

Abolishment of Students' Meal Allowances at the University of Zambia: Exploring the Alternative Sources of Income, Challenges and Opportunities for First-Year Students

Kennedy Mwila^{1*}, Enala S. Lufungulo¹, Gift Masaiti², Steward Mudenda³,
Martin Kampamba³, Webrod Mufwambi³, Margaret Phiri⁴,
Christabel Nang'andu Hikaambo³

¹Graduate School of Education, Peking University, Beijing, China

²Department of Educational Administration and Policy Studies, University of Zambia, Lusaka, Zambia

³Department of Pharmacy, School of Health Sciences, University of Zambia, Lusaka, Zambia

⁴Department of Pharmacy, School of Medicine and Health Sciences, Mulungushi University, Kabwe, Zambia

Email: *mwilakennedy@yahoo.com

How to cite this paper: Mwila, K., Lufungulo, E. S., Masaiti, G., Mudenda, S., Kampamba, M., Mufwambi, W., Phiri, M., & Hikaambo, C. N. (2021). Abolishment of Students' Meal Allowances at the University of Zambia: Exploring the Alternative Sources of Income, Challenges and Opportunities for First-Year Students. *Creative Education*, 12, 2733-2751.

<https://doi.org/10.4236/ce.2021.1211202>

Received: October 21, 2021

Accepted: November 27, 2021

Published: November 30, 2021

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Abstract

Background: Access to higher education is among the national development goals for every country. However, many factors may hinder equitable access to higher education, especially among vulnerable groups. **Aim:** This study sought to investigate the abolishment of students' meal allowances at the University of Zambia by exploring the alternative sources of income, challenges and opportunities for first-year students. **Objectives:** To ascertain the alternative sources of income for first year students at the University of Zambia; to establish the challenges faced by first-year students in raising income for meals at the University of Zambia; to unpack the perceived opportunities in scrapping off meal allowances for first-year students at the University of Zambia. **Materials and methods:** The study employed a qualitative approach using a descriptive case-study design among 18 first-year students. The main data collection techniques were focus group and semi-structured interviews, supplemented by documentary review.

Keywords

Abolishment, Students' Meal Allowance, Alternative Income, Challenges, Opportunities

1. Background

This study sought to investigate the abolishment of students' meal allowances at the University of Zambia by exploring the alternative sources of income, challenges and opportunities for first-year students. Key findings revealed that first-year students had engaged in alternative sources of income-generating activities to raise money for their living expenses. These income-generating activities include gambling, small-scale businesses, caderism (politics), illicit sex among female students, renting out bed spaces, and part-time jobs. Furthermore, the study reviewed that there were challenges faced by students in their quest to explore alternative means of income generation. These included missing lectures, restrictive university policy on running businesses on campus, erratic financial support from parents which led to poor academic performance. Additionally, five key opportunities arose from the abolition of meal allowances for first-year students. These included many students being placed on a government student loan scheme, students developing entrepreneurship skills, the end of riotous behaviour; and enhanced social relations among students. This study found that the abolishment of students' meal allowances at the University of Zambia has caused negative impacts on some students who have resorted to alternative sources of raising money such as being engaged in sexual activities and gambling. Conversely, many students have developed other entrepreneurial skills, such as starting small-scale businesses. The study recommends that there was need for the government to reinstate the student-meal allowances to avoid future impacts on the health of students such as contracting sexually transmitted diseases like HIV/AIDs.

In the 21st century, the purpose of universities is threefold: Knowledge creation, utilising and sharing (Mwiya, et al., 2017). Access to equitable higher education is central to national development. Zambia's Vision 2030 and the revised Sixth National Development Plan promulgated the aspirations of the country and highlighted education as the centre stage for development. This was done through the recognition of human capital development as the key driver of the development process by the Government of the Republic of Zambia (GRZ, 2006; 2011). Historically, the Zambian higher education system has been well endowed with public resources and enjoyed a strong commitment from the government. Previously, since the inception of public universities, all admitted Zambian students were automatically put on government bursary which covered tuition, Accommodation, book allowance, meal allowance and a small stipend for upkeep (Masaiti & Shen, 2013). The government's argument for comprehensively supporting students in higher learning institutions was that university costs were substantial and also Zambia urgently needed to develop the human capital for its accelerated development (Masaiti & Shen, 2013).

However, the free provision of public university education in Zambia was no longer to continue due to falling government (tax) revenues. The decline in Zambia's economy from the mid-1970s onwards was mainly due to falling copper prices and rising oil prices on the international market (Kelly, 1991; Mwelwa,

2014). The falling revenues coupled with the rising demand for higher education from the ever-growing numbers of prospective students necessitated the government's official introduction of the cost-sharing policy in all institutions of higher learning in the 1990s (Masaiti & Shen, 2013; Mweemba, 2003). The cost-sharing policy brought about the introduction of tuition fees, boarding fees and other user charges to be paid by those to access education in higher learning institutions. The justification for such cost-sharing measures was that government funding to higher education, in Sub-Saharan African countries, Zambia inclusive, had been declining thereby necessitating institutions of higher learning to raise tuition fees and other user charges for them to provide quality education and remain afloat (Masaiti et al., 2015; Tshabangu & Msafiri, 2013; Woodhall, 2001).

In an attempt to promote equitable access to quality higher education, the new government in 2012 announced intentions, in line with its Party Manifesto, to abolish the "bursary scheme" and replace it with a "Student Loan Scheme" (Mukanga, 2013). It was felt that unlike the bursary scheme, a publicly financed student loans scheme could be more sustainable and thereby promote equitable access to higher education among the deserving but less privileged sections of society, subsequently, in 2019 government abolished the disbursement of the students' meal allowances in public universities in line with the cost-sharing policy (Mukanga, 2013; Mashininga, 2019). It was pronounced, that government would strictly limit its loan support for tuition fees and accommodation and these would be paid directly to the institutions in which students enrolled. The money for books and projects would be paid directly to the students. The decision was meant to spread the loan scheme more widely to benefit more universities, including Kwame Nkrumah University, Chalimbana, Mukuba, Mulungushi and Palabana universities. In the past, scholarships and loans were only allocated to two institutions, namely the University of Zambia and the Copperbelt University (Mashininga, 2019).

The immediate feedback from the students was that the government's removal of meal allowances will bring many hardships to students, a fourth-year student in adult education and extension studies at the University of Zambia, told *University World News* that prospective students from poor families will shun university education due to inadequate support. "Seventy five percent of students from the University of Zambia are from poor families and many are from villages or remote towns; pupils work hard to make it to university so the government should sponsor them, but this scrapping of meal allowances will discourage more from coming to university," he said (Mashininga, 2019).

It is against this background that this study sought to explore the alternative sources of income, challenges and opportunities for first-year students at the University of Zambia (UNZA) after the abolition of meal allowances. The study helps highlight the alternative sources of income for students' meals, it establishes the challenges students face in raising income for meals and also explores opportunities that have come with scrapping off meal allowances.

2. Objectives

1) To ascertain the alternative sources of income for first year students at the University of Zambia.

2) To establish the challenges faced by first-year students in raising income for meals at the University of Zambia.

3) To unpack the perceived opportunities in scrapping off meal allowances for first-year students at the University of Zambia.

Theoretical Framework: Neoliberal Theory

According to [Harvey \(2005: p. 2\)](#), “Neoliberalism is in the first instance a theory of political economic practices that proposes that human well-being can best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterized by strong private property rights, free markets and free trade. The role of the state is to create and preserve an institutional framework appropriate to such practices. The state has to guarantee, for example, the quality and integrity of money. It must also set up that military defence, police and legal structures and functions are required to secure private property rights and to guarantee, by force if need be, the proper functioning of markets. Furthermore, if markets do not exist (in areas such as land, water, education, health care, social security, or environmental pollution) then they must be created, by state action if necessary. But beyond these tasks, the state should not venture. State interventions in markets (once created) must be kept to a bare minimum because, according to the theory, the state cannot possibly possess enough information to second-guess market signals (prices) and because powerful interest groups will inevitably distort and bias state interventions (particularly in democracies) for their benefit”.

The neoliberal economic agenda is leading to decreasing funding for public services around the world; in education, this agenda attempts “to weaken public control over education while simultaneously encouraging privatization of the educational service and greater reliance on market forces” ([Berman, 2003: p. 253](#)). Globally, decreased public funding of higher education is affecting institutions and systems ([Prichard & Willmott, 1997](#)). Neoliberalism assumes that the market is more efficient than the state, so goods and services once considered public should become privatized, which also frees up capital for the market. “It seems that the policy of privatizing public science and its institutions has proceeded ideologically rather than by rational calculation. Such policies are assumed to fuel innovation and maximize wealth creation, but that is a highly contested assumption” ([Atkinson-Grosjean, 2002](#)). Higher education institutions must adjust, and are looking across borders for examples of adaptive and entrepreneurial organizations ([Clark, 1998](#)). This coincides with large-scale changes in the economics of academia. There is a global trend of cost sharing in funding higher education, which places a greater burden on individual students ([Johnstone, 2004](#)). This era of privatization and deregulation coincides with increasing claims on public money ([Slaughter & Leslie, 1997](#); [Slaughter & Rhoades,](#)

1990). Slaughter and Leslie coined the phrase, academic capitalism, to explain institutional and professors' market (like) efforts to secure external funding in response to global political and economic changes.

The current Zambian National education policy is conceived based on the democratic principles of efficiency, equity, accountability and cost-effectiveness; therefore, the values of liberalism become the guiding principles in the formation of education policies (MOE, 1996). The concept of liberal democracy has four underpinnings which are moral autonomy, equality, fairness, and liberty. Therefore, the scrapping off of meal allowance was purported regarding the underpinnings of the cost-sharing funding model as the government stated that the burden to offer students both tuition fees and meal allowance at UNZA was too huge at the expense of other learning institutions which were supposed to be also beneficiaries of the loan scheme was unfair as the policy furthermore advocates for equity and equality. It is for this reason that the neoliberal theory was adopted for the study because the decision government made hugely portrayed the capitalist way of funding education. It emphasizes cost-sharing and the need for a dynamic global economy.

3. Materials and Methods

Study Design

The study was purely qualitative in nature and a disruptive case study design was employed. (Tolson et al., 2002), report that a descriptive case study is used to describe an intervention or phenomenon and the real-life context in which it occurred. A descriptive case study is one that is focused and detailed, in which propositions and questions about a phenomenon are carefully scrutinized and articulated at the outset. Descriptive studies seek to reveal patterns and connections, in relation to theoretical constructs, in order to advance theory development. To that effect the abolishment of meal allowances was explored in relation to the neoliberal theory.

Target Population and Sample Size Determination

The targeted students were first-year students from the University of Zambia (UNZA) because they enrolled at a time when the Zambian government just abolished meal allowances for students. This meant that the first-year students had no opportunity to receive meal allowances compared to previous students from the same institution. A total of eighteen (18) students participated in the study. Data was collected through a Focused Group Discussion (FGD) and an interview guide. Eight (8) respondents participated in the focused group while ten (10) were interviewed one on one. The respondents were selected using convenience sampling.

Data collection methods/instruments

Data were collected using a FGD and one on one interview was used to collect data from the students, in addition to a document analysis. (Parker & Tritter, 2006) elude that FGD is frequently used as a qualitative approach to gain an in-depth understanding of social issues. The method aims to obtain data from a purposely selected group of individuals rather than from a statistically represen-

tative sample of a broader population. One on one interviews are advantageous in that they bring about understanding people in the context of their own lives (Berry & Kincheloe, 2004). Documents from the different publications from the Ministry of Higher Education concerning the removal of meal allowances from the two public universities and other reliable media publications on the same topic were also reviewed.

Data Analysis

The collected data through the FGD and interviews were analyzed using inductive content analysis. In the inductive content analysis, the researcher has to organize the collected qualitative data (Elo & Kyngäs, 2008). The organization of qualitative data includes open coding, creating categories and abstraction. Open coding means that notes and headings are written in the text while reading it. The written material is read through again, and as many headings as necessary are written down in the margins to describe all aspects of the content.

4. Results

The study targeted first year students at the University of Zambia whose meal allowances were abolished by the government. The study explored the student's alternative sources of income; challenges faced in raising income for meals, and also investigated the opportunities in scrapping off meal allowances. Results are represented by use of a Socio-demographic pