, such as student poverty, gatekeepers also serve as a means of activating ethical standards for researchers. Israel and Hay (2006); Wiles et al. (2018) provide evidence that gatekeepers play a crucial role in enforcing ethical standards in sensitive research contexts. The gatekeeper’s letter was there to protect participants' rights and interests, as well as the institution's integrity. Ethical researchers must enable and respect the cultural dilemma. Ryen (2004); Beskow et al. (2020) argue that cultural sensitivity and psychological relevance are crucial in maintaining ethical standards in anthropological research.

4.8 Trustworthiness and Rigor of the study

This research will achieve a level of trustworthiness by carefully addressing the concepts recognised by Lincoln & Guba (1985) of credibility, transferability, dependability, and confirmability. For example, credibility can be enhanced by both member checking and triangulation; member checking involves participants reviewing their responses to ensure they accurately reflect their perspectives in the most transparent way. Birt et al. (2016), Patton (2018), and Creswell and Poth (2018) state that triangulation occurs when a researcher

integrates data from multiple sources, thereby adding depth and reducing bias. For transferability, this research will emphasize a thick description that provides context about the participants' socio-economic backgrounds, fields of study, and the kinds of IGIs they are engaged in. This approach provides readers and future scholars with information to assess the transferability of the findings to new settings or populations.

Nowell et al. (2017); Neuman (2020) reveal that thick description enhances transferability in qualitative research. I also ensured dependability by documenting all procedures during the project as thoroughly and transparently as possible. For example, I will document each aspect of the research process, including data collection and analysis. This will enable the study to be audited or replicated by others and is a crucial factor in assessing the stability and consistency of experiences over time. Korstjens & Moser (2018); Braun & Clarke (2019) emphasise that transparent documentation strengthens dependability in qualitative research. I supported confirmability by using reflexive journaling, where I systematically described my reflections, decisions, and potential biases throughout the study. This process ensured that the findings emerged from the participants' experiences rather than my own predispositions or assumptions.

The inclusion of peer debriefing sessions will further enhance objectivity by providing external review and critique of methodological and analytical decisions. Nowell et al. (2017) argue that reflexive journaling and peer debriefing enhance confirmability by reducing researcher bias. Together, these methodological techniques will strengthen the study's contribution to the field of economic anthropology. By situating the research within accepted standards of trustworthiness, the findings of this study will more accurately portray the lived experiences of students and provide contextually grounded understandings of poverty alleviation through income-generating initiatives. These procedures not only protect the academic quality of the study but also enhance its practical value and ability to inform future programmes and policies. Vu (2010); Tucker & Nelson (2017) state that methodological rigour ensures that research findings have both theoretical and practical impact.

4.9 Limitations and delimitations

This research has limitations that should be acknowledged. First, as a qualitative case study methodology, findings are context-dependent and not statistically generalisable beyond the readers' understanding of the University of KwaZulu-Natal (UKZN) site. While many researchers may argue that this restrictiveness presents an issue from a generalizability lens,

this project is not about generalisability, but rather about achieving a thorough and in-depth understanding of the phenomenon under investigation: the impact of IGIs on student poverty. This qualitative structure is firmly embedded within the sociological and anthropological traditions, aiming for depth rather than breadth. Creswell & Poth (2018), Yin (2018); Vu (2010) state that qualitative case study methodologies prioritise depth of understanding over broad generalizability. Therefore, from this perspective, it is viewed more as a strength than a limitation, while readers must remain aware of the present limitations of the study.

Second, collecting data from sources representative of self-reported data presents the challenge of social desirability bias, which should be acknowledged. Since the topics we discuss here (poverty, income, etc.) are sensitive, it is reasonable to consider the extent to which participants choose to represent themselves, without hindering their self-presentation due to researchers' concerns regarding perception, either from the researcher or society more broadly. I will emphasize that concepts of establishing a 'safe' space and a non-judgmental space will be fostered throughout our data collection sessions.

However, the sensitivity of topics stemming from concerns about participants' perceptions is a very real challenge in qualitative research. Neuman (2020), Beskow et al. (2020), and Wiles et al. (2018) argue that social desirability bias and sensitivity of topics are challenges researchers must carefully navigate. A further limitation is related to the time limits associated with using an engagement strategy with participants, which can limit the number of participants and, consequently, the depth of voice collected. It is anticipated that the selected sample size will yield rich and meaningful data; however, a broader or deeper engagement raises the question of whether further engagement may reveal insights into bigger-picture trends or themes. For a study with such inherent temporal limitations, this would also suggest a thoughtful and considered format for data collection to utilise the available time effectively. Kallio et al. (2016); Braun & Clarke (2019) emphasise that smaller, time-bound samples can still yield rich insights if designed carefully. Lastly, it is worth noting the role of biased researchers in interpreting data. The ways in which researchers connect to their perspectives, experiences, and assumptions could affect the data collection and data analysis phase of the research.

As such, elements of reflexive practice and peer debriefing are integrated into the research design to moderate bias. Roulston and Shelton (2015) and Darawsheh (2014) recommend reflexive practices and peer debriefing to minimise researcher bias. By reflecting on one's own positionality as a researcher and seeking feedback from colleagues, the project aims to

enhance the credibility and trustworthiness of the study. Furthermore, it is worthwhile considering not only participants' personal and socio-economic experiences, but also their institutional context, as the university context of UKZN itself warrants discussion as a related consideration.

Even though there are income-generating options, opportunities for income-generating activities differ in scope and accessibility across various contexts, faculties, and departments on its campuses, which can skew participants' experiences. This institutional cross-experience at UKZN presents both a challenge and an opportunity for local research, examining how institutional context affects or hinders the efficacy of income-generating initiatives. Barnes (2021); De Villiers (2022) argue that institutional context significantly shapes the effectiveness of IGIs. Moreover, the persisting context of the post-pandemic landscape may influence the extent to which certain IGIs are still relevant and in supply. As universities shift to hybrid learning models and modified funding structures, what was once available and accessible to students may now be vastly different. Yende (2024) and Statistics South Africa (2023) emphasize that shifting post-pandemic conditions affect the availability and relevance of IGIs.

The study is delimited to the UKZN and to students engaging in IGIs or other work roles, namely, a tutor, the Work-Study Programme, informal vending, or initiating a business. I do not consider those students who received financial aid but did not participate in any form of IGIs, with the aim of trying to understand how students who are often regarded as poor construct part of their economic lives through active participation to earn some form of income. There are also limitations to the study, which employs qualitative methods and a qualitative approach (semi-structured interviews and focus group discussions). The qualitative methods were used to illustrate the depth and richness of lived or actual experiences, suggesting a less statistically generalizable sense of data.

Creswell & Poth (2018) and Braun & Clarke (2019) argue that qualitative methods prioritise depth over statistical generalizability. The study is confined to economic, social, and institutional issues related to students studying at UKZN, and the findings cannot be transferred, explained, or applied to higher educational settings where these contexts differ significantly in structural or cultural dynamics from those in South Africa. Lincoln & Guba (1985); Vu (2010) emphasise that qualitative research findings must be contextually bounded. Furthermore, the study only examined the perceptions of students, not those of student administrators or policymakers. The insights not yet explored could be proposed avenues for

future research to expand the conversation about higher educational institutions in a more institutional sense. Tucker and Nelson (2017); Hann & Hart (2011) highlight that future research should include broader institutional perspectives to complement student voices.

4.10 Experience of Data Collection / Fieldwork Limitations

Although the data collection process went relatively smoothly, some challenges in the fieldwork did occur that needed to be maneuvered carefully. For example, a few participants were hesitant; most notably, Participants 7 and 9 were reluctant to discuss financial topics at all. While not surprising given the sensitivity of personal finances, it did mean some responses were more guarded or sparse than desired. In the focus group learning discussions, there was evidence that some students suspended their decision-making to accommodate the more vocal students, which limited the depth of responses. Because of this, I needed to elicit the quieter participants using other methods, such as providing attentive listening, reassurance, and more direct follow-up inquiries, to encourage fuller participation and gather more detailed data. Moreover, the data collection stage coincided with exam periods, during which many participants had limited availability, presenting additional logistical challenges for conducting process exit interviews and group discussions. Because of these challenges, although not surprising, it is helpful to emphasize the need for flexibility and sensitivity to the context in which qualitative work takes place. Darawsheh (2014); Lincoln & Guba (1985) argue that responsiveness to participant realities and flexibility are critical to maintaining both ethical and methodological rigor in qualitative research.

4.11 Chapter conclusion

Chapter 4 outlines in detail the research design and methodological architecture that frame this study, with specific attention to how qualitative inquiry serves both empirical and theoretical commitments. The adoption of a qualitative, interpretive case study grounded in the epistemological orientations of economic anthropology positions the research to engage meaningfully with the lived, emplaced realities of UKZN students who participate in IGIs. Far from being anecdotal or impressionistic, qualitative research in this context is shown to be empirical, not because it replicates the metrics of positivist science, but because it draws from lived experience, social practices, and emic perspectives that are grounded in specific socio-economic conditions. As such, the study adheres to the phenomenological imperative to understand experience as it is lived, not as it is abstractly theorised. This approach aligns with key phenomenological thinkers who argue that meaning is embedded in action, context, and

perception, making qualitative data not only valid but essential in uncovering the ways individuals make sense of structural conditions.

Critically, the methodological discussion in this chapter reflects an understanding that qualitative research is not merely descriptive but interpretive and contextual. It allows for the emergence of new insights into how young people navigate structural inequalities and institutional gaps, insights that would likely be flattened or lost in more reductive, quantitatively driven approaches. The phenomenological depth of the study ensures that student experiences are not reduced to variables but are treated as embodied, situated, and affectively charged accounts that reflect broader social, cultural, and economic patterns. In this sense, the methodology itself is politically and epistemologically attuned to the questions of inequality, survival, and agency that animate the research.

Thus, the chapter not only details the technical dimensions of the research process but also frames qualitative methodology as a legitimate, empirical, and phenomenologically sensitive mode of inquiry in anthropology, capable of producing knowledge that is both contextually grounded and theoretically generative. These methodological foundations provide a strong basis for the next chapter, which presents and interprets the research findings. The ensuing analysis is therefore not only robust in terms of data but also reflective of a methodological orientation that prioritises human experience, structural critique, and epistemic justice crucial for engaging with the realities of student poverty and informal economies in the South African higher education landscape.

Chapter 5: Study findings

5.1 Introduction

This chapter presents a rigorous and critically engaged analysis of the data collected to provide a robust anthropological understanding of the impact of the UKZN IGIs. These initiatives are examined as a direct response to alleviating student poverty, reflecting the institution's commitment to fostering economic independence and embodying the UKZN commitment to "*Inspire Greatness,"* as discussed in Chapter 1. The methodological cornerstone of this analysis is triangulation, a rigorous strategy that involves cross-referencing findings from diverse data sources to achieve a comprehensive and critically nuanced interpretation. The success of this triangulation rests upon the theoretical and contextual groundwork established in Chapters 2 and 3. Specifically, the analysis synthesizes four critical components: the Sustainable Livelihood Framework (SLF), insights derived from the literature review, qualitative data from structured interviews, and collective perspectives from a focus group discussion (FGD).

The Sustainable Livelihood Framework (SLF) furnishes the primary theoretical foundation for this analysis, grounding the interpretation of IGIs and their potential role in poverty alleviation. As discussed in Chapter 3, the SLF (Scoones, 1998) provides a systematic approach to explaining students' complex economic behaviours and coping strategies. Recent research suggests that considering student agency within SLF applications may help elucidate the types of coping strategies employed by those living in poverty (Zulu & Moyo, 2021). The SLF, with its emphasis on five core asset categories: human, social, financial, physical, and Natural Capital, serves as the primary analytical tool to assess precisely how UKZN's IGIs either strengthen or erode the existing livelihood strategies of student beneficiaries.

The analysis carefully engages with the explanatory capacity of the SLF in relation to the research objectives, demonstrating how it reveals the complex reality of students experiencing poverty within a university context (Serrat, 2017; Fakude, 2023). Core tenets, including livelihoods, types of capital assets, institutional support, and vulnerability contexts, were carefully explicated in previous chapters. Crucially, these tenets are contextualised here by examining their interaction within, and their impact on, students who have lived through the experience of poverty (Bene et al., 2020). This framework enables the discussion to move beyond a purely financial definition of poverty, allowing for an anthropological understanding of how these initiatives interact with students' existing resources, vulnerabilities, and the broader institutional and environmental contexts.

The integration of economic anthropology further broadens this consideration, allowing for an interpretation of the multidimensional ways students mobilise financial, social, and Human Capital to maintain their livelihoods in the structural precarity of the academic system (Hann & Hart, 2011; Kabeer, 2020). The literature review established in Chapter 2 provided the scholastic and practical context of university-based poverty interventions in the Global South. Selected arguments from the literature review are presented to enhance the discussion of this chapter and to recognise emerging insights. This ensures that local findings on the IGIs are critically positioned within the extant body of knowledge concerning student poverty and institutional responses, preventing their isolation from broader academic trends. The primary empirical evidence presented in this chapter is derived from both semi-structured interviews and a focus group discussion (FGD) conducted across three UKZN campuses (Howard College, Westville, and Edgewood).

In total, 20 participants (12 interviewees and 8 focus group participants) shared their experiences of negotiating poverty and survival within higher education. Participants were all actively engaged in IGIs, encompassing formal avenues of employment (i.e., Work-Study, Academic Monitoring and Support (AMS) tutors, and Research Assistantships) and informal avenues (i.e., vending, online entrepreneurship, and freelancing). Understanding that anthropology is the study of context, this study utilises structured interviews to provide in-depth, individualised narratives detailing the direct, personal experiences of students involved in the IGIs. These personal accounts offer "thick descriptions" which are anthropologically essential for understanding the subjective experience of poverty and the lived realities of engaging with the economic initiatives. Conversely, the focus group discussion furnishes a collective, interactive perspective, revealing shared perceptions and the communal

negotiation of meaning. This method is particularly valuable for uncovering social and economic capital aspects and the broader community impact of the initiatives. Using thematic analysis (Braun & Clarke, 2019), the distinct data streams are brought into a direct, critical conversation, structured around six interconnected themes that emerged from the material:

- ***Poverty as a Multidimensional Reality***
- ***IGIs as Economic Lifelines***
- ***Institutional Support Opportunities and Barriers***
- ***Resilience and Social Capital***
- ***Trade-Off between Academic and Emotional Capacity***
- ***Future Aspiration and Skills Development***

The data clearly demonstrate that student poverty encompasses more than simply being financially poor; it also includes psychological, social, and academic elements that collectively shape a student's lived experience and future prospects. IGIs were revealed to be a genuine economic lifeline that partially filled financial gaps; however, they also introduced hidden costs related to maintaining academic and emotional well-being. While institutional programmes were available, students often experienced limited access, payment lag times, and a lack of transparency, which reduced their efficacy. Crucially, while access to formal programmes was limited, informal avenues were strongly predicated on peer networks, faith-based groups, and collective coping strategies, reinforcing the experience of resilience and the application of Social Capital in surviving poverty. The findings reveal that IGIs and institutional interventions offer support but simultaneously create social, emotional, and academic pressures.

The unifying themes stitch together a narrative of how UKZN students navigate poverty by leveraging both institutional support and informal networks, thus advancing their personal agency. These findings contribute to the broader literature on student livelihoods by demonstrating that survival in higher education is not merely a financial matter or outcome, but rather entails a complex relationship of economic necessity, institutional structures, and social relations that should be considered together, which itself resonates with Sen's (1999) capability approach and Woolcock and Narayan's (2000) understanding of poverty as both

material and relational. Informal IGIs are a response to addressing the issue of scarcity and limited availability of formal IGIs, which have particular terms and conditions for university students to participate in them. For example, some of the formal IGIs implemented by UKZN, you cannot participate in if you are not a postgraduate student, and some you cannot participate in if you are an NSFAS beneficiary. The university has addressed some of these issues, as a policy change now allows final-year students to participate in IGIs provided by the university library. The university further gives a platform for students who want to participate in entrepreneurship activities within the university community, like selling products, in that way addressing the scarcity of formal IGIs provided by the university, which is not accessible to most of the students. Students participating in informal IGIs are required to obtain a permit from the university's Student Representative Council (SRC), which grants them permission to sell their products on campus.

5.2 Participant Overview

This study included 20 participants, consisting of 12 individual interviewees and 8 group interview participants, all from the UKZN across three campuses: Howard College, Westville, and Edgewood. The participants were purposely sampled because they were known to be engaged in varying types of IGIs while studying. This ensured that their lived experience was relevant to the purpose of this research, which was to explore the role of IGIs in enhancing student survival and resilience in the face of poverty. The participants represented a diverse range in terms of gender, age, and study level. The participants included both undergraduate and postgraduate students aged between 19 and 27 years. The gender breakdown was remarkably even, with 20 participants (11 females and 9 males), reflecting a diversity that is largely characteristic of the UKZN student population.

5.3 Emerging Themes

a) Theme 1: Poverty as a Multidimensional Reality

Participants at all three campuses painted a much more intricate picture of poverty than just the lack of funds; the experience of poverty is multifaceted, layered, and infiltrates almost all aspects of student life. Unsupported by financial means, poverty represents a condition with a lack of opportunity, a limit on choice, and the ability to fully participate - academically and socially. Sen (1999) frames poverty as real limits on people's freedoms and real options, not as simply a lack of income.

Students routinely commented that financial struggles were linked to their mental health; in the ways they focused, succeeded, their schoolwork, and worked out how to eat properly. Nutritional deficiency had a lasting impact, especially for some students who reported attending lectures on an empty stomach and experiencing feelings of exclusion when they were unable to engage socially or academically with their peers. Economic barriers further exacerbated ongoing emotional and social isolation, hindering the development of relationships with peers. Alkire and Foster (2011) articulate a multidimensional poverty model whereby deprivation extends beyond income and is related to deficits in resources, capabilities, and opportunities to fulfill the dimensions of human flourishing.

Council on Higher Education (2022) states that student poverty extends beyond tuition and accommodation to include food, transport, learning materials, and social exclusion from campus life. Letseka & Maile (2008) note that financial hardship exacerbates the risk of dropout. Hann & Hart (2011), along with Woolcock & Narayan (2000), emphasise that poverty must be understood as both material and relational.

The convergence between these perspectives and participants' accounts suggests that poverty among UKZN students is not a single financial deficit, but rather a "web of deprivations" encompassing nutrition, housing, social belonging, and emotional health. By linking participants' testimonies with the multidimensional poverty framework, it becomes clear that interventions must move beyond financial aid toward holistic student support. Motala and Padayachee (2020) note that NSFAS allowances are often insufficient to cover the actual costs of urban student living, a finding also reflected in the reflections of Howard College participants on high rent, transport, and food costs. This reinforces the idea that state-sponsored funding, though essential, often fails to align with the actual cost of urban survival. The mismatch between allowances and realities reveals how structural underfunding reproduces cycles of financial anxiety and undermines academic focus.

"*Even with NSFAS, by the middle of the month, I'm struggling with food and taxi money since I am staying in Private Accommodation in Umbilo, so campus buses are not reaching that side. Sometimes I send money home to my mother since the grant that they receive from government often falls short, and I must take from my NSFAS money to assist them I sometimes walk long distances to campus just to save a few rands"* (Interview: Participant 3)

Letseka and Maile (2008) revealed in chapter 2 that challenges identifying links between the shortage of student housing and compromised academic success. In this particular study,

some participants reported that inadequate housing forced them into overcrowded shared rooms, creating poor study conditions and sleep deprivation, which prevented them from performing optimally in their academics. This demonstrates how the material environment (in this case, inadequate housing) directly intersects with students' human capital development, showing that poverty undermines both physical conditions and cognitive capacities for learning.

"*My residence is in Durban Central in a very crowded environment, and there are 4 of us sharing one room. It's noisy, and I can't focus on my assignments, and most of the time I am easily distracted because my roommates bring visitors over, I have to go to the campus library whenever I have assignments, and my time is very limited since I am also mentoring first-year students*" (Participant 7, interview)

Westville students highlighted the high costs of academic materials, lab fees, and printing, which frequently consumed a disproportionate share of their monthly allowance, a concern that resonates with studies of Cele & Dube (2021) that show that hidden and indirect costs of higher education, such as printing and lab fees, undermine the effectiveness of NSFAS support. This literature insight confirms participants' complaints about academic material shortages, as they often relied on outdated notes or shared textbooks, which limited their ability to keep up with curriculum updates. The inability to access updated resources signals an academic dimension of poverty that goes beyond tuition, affecting performance and long-term competitiveness.

"*We can't afford certain textbooks, and photocopies are expensive. Sometimes we must share one book between three people because NSFAS does not cover things like study guidelines which pose as a challenge to most of us and we must hustle to get these books because they are sometimes compulsory to have in other courses, printings requires credits and these R2s that we need to put in printing machines are not making it easy for underprivileged students who don't get support from homes but depended on NSFAS*" (Participant 9, interview)

Letseka et al. (2010) argue that transport costs remain one of the most significant obstacles to student retention in South African higher education. Mdepa &Tshiwula (2012) contend that rural and peri-urban students face structural disadvantages because commuting forces them to tradeoff between survival and academic participation. These insights resonate strongly with the experiences of Edgewood participants, where commuting expenses not only eroded

financial stability but also reduced class attendance and social integration, thereby linking financial poverty to educational exclusion.

"Being a postgraduate student, I was not eligible for accommodation this year, which makes the situation difficult. I have to travel from home in KwaMashu to Edgewood Campus every time I have class. Honestly, the transport costs are the biggest pain and affect me most of the months because I lose what feels like a large amount of my money each month. I don't always have the money to transport myself to class, and at times, I have even skipped class just to save on fees, which is so frustrating. I feel like I am not only being disadvantaged, but the lack of affordable access to accommodation affects my ability to be present and be engaged with my studies. The whole situation highlights how important it is for institutions to consider the commuting and financial difficulties postgraduates face, especially those who come from areas far from campus and are not given student accommodation" (Interview: Participant 15)

Van den Berg and Raubenheimer (2015) demonstrate that food insecurity is prevalent among South African university students and is associated with poor concentration, lower academic performance, and heightened stress. This aligns strongly with participant accounts of attending lectures hungry or relying on food parcels. Food insecurity thus emerges not only as a nutritional problem but as a barrier to equal participation in academic life.

"*When you haven't eaten since yesterday because you do not have something to eat every time you wake up, you need to think about how you're going to survive today, and it makes you less important even from other roommates you're staying with, it's hard to even focus on a two-hour lecture*." (Participant 12, interview)

"As I am no longer receiving NSFAS, I often depend on the food parcels that we normally get from campus in Student Support Services, but it becomes a challenge if they skip a month or even months to issue these food parcels because most of us postgraduates often depend on them." (Participant 5, interview)

Across all campuses, students describe poverty as a form of social exclusion and a reality that university students are most likely to experience or encounter. Not being able to join peers for campus events, purchase society membership fees, or participate in networking opportunities left them feeling marginalised. Most of these students see themselves as victims of dysfunctional communities because they also do not get support financially from their families, but the *Black Tax* rather stresses them. Wilson-Strydom (2011) shows that financial hardship contributes to social isolation and a diminished sense of belonging. Walker (2016)

contends that poverty restricts students' ability to engage in academic and social life, and Letseka and Maile (2008) emphasise that financial exclusion combined with weak family support structures exacerbates vulnerability and diminishes dignity. These perspectives directly connect with participants' feelings of exclusion from ceremonies, trips, and social events, where poverty limited their integration into the broader academic community.

"*Each year, UKZN holds a ceremony to give out awards to those students who did well in their positions of appointments where the university awards students for being, for example, best mentors during the year but I do not think I will attend because I won't have money to buy fancy clothes since all the money I get from mentorship I have to buy groceries and send some at home" (*Interview: Participant 7)

"Each year we have an opportunity to go to Johannesburg to study more practically on about Pharmacy as a whole, but I have not attended because I don't have money for the trip, and this is the second time I am missing this opportunity" (Participant 11, interview)

The focus groups recognised that poverty for UKZN students is a multifaceted challenge that is beyond just being financially poor, addressing social, psychological, and academic dimensions. Participants continuously pointed out that poverty consumed their lives and affected their material situations and their sense of belonging, dignity, and hopes for the future. Poverty prevented many students from socializing with friends, taking part in societies, or paying for things that were needed to complete group project work. The exclusion this caused often led to feelings of shame and embarrassment, which demonstrated to them how different they were from others. A Westville participant noted, "You watch others buying food at the cafeteria, but you just drink water, so you don't faint in class. (Participant 1, interview) Woolcock & Narayan (2000), frame poverty as social exclusion beyond financial deprivation. Another participant from Howard College explained, "After paying rent, you're left with nothing. You must borrow just to print assignments" (Participant 10, interview).

Woolcock & Narayan (2000) frame poverty as social exclusion beyond financial deprivation, while Letseka & Maile (2008) highlight financial burden as a leading cause of attrition. They remind us that poverty not only constrains material survival but also disconnects students from relational networks that could otherwise foster resilience. Alkire & Foster (2011) highlight the multidimensionality of poverty, and Sen (1999), along with the Council on Higher Education (2022), confirms that financial, social, and psychological deprivation

reinforce each other to create cycles of vulnerability. Hann & Hart (2011) and Scoones (1998) further add that poverty must be understood as socially embedded, where students mobilise financial, social, and Human Capital in navigating institutional constraints.

All in all, these findings indicate that poverty experienced by UKZN students is a multidimensional, relational process. Participants lived experiences of food insecurity, sub-standard housing, transport challenges, and lack of social inclusion correspond with theoretical models of poverty as multiple deprivation. The combination of Sen's capability approach, Alkire and Foster's multidimensional poverty approach, and Scoones' Sustainable Livelihoods Framework illustrates the necessity for institutions to address student poverty not only by financial means, but also through broader interventions that tackle inclusion, participation in academia, and well-being.

b) Theme 2: IGIs as Economic Lifelines

Participant ID	**Campus**	**Gender**	**Level of Study**	**Type of IGA**
P1	Howard College	Female	Undergraduate	AMS Tutoring
P2	Howard College	Male	Undergraduate	Vending (snacks)
P3	Howard College	Female	Postgraduate	Work-Study
P4	Howard College	Male	Undergraduate	Vending (stationery)
P5	Howard College	Female	Undergraduate	Research Assistantship
P6	Howard College	Male	Postgraduate	AMS Tutoring
P7	Howard College	Female	Undergraduate	Work-Study
P8	Howard College	Male	Undergraduate	Vending (snacks)
P9	Westville	Male	Undergraduate	Online Sales (phones)
P10	Westville	Female	Undergraduate	Freelance Design
P11	Westville	Male	Postgraduate	Tutoring
P12	Westville	Female	Undergraduate	Online Sales (digital items)
P13	Westville	Female	Undergraduate	AMS Tutoring
P14	Westville	Male	Postgraduate	Digital Services
P15	Westville	Female	Undergraduate	Tutoring
P16	Edgewood	Female	Undergraduate	Work-Study

P17	Edgewood	Male	Undergraduate	Peer Tutoring
P18	Edgewood	Female	Postgraduate	Work-Study
P19	Edgewood	Male	Undergraduate	Peer Tutoring
P20	Edgewood	Female	Undergraduate	AMS Tutoring

Own source (2025) : ***Types of Income Generating Initiatives***

The participants reported two broad categories of income-generating initiatives.

Income-Generating Initiatives (Forms of Formal IGIs): Examples of formal initiatives include work-study, AMS tutoring, and research assistantships. Participants value university-supported IGIs initiated by the school for the income and professional opportunities they offer. In this regard, UKZN proved to be Inspiring Greatness because students not only benefited from academics but also had economic opportunities that benefited them.

Narratives from participants 3, 9, 14, and 20 revealed that NSFAS has been confronted with delays; these students escaped poverty by benefiting from the economic initiative that UKZN has presented directly *to students.*

Participant 5 narrated that *students don't just benefit from such initiatives; they are prepared for the external world. She further explained that these economic opportunities are low-hanging fruit, but one must undergo a rigorous interview process. You first apply, get shortlisted, and receive an interview call from administrators. You then have to prepare for the interview and meet a panel of people who are behind those particular opportunities. These processes make us realize that the real world expects a lot from people who are applying for a job.*

Participant 8 further narrated that these opportunities have taught us to be vigilant, "walala wasala,*" you snooze, you lose. If you don't read university notices, you won't get to see. Most students have not been paying attention to what is communicated in emails, except for those from lecturers. University emails titled "University Notices" are the ones we yearn for. This proves that kubamba ezingelayo. A famous late singer, "Mandoza" once said, "uzoyithola kanjani ihlezi ekhoneni". Both of these social constructs suggest that it is one's responsibility to stay alert, as each individual is responsible for their own life.*

Participants 10 and 11 explained that *their lives changed when they received a positive outcome from the interview. Listen, some of us are no longer benefiting from NSFA because we are post-grads. These economic opportunities enable us to rent private accommodation,*

purchase food, and essentials such as cosmetics and clothing. In many instances, we even send money home. Our families are able to eradicate poverty because of such institutions.

Participants 9 and 18 narrated that being a student is not easy because NSFAS has imposed restrictions. *Some of the conditions are that, if you have had negative academic term decisions, you earn what is called N+1 status and eventually lose the funding. Mfethu "brother", when you apply for such gigs, "referring to these economic initiatives", UKZN becomes "uBaba no Ma" meaning a caring father and a mother because you get the opportunity that NSFA had withdrawn from you*.

Participant 5 narrated that *it becomes a bonus when you are still funded by NSFAS, and you get a side gig "mentor appointment". Uyakwazi ukuphefula "you are able to breathe" and uhlele izinto zakho "work out a proper lifestyle". Mfethu "brother" NSFAS mncance "too little", you buy a few grocery items, and it's gone. During holidays, you can't even afford a taxi fare back home. You can't even afford to buy clothes even at Mr Price Clothing shop.*

Participants 7 and 15 expressed that some *of us are young mothers, we are able to pay for childminders, and we are able to purchase clothes for our children back home. Life becomes not just for us, but for our babies/children.*

In isiZulu, it is said that alikho isoka elingenasici, "no one is perfect."

Participants 1, 2, and 18 said that the year 2025 brought some changes. Mfethu *"brother",* we used to get more gigs, but in 2025, restrictive measures were imposed. We were told about dual employment, which the university did not support. We were only allowed to take one. They needed to maximise opportunities for a greater number of needy and competent students.

Participant 14 *raised critiques, which centered on limited access to these opportunities (including opaque selection processes) and slow payments. There was a time when I was made to wait for three months because my documents were not uploaded into the system. It was very tough because I couldn't pull out because my integrity would have been compromised. I was still expected to deliver. When the money came, I had debts, but I was able to address them.*

The informal and self-organised: For example, included vending (snacks, stationery), web-based entrepreneurship (selling cellphones, digital services), and freelance academic/student support. Participants pursued informal/gig work because it provided them with flexibility and autonomy, although they still typically made limited profits.

It is noticeable that all participants were either recipients of local funding from NSFAS or came from low-income households, which demonstrates the financial hardship that we have established as context. Many were identified as coming from families that could not provide regular support, which added pressure on themselves to produce financial income to support themselves. The participants consistently referred to IGIs as lifelines, enabling them to afford the basics of food, transportation, rent, and data without encumbering their already strained financial support from their families. This was a review from participants without residences and support from NSFAS. Overall, the participants represented a heterogeneous group, navigating poverty in uneven campus contexts, as they balanced the promise of IGIs with the cost of academic and emotional trade-offs. I, the researcher, have provided valuable insights into how students survive at the UKZN campus, laying a foundation for the thematic analysis presented in the subsequent section of this chapter.

In interviews across the three campuses, participants repeatedly emphasised that IGIs were not, at least for them, elective or peripheral; participation in IGIs was foundational to their persistence at university. For many participants, participation in IGIs was not an elective, convenient model of student engagement but an essential strategy to meet basic needs such as food, housing, and tuition. Mncayi & Dunga (2016) affirm that South African students integrate IGIs into their livelihoods as survival strategies, particularly within contexts of poverty and precarity. Council on Higher Education (2022) similarly reports that many students engage in informal employment or part-time work to compensate for financial aid shortfalls.

The consistency between participants' accounts and these studies highlights how IGIs are deeply woven into the everyday survival strategies of UKZN students. What participants described as "lifelines" aligns with Sen's (1999) capability approach, which frames poverty as the restriction of choice and freedom. Students were not merely earning money; they were also expanding their ability to eat, travel, and participate in campus life, demonstrating that IGIs served as mechanisms to regain a sense of agency.

Scoones (1998) further argues that households mobilize multiple forms of capital to construct resilience against vulnerability. This finding is evident in UKZN students' reliance on IGIs, as they simultaneously provided Financial Capital (income), Human Capital (skills from tutoring, vending, or digital hustle), and Social Capital (peer networks that linked them to opportunities). From an anthropological perspective, Hann and Hart (2011) explain that

economic practices are always socially situated, and participants' accounts confirm that IGIs not only catered to material needs but also offered dignity, belonging, and agency.

At Howard College, common IGIs included vending (snacks, stationery), freelance academic assistance, and private tutoring. Students highlighted the flexibility these activities provided, even though profits were often small. Walker (2016) notes that student IGIs, even when low-paying, provide autonomy and allow students to prioritise educational needs while generating supplementary income.

"Even selling snacks helps me stretch my budget. It's not a lot, but at least I'm not going to bed hungry." (Interview: Participant 4)

The UKZN Free WiFi

At Westville, AMS tutoring and online businesses such as selling iPhones and other digital items like laptops, as well as design work like branded t-shirts, or offering digital services, were most prevalent and praised on the accessibility of the UKZN Free WiFi, which allowed students to explore other economic opportunities to aid what was already provided by the institution.

In the focus group, it became a unanimous view that many university students from UKZN have become content producers. Female students have utilised digital platforms such as Instagram, Facebook, and TikTok to advertise their services, including makeup, hairstyling, and nail care, to supplement the limited NSFAS provision they receive. Letseka & Maile (2008) observe that flexible work arrangements allow students to balance their financial needs with academic responsibilities, thereby mitigating the risks of academic underperformance. Wilson-Strydom (2011) notes that such IGIs are crucial for covering recurring expenses, such as transportation and data, which are essential for academic participation.

Participant 9 narrated that "I have been able to successfully introduce my online sales of iPhones. The money I make from this business is what keeps me going when NSFAS runs out, and I can always send some home if needed. I must also highlight that the poor strength of the WiFi in selected areas around campus sometimes compromises my online business, but I am not complaining, kubongwa okuncane kubongwe okukhulu (be grateful for the little things, and you will be grateful for the big things)." We give thanks in everything or every situation."

At Edgewood, the campus with the lowest student population, where formal opportunities were also fewer, Work-Study roles and peer tutoring were particularly valued. Participants reported that these not only provided money but also integrated them more closely into the campus academic community. Walker (2016) highlights that structured IGIs contribute to both financial support and Social Capital by creating professional relationships and mentorship opportunities on campus. Mdepa and Tshiwula (2012) further argue that these forms of engagement contribute to emotional and academic resilience, a point echoed in the participants' reflections.

Participant 15 started by narrating that coming to UKZN was not easy, but being part of the UKZN community has made my life easy. I was once contracted as a mentor, but because of *"ubudedengu"* negligence, I missed the second semester contract invitation. Because I was already popular and I had also gained a strong profile. I was able to assist other struggling students at a minimum fee. *Work-Study gave me a way to contribute on campus and still support myself*."

Perhaps most striking was the emphasis participants placed on dignity and independence. Poverty often carries a stigma, but IGIs allow students to feel a sense of agency in addressing their needs. Wilson-Strydom (2011) emphasises that earning independently reduces dependence on financially strained family members, while DFID (1999) underscores that such income enhances participation in social and academic life by providing access to multiple forms of capital, like Financial Capital to address basic needs, Human Capital through skill development, and Social Capital through engagement with peers and staff. Participant 11 from Westville explained:

"Tutoring gave me the ability to buy groceries without feeling like I'm begging. It makes a difference to know that I earned it myself. At home, things are already hard. When I make my own money, I don't have to keep calling my mother to ask for help she can't give. It feels good to take that pressure off her. I also send some money home if they have financial issues. Having income generation is not just about the money, but it's about peace of mind. Even if it's R200, I can budget for it and know I'll have enough to eat for the week. That's a huge weight off my shoulders. When you have some income, you can take part in things like group lunches or buy the materials needed for class. You don't feel left out."

Participant 11 noted that IGIs reduced dependence on family members who themselves are financially strained. He also highlighted the psychological relief that came from earning, even

in small amounts, and further pointed out how IGIs contributed to a sense of belonging within the campus community.

In focus groups, participants described IGIs as lifelines or lifebuoys that supported students' academic pursuits while they experienced persistent poverty. These activities, from work-study programs to tutoring to online hustling and vending, were not just extra cash but direct survival strategies that helped inadequate allowances connect with the realities of being a student. Students described how IGIs covered the costs of items that could not be provided by NSFAS, such as food, toiletries, transportation, clothing, and data. A Westville participant reflected, "*My online sales of iPhones pay for things like textbooks and some clothes since we normally go to the hospitals for practicals and we need to look smart and representable, these sales keep me connected and able to study*." (Participant 14, interview) At Edgewood, tutoring and Work-Study roles helped students cover the cost of daily meals. "*IGIs prevented me from going hungry and being able to study with focus."* (Interview: Participant 19) This supports Letseka et al. (2018), who highlights that small but consistent streams of income can determine whether students remain in higher education despite financial barriers.

Sen (1999) argues that expanding capabilities is essential for overcoming deprivation, and this is evident in how students viewed IGIs as more than material relief but as pathways to choice, independence, and dignity. Council on Higher Education (2022) also stresses that such survival strategies enable fuller participation in academic and social life. Hann & Hart (2011) deepen this understanding by suggesting that economic activity is always social, shaping identity and relationships as much as finances. Similarly, Woolcock and Narayan (2000) emphasise that poverty entails exclusion from networks, and IGIs provide re-entry into those social spaces. Therefore, the students' narratives illustrate IGIs as "lifelines" in both a material and symbolic sense. They were not just survival activities, but practices of (self)-making, where agency, resilience, and dignity were fostered despite structural deficiencies. This finding aligns with the Sustainable Livelihoods Framework (Scoones, 1998), which posits that resilience-building involves the capacity to organise financial, human, and Social Capital in limited circumstances.

c) Theme 3: Institutional Support: Opportunities and Barriers

Ngcobo and Pillay (2020) observe that income-generating initiatives in higher education institutions have great potential for students; however, systemic and administrative barriers restrict the poverty alleviation effects. Participants valued UKZN's Work-Study Programmes,

Academic Monitoring & Support (AMS) tutoring, and research assistantships, which have the potential to deliver both financial and academic benefits. However, during interviews, participants expressed extreme frustration about accessing these opportunities. This aligns with Moyo (2019), who finds that work-study and tutoring programmes in South African universities likewise do not empower students due to limited workplace availability and bureaucratic inefficiencies, as some of these IGIs you do not qualify for if you are not a postgraduate student.

This relationship between literature and students' reflections reveals how the very programmes intended to support them can threaten to reproduce exclusion when access is unclear and competitive. The reality that participants continually experienced barriers is evidence that institutional structures can unknowingly reproduce inequity and derail the overall poverty alleviation aims of IGIs. The most common theme amongst responses was the overwhelming competitive nature of these initiatives, which meant accessibility was virtually impossible to many eligible students.

All participants confirmed that "there have been many times where many students will compete for fewer economic initiatives on campus. When you get it, mfethu' brother,' you don't skip church the following Sunday because you want to give thanks to your God. Those who believe in ancestors will go home after receiving their first stipend/salary to appease ancestors. These opportunities are there, *ayajovana enjalo* "they get you hooked". This is a form of dependence that is every student's desire, to be financially viable, mfethu "brother" *ukuba nezaga yakho fethu*" also referring to being financially stable/independent. In this day and age, if you don't have many, you don't care. That is the reality of life. You feel useless and stupid. Many of us are depressed, yes, academics are hard, but it is more depressing that we don't have enough money to keep ourselves sustained. When you get these gigs, *ubayibhoza*, "you feel complete/emplified, and your worth is felt".

Additionally, the selection processes were often opaque, leaving students skeptical about the criteria employed. Payment delays and irregularities were also reported as serious challenges. These barriers resonate with Letseka & Maile (2008), who argue that unreliable higher education funding systems aggravate student financial vulnerabilit**y.** In chapter 2, Mngomezulu (2018) expressed concerns that students have critiqued higher education support initiatives for a lack of transparency and accountability in their selection processes. At Westville, frustrations were sharper due to the logic surrounding beneficiaries and the fact that unsuccessful applicants received little to no feedback, making these initiatives feel

arbitrary. These factors meant that the recruitment process in these appointments was not transparent enough, as it should have been.

“At Westville, positions go to the same people every year. It feels like once you’re in, you’re always in, and others don’t get a chance, and when you don’t get in, they don’t tell you why. You just keep applying, but it feels like your name doesn’t even get considered.” (Participant 14)

Badat (2010) highlights that larger campuses often generate more opportunities due to scale but simultaneously reproduce inequalities as demand outstrips supply. At Howard College, students recognised that there were more opportunities available compared to other campuses which is expected considering that this is the campus with the biggest student populace amongst them all in the University of KwaZulu-Natal (UKZN), but these came with their own challenges, which is high level of competition amongst students for these type of Income Generating Initiatives (IGIs) available in this campus. They also noted the pressure of balancing Work-Study with academic responsibilities. Rosas and Ross (2013) identified similar challenges, showing that while student employment provides financial relief, it often compromises academic performance and well-being when not carefully managed.

"Howard has more options, but competition is high, and you need connections. If you don’t know someone in the department, it’s difficult to break in, and some of the good positions like Residence Assistant are often taken by those who have participated in anything that has to do with the housing department, or you have been a member of the House Committee in any residence before" (Participant 6, interview)

“Even when you do get a position, the workload can clash with classes. It’s like you’re being helped on one side but set back on the other, and that challenge requires you to work overtime and have sleepless nights to balance the work and your academics.” (Participant 2, interview)

At Edgewood, students felt disadvantaged due to the smaller number of positions and delayed payments. Delays also created stress and mistrust. This aligns with the literature from Letseka and Maile (2008), who argue that unreliable funding systems in higher education aggravate financial vulnerability and reduce student trust in institutions. Furthermore, more recent evidence from Mdepa and Tshiwula (2012) raises another concern: poor financial support mechanisms or unreliable and/or late funding increase anxiety for staff and students, which directly contributes to poor academic performance and an overall poor university experience.

"At Edgewood, the problem is fewer positions and delayed payments. Sometimes you only get paid after two months, and by then the money doesn't solve the emergency you had, and most of us as postgraduates are depending on this income as we no longer receive NSFAS" (Participant 18)

"When you rely on that money for food and other important things to do, and it comes late, it's not just frustrating; it makes you feel like you can't depend on the system at all." Participant 17)

A recurring concern across all campuses was the lack of transparent communication. Students expressed that they often heard about positions informally, through "word of mouth," while others indicated they learned about such economic initiatives through official university announcements. This aligns with findings in higher education research, which suggest that poor communication practices and overreliance on informal networks contribute to exclusion and unequal access to opportunities (Jones et al., 2008).

"You only find out if your friends know about a position. If you're not in those circles, you're excluded before you even apply." (Interview: Participant 9), Westville

This alignment between the literature and participant testimony suggests that while students recognise the potential of institutional programs, their lived experiences reveal serious weaknesses in their delivery. As the data show, opaque selection, delayed payments, and poor communication mean that institutional support often fails to deliver its intended relief. For IGIs to meet their transformative potential, reforms must ensure equity, timeliness, and transparency in programme administration.

The idea of students collaborating in distributed IGI networks offers potential for future collaboration opportunities, such as internships and job access. In the focus groups, students indicated that there were institutional supports available - Work-Study, AMS tutoring, and Research Assistantships - that offered possibilities for income, skill development, and better academic integration; however, these opportunities were unequally provided on each campus and often constrained by limited availability, late payment, and poor communication. Howard College students commented that they expected greater access, given that Howard College has a larger campus. Edgewood and Westville peer students reported that they often felt discouraged due to the limited number of potential positions and minimal or no communication regarding job postings, which fostered distrust and a sense of inequality.

Strong institutional interventions are valuable; yet structural barriers often limit their access and effectiveness (Mavunga, 2019; Letseka et al., 2018).

The Council on Higher Education (2022) corroborates this, noting that poverty alleviation initiatives often fail due to issues with implementation, unequal access, and poor communication. Again, the findings of de Villiers (2022) reflect a similar sentiment: while institutions may conceive of these programmes with good intentions, they could lead to increasing inequality in access due to a lack of clear processes (or even disparities in processes). Each student endorsed the proposed plans, despite expressing frustrations, and agreed that the interventions could support students if implemented fairly and efficiently. The students also suggested they would accept additional placements, centralised communication (for example, a centralized application portal), and timely payment. These recommendations demonstrate that students understand the institutional responsibilities in poverty alleviation and acknowledge the proposed changes necessary to make the interventions fairer and more effective.

d) Theme 4: Resilience and Social Capital

Despite a lack of meaningful financial assets, participants consistently emphasised the importance of peer networks, religious organisations, and collective solutions in addressing the everyday realities of poverty. As participants discussed what they often referred to as "lifelines," such support was not only capable of providing sporadic material assistance. They also provided some degree of emotional support: the willpower to cope with ongoing distress. These dual supports align with Putnam's (2000) research, which identifies the importance of social networks bound in trust and reciprocity as 'Social Capital.' In addition, the dual purpose of informal networks aligns with Woolcock & Narayan (2000), who argue that poverty is more than an economic shortfall; it is also social exclusion from the social networks essential for developing resilience. In this way, socially connected or disconnected populations influence how everyone may experience poverty. Participant narratives underscore the importance of social connection and social networks, not only for survival and subsistence, but as lasting resources that build resilience to engage with concerns and hardship, as evidenced by Mdepa & Tshiwula (2012), who informally peer and community networks replace weakly structured supports (or institutions) for many South African students. A further comprehensive analysis draws connections to the Sustainable Livelihood Framework (DFID, 1999), which denotes Social Capital as one of five collective assets

available to people as they seek to build resilience to economic hardships and secure livelihoods.

This link between the literature and participants' reflections shows that Social Capital substituted for weak institutional support. Students described peer networks and faith-based communities as lifelines because they provided material support, a sense of belonging, dignity, and emotional strength. Such accounts illustrate the dual nature of Social Capital; it is both survival-oriented and identity-affirming.

At Westville, resource-sharing within student households was a common survival mechanism. Participants reported that, over the years, they had come to believe that "*uMuntu nguMuntu Ngabantu*" ("I am because we are"). Students forged this sense of community amongst themselves. Because the majority of participants in the focus group were isiZulu speakers, social constructs such as "*hamba mfana, abafwenu uyobathola phambili, alikho ithuna lendlala bekho abantu, ingane engakhali ifela embhelekweni*" mean that "life has challenges, but it has opportunities." These social constructs allowed students to become a network, and they would use the phrase "*ubusuzwili, ziyakhipha futhi* this semester, apply again." Students embrace this sense of community amongst themselves. They also explained how pooling funds allowed them to stretch scarce resources, a strategy consistent with findings by Mdepa and Tshiwula (2012), who note that collective financial coping mechanisms among students often serve as crucial buffers against the limitations of institutional support.

During the focus group discussion, the sense of community was emphasised, validating that UKZN, through these economic opportunities, enables students to look after one another. "Brother, we have learned that we depend on each other. Again, Mandoza, the late singer, once said, 'hlonipha i-life boy' (respect life and its people so that you may live longer). Secondly, we come from family backgrounds that have taught us not to eat alone or hide food (*angadli wedwa, futhi akufihlowa ukudla*)." Through this socialization, even in our residences, we have developed a culture of sharing or even *rotating* buying food in our flat: one week it's my turn, next week my friend.' That way, no one goes without, and we cooked together, ensuring that no one goes to bed with an empty stomach amongst us, as we might experience different financial challenges that may cause food insecurity."

"We make a plan. If one person has taxi money, we all walk together and save it for emergencies." (Participant 8, interview)

At Howard College, students drew heavily on religious networks for both material and psychological support. They also mentioned that faith communities provided a sense of belonging and reduced the isolation caused by financial stress, a pattern highlighted by Mdepa and Tshiwula (2012), who argue that informal community and faith-based networks often serve as critical sources of Social Capital for students navigating economic hardship.

"Most students in universities do not take religious beliefs seriously. Church helps me with more than prayer. Sometimes they give me food parcels or even clothes. It makes a big difference." (Participant 2, interview)

"When you feel like you don't belong at university because of money, church reminds you that you're still valued, and it just feels at home every time when we approach a weekend, I become very excited because I know I'll get love and support from my second family" (Interview: Participant 6)

At Edgewood, solidarity was often manifested as academic support and skill-sharing among peers. As one Edgewood student shared, informal student groups acted as safety nets. This is consistent with Walker (2016), who states that peer collaboration and peer learning contexts diminish barriers to learning, while also cultivating a sense of belonging and student resilience, particularly in the context of poverty.

"If one of us can't afford a textbook, we photocopy and share. I have become a habit to hear us asking"Mfethu/Mntase awuthi ama credits lapho," meaning my friend (brother/sister), please allow me to print from your credits. Sometimes we even study together, so nobody falls behind." (Participant 17, interview)

"We cook together, we borrow each other's notes, and sometimes we even collect money so one person can go home for a funeral. We survive through each other." (Participant 15, interview)

Across campuses, student-to-student lending emerged as a recurring theme, albeit one that also carried risks. This practice was also noted by Mdepa & Tshiwula (2012), who observed that informal lending among students, while offering temporary relief, often creates cycles of indebtedness and strains on peer relationships.

"*Sometimes we borrow small amounts from friends, like R50 for bread or taxi fare, and pay back when NSFAS pays. It's not formal, but it keeps us going."* (Participant 3), Howard

Many students during the focus group revealed that *they have learned to establish financial schemes such as "umholiswano (stokfelas) birthday celebrations that rotate from month to month. We usually play with students who are already benefiting from these economic opportunities that UKZN has made available. Through these networks, one has learned to manage a proper budget. Some of us have benefited from financial management webinars that the university has made available. Even those who are receiving NSFAS have established networks. When they receive their book allowance, they save it in their savings accounts, they then rotate R300 monthly amongst themselves. In this way, if they are six in their scheme. Each person is guaranteed R1800-00 every month. It is through such diversified economic strategies that we support our families. When our unemployed mothers or other family members are sick, we can send a few hundred dollars home to cover transport fees to local clinics that are far away.*

The above narratives reveal that the University of KwaZulu-Natal is a typical community where residents find that economic survival is essential for their sustenance. Narratives reveal that the education migration patterns that these students embark on allow them to meet people who become their brothers and sisters. This validates that *abafowenu ubathola ezitabeni futhi bayokusiza*. This is a common indigenous saying in Africa, which says, “you will meet your brothers and sisters in the mountain, and they will aid your survival”.

Interpreted through Social Network Theory, which this study did not adopt but commonly used in anthropology, the relationships students form at the University of KwaZulu-Natal can be seen as essential links that support their survival in a new environment. Moreover, when students leave home for educational opportunities, they often arrive in unfamiliar spaces without the comfort of family. In response, they begin to build meaningful connections with others who share similar challenges. These connections, formed through daily interaction and mutual assistance, become a web of support that helps them cope emotionally, socially, and economically. The African saying *“abafowenu ubathola ezintabeni”* reflects this reality: new bonds formed in difficult situations can become as strong and dependable as family. In anthropological studies like this one, Social Network Theory helps explain how these networks develop and why they are so crucial. They allow individuals to access resources, information, and emotional stability through the people around them, creating a sense of belonging and resilience in the face of adversity.

These practices highlight the embeddedness of survival strategies in social relationships, consistent with Hann and Hart’s (2011) anthropological perspective, which posits that

economic life is inseparable from social ties and identity. In the anthropological context, this not only symbolizes solidarity but also contextualises egalitarianism and balance, reciprocated relationships that allow any band/group of people to draw on the strengths of each other for survival. Students' reliance on informal networks reflects not only resilience but also the institutional gaps in formal support systems (Council on Higher Education, 2022).

Importantly, resilience through Social Capital was not always easy. Some students admitted that asking for help repeatedly could strain friendships and cause embarrassment, a challenge consistent with Wilson-Strydom's (2011) findings that while social networks provide crucial support for students in poverty, dependence on peers can simultaneously reinforce feelings of stigma and social exclusion.

"It's hard always borrowing; you feel like you're taking advantage. But sometimes you don't have another option. You end up in situations where you borrow from one friend to pay back another, and that cycle becomes stressful. Sometimes, you even avoid certain friends because you feel embarrassed to ask again, but hunger or transportation needs force you to put pride aside. It affects how you see yourself and how you think others see you" (Participant 9, interview), Westville

Students consistently stressed the importance of peer networks, religious organisations, and other collective coping methods as primary sources of resilience in their responses during the focus groups. For many students, these social connections provided not only material support but also emotional fortitude to withstand hardships. As one participant noted, *"Even when I don't have food, my roommate shares with me; we survive together."* (Interview: Participant 20) Another note, the "*church helps me, not only with groceries sometimes, but with hope. It makes me feel I'm not alone*." (Participant 17, interview). The stories shared made it clear that resilience in this case emerged more from both formal structures and people's daily relational acts of solidarity and a sense of belonging to others and to society, rather than just peers.

This experience resonates with Wilson-Strydom (2011), who indicates that dependence on peers for survival reinforces stigma and diminishes students' dignity. Mdepa and Tshiwula (2012) similarly note informal borrowing and cycles of indebtedness, though alleviating short-term need, typically produces long-term stress and strain social relationships for students living in poverty. These informal borrowing processes might also be viewed from an economic anthropology perspective that considers ideas of reciprocity, obligation, and moral

debt, whereby debt is not solely economic, extending into the social realm and creating expectations, tensions, and sometimes (but not always) disparities in relationships among peers (Mauss, 1954). So, borrowing between students potentially mirrors broader dynamics of survival economies, where social relations of exchange exist on a continuum of solidarity, vulnerability, and inequality. In addition, borrowing here fits the Sustainable Livelihoods Framework (DFID, 1999) since these borrowing actions also display the hybridity in real-life lives of students, notably Financial Capital (cash to meet urgent needs), social capital (networks relating to trust and mutual aid), and how students mobilise this capital to help overcome financially insecure positions.

However, it is demonstrated that Social Capital provided a buffer against severe deprivation and allowed students to stave off poverty to a certain extent despite having limited financial resources. Student peers, faith groups, and various coping strategies served as means for students to tap into collective strength, which could alleviate but not eradicate poverty. Under the above theme, the narratives revealed that brotherhood, as a social and survival mechanism, plays a crucial role in helping individuals navigate challenging environments, especially in contexts of displacement or transition, such as educational migration. It further revealed that when students leave their homes and families to pursue academic opportunities, they often face emotional, financial, and social hardships. In these unfamiliar settings, they form deep bonds with peers who share similar struggles. These relationships, built on trust, empathy, and mutual support, become a substitute for family and a vital source of strength. Brotherhood in this sense is not defined by blood, but by solidarity in times of need. It enables students/individuals to pool resources, share knowledge, and offer emotional support, ultimately creating a robust support system that fosters resilience. In this way, brotherhood becomes more than just companionship; it becomes a lifeline that sustains individuals through adversity and helps them find a sense of belonging in new communities.

e) Theme 5: Academic and Emotional Trade-Offs

While IGIs were vital for survival, students across all three campuses highlighted the significant toll they took on their academic performance and mental well-being. Balancing studies with the demands of informal businesses, tutoring, or Work-Study roles often left participants feeling drained, anxious, and academically compromised. This echoes Patton's (2018) argument that survival strategies carry hidden costs, as well as Letseka & Maile's (2008) finding that financial stress contributes significantly to student dropout in South Africa.

These insights mirror the accounts of UKZN students, who described cycles of exhaustion and compromised academic focus. Their experiences show that although IGIs sustain livelihoods, they simultaneously erode the Human Capital needed for long-term success, creating what Patton (2018) calls the “hidden burden” of survival.

Participants at Howard College emphasised that the dual pressures of academic responsibilities and income-generating initiatives often led to a cycle of exhaustion, compromising both their academic performance and emotional well-being.

"After my shifts, I’m too tired to focus, but I have no choice. Sometimes, I doze off, and it’s embarrassing when you doze off in class because people assume you’re lazy, but they don’t see the hours you spent working just to survive” “*. When such a thing happens, one is reminded of a song by the famous female singer Kelly Khumalo, which says life is a war; you should rather die in the war. This song inspires hunter-gatherers not to give up, regardless of the circumstances*. We also encourage ourselves by saying” *ngelinye ilanga impilo izopopa*" meaning one day the puzzle will come together. Others would say, my sweat is my happiness. In the biblical scripture, one is reminded that they will survive through their own sweat. On the social media streets, it is common to hear people saying, giving up is not an option, *uzoba umthwalo kabani* “whose burden are you going to become”. If you don’t grind, your life will not progress. (Participant 2, interview)

"I sometimes fall asleep in lectures if I'm up late. The lecturer assumes I don't care, but I just need to sleep. It often feels like my body is in class while my mind has shut down from lack of sleep. Sometimes, I even try to read, but the words no longer make sense to me." (Participant 4)

This aligns with Wilson-Strydom's (2011) research, which discusses how structural inequalities put students under pressure to manage both survival and learning, thereby disadvantaging them in their educational pursuits. Similarly, Letseka & Maile (2008) indicate that financial stress is a common cause of underperformance or dropping out for many students, especially when they struggle to balance their work responsibilities with their core learning activities. By drawing upon the concept of fatigue from economic anthropology, this illustrates the incipient costs of 'survival economies,' where the search for immediacy and the promise of financial security will often trump opportunities for longer-term development of educational and Social Capital (Mauss, 1954). From a Sustainable Livelihoods Framework (DFID, 1999) perspective, the notion of balancing work and study illustrates that the pursuit

of Financial Capital often has the potential to erode human capital (a student's health and education) and therefore limit the sustainability of livelihood.

At Westville, the challenge was often balancing tutoring or online work with deadlines. A fellow participant echoed this, linking financial stress directly to mental strain:

"*I take tutoring jobs, and I get busy and have assignments due. I feel like I'm always weighing whether to prioritise making money or doing my work correctly. I often submit work that I rush to meet a deadline, and I lose points. Without the extra money, though, I can't afford food and other needs.*" (Participant 11)

"You can't study well when you're stressed about rent. Even when you sit with your books, your mind is calculating debts. Your brain is never free. Even when the lecturer is teaching, you're calculating what's left of your NSFAS allowance or wondering how to borrow for next week. It's like poverty follows you into the classroom." (Interview: Participant 9).

These reflections align with Woolcock and Narayan's (2000) assertion that poverty encompasses not only financial hardship, but also cognitive and emotional hardship that persists. It is important to note that the inability to concentrate on schoolwork because of financial worry illustrates the indirect costs of the strategies of survival (that come at a high time and mental capacity cost). At Edgewood, long transportation and IGIs left students feeling tired and unable to engage in academic experience. Participants expressed feelings of guilt and shame when unable to support parents or keep up with academic markers.

"I leave home at 5 am, come back late, and still attempt to sell some snacks at night. By then, I don't have enough energy to even begin opening a book. Sometimes I just cry in my room, convinced that I'm failing at everything! At work, at school, and even when keeping up with friends. I know I need to keep going, but it's tiring" (Participant 18, interview)

"Sometimes I feel like I'm failing my family when I can't send money home and am always scared to even check up on them at home because I know they might complain that they have ran out of food because I do assist them if I see am in a good state to do that, and at the same time I feel like I'm failing my studies because I'm always tired." (Participant 14), Westville.

Others mentioned the anxiety of being left behind compared to peers who didn't have to split their time:

"You watch other students spend all day in the library, while you're hustling to survive. You already feel disadvantaged before exams even start, and that means you must work overtime if you're like me and give sleepless nights." (Participant 6), Howard

As evident in the interviews and focus groups, the students articulated their discussions of balancing individual geographic location allowances with their academic responsibilities, which constantly forced them into emotional and academic negotiations. Many students described feelings of exhaustion and prolonged stress, and they often felt as though they could not decide between prioritising survival and achieving success. As one of the participants stated, "*When I finish my shift, I'm exhausted. I can't read, but I need the money, so I just push through it.*" (Participant 1). In the same focus group discussion, participant 20 echoed: *"Sometimes I fall asleep in class because I was working late, and lecturers think I'm lazy; but it's not that, it's survival*." (Participant 13). These reflections revealed how financial pressures often compromised both academic performance and mental well-being, leaving students caught in a cycle of sacrifice.

The evidence thus reveals that IGIs function as double-edged strategies. They sustain students materially but often diminish their educational performance and psychological health. Without institutional flexibility and additional support, students remain trapped in cycles of trade-offs, where survival comes at the cost of success.

It also became evident that statements like "*ekhaya babheke wena*", you are the hope of your family, are what keep university students chasing economic opportunities on campus. Others referred to this as the "Black Tax," while others appreciated it as a sense of responsibility that they had been entrusted with.

Many participants reported that they come from impoverished families and are the first in their families to attend university. Others narrated that our names (hidden behind the pseudonym 'participants') embed a sense of responsibility that they can't shift. One participant in the focus group narrated, "Let me make an example, it is common among us as AmaZulu to have names that have deep meanings, e.g., if one is named Bhekumuzi or Vusimuzi. These names imply that you are the hope of the family. Another participant in the focus group narrated that some of us made promises to our late parents, even though they have ascended to the land of our ancestors, that we would not give up and that we would find ways and means to look after our siblings. If I decide to sleep, I will be disappointing my mom/parents in heaven. Another participant in the focus group said that her commitment to generate

economic staples for the community will only end when she dies”*siyophumal ecebolethu*“. This is also very popular on social media. Those who are committed to not giving up will simply say “*siyophumula ecebolethu*," meaning we will stop trying only when death conquers us.

This theme illustrates how IGIs are vital for survival, highlighting how social constructs, embedded name meanings, biblical scriptures, and popular songs sustain them even when hope fades and extreme fatigue threatens to take over. It is also evident that students are consumed by these economic initiatives, which come at a cost to their academic journey and psychological well-being. The findings align with Sen's (1999) capability approach, which argues that poverty restricts people's freedom by limiting their material means and limiting the time, energy, and cognitive capacity required for education. As Woolcock and Narayan (2000) point out, not only is the participant under stress, but also the stress replicates through the lack of supportive networks they have access to, furthering their emotional state. Participants disclosed that the same things intended to keep them enrolled were sometimes detrimental to their academic intentions, thus demonstrating a paradox of survival versus success. The tone may become overwhelmingly optimistic if this tension is left unaddressed; thus, institutional action needs to implement substantive compensation for hardship, including academic flexibility, so that students do not feel they must choose between education and survival.

f) Theme 6: Future Aspirations and Skills Development

While participants largely viewed IGIs as survival strategies, many recognised their role in building skills, confidence, and career opportunities. Mncayi & Dunga (2016) argue that students’ livelihood strategies contribute not only to survival but also to the development of Human Capital for future employability. This reflects a crucial insight from the data: although participants engaged in IGIs out of necessity, they also acknowledged how these activities nurtured transferable skills such as leadership, communication, and time management. In this way, IGIs became both survival strategies and stepping stones to employability.

At Howard College, students involved in tutoring highlighted how these roles not only enhanced their knowledge but also deepened their sense of leadership. They also stressed that nurtured soft skills are often overlooked in formal education:

"I didn't just make money in tutoring; I was better at explaining concepts, and I believe it will help me if I choose to be a teacher or a lecturer. I also learned patience and how to listen to

the various problems students face. It's kind of like being responsible for somebody else's success made me more confident in my own success." (Participant 9, interview)

"Through mentoring programmes, I've learned how to negotiate, how to market myself, and how to deal with people. Those are skills I wouldn't get from lectures alone. Sometimes I manage a group of students and coordinate schedules. It's stressful, but it's teaching me leadership and time management that lectures can't provide" (Interview: Participant 7)

These experiences are consistent with Walker's (2016) argument that participation in formal IGIs provides not only financial support but also develops human and Social Capital by increasing employability and interpersonal competence. Mdepa & Tshiwula (2012) argue that formal IGIs can also serve as incubators for soft skills that are often overlooked in formal curricula, providing students with the competencies necessary for practical engagement in academic and work environments. Through the SLF lens (DFID, 1999), these activities provided Human Capital (knowledge and skills) but also enhanced Social Capital (networks and leadership experience), illustrating how support for sustainable student livelihoods contributes in ways that extend far beyond financial support. Studies of these scholars align with participants' reflections that tutoring and mentoring develop competencies such as negotiation, patience, and responsibility, which are critical for employability.

At Westville, participants engaged in online commerce and freelance services, reflecting on how these activities built digital literacy and entrepreneurial thinking:

"*I sell perfumes online. I usually advertise them in residence groups especially when it NSFAS pay date because I know students will have money to buy. Running online shops has helped me manage stock, communicate with customers, and market using social media. I feel like I am preparing myself for the future. I have also learned to track my profits and losses and plan for all of my expenses. It can be stressful at times, but I feel more independent and confident in managing money*." (Interview: Participant 11)

"These hustles are making you creative. If you can survive on so little, you know that you can handle more intense challenges in a workplace situation. Sometimes I will try new products or ideas, and even if they fail, I take that as a lesson to improve. It's like being your own boss while still in university." (Participant 9, interview)

These observations are also consistent with Walker (2016), who states that student-led entrepreneurial endeavors cultivate critical problem-solving, financial management, and digital skills. Likewise, Mdepa and Tshiwula (2012) emphasise that, particularly in the sphere

of informal trade, building human and Social Capital through the development of skills in innovation, negotiation, and professional skills not typically addressed in the formal curriculum. From the perspective of the Sustainable Livelihoods Framework (DFID, 1999), online commerce represents an integration of Financial Capital (income generation), Human Capital (digital and entrepreneurial skills), and Social Capital (peer networks and marketing channels), demonstrating how students actively leverage multiple assets to build sustainable livelihoods despite economic constraints.

At Edgewood, Work-Study and AMS tutoring roles were often described as pathways to professional networks. Students also highlighted that they built confidence and independence, which had lasting value beyond financial relief:

"It is through the Work Study Programme that I even got to know some of the lecturers who now know me very well. That relationship might be useful as I seek postgraduate options. During meetings, lecturers can ask for my feedback or invite me to departmental events. I feel like I'm developing a professional profile even before I graduate." (Participant 17)

"IGIs make you stronger, despite their difficulty. I know I can stand on my own after university since I have already been forced to be independent. These initiatives also helped me develop skills in punctuality, budgeting, and making more informed decisions within a short period of time. They also assisted in my everyday routine and aided in being organized in general, which is what differentiated me from my peers who have not been exposed to such opportunities." (Participant 18, interview)

From an economic anthropology perspective, these findings align with Hann and Hart (2011), who claim that economic activities shape both identity and social relations. Students' economic activities were not only about earning an income; they also shaped their aspirations, career identities, and social belonging. The Sustainable Livelihoods Framework (Scoones, 1998) lends further weight to this interpretation, particularly because students mobilised not only their financial capital but also their Human and social capital to enable enhanced future livelihood possibilities. In this light, these accounts are also consistent with Walker (2016), who claims that IGIs assist students in developing Human Capital (skills, knowledge, and confidence) and Social Capital (networks and professional relationships). Mdepa & Tshiwula (2012) also support this point, emphasising that IGIs enable independence, leadership, and resilience, which students need in all academic and professional environments. Under the Sustainable Livelihoods Framework (DFID, 1999), the

students involved in Work-Study and AMS tutoring balance their involvement with different types of capital: Human Capital (skills and confidence), Social Capital (professional networks), and Financial Capital (income), thus demonstrating that students balance multiple forms of capital to develop their capability and longer-term opportunities.

At the same time, some participants expressed ambivalence, noting that while IGIs built skills, they were not always aligned with long-term career goals:

*"Selling food helps me survive, but it doesn't connect to my degree since I am in a science-related field. I worry it won't count when I apply for jobs. However, they do contribute to teaching me time management and to be organized" (*Interview: Participant 14), Westville

In focus groups, students highlighted that IGIs were not just survival strategies but pathways to their futures. One said, *"Through Work-Study, I developed relationships with lecturers who are mentors to me now; I see that as opening doors for post-graduate opportunities."* (Participant 13, interview). Another said, "*Selling snacks has given me budgeting and money management skills that I will use to start my business."* (Participant 1, interview) Another said, *"These Gigs have helped my confidence; I know I can turn these into something for myself after I graduate instead of waiting on someone to hire me."* Their comments suggest that IGIs are connected to students' agency, employability, and future vision or outlook, extending beyond short-term financial support.

This tension reflects wider concerns in the literature that survival-oriented work can either open doors or reinforce precarity, depending on how students translate it into formal employment opportunities (Council on Higher Education, 2022; de Villiers, 2022).

- ***Cross-Campus Observations***

A cross-campus comparison revealed that while students across Howard College, Westville, and Edgewood shared similar struggles of poverty and survival, the specific manifestations and coping strategies varied according to campus contexts. These differences highlight the uneven nature of student poverty at UKZN and point to how institutional, geographic, and social factors shape students' livelihood strategies.

- ***Howard College: Higher Living Costs and a Competitive IGI Environment***

At Howard College, students frequently characterised living costs, especially rent, food, and transport for commuters, as expensive. With a large population of students living off campus, housing costs fell heavily on students, even for those receiving NSFAS funding. In this

regard, IGIs remain critical, while also highly competitive. Participants expressed that they felt the weight of pressure to obtain the limited number of tutoring and Work-Study positions; they were also concerned that access often depended on social connections rather than a formalized process of selection (Council on Higher Education, 2022; de Villiers, 2022). The competitive nature of the environment also led some students to engage in informal hustles, such as selling edibles, airtime, or offering academic services for free. These activities offered temporary relief, but students were aware that their informal hustles and academic life could not coexist, resulting in decreased attention, focus, and energy on their studies each week (Patton, 2018). Yet, students at Howard also mentioned how these struggles promoted resilience and entrepreneurial creativity; some framed their struggles as training for the life they envisioned after graduation.

- ***Westville: Resource Constraints but Strong Adoption of Digital IGIs***

Westville students emphasised the scarcity of resources, particularly the high cost of textbooks, lab fees, and academic materials. These pressures made IGIs central to survival, but unlike Howard, where physical vending was common, Westville students leaned more heavily into digital and freelance IGIs. The prevalence of online trading, digital design, and freelance tutoring describes not only the students' resourcefulness but also the growing role digital economies play in students' livelihoods (Mncayi & Dunga, 2016). Meanwhile, participants expressed several frustrations with institutional impediments, specifically the repeated allocation of tutoring posts to the same students without clear communication of the availability of other opportunities. Similarly, participants expressed concerns about social exclusion, often believing that financial constraints prevented them from participating in activities with their peers. This supports Woolcock and Narayan (2000), who note that poverty erodes social capital. However, even with these frustrations, Westville students demonstrated a reasonable amount of flexibility, often employing peer collaboration and informal networks to share resources and support one another.

- ***Edgewood: Fewer Formal Opportunities; Reliance on Peer Support Networks***

Edgewood students reported facing the most acute institutional limitations, particularly the scarcity of formal income-generating opportunities such as Work-Study positions and AMS tutoring roles. The participants expressed concerns regarding late or non-payment for services offered; this situation contributed to the unreliability of these programmes as a sustainable

means of survival. This lack of funding and financial resources pushed Edgewood students into relying on their peer support network and collectively applying coping strategies (cooking together as a group, rotating payments for household expenses, sharing homework or academic resources, etc.). These moving and meaningful resiliencies in Edgewood students' lives align with Putnam's (2000). Woolcock & Narayan's (2000) concept of Social Capital, which relies on trust, reciprocity, and solidarity to buffer the burden of financial resources. It built a form of resilience as a collective unit but also began to wear on relationships when the request for support had become too much. Edgewood students attending class also noted increased academic trade-offs, considering that long commutes and the hustle for time and energy often left them running on empty, cutting into study time and affecting their overall mental health (Letseka & Maile, 2008).

- ***Summary of Cross-Campus Insights***

b) Howard College: Higher living costs, fierce competition for IGIs, and entrepreneurial creativity under pressure.

c) Westville: Severe material constraints but widespread adoption of digital IGIs and freelance survival strategies.

d) Edgewood: Restricted institutional assistance, regular payment delays, and reliance on collective organisation among peers and informal social support networks.

In summary, these cross-campus dynamics suggest that although students experience poverty across UKZN, its manifestation varies according to the conditions on their respective campuses. These findings align with Sen's (1999) perspective on poverty as a limited set of opportunities. Similarly, they relate to Scoones' (1998) Sustainable Livelihoods Framework, which indicates that students mobilise various forms of capital (Financial, Social, and Human) depending on their campus context.

5.4 Theoretical Reflection

The results of this study strongly align with the theoretical frameworks informing this research: the Sustainable Livelihoods Framework (SLF) (DFID, 1999; Scoones, 1998) and Economic Anthropology (Hart, 2010; Hann and Hart, 2011). These frameworks demonstrate how students negotiate poverty by utilising many forms of capital and participating in socially embedded economic arrangements.

5.4.1 Sustainable Livelihoods Framework

The SLF identifies five vital assets: Human, Social, Financial, Physical, and Natural Capital that support livelihood strategies and resilience (Scoones, 1998; DFID, 1999). The study's findings clearly indicated that students drew upon multiple forms of capital for daily survival. Students cultivated human capital through activities such as tutoring and Work-Study, which developed their communication, leadership, and academic skills. This is consistent with Balfour et al.'s (2016) assertion that exposure to these activities strengthens employability skills. Social Capital was critical, as peer-to-peer lending, religious support networks, and informal solidarities provided both material and emotional lifelines, echoing Putnam's (2000) emphasis on trust and reciprocity as resilience-building mechanisms.

Financial Capital emerged as the most immediate benefit of IGIs, reducing dependence on overstretched families and NSFAS stipends, which is consistent with Letseka et al. (2010), who note that financial instability remains the biggest barrier to student persistence in South Africa. Physical capital, particularly access to transport and digital tools, was enabled through earnings from IGIs, allowing students to maintain academic participation. Although Natural Capital was less prominent in this urbanized context, the reliance on built environments and institutional structures reinforced the adaptability of the SLF to higher education settings (Devereux, 2001). Overall, the findings confirm that survival is not simply a matter of finances, but rather the outcome of interactions between multiple capitals, which students strategically mobilise to sustain their studies.

5.4.2 Economic Anthropology

From an economic anthropology perspective, the findings emphasize the embeddedness of student IGIs within social and cultural realities. Hann & Hart (2011) note that economies cannot be grasped in terms of market transactions alone, but as socially embedded practices saturated by concepts of reciprocity, status, and dignity. As noted with the vendors, tutors, and online hustlers, students did not engage in IGIs only to earn money, but also in an effort to regain agency, lower stigma, and feel a sense of belonging in a setting where they often felt marginalised. Students noted the ability to buy lunch with friends or the ability not to borrow from another peer, both of which held meaning that extended beyond the material relief, as they helped them feel accepted. These findings align with Woolcock and Narayan's (2000) understanding of poverty as multidimensional, encompassing a lack of access to the very networks that foster resilience. Finally, the informal, entrepreneurial nature of all IGI

activities that students provided demonstrates Hart's (2015) notion of the "human economy", also evident in student IGIs, where strategies for survival rely on improvisation, social networks, and informal exchanges. This perspective offers insight into the cultural logic that underlies students' engagement in economic activity, including IGIs, highlighting that IGIs are embedded within social worlds rather than existing as isolated economic acts.

5.4.3 Bringing the Frameworks Together

Together, SLF and economic anthropology provide a comprehensive lens for interpreting student survival. While SLF illuminates the tangible and intangible assets that students mobilise, economic anthropology situates these practices within social relations of trust, reciprocity, and dignity. The findings illustrate that poverty in higher education is not only material deprivation but also social and psychological exclusion, aligning with Sen's (1999) capability approach, which views poverty as the deprivation of freedoms and opportunities. IGIs thus emerge as more than financial lifelines; they are practices of agency through which students negotiate belonging, independence, and resilience in the face of structural inadequacies.

5.4.4 Contribution to Theory

This study contributes to the theory by demonstrating the value of applying SLF and economic anthropology in the context of higher education in South Africa. It extends SLF by demonstrating how "capitals" operate in student livelihoods and highlights the relational and cultural dimensions of IGIs that are often overlooked in policy discourse. It is similar in its contribution to economic anthropology's situating of the human economy within student survival strategies, showing how acts of vending, tutoring, and digital hustling both reproduce and disrupt conditions of poverty. Ultimately, the research confirms that student livelihoods must be understood as multidimensional and relational structures, informed by both structural constraints and individual agency (Mdepa & Tshiwula, 2012; Hart, 2015).

5.5 Chapter conclusion

This chapter presents and analysed the findings from interviews and focus group discussions across three UKZN campuses. The analysis revealed six interrelated themes: Poverty as a Multidimensional Reality, IGIs as Economic Lifelines, Institutional Support Opportunities and Barriers, Resilience and Social Capital, Academic and Emotional Trade-Offs, and Future Aspirations and Skills Development. Collectively, these themes demonstrate that student poverty is not limited to a lack of finances but must be considered as a lived experience

encompassing material, psychological, and social factors. The findings validated the idea that income-generating initiatives (IGIs) play a crucial role as economic lifelines, enabling students to meet basic needs such as food, transportation, and data when they do not receive NSFAS or family support. However, IGIs also come with hidden costs, such as fatigue, stress, and academic sacrifice, which reflect students trading off survival for success.

Institutional support programmes of IGIs, such as Work-Study and AMS tutoring, though valued, were undermined by limited access, delays, and lack of transparency, consistent with Devereux's (2001) critique of fragmented support interventions. In response, students relied heavily on Social Capital, including peer networks and faith communities, as informal safety nets that sustained both material and emotional resilience, aligning with Putnam's (2000) studies. Importantly, this chapter made clear that IGIs are not solely stopgap measures for survival but pathways to empowerment. Participants demonstrated how tutoring, vending, and digital hustling cultivated leadership, entrepreneurial skills, and confidence, providing students with the human capital necessary for employability in the future. In this sense, IGIs were consistent with Sen's (1999) capability approach as IGIs sought to build students' capabilities and freedoms in the presence of structural poverty.

Further, this chapter reveals that despite the various challenges students encounter at the University of KwaZulu-Natal as they endeavor to make ends meet, the institution continues to live up to its vision of *Inspiring Greatness* by promoting student empowerment through practical economic initiatives. Programmes like Work-Study and AMS tutoring serve as more than just financial support; they are meaningful interventions that help students meet basic needs such as food, transport, and connectivity. The accessibility of WiFi, which is not only used for aiding their studies, has proven to be an economic aid that students use to market their businesses on social media platforms. This then states that, while the institution is also unable to accommodate all students in the economic initiatives, students have been able to benefit from the UKZN WiFi. Furthermore, while these initiatives face certain limitations in accessibility and implementation, they still play a vital role in supporting student well-being and academic progress. More importantly, they encourage students to develop essential life skills such as responsibility, leadership, innovation, and time management. Resilience, the culture of Community, cultivated brotherhood, and a sense of belonging demonstrate the wealth that keeps students going.

The sense of responsibility is another reality that UKZN students draw strength from, particularly those who come from indigent or destitute families. The culture of not wanting to

give up symbolizes that UKZN students are fortunate to be committed leaders in their families and broader communities. There are critical traits that not only build leaders but also giants. Additionally, the challenges that participants described in their narratives exposed students to the daily realities of job seekers, which extend beyond the university and into real-life settings. This means that UKZN students are not exposed to what our grandparents often spoke about: “ukufesa” job hunting and the idea that “kubamba ezingelayo”-only responsible people saw success. These experiences contribute to personal growth and future employability, reflecting the university’s broader commitment to student development. Through these opportunities, UKZN demonstrates that it not only recognises the realities of student poverty but also actively works to transform them by enabling students to take charge of their futures, even under challenging circumstances.

This forms part of a hidden curriculum that positions the University of KwaZulu-Natal as an institution that truly *Inspires Greatness*. Beyond formal academic programmes, the university creates spaces where students develop vital life skills through practical involvement in income-generating initiatives. These experiences, though not listed in any syllabus, teach discipline, responsibility, problem-solving, and the value of hard work. Students engaged in programmes like Work-Study or AMS tutoring are not only earning an income to support their studies, but they are also gaining exposure to real-world environments that prepare them for future careers. Such opportunities nurture personal growth, self-confidence, and a sense of purpose. In this way, the university not only addresses financial hardship but also actively shapes well-rounded individuals who are capable of making meaningful contributions to society. This unspoken layer of learning reflects UKZN’s deeper commitment to student development and its role in shaping resilient, skilled, and empowered graduates.

Nuances of this chapter reveal that Universities function as communities where students encounter the practical realities of life. Beyond lectures and examinations, they provide an environment where individuals from diverse backgrounds come together, interact, and adapt to new challenges. In these settings, students are exposed to issues such as financial strain, time management, social diversity, and emotional resilience. Through dealing with these day-to-day experiences, they gain valuable life lessons that shape their character and outlook. University space becomes more than a place of academic achievement; it becomes a training ground for adulthood, responsibility, and self-reliance. This lived learning process makes a meaningful contribution to personal growth and prepares students for life beyond graduation.

This chapter illustrates that poverty in higher education is negotiated at the intersection of structural deficits, institutional opportunities, and informal networks of solidarity. Although institutional programmes and IGIs offer crucial lifelines, structural obstacles frequently compromise their efficacy, forcing students to rely on their own initiative and group resilience. The following chapter will expand on these findings by situating them within the context of broader theoretical discussions and literature, providing a critical analysis of how IGIs both alleviate and perpetuate poverty, and suggesting policy and practice implications for higher education.

Chapter 6: Synthesis and data findings

6.1 Introduction

This study investigated the impact of income-generating initiatives at the University of KwaZulu-Natal on students' ability to manage financial difficulties and support their academic progress. Specifically, it aimed to:

- Evaluate the extent to which income-generating initiatives provide financial relief for students and how this contributes to their academic success.
- Identify the specific forms of capital financial, human, social, or cultural that students gain from engaging in income-generating activities and assess their role in students' livelihood strategies.
- Explore the institutional, social, and personal factors that influenced students' participation in income-generating activities and their perceived impact on economic resilience.

The study also considered students' perceptions of the benefits of these initiatives in building financial and emotional resilience. Understanding these dynamics is important for recognizing UKZN's role in transforming higher education and addressing long-standing inequalities, in line with South Africa's constitutional goals and global commitments to equitable access to quality education.

In the context of this study, the impact of the economic initiatives that UKZN has made accessible to students yields pleasing findings. This chapter underscores that the University

of KwaZulu-Natal (UKZN), which was historically a colonial university (University of KwaZulu-Natal), stands today as a reflection of meaningful transformation in South African higher education, one that acknowledges the deep-rooted structural inequalities that continue to shape student experiences. While South African democracy faces many uncertainties, impactful narratives from beneficiaries of economic benefits within the university underscore UKZN as a community through which its members can navigate in search of financial opportunities. While Poverty in South Africa is a pervasive and complex reality, cutting across racial, geographic, and institutional boundaries, as highlighted by Ruswa & Gore (2022) in chapter 2. The University of KwaZulu-Natal is classified as a university that seeks to provide accessible solutions to students by meeting minimum requirements. In chapter 1 and 2 of this study, various scholars acknowledged that, while the National Student Financial Aid Scheme (NSFAS) plays a critical role in opening access to higher education, it is often insufficient to meet the full scope of students' needs (see Msomi, 2023; Magomane, 2024), this may result students navigating the harsh realities of food insecurity, housing instability, and transport costs, the promise of education can be weighed down by daily survival.

As an impactful response to the above historical structural economic oppurtunities, narratives of students that were qualitatively recorded through structured interviews and a focus group discussion highlighted that UKZN has made significant strides through the implementation of income-generating initiatives (IGIs) such as Work-Study and AMS tutoring, providing more than just economic relief they serve as empowering platforms for skill development, personal growth, and future employability. These initiatives reflect a broader shift and a significant positive economic impact on how the university understands its role, not only as a centre for academic learning but also as a key agent of social transformation. The IGIs, while helping students meet basic needs aligned with the foundational levels of Maslow's Hierarchy (Maslow, 1943), also enables them to build confidence, form networks, and develop entrepreneurial skills necessary for long-term self-sufficiency (Mlambo, 2023; Oketch et al., 2022). In this way, UKZN's response to student poverty is not only practical but developmental, echoing the capability approach of Sen (1999), where freedom and opportunity are central to human development.

Importantly, this transformation marks a clear departure from the legacy of the former University of Natal, which historically would not have accommodated student economic struggles in such a direct and inclusive manner. What was once an institution shaped by exclusion and elite access has, in the democratic era, become one that is gradually responsive

to the socio-economic realities of its student body. The emergence of IGIs at UKZN reflects this transformation rooted in equity, inclusivity, and empowerment. It acknowledges that education cannot exist in a vacuum but must be supported by systems that address the broader conditions of student life.

This study also highlights that narratives from UKZN students who participated in the study outline that UKZN does more than deliver academic content; it serves as a microcosm of society where young people learn to survive, adapt, and thrive. UKZN exemplifies this through its hidden curriculum, those informal, yet powerful, lessons that equip students with resilience, leadership, and a sense of purpose. These are not simply institutional responses to poverty, but foundational steps in creating a university that truly *Inspires Greatness*. By acknowledging and addressing poverty as a multidimensional lived experience, UKZN positions itself as a site of social justice, transformation, and human development, committed to ensuring that no student is left behind due to circumstances beyond their control.

Drawing back to the context in which this study was placed, which is economic anthropology. This study confirms that economic anthropology as field of study in anthropology offers a holistic lens through which to understand poverty, combining ethnographic insight with political economy to explore how individuals and communities navigate economic hardship. This approach is particularly useful in university contexts, where poverty is not merely a matter of lacking income, but is deeply shaped by social, cultural, and structural factors. At institutions like the University of KwaZulu-Natal (UKZN), income-generating initiatives (IGIs) have emerged as strategic responses to these complex realities, providing students with ways to support themselves economically while continuing their studies. However, as economic anthropology reminds us, the study of poverty and its interventions remains far from complete. There is still much to learn about how different student populations experience poverty and how they engage with the resources made available to them.

The University of KwaZulu-Natal demonstrates that while financial aid systems, such as NSFAS, offer critical support, many students continue to struggle with basic needs, leading universities to implement IGIs not just as economic stopgaps, but as platforms for empowerment and long-term development. These initiatives, when viewed through an anthropological lens, are not only financial tools but cultural and social practices that reflect how students adapt to their environment, form networks, and develop agencies in the face of adversity. Despite the growing body of research, economic anthropology emphasizes that poverty is a lived and evolving experience, one that necessitates ongoing exploration,

particularly in the context of higher education. The case of UKZN demonstrates that universities can become significant sites for this kind of inquiry, providing both practical support and deeper insight into the human dimensions of poverty and resilience.

The Sustainable Livelihoods Framework (SLF), developed by Chambers and Conway (1992) and further expanded by Scoones (1998), identified five key forms of capital: Financial, Human, Social, Physical, and Natural that individuals draw upon to build and sustain their livelihoods. Applied within the context of higher education, this framework provides a valuable lens for understanding how students at the University of KwaZulu-Natal (UKZN) navigate poverty and economic precarity. Through participation in income-generating initiatives (IGIs), students actively build Financial Capital, whether through formal channels like the Work-Study Programme and the Student Entrepreneurship Hub or through informal activities such as trading or offering personal services. These initiatives are not only instrumental in meeting their own essential needs, such as food, transport, and accommodation, but also often support extended family members, reflecting broader responsibilities and communal survival strategies (Chisamba & Ndoferipi, 2023). Beyond financial benefits, this study revealed that these engagements contribute to the development of Human Capital, as students acquire skills, experience, and confidence that are transferable to future employment opportunities. Social capital is also strengthened through the creation of peer networks, mentorships, and community-based support systems.

The UKZN example illustrates how students, even amid structural constraints, creatively draw on various forms of capital to survive and succeed. Importantly, their efforts are matched by institutional commitment to creating inclusive, responsive systems that recognise poverty as not only a material deprivation but also a deeply psychological and social condition. Some may argue that the UKZN's commitment to decoloniality is limited or incomplete. However, the university's support for income-generating initiatives (IGIs) clearly demonstrates a practical effort to address the economic inequalities that many students face. These programmes help students ease financial pressures and build skills that contribute to their personal growth and independence. By offering these opportunities, UKZN acknowledges the ongoing challenges faced by students from disadvantaged backgrounds, challenges that are not always addressed at other institutions. While true decolonial transformation involves deep cultural and structural changes, UKZN's focus on economic support reveals a real dedication to improving the everyday lives of its students. This

combination of addressing urgent financial needs alongside longer-term change highlights the university's commitment to fairness and inclusion within higher education.

This study highlights that the UKZN truly lives up to its motto, 'Inspiring Greatness,' by demonstrating a commitment to addressing student poverty in ways that the former University of Natal did not. Unlike its predecessor, which largely overlooked the economic hardships faced by many students, UKZN actively seeks to understand and respond to these challenges. The university's introduction of income-generating initiatives and other support programmes reflects a clear shift towards inclusivity and social justice. This change demonstrates that UKZN is not just an academic institution but a community that cares about the whole student, recognising that tackling poverty is essential to helping students succeed. In this way, UKZN stands apart from the past and positions itself as a transformed institution, dedicated to creating opportunities and inspiring greatness for all its students.

The study again underscores that the UKZN commitment aligns with the broader transformative goals embedded in South Africa's democratic Constitution, as discussed in Chapter 1 of this study. The University of KwaZulu-Natal, through its leadership and policies that support such economic initiatives, validates that indeed Section 29 of the Bill of Rights specifically guarantees the right to education and mandates the state to make higher education progressively accessible through reasonable measures. These constitutional commitments reflect and support efforts, such as those at UKZN, to widen access and improve support for historically marginalised students, in line with global objectives, including Sustainable Development Goal 4, which calls for inclusive and equitable quality education for all. This is also reflected in this study. Narratives from study participants confirm that the University of KwaZulu-Natal embodies institutional and constitutional efforts to demonstrate a clear and ongoing transformation in South African higher education.

Chapter 7: Contributions, recommendations, and summary

7.1 Introduction

The concluding chapter summarises the key findings of the research, reflecting on how the research aims have been met and the contributions made to knowledge and practice. It reiterates some of the views of the research participants who experienced first-hand the realities discussed in the preceding chapters and situates these insights within the broader academic discourse on poverty, livelihoods, and economic anthropology. This chapter is divided into three main sections: contributions of the study, recommendations for future researchers, and a summary of the entire study.

7.2 Contributions of the Study

7.2.1 Theoretical Contributions

This research contributes to the knowledge in the field of Economic Anthropology and Sustainable Livelihoods Framework (SLF) research by situating student poverty within the context of lived social and economic experiences, rather than merely as a lack of financial resources. The knowledge thus created and built upon draws from the work of Hann and Hart (2011) and Scoones (1998), as it demonstrates how students can transform their limited resources into means of livelihood through either formal or informal income-generating initiatives (IGIs). The results substantiate that students' economic lives are relational and socially embedded. For instance, participants talked about vending, tutoring, and online hustles as practices rooted in community reciprocity and dignity. As one Howard College student put it, "*When I sell snacks, people do not merely buy to support me, they know my story, and that makes me feel part of the school community"* (Participant 2, interview). This human side bolsters the anthropological argument that economic practices are intertwined with social belonging and moral worth (Hart, 2015). The research further contributes to the Sustainable Livelihoods Framework, which illustrates the interplay between human, social, and financial capital in educational settings. The students were not passive recipients of institutional aid but economically active agents who creatively dealt with limitations. Interviewee 11 explained:" Even if it's just R200, I can budget it and know I'll eat for the week. That's a huge weight lifted off me" revealing how micro-level resource mobilization cultivates resilience and agency.

7.2.2 Methodological Contributions

Through the qualitative, interpretative case study design of the research, the research foregrounds students' narratives as a legitimate form of knowledge. This methodological decision enables a deeper understanding of poverty, transcending a purely numerical understanding to encompass the emotional and psychological aspects of poverty. Through the combination of semi-structured interviews and focus groups, participants had the opportunity to consider their coping strategies both collectively and individually, revealing insights that quantitative studies might otherwise miss. The study also models the economic anthropology research model within higher education, demonstrating how anthropological tools, such as participant meaning-making, social capital analysis, and contextualised meaning-making, can provide new insights into inequality in universities.

7.2.3 Practical and Policy Contributions

This research has practical implications, as it provides a concrete understanding of how income-generating initiatives can both alleviate and perpetuate poverty within higher education. The student participants' testimonies highlight that IGIs serve as option lifelines that provide instant relief but also entail opportunity costs. A Westville student expressed this succinctly: "*When you're hungry, you don't study properly, but when you work, you're too tired to read afterwards"* (Participant 6, focus group). These reflections highlight the need for institutions like UKZN to establish IGI structures that promote equitable access, timely payment, and seamless academic support. In addition, the findings contribute to national higher education policy by identifying IGIs as instruments that enhance employability and reduce dependence (Letseka et al., 2018; De Villiers, 2022). Finally, the study humanises student poverty, portraying it as a moral and holistic development issue that affects students, especially those from disadvantaged backgrounds, rather than merely a fiscal issue. The agency, hope, and resilience of the participants, despite structural deprivation, are valuable social resources that universities and policymakers should recognise and nurture in the interest of long-term sustainability.

7.3 Recommendations for Future Researchers

7.3.1 Inclusion of Broader Stakeholders

Future studies must broaden their horizons beyond student perspectives and include other voices, such as administrators, policymakers, and programme coordinators (Tucker & Nelson, 2017; Hann & Hart, 2011). The inclusion of these voices provides an opportunity for

a cumulative understanding of the intricate ways in which institutional decisions shape access to and outcomes of IGIs.

7.3.2 Longitudinal and Comparative Studies

This study focused on students currently involved in IGIs; longitudinal research may be prudent to study post-graduation outcomes to gauge the effects of IGIs on employability and socio-economic mobility. Furthermore, reviewing comparative studies across institutions would highlight differences between institutions, providing a national framework for viewing student livelihoods.

7.3.3 Digital Economy and Post-Pandemic Contexts

Considering the increasing importance of digital entrepreneurship and remote work, future research should explore the intersection between technology and students' livelihoods. Participants at Westville who engaged in the online selling of products, and freelancing, regarded these activities as vital tools for their survival, one of whom stated that '*I sell perfumes online and put it on TikTok so people see it; it is not just a sideline role, it is a skill for the future', (*(Participant 9, interview), which reiterates the need to consider how digital IGIs may reshape the socio-economic landscape of higher education.

7.3.4 Gender and Emotional Labour

Further exploration should take into consideration the gendered experience of IGIs. Female participants often negotiated their academic and emotional responsibilities in a distinctly different manner from their male counterparts. One Edgewood tutor mentioned, "*Sometimes I skip meals in order to save for home; it is not all about me, it is about them too*" (Participant 18, interview). Future research should investigate how caregiving, gender roles, and emotional labour affect economic survival strategies in higher education.

7.3.5 Institutional Trust and Ethics

Lastly, future research should investigate issues related to institutional trust and the ethical management of IGIs. Since students expressed frustrations throughout the interview process regarding unclear recruitment processes and delayed stipend payments, scholars should investigate how transparency and accountability affect student involvement and well-being.

7.4 Summary of the Study

This study assessed the impact of Income-Generating Initiatives (IGIs) at the University of KwaZulu-Natal in assisting students to escape poverty and how this contributes to the discourse of economic anthropology. It was based within the Sustainable Livelihoods Framework, exploring the modes in which students mobilise Financial, Social, and Human Capital for their construction of sustainable livelihoods in conditions of structural precarity.

In a sample of twenty participants from Howard College, Westville, and Edgewood campuses, six core themes emerged.

1. Poverty as a Multidimensional Reality- Poverty took the form of financial, emotional, and social deprivation among students at the University of KwaZulu-Natal.

2. IGIs as Economic Lifelines- Work-Study, tutoring, and informal hustles are necessary and produce income for basic survival, but come at a cost.

3. Institutional Support: Opportunities and Barriers- University programmes provided opportunities, but inefficiency and limited access hindered them.

4. Resilience and Social Capital - Peer networks, faith communities, and friendships provided emotional and material support.

5. Trade-Offs Between Academic and Emotional Capacity- Students sacrificed study time and mental health to sustain themselves financially.

6. Future Aspirations and Skills Development - IGIs built entrepreneurial, leadership, and digital skills that enhanced employability and confidence.

With these findings, the study concluded that IGIs are critical coping strategies, but they do not replace the need for necessary structural reform. They reflect student resilience and highlight institutional failures in alleviating poverty. This research seeks to understand student poverty as a lived, relational, and moral experience. It implores universities and policymakers alike to adopt a human-centered approach that combines financial assistance, psychosocial support, and skill development. As Participant 17 summarised so beautifully, "*We're not trying to just survive; we're trying to build a future that poverty isn't going to define.*" This reflection encapsulates the essence of the study: amidst precarity, students continue to be powerful change agents, trying to create dignified and creative means of obtaining livelihoods and hope. *The University of KwaZulu-Natal Inspires Greatness.*

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UNIVERSITY OF KWAZULU-NATAL
INYUVESI YAKWAZULU-NATALI

28 March 2025

Lungisani Minenhle Khanyile (SN 219041918)
School of Social Sciences
College of Humanities
Howard College Campus UKZN
Email: 219041918@stu.ukzn.ac.za

Dear Lungisani

RE: PERMISSION TO CONDUCT RESEARCH

Gatekeeper's permission is hereby granted for you to conduct research at the University of KwaZulu-Natal (UKZN), towards your postgraduate studies, provided Ethical clearance has been obtained. We note the title of your research project is:

"Examining the Impact of Income-Generating Initiatives by UKZN to Support Students in Overcomig Poverty: A Contribution to the Economic Anthropology Discourse."

It is noted that you will be constituting your sample by conducting interviews, and/or focus groups with students that are actively engaged in income-generating activities (IGA's) (Zoom, Teams or telephone interviews recommended) at UKZN.

Please ensure that the following appears on your notice/questionnaire:

- Ethical clearance number;
- Research title and details of the research, the researcher and the supervisor;
- Consent form is attached to the notice/questionnaire and to be signed by user before he/she fills in questionnaire;
- gatekeepers approval by the Registrar.

You are not authorized to contact staff and students using the 'Microsoft Outlook' address book. Identity numbers and email addresses of individuals are not a matter of public record and are protected according to Section 14 of the South African Constitution, as well as the Protection of Personal Information Act. For the release of such information over to yourself for research purposes, the University of KwaZulu-Natal will need express consent from the relevant data subjects. Data collected must be treated with due confidentiality and anonymity.

Yours sincerely

[redacted]

MR MA TUFTS
Director Governance & Administration

APPENDIX A: GATEKEEPERS LETTER

UNIVERSITY OF KWAZULU-NATAL
INYUVESI YAKWAZULU-NATALI

20 June 2025

Lungisani Minenhle Khanyile (219041918)
School of Social Sciences
Howard College Campus

Dear LM Khanyile,

Protocol reference number: HSSREC/00008651/2025
Project title: Examining the impact of income-generating initiatives by University of KwaZulu-Natal to support students in overcoming poverty: A contribution to the economic anthropology.
Degree: Masters

Approval Notification – Expedited Application

This letter serves to notify you that your application received on 06 May 2025 in connection with the above, was reviewed by the Humanities and Social Sciences Research Ethics Committee (HSSREC) and the protocol has been granted **FULL APPROVAL.**

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number.

PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

Incidents of adverse events and serious adverse events (AEs and SAEs) should be reported in writing to HSSREC, the study sponsors, and any regulatory authority (where appropriate), within 7 working days of the occurrence for local sites and 14 days for all other South African sites.

This approval is valid until 20 June 2026.
To ensure uninterrupted approval of this study beyond the approval expiry date, a progress report must be submitted to the Research Office on the appropriate form 2 - 3 months before the expiry date. A close-out report to be submitted when study is finished.

HSSREC is registered with the South African National Health Research Ethics Council (REC-040414-040).

Yours sincerely,

[redacted]----------
Doctor Shamila Naidoo (Interim Chair)

/nng

APPENDIX B: Ethical clearance letter

Informed consent form

Dear Participant

My name is Lungisani Minenhle Khanyile, my student number is 219041918. I am a Master's degree Candidate studying at the University of KwaZulu-Natal, Howard College Campus. I am undertaking research for my degree entitled "**Examining the Impact of Income-Generating Initiatives by UKZN to Support Students in Overcoming Poverty: A Contribution to the Economic Anthropology Discourse**", The aim of the study is to examine the impact of income-generating initiatives by UKZN to support students in overcoming poverty contributing to economic anthropology discourse.

I therefore request you to participate in the research.

Kindly note the following points:

- The information that you provide will be used for scholarly research only.
- Your participation is entirely voluntary. You have a choice to participate or not partake in the research. You will not be penalized for taking such an action.
- Your views in this interview will be presented anonymously. Neither your name nor identity will be disclosed in any form in the study.
- The interview will take about 30 minutes.
- Do you agree for your interview to be recorded Y or N circle the appropriate answer.
- The record as well as other items associated with the interview will be held in a passwords protected file accessible only to researcher and my supervisors. After a period of 5 years, in the line with the rules of the University, it will be disposed by shredding and burning.
- If you agree to participate, please sign the declaration attached to this statement (a separate sheet will be provided for signatures)
- I can be contacted at School of Social Sciences, University of KwaZulu-Natal Howard College campus. Email address: 219041918@stu.ukzn.ac.za. Cellphone number: [redacted]. My supervisor is Dr. Balungile Zondi, who is located at the School of Social Sciences, Howard College campus. Email address:

APPENDIX C: Consent form

Data collection instrument

(English version)

1.Are you a current student at the University of KwaZulu-Natal (UKZN)?

2.Have you participated in any income-generating initiatives offered by UKZN?

3.How did you first learn about these income-generating initiatives?

4.What types of income-generating activities have you been involved in at UKZN?

5.How often do you participate in these initiatives?

6.How much do you earn, on average, from these income-generating activities?

7.Has your participation in these initiatives helped you reduce your financial burden as a student?

8. In what way has UKZN income generating activities boosted the financial sustainability of your family?

9.In what ways have these initiatives impacted your ability to pay for tuition, accommodation, or study materials?

10.Do you believe these income-generating initiatives are sustainable for long-term student support?

11.Have these initiatives improved your overall quality of life while studying at UKZN?

12.How do you think UKZN's income-generating initiatives compare to those of other universities in South Africa?

13.Do you think these initiatives provide enough opportunities for students from low-income backgrounds?

14.Have these programs helped you develop new skills or professional experience?

15.Would you recommend these income-generating initiatives to other students at UKZN? Why or why not?

16. What is the impact of dual employment termination in UKZN students?

APPENDIX D: Interview questions

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APPENDIX E: Turnitin Slip

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To Whom It May Concern

I, Cyril JM Clarke, the undersigned, a qualified editor, hereby declare that I have edited the following Masters Research Project:

Examining the impact of Income-Generating Initiatives (IGIs) by the University of KwaZulu Natal (UKZN) to support students in overcoming poverty: A contribution to the Economic Anthropology Discourse
written by

Lungisani Minenhle Khanyile

To be submitted for approval to

The faculty of Humanities, University of KwaZulu-Natal

The editor's report recommends improving conciseness, clarity, and academic coherence across the dissertation. It emphasises reducing excessive length, particularly in the abstract, condensing methodological detail, and clearly distinguishing findings from recommendations. Across chapters, long and repetitive sentences should be simplified, verb tense used consistently, and passive constructions reduced in favour of active voice. Greater attention is needed to articles, subject–verb agreement, punctuation, and consistent capitalisation. Logical flow can be strengthened through appropriate conjunctions, clearer cause–effect signposting, and well-defined topic sentences. Improved synthesis of literature, a stronger analytical voice, and clearer articulation of the study's scholarly and policy contribution are also strongly recommended.

Kind regards

[redacted]

Dr CJM Clarke 18-11-2025

APPENDIX F: Editor Certificate

Incwadi yolwazi

Othandekayo obambe iqhaza

Igama nguLungisani Minenhle Khanyile, 219041918. Ngingumfundi weMasters ofundela ukutadisha eNyuvesi yaKwaZulu-Natal e Howard College Campus. Ngenza ucwaningo yeziqu zami zeMasters enelungelo inkolelo-mbono yokukholelwa esimweni esifanele: **"Ukuhlola Umthelela Wezinhlelo Zokuziphilisa Ezihlinzekwa I UKZN Ukusekela Abafundi Ekwehliseni Ububhane lwendlala: Umnikelo Ezingxoxweni Ze-Economic Anthropology"**. Inhloso yocwaningo ukuhlola umthelela wezinhlangano zokuziphilisa ezihlinzekwa yi-UKZN ukusekela abafundi ekwehliseni ububha, okubuye kube umnikelo ezingxoxweni ze-economic anthropology.

Ngingathanda ukuxoxa nawe, ungabele ngolwazi okuhlangenwe nakho nokuba nokubona endabeni ethile.

Ngomusa phawula okulandelayo:

- Lo lwazi ongihlizeka ngalo noma onginika lona lizosetshenziswa kuncwaningo lwesikole kuphela.
- Iqhaza lakho kuloluncwaningo uzobe uzithandela wena. Uyakwazi ukukhetha ukuthi ube kuloluncwaningo noma cha futhi ngeke uhlawuliswe ngokuba ukhethe ukungasalibambi iqhaza kuloncwaningo.
- Imibono yakho kuhle ngxoxo ngeke yaziwe futhi ngeke udalulwe ukuthi ungubani.
- Ingxoxo izothatha imizuzu engamashumi amathathu kuphela.
- Irekhodi kanye nezinto ezihambisana nengxoxo izobekwa kwifayela elivikelwe ngephasiwedi eyaziwa imina kanye nomphathi wami. Emva kweminyaka enihlanu (5), ngokuhambisana nomthetho wase Nyuvesi, izolahlwa ngokusikaza nangokushiswa.
- Uma uvuma ukubamba iqhaza, ngicela usayine isimemezelo esimathiselwe kulesi sitatimende (Ishidi elihlukile uzonikezwa ukuba usayine ngesiginesha)

Ngingathintwa esikoleni sezenhlalo sesayensi, eNyuvesi yakwaZulu-Natal e Howard College. I-imeyili: 219041918@stu.ukzn.ac.za, inombolo kamakhalekhukhwini: [redacted] Umphathi wami uDokotela Balungile Zondi othalakala esikoleni sezenhlalo sesayensi, eNyuvesi yakwaZulu-Natal E Howard College. I-imeyili: zondiL4@ukzn.ac.za, inombolo kamakhalekhukhwini: [redacted] Omlekelelayo uDokotela Soomaya Khan otholakala esikoleni seslzenhlalo sesayensi, eNyuvesi yakwaZulu-Natal e Howard College. I-imeyili: KhanS4@ukzn.ac.za. inombolo yocingo [redacted] Ubuntu kanye sezenhlolo sesayensi soncwaningo izimilo ikomidi, minininggwane yakhe ikanje: HSSREC Research Office, inombolo ikanje: 0312608350/4557/3587, imeyili: hssrec@ukzn.ac.za.

APPENDIX G Consent Form Zulu Version

Ithuluzi lokuqoqa ulwazi

1. Ingabe ungumfundi wesikhungo I-University of KwaZulu-Natal (UKZN)?
2. Ingabe uthathe ingxenye kwenye yeizinhlelo zokuthola imali ezihlinzekwa yi-UKZN?
3. Wathola kuphi ulwazi ngezinhlelo zokuthola imali ezikhona e-UKZN?
4. Yiziphi izinhlobo zemisebenzi yokuthola imali ozigqokile e-UKZN?
5. Ujwayele kangakanani ukungenela lezinhlelo zokuthola imali?
6. Uthola malini, ngokwesilinganiso, kulezinhlelo zokuthola iimali?
7. Ingabe ukuthatha kwakho ingxenye kulezi zinhlelo kube usizo ekunciphiseni umthwalo wakho wezezimali njengomfundi?
8. Ingabe ukuba kwingxenye yeminye imisebenzi yabafundi e Nyuvesi I UKZN kuwusize kanjani u mndeni wakho ngokwezinga lemali?
9. Kuthinta kanjani izinhlelo zokuthola imali ikhono lakho lokukhokha izifundo, indawo yokuhlala, noma izinto zokufunda?
10. Ngaziphi izindlela imisebenzi yokungenisa imali ye-UKZN esize ngayo ekusimamiseni izimali zomndeni wakho?
11. Ingabe ubona izinhlelo zokuthola imali ezihlinzekwa yi-UKZN zihlala njalo ekuxhaseni abafundi isikhathi eside?
12. Ingabe izinhlelo zokuthola imali zibe nomthelela ekuthuthukiseni impilo yakho yonke ngesikhathi sokufunda e-UKZN?
13. Ucabangani uma uqhathanisa izinhlelo zokuthola imali ezihlinzekwa yi-UKZN nezinye izikhungo zemfundo ephakeme eNingizimu Afrika?
14. Ingabe ubona ukuthi lezi zinhlelo zinikeza amathuba aneleyo kubafundi abavela emakhaya aphansi?
15. Ingabe lezi zinhlelo zikusize ukuthuthukisa amakhono noma ulwazi olusebenzayo?
16. Ungayicebisa yini lezi zinhlelo zokuthola imali kwabanye abafundi e-UKZN? Kungani noma kungani kungenjalo?
17. Ucabangani, ingabe lezi zinhlelo zihlonulisa abafundi e-UKZN ekunciphiseni ubuphofu? Chaza.

APPENDIX H Interview Questions Zulu Version