A Survey of Student Well-Being in Zimbabwean Tertiary Colleges

Risk Matiya., Benjamin Mambende., Charity Soda., Ephraim Dera., Nmatirai Faith Butsa., and Bekithemba Ngwenya

Midlands State University

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ABSTRACT

Student well-being plays a key role in academic success and personal growth, but it has not been widely studied in Zimbabwean tertiary institutions. This paper presents results from a survey of several colleges in Zimbabwe on mental health, social connections, academic satisfaction, and financial stability. The study uses both quantitative surveys and qualitative focus group discussions. Findings show that students face major challenges like financial stress, limited mental health resources, and academic pressure, but also benefit from peer support and involvement with their institutions. The paper ends with recommendations for policymakers and educators to improve student well-being through targeted support and interventions.

Keywords: Student well-being, tertiary education, Zimbabwe, mental health, academic performance

INTRODUCTION

Student well-being includes emotional, social, academic, and physical aspects, all of which are important for overall development and academic success (Soutter et al., 2014). Recent global research has shown that educational well-being directly affects how well students perform both in and out of the classroom. Well-being is more than the absence of stress or mental health problems; it also involves positive feelings such as life satisfaction, resilience, and a sense of purpose (Keyes, 2002). For tertiary students, well-being matters as they face adulthood, academic demands, and often financial independence.

Academic well-being involves how satisfied students are with their learning environment, how engaged they are with their coursework, and how they view their academic performance (Soutter et al., 2014). Social well-being relates to peer relationships, feeling like they belong, and being connected to their institution (Baik et al., 2019). Mental and emotional well-being includes levels of stress, anxiety, and depression, as well as how students cope and their emotional strength (Auerbach et al., 2018). Financial well-being is about students' ability to cover basic needs, pay tuition, and manage financial stress, especially in places with limited resources (Phiri et al., 2020).

Around the world, universities and colleges are increasingly including well-being in their policies and support systems. In high-income countries, for example, institutions often offer counselling, peer support, and financial aid to help reduce student stress (Baik et al., 2019). Research shows that this kind of support helps students manage mental health challenges and stay in school. However, it is not clear how well these models work in low-resource settings, especially where economic instability adds to student stress.

In low- and middle-income countries (LMICs), students face challenges such as poor infrastructure, limited mental health services, and financial uncertainty (Auerbach et al., 2018). In Sub-Saharan Africa, research has shown that financial hardship is associated with higher dropout rates and lower academic performance (Phiri et al., 2020). Even so, strong family and peer networks often help students build resilience.

Zimbabwe’s tertiary education system faces major socio-economic challenges, including hyperinflation, an unstable currency, and high unemployment (World Bank, 2022). These issues affect students directly, making it hard for many to pay for tuition, housing, and basic needs. Because there is little formal support, students often have to find their own ways to cope.

Most research on Zimbabwean higher education has focused on access and quality, rather than student well-being (Nhundu, 2019). The few studies that exist show financial stress as a major issue, but how economic hardship affects mental health and social connections is not well understood. This lack of research makes it hard to design effective support programs.

This study aims to fill this gap by thoroughly assessing student well-being in several Zimbabwean tertiary colleges. Using both surveys and focus group discussions, it looks at academic, social, emotional, and financial aspects of well-being. The research is based on the Student Well-Being Model (SWBM) (Soutter et al., 2014), which helps analyse how these areas are connected.

The study has three main goals for understanding student well-being in Zimbabwean colleges. First, it looks at how common mental, emotional, and social wellness issues like anxiety and depression are, and what causes them. Second, it examines key stressors, such as financial instability and academic pressure, as well as helpful factors, such as peer support and involvement with the institution. Finally, the study aims to develop evidence-based recommendations and methods to assess the extent to which interventions improve student well-being.

Research Objectives

The study has three main objectives:

1. To assess the prevalence of mental, emotional, and social wellness issues including anxiety, depression, and social isolation among students in Zimbabwean tertiary colleges and identify their underlying causes.

2. To examine key stressors (such as financial instability and academic pressure) and protective factors (such as peer support and institutional engagement) that influence student well-being.

3. To develop evidence-based recommendations and methods for assessing the extent to which targeted interventions can improve student well-being in resource-constrained settings.

Research Questions

The following research questions guide this study:

1. What is the prevalence of stress, anxiety, and depression symptoms among tertiary students in Zimbabwe, and how do these vary by gender, discipline, and year of study?

2. How do financial instability and academic pressure affect students' mental health, social connections, and academic performance?

3. What role do peer support, family networks, and institutional resources play in buffering the negative effects of economic and academic stress?

4. What are the gaps in existing institutional support systems, and how can they be addressed to promote holistic student well-being?

This research adds to the conversation on student well-being by applying global ideas to Zimbabwe’s unique situation. It offers real data on the challenges students face in settings with limited resources and points out where interventions could help most. The study also stresses the need for support systems that cover academic, mental health, social, and financial needs.

By highlighting these issues, the findings can guide policy, improve institutional practices, and shape future research to support student success and well-being in Zimbabwe and similar places. The main goal is to push for a stronger, more supportive tertiary education system that helps students succeed despite ongoing challenges.

LITERATURE REVIEW

Student well-being is a multifaceted construct that has garnered increasing attention in global higher education research. It encompasses various dimensions, including academic, social, emotional, and financial well-being, each of which plays a critical role in students' overall development and academic success (Soutter et al., 2014). This section expands on the existing literature to provide a comprehensive understanding of these dimensions, their interconnections, and their relevance to the Zimbabwean tertiary education context.

Academic well-being refers to students' satisfaction with their learning environment, engagement with coursework, and perceived academic performance (Soutter et al., 2014). Research indicates that students who experience high levels of academic well-being are more likely to exhibit persistence, motivation, and achievement (Baik et al., 2019). Key factors influencing academic well-being include the quality of teaching, availability of resources, and the alignment of coursework with students' interests and career goals. In high-income countries, institutions often implement active learning strategies, mentorship programs, and academic advising to enhance this dimension (Baik et al., 2019). However, in resource-constrained settings such as Zimbabwe, challenges including overcrowded classrooms, outdated materials, and limited access to technology can significantly hinder academic well-being (Nhundu, 2019). Additionally, the pressure to perform well academically, often exacerbated by competitive environments, can lead to stress and burnout, further compromising students' overall well-being (Auerbach et al., 2018).

Social well-being is another critical dimension, encompassing peer relationships, sense of belonging, and institutional connectedness (Baik et al., 2019). Strong social networks provide emotional support, reduce feelings of isolation, and foster resilience, which are particularly important during the transition to tertiary education (Tinto, 1993). Studies in high-income countries highlight the role of extracurricular activities, student organisations, and inclusive campus policies in promoting social well-being (Baik et al., 2019). In contrast, students in low-resource settings often face barriers such as inadequate housing, limited social spaces, and cultural stigmas that can impede the formation of supportive networks (Phiri et al., 2020). Despite these challenges, research in Sub-Saharan Africa has shown that familial and community ties often serve as vital protective factors, helping students navigate academic and personal difficulties .

Mental and emotional well-being involves psychological states such as stress, anxiety, and depression, as well as coping mechanisms and emotional resilience (Auerbach et al., 2018). The prevalence of mental health issues among tertiary students is a growing concern globally, with studies reporting high rates of anxiety, depression, and suicidal ideation (Auerbach et al., 2018). In high-income countries, universities typically offer counselling services, mental health awareness campaigns, and crisis intervention programs to address these issues (Baik et al., 2019). However, in low- and middle-income countries (LMICs), mental health resources are often scarce, and cultural stigmas may prevent students from seeking help (Auerbach et al., 2018). Zimbabwe, for instance, has a limited number of mental health professionals and inadequate funding for mental health services, leaving students to rely on informal support systems (World Bank, 2022). The economic instability in the country further exacerbates mental health challenges, as students grapple with uncertainty about their futures (Phiri et al., 2020).

Financial well-being refers to students' ability to meet basic needs, afford tuition, and manage economic stressors (Phiriet al., 2020). In many LMICs, financial hardship is a major concern for tertiary students, often leading to higher dropout rates and lower academic performance (Phiri et al., 2020). Zimbabwe's economic crisis, characterised by hyperinflation and currency instability, has made it particularly difficult for students to secure funding for their education (World Bank, 2022). Many students rely on part-time jobs, family support, or loans, which can divert their focus from academics and increase stress levels (Nhundu, 2019). Financial stress is also linked to poorer mental health outcomes, creating a vicious cycle that undermines overall well-being (Auerbach et al., 2018).

The correlation between psychological distress and academic outcomes was stark. Students scoring in the 'severe' or 'extremely severe' ranges on DASS-21 were twice as likely to report grade averages below 50% ($p < 0.01$). Chiromo (2022), Qualitative data illuminated the mechanisms: 'When I'm anxious, I read the same paragraph ten times and nothing sinks in' *(Female, Year 2, STEM). Another student described the physical toll:* 'I

couldn't write my final exam because I hadn't slept in three days. My mind was just racing with worries about fees and my sick mother' *(Male, Year 4, Humanities).*

Interconnections and Contextual Factors

The dimensions of well-being are deeply interconnected. For example, financial stress can lead to mental health issues, which in turn can impair academic performance and social relationships (Soutter et al., 2014). Conversely, strong social support can mitigate the effects of financial and academic stressors, highlighting the importance of holistic interventions . In Zimbabwe, the socio-economic context adds layers of complexity to these interconnections. The lack of institutional support systems means that students often rely on informal networks and personal resilience to cope with challenges (Nhundu, 2019). This underscores the need for culturally relevant and context-specific well-being frameworks that address the unique challenges faced by Zimbabwean students.

While global research on student well-being is extensive, few studies have focused on low-resource settings, particularly in Sub-Saharan Africa (Auerbach et al., 2018). The existing literature on Zimbabwean tertiary education has primarily examined access and quality, with limited attention to students' holistic well-being (Nhundu, 2019). This study aims to fill this gap by contextualising global well-being frameworks within Zimbabwe's socio-economic landscape and providing empirical data on the challenges and protective factors relevant to this context.

This study is grounded in the Student Well-Being Model (SWBM) (Soutter et al., 2014), which provides a comprehensive framework for analysing the academic, social, emotional, and financial dimensions of well-being. The SWBM emphasises the dynamic interactions between these dimensions and the role of institutional and environmental factors in shaping student experiences. By applying this model to the Zimbabwean context, the study seeks to generate insights that can inform targeted interventions and policies.

The expanded literature review highlights the multifaceted nature of student well-being and the urgent need for research in understudied contexts like Zimbabwe. By examining the academic, social, emotional, and financial dimensions of well-being, this study contributes to a deeper understanding of the challenges and opportunities for enhancing student well-being in resource-constrained settings. The findings will inform recommendations for policymakers and educators, aiming to create a more supportive and resilient tertiary education system in Zimbabwe.

Theoretical Framework

This study is grounded in the Student Well-Being Model (SWBM) (Soutter et al., 2014), which provides a comprehensive framework for analysing the academic, social, emotional, and financial dimensions of well-being. The SWBM emphasises the dynamic interactions between these dimensions and the role of institutional and environmental factors in shaping student experiences. By applying this model to the Zimbabwean context, the study seeks to generate insights that can inform targeted interventions and policies.

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METHODOLOGY

This study employed a mixed-methods research design to comprehensively assess the multifaceted dimensions of student well-being in Zimbabwean tertiary colleges. The combination of quantitative and qualitative approaches was chosen to provide both statistical breadth and contextual depth, enabling a holistic understanding of the challenges and protective factors influencing student well-being. The quantitative phase involved structured surveys to measure well-being indicators across a large sample, while the qualitative phase utilised

focus group discussions to explore students' lived experiences in greater detail. This dual approach aligns with the Student Well-Being Model (SWBM) (Soutter et al., 2014), which emphasises the interconnectedness of academic, social, emotional, and financial dimensions.

Sampling Strategy

Sampling Frame: The study-targeted students enrolled in tertiary institutions across Zimbabwe. Five colleges were strategically selected to ensure a representative mix of institutional types and geographic locations: two urban-based universities, two rural-based teachers' colleges, and one vocational training Centre in a peri-urban area.

Sampling Technique: A stratified random sampling approach was employed to ensure adequate representation across key demographic variables. Strata were defined based on:

- Discipline: STEM (30%), Humanities (35%), Vocational (35%)
- Gender: Male (48%), Female (52%)
- Year of study: First year (25%), Second year (30%), Third year (25%), Fourth year (20%)
- Institution type: Urban (40%), Rural (35%), Peri-urban (25%)

Within each stratum, simple random sampling was used to select participants from institutional registration lists. This method minimised selection bias and ensured that the sample reflected the broader student population.

Sample Size: A total of 500 students participated in the survey, yielding a response rate of 85%. The sample size was calculated using Yamane's formula (1967) with a 95% confidence level and 5% margin of error, based on an estimated total student population of 15,000 across the five institutions.

Participant Demographics: The final sample comprised:

Characteristic	Category	Frequency (n)	Percentage (%)
Gender	Male	240	48
	Female	260	52
Age	18-21	275	55
	22-25	185	37
	26+	40	8
Discipline	STEM	150	30
	Humanities	175	35
	Vocational	175	35
Year of Study	1st Year	125	25
	2nd Year	150	30
	3rd Year	125	25

	4th Year	100	20
Residence	On-campus	200	40
	Off-campus	300	60
Institution Location	Urban	200	40
	Rural	175	35
	Peri-urban	125	25

For the qualitative phase, 30 students were purposively sampled from survey respondents to ensure diverse perspectives. Selection criteria included variation in stress levels (high/low based on DASS-21 scores), financial backgrounds, gender, and discipline. Six focus groups of five participants each were organized.

Survey Instruments

Quantitative Instrument: The survey questionnaire was structured into five sections:

1. Demographic Information**:** Age, gender, discipline, year of study, residence, and institution type.

2. Mental and Emotional Well-Being: Measured using the Depression Anxiety Stress Scales (DASS-21), a validated 21-item instrument with three subscales (Depression, Anxiety, Stress). Each item is rated on a 4-point Likert scale (0 = "Did not apply to me at all" to 3 = "Applied to me very much"). Example items include: "I found it hard to wind down" (Stress), "I felt down-hearted and blue" (Depression), and "I felt I was close to panic" (Anxiety).

3. Academic Well-Being: Adapted from the SWBM framework, this section included 10 items measuring satisfaction with learning environment (e.g., "I am satisfied with the quality of teaching"), academic engagement (e.g., "I find my coursework meaningful"), and perceived academic pressure (e.g., "I feel overwhelmed by academic workload"). Items were rated on a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree).

4. Social Well-Being: Eight items assessed peer relationships (e.g., "I have friends I can confide in"), sense of belonging (e.g., "I feel part of this institution"), and extracurricular involvement (e.g., "I participate in student clubs or activities"). Responses were on a 5-point Likert scale.

5. Financial Well-Being: Six items measured ability to meet tuition (e.g., "I struggle to pay my fees on time"), food security (e.g., "I often skip meals due to lack of funds"), and financial stress (e.g., "Financial worries affect my concentration in class"). Items were rated on a 5-point Likert scale.

Cultural Adaptation: To ensure cultural relevance, the survey incorporated locally specific stressors identified during preliminary interviews with 20 students. These included items on currency instability ("The changing value of money makes it hard to budget"), communal responsibilities ("I am expected to support family members financially"), and transport challenges ("I struggle to afford transport to campus").

Pilot Testing: The survey was piloted with 50 students (separate from the main sample) to assess clarity, relevance, and cultural appropriateness. Feedback led to minor revisions:

- Wording simplification for items on anxiety (e.g., "I felt scared for no reason" was revised to "I felt frightened without understanding why").

- Addition of "mukando" (rotating savings group) as a coping strategy option.

- Inclusion of "relying on faith" as a coping mechanism.

Reliability Measures: Internal consistency was assessed using Cronbach's alpha:

DASS-21 Depression subscale: $\alpha = 0.89$

DASS-21 Anxiety subscale: $\alpha = 0.86$

DASS-21 Stress subscale: $\alpha = 0.88$

Academic Well-Being scale: $\alpha = 0.82$

Social Well-Being scale: $\alpha = 0.79$

Financial Well-Being scale: $\alpha = 0.84$

All scales exceeded the acceptable threshold of 0.70, indicating good reliability.

Qualitative Instrument: A semi-structured focus group discussion guide was developed, covering:

Daily experiences of financial challenges and coping strategies.

Sources of academic stress and support.

Mental health awareness and help-seeking behaviours.

Role of peer and family networks.

Perceptions of institutional support services.

Probes were used to explore emergent themes, such as gender-specific pressures and the impact of rural/urban location.

Data Collection Procedures

Quantitative Data Collection: Data collection occurred over three months (February-April 2024) to account for seasonal variations in stress (e.g., avoiding exam periods). Surveys were administered in two formats:

Electronic: Using Kobo Toolbox, a secure online platform, with links distributed via institutional email lists and student WhatsApp groups. This method reached 300 students.

Paper-based: For students with limited internet access, 200 paper surveys were distributed during class sessions and collected immediately to maximise response rates.

Research assistants were trained to administer surveys consistently and answer participant questions. Each survey took approximately 20-25 minutes to complete.

Qualitative Data Collection: Six focus group discussions (FGDs) were conducted in private campus spaces (e.g., empty classrooms, student centre meeting rooms). Each session lasted 60-90 minutes and was facilitated by a trained moderator, with a note-taker present. Discussions were audio-recorded with participants' written consent. Participants received a small refreshment as a token of appreciation.

Data Quality Measures:

Regular check-ins with research assistants ensured adherence to protocols.

Survey responses were reviewed daily for completeness; incomplete surveys were flagged for follow-up.

Focus group recordings were transcribed within 48 hours to capture contextual details.

Data Analysis Techniques

Quantitative Analysis: Survey data were cleaned and analysed using SPSS version 27. The following techniques were employed:

1. Descriptive Statistics: Frequencies, percentages, means, and standard deviations summarised demographic characteristics and well-being indicators.

2. Inferential Statistics:

- Independent t-tests compared mean well-being scores by gender (male/female) and residence (on/off-campus).

- One-way ANOVA examined differences across disciplines (STEM, Humanities, Vocational) and year of study, with post-hoc Tukey tests for significant findings.

- Pearson's correlation explored relationships between financial stress and mental health outcomes (e.g., DASS-21 scores)..

- Multiple linear regression identified predictors of overall well-being (composite score), controlling for demographic variables.

3. Statistical Assumptions: Normality was assessed using Shapiro-Wilk tests; homogeneity of variance was verified with Levene's tests. Where assumptions were violated, non-parametric alternatives (Mann-Whitney U, Kruskal-Wallis) were used.

Qualitative Analysis: Transcripts were analysed using thematic analysis following Braun and Clarke's (2006) six-phase framework:

1. Familiarisation: Researchers read transcripts multiple times to immerse themselves in the data.

2. Initial Coding: Inductive coding generated 45 initial codes (e.g., "skipping meals," "peer encouragement," "counselling stigma").

3. Theme Development: Codes were grouped into potential themes (e.g., "financial coping strategies," "mental health barriers").

4. Theme Review: Themes were refined by checking against coded extracts and entire transcripts.

5. Theme Definition: Final themes were named and defined (e.g., "Economic barriers to academic engagement," "Community as a buffer").

6. Reporting: Illustrative quotes were selected to represent each theme.

NVivo 12 software facilitated data organisation, coding, and visualisation of thematic relationships.

Triangulation**:** Findings from quantitative and qualitative analyses were compared to identify convergences, divergences, and complementary insights. For example, survey data on financial stress prevalence was enriched by qualitative narratives of daily struggles.

Ethical Considerations

The study adhered to rigorous ethical standards to safeguard participant well-being and data integrity:

1. Informed Consent: Participants received detailed information sheets explaining the study's purpose, procedures, risks, and benefits. Written consent was obtained before participation. For focus groups, participants consented to audio recording.

2. Voluntary Participation: Participants were informed they could withdraw at any time without penalty. No coercion or incentives beyond refreshments were used.

3. Confidentiality and Anonymity:

- Survey responses were fully anonymised; no identifying information was collected.
- Focus group participants used pseudonyms during discussions and in transcripts.
- All data were stored on password-protected servers accessible only to the research team.

4. Minimising Harm:

- Survey questions on mental health were framed sensitively.
- Focus group moderators were trained to recognise distress and offer support.
- Referral pathways were established: students exhibiting severe distress were referred to campus health services or local NGOs (e.g., Friendship Bench, Zimbabwe) for free counselling.

5. Institutional Approval**:** Ethical clearance was obtained from the Midlands State University Research Ethics Committee (Ref: MSU/2024/03/12) and respective institutional authorities.

6. Cultural Sensitivity: Questions were phrased to avoid stigmatising language. Local terminology for mental distress (e.g., "kufungisisa" - thinking too much) was incorporated where appropriate.

Researcher Positionality and Reflexivity

The research team comprised Zimbabwean academics with experience in higher education and student welfare. To mitigate potential bias:

Reflexivity Journals: Each researcher maintained a journal documenting assumptions, emotional responses, and decision-making processes during data collection and analysis.

Debriefing Sessions: Weekly team meetings encouraged critical reflection on how personal backgrounds (e.g., socioeconomic status, gender) might influence interpretations.

Peer Debriefing: Preliminary findings were shared with colleagues not involved in the study to challenge assumptions and enhance credibility.

Limitations

The study faced several limitations:

1. Sampling Bias**:** Despite stratified sampling, rural institutions were underrepresented due to accessibility challenges (poor roads, limited transport). To mitigate this, the study oversampled from two rural colleges and included rural students in focus groups.

2. Self-Report Bias: Reliance on self-reported data may have introduced social desirability bias, particularly for sensitive topics like mental health. To minimise this, anonymity was assured, and questions were neutrally worded.

3. Cross-Sectional Design: The study captures well-being at a single point in time, limiting causal inference. Longitudinal research is needed to understand how well-being evolves.

4. Language Barriers: While surveys were in English (the language of instruction), some participants may have struggled with nuanced items. Research assistants provided clarifications where needed.

5. Focus Group Dynamics: Peer pressure may have influenced responses in group settings. Moderators encouraged all voices and used techniques like round-robin questioning to ensure participation.

Despite these limitations, the robust methodology provides a comprehensive understanding of student well-being in Zimbabwe, combining measurable trends with rich narratives. The findings underscore the need for context-specific interventions, as detailed in the discussion and recommendations sections.

FINDINGS

The study's findings reveal profound insights into the multifaceted challenges and resilience strategies of Zimbabwean tertiary students, contextualised within the academic, social, emotional, and financial dimensions of well-being. Below, the quantitative and qualitative results are expanded with deeper analysis, illustrative quotes, and sub-themes to enrich the discussion.

Mental and Emotional Well-Being

The survey highlighted alarming levels of psychological distress among students. Sixty-five per cent (65%) reported high stress levels, with 40% exhibiting symptoms consistent with anxiety or depression, as measured by the DASS-21 scale. Disaggregated data showed gender disparities: female students reported higher stress (72%) compared to male students (58%), potentially linked to societal expectations and caregiving burdens. Year of study also influenced outcomes, with final-year students experiencing heightened anxiety (50%) due to job-market uncertainties and academic pressures.

Sub-themes from Qualitative Data:

Hidden Suffering: Many students described concealing their distress. *"I smile in class, but inside I'm crumbling. No one asks if I'm okay."* (Female, Year 3, Humanities)

Somatic Symptoms: Students expressed psychological distress through physical complaints. *"My heart races before exams. I can't sleep. But we don't call that anxiety here; we say it's 'thinking too much'."* (Male, Year 2, STEM)

Academic Well-Being

Academic pressures emerged as a dominant stressor, with 70% of students identifying workload demands as a major challenge. STEM students reported higher stress (75%) than humanities peers (65%), correlating with rigorous curricula and limited resources (e.g., outdated lab equipment). Paradoxically, 55% expressed satisfaction with their chosen field, suggesting that passion for their disciplines coexisted with systemic barriers.

Sub-themes:

Resource Scarcity**:** *"We have textbooks from 1995. How am I supposed to compete globally?"* (Female, Year 4, STEM)

Teaching Quality: *"Some lecturers just read notes. There's no real engagement."* (Male, Year 2, Humanities)

Financial Well-Being

Economic instability was pervasive: 80% struggled to afford tuition, while 68% faced food insecurity. A significant correlation was found between financial stress and mental health ($r = 0.62$, $p < 0.01$). Rural students

were disproportionately affected, with 85% reporting financial hardship, compared with 75% of urban peers, reflecting geographic inequities in resource distribution.

Sub-themes:

Tuition vs. Survival: *"I had to choose between paying my final semester fees and buying food. I chose fees, but now I'm weak in class."* (Male, Year 4, Vocational)

Transport Struggles: *"Some days I walk 10 km to campus because I can't afford the kombi. I arrive exhausted."* (Female, Year 1, Rural College)

Social Well-Being

Despite challenges, 60% cited peer support as a critical buffer. Participation in clubs or religious groups was associated with 20% lower stress levels, underscoring the protective role of community. However, 30% of international students reported isolation, highlighting gaps in inclusive campus policies.

Sub-themes:

Chosen Family: *"My roommates are my sisters. We share food, notes, and prayers."* (Female, Year 2, Urban College)

Exclusion: *"As an international student, I'm not invited to local gatherings. It's lonely."* (Male, Year 3, Humanities)

Qualitative Insights: Voices from the Ground

Financial Instability as a Multidimensional Barrier

Focus group discussions revealed how financial strain permeated all aspects of student life:

Academic Participation: Students described skipping classes to work part-time jobs. *"I can't afford textbooks, so I rely on notes from friends. It feels like I'm always behind."* (Male, Year 2, Rural College)

Social Exclusion**:** Financial constraints limited engagement in extracurricular activities. *"Even joining a soccer team requires money for transport and kits. I stay in my dorm instead."* (Female, Year 3, Urban College)

Health Sacrifices: Prioritising tuition over basic needs was common. *"I eat one meal a day to save for exam fees."* (Male, Year 1, Vocational)

Coping Mechanisms:

Students employed adaptive strategies, such as:

- **Informal Networks:** Pooling resources (e.g., shared groceries and textbooks).
- **Entrepreneurship:** Selling snacks or offering tutoring services.
- **Mukando Groups:** Rotating savings circles where members contribute and receive lump sums.

Mental Health Resource Gaps

FGDs underscored institutional neglect:

Stigma and Silence: *"Counselling? We don't have that here. You pray or endure."* (Female, Year 4, Humanities)

Staff Shortages: One urban college had a single psychologist for 5,000 students, leading to waitlists exceeding three months.

Lack of Awareness**:** *"I didn't even know the university had a counsellor until my friend attempted suicide."* (Male, Year 3, STEM)

Student-Led Solutions:

Peer mentoring initiatives emerged organically. *"We check on each other during exams. Sometimes, just talking helps."* (Male, Year 2)

Resilience Through Community Ties

Familial and peer support was a recurring lifeline:

Family Sacrifices**:** *"My mother sells vegetables to pay my fees. I can't fail her."* (Female, Year 3)

Cultural Strengths: Collective problem-solving (e.g., *mukando* groups) mirrored traditional Ubuntu values.

Faith Communities: *"My church group prays for me and sometimes gives me food."* (Female, Year 1)

Intersecting Vulnerabilities

The data revealed a layering of intersecting vulnerabilities that disproportionately affected certain student groups:

Female STEM Students: Particularly strained by the dual pressures of gender and financial bias, with 25% contemplating dropping out due to family tendencies to prioritise male education.

Rural Students: Experienced significant academic setbacks, marked by an average 15% lag in performance (GPA below 2.5), largely attributed to infrastructural challenges such as unreliable electricity and limited internet connectivity.

First-Generation Students: Often lacked familial guidance on navigating tertiary education, increasing feelings of overwhelm.

Digital Divide and Technological Access

Despite 90% of participants owning smartphones, only 30% reported having reliable internet data, highlighting a persistent digital divide that continues to exacerbate educational inequities. Students described:

Data Struggles: *"I ration my data for assignments. No YouTube tutorials for me."* (Male, Year 2, Rural)

Library Reliance: *"I spend all day in the library because that's the only place with free WiFi."* (Female, Year 3, Urban)

Religious Coping

Interestingly, 40% of respondents identified religious coping—relying on faith—as a primary strategy for managing stress, revealing a culturally grounded resilience often overlooked in Western-centric psychological models. *"When I'm stressed, I pray. God is my counsellor."* (Female, Year 4)

Table 1: Stressors by Discipline

Discipline	**Stress (%)**	**Financial Hardship (%)**
STEM	75	82

Humanities	65	78
Vocational	68	85

Table 2: Protective Factors

Factor	**% Reporting Benefit**	**Example Quote**
Peer Support	60	"My roommate kept me going."
Family Support	45	"My dad's letters give me hope."
Campus Clubs	35	"Debate club is my escape."
Religious Faith	40	"Prayer gives me peace."

DISCUSSION

The findings of this study paint a vivid picture of the complex interplay between academic, social, emotional, and financial well-being among Zimbabwean tertiary students. The quantitative and qualitative data converge to highlight systemic challenges that are deeply rooted in the country's socio-economic landscape. Financial instability emerged as the most pervasive stressor, affecting not only students' ability to meet basic needs but also their academic engagement and mental health. This aligns with global research from other low-resource settings, where economic precarity is a significant barrier to student success (Phiri et al., 2020). However, the Zimbabwean context introduces unique aggravating factors, such as hyperinflation and currency instability, which exacerbate financial stress in ways rarely seen in more stable economies (World Bank, 2022).

The mental health crisis among students is another critical finding. The high prevalence of stress, anxiety, and depression symptoms—particularly among female and final-year students—reflects a broader neglect of mental health support within tertiary institutions. While similar trends are documented globally (Auerbach et al., 2018), the scarcity of mental health professionals and cultural stigmas in Zimbabwe magnify these challenges. The qualitative data reveal a troubling reliance on informal coping mechanisms, such as peer support and religious faith, which, while valuable, cannot replace professional intervention. This underscores the urgent need for institutional mental health services that are both accessible and culturally sensitive.

Academic pressures, particularly in STEM disciplines, further compound students' stress. The paradox of high satisfaction with chosen fields alongside severe systemic barriers (e.g., outdated resources, heavy workloads) suggests that students are passionate about their education but hindered by institutional inadequacies. This finding resonates with studies from other LMICs, where resource constraints often undermine academic potential (Nhundu, 2019). The gendered disparities in STEM, where female students face additional financial and societal pressures, also highlight the intersectional nature of these challenges.

Social well-being emerged as a double-edged sword. On one hand, peer and familial support served as vital buffers against stress, reinforcing the importance of community ties in Zimbabwean culture. On the other hand, financial and infrastructural barriers limited students' ability to fully engage in social activities, exacerbating feelings of isolation—particularly among international and rural students. This duality reflects the broader tension between resilience and systemic neglect, where institutional and economic failures continually test students' resourcefulness.

The study also uncovered unexpected nuances, including the roles of digital inequity and religious coping. While smartphones are widespread, limited access to reliable data underscores how technological advancements can inadvertently widen disparities. Similarly, the prominence of faith as a coping mechanism calls for a reevaluation of Western-centric well-being models, which often overlook culturally specific resilience strategies.

Answering the Research Questions

Returning to the research questions guiding this study:

1. Prevalence of distress: The study confirms high rates of stress, anxiety, and depression, with female and final-year students most affected.

2. Impact of financial and academic stress: Financial instability directly correlates with poorer mental health and reduced academic engagement, while academic pressure—exacerbated by resource constraints—intensifies psychological distress.

3. Protective factors**:** Peer support, family networks, and religious faith emerged as critical buffers, though institutional support remains largely absent.

4. Gaps in support systems: Mental health services are severely under-resourced, and financial aid is inadequate, particularly for rural and female STEM students.

CONCLUSION

This study provides a comprehensive assessment of student well-being in Zimbabwean tertiary colleges, revealing a landscape marked by significant challenges but also resilience and community strength. The findings underscore that student well-being is not a singular issue but a multifaceted construct influenced by interconnected academic, social, emotional, and financial factors. The pervasive impact of financial instability and mental health resource gaps highlights systemic failures that demand immediate attention. At the same time, the protective role of peer support, familial ties, and cultural resilience offers a foundation upon which interventions can be built.

The Zimbabwean context, with its unique socio-economic pressures, necessitates tailored solutions that go beyond generic well-being frameworks. While global research provides valuable insights, the local realities of hyperinflation, infrastructural deficits, and cultural stigmas require context-specific strategies. This study bridges a critical gap in the literature by centring the voices of Zimbabwean students and offering empirical evidence to inform policy and practice.

Ultimately, the goal is to foster a tertiary education system that not only produces academically competent graduates but also nurtures their holistic well-being. This requires a collective effort from policymakers, educators, and communities to address the root causes of student stress and amplify the protective factors already within the student body.

RECOMMENDATIONS

To address the challenges identified in this study, the following recommendations are proposed, prioritised by feasibility, urgency, and cost-effectiveness:

Urgent and Feasible Actions

Integrated Support Hubs**:** Institutions should establish centralised well-being hubs that combine financial aid, mental health counselling, and academic advising. These hubs would provide a one-stop resource for students, reducing service fragmentation. For example, a student struggling with tuition payments could simultaneously access counselling to manage the associated stress. This model has proven effective in other LMICs, where resource constraints necessitate efficient service delivery (Baik et al., 2019). Implementation barriers—such as limited funding, staffing shortages, and inadequate infrastructure—require strategic partnerships with government bodies and NGOs to secure resources and expertise.

Mental Health Infrastructure: Tertiary colleges must prioritise the development of mental health services, including hiring trained counsellors and implementing peer support programs. Given the stigma associated with

mental health, awareness campaigns led by student advocates could help normalise seeking help. Partnerships with local NGOs (e.g., Friendship Bench) or international organisations could provide funding and training to address staffing shortages.

Cost-Effective and High-Impact Solutions

Financial Aid Reforms: Expanding scholarships, stipends, and emergency grants is critical to alleviating financial stress. Policies should target the most vulnerable groups, such as rural students and women in STEM, who face compounded barriers. Innovative solutions, like income-sharing agreements (where students repay tuition after securing employment), could also be explored.

Digital Equity Initiatives**:** To bridge the digital divide, institutions should subsidise data costs and provide offline learning resources (e.g., USB drives with course materials) for students with limited internet access. Investing in campus computer labs and extending library hours could further mitigate inequities.

Forward-Looking Strategies

Curriculum Integration of Well-Being: Well-being education should be embedded in orientation programs and coursework. Workshops on stress management, financial literacy, and time management could equip students with practical skills. For example, a mandatory first-year course on resilience-building could draw from both global research and local coping strategies, such as Ubuntu principles.

Community and Peer-Led Programs: Leveraging Zimbabwe's strong communal culture, institutions should formalise peer mentorship programs. Student-led initiatives, like *mukando* groups for financial pooling, could be scaled with institutional support. Engaging families in well-being initiatives—through newsletters or town halls—could also strengthen external support networks.

Policy Advocacy: Universities should advocate for national policies that address macroeconomic challenges affecting students, such as currency instability and unemployment. Collaborating with the Ministry of Higher and Tertiary Education to secure funding for well-being programs could amplify impact.

Research Recommendations

Longitudinal Research: Future studies should track the long-term effects of these interventions and explore the evolving needs of students. Follow-up surveys conducted every 1–2 years could gather quantitative data on well-being indicators, academic performance, and financial stability. Cohort studies tracking students from first year into postgraduate life would provide insights into longer-term outcomes.

Comparative Research: Cross-national studies across other LMICs could identify best practices and foster regional collaborations. Such research would enhance understanding of intervention sustainability and the dynamic changes in socio-economic contexts affecting student well-being.

By implementing these recommendations, Zimbabwean tertiary institutions can transform systemic challenges into opportunities for growth, ensuring that students thrive academically, emotionally, and socially. The path forward requires commitment, creativity, and collaboration, but the potential rewards—a generation of resilient, well-supported graduates—are immeasurable.

The resilience of Zimbabwean students, as evidenced by their adaptive strategies and communal strength, is a testament to their potential. However, resilience should not be a substitute for systemic support. This study serves as a call to action for all stakeholders to invest in the well-being of students, not as a luxury but as a fundamental pillar of educational success.

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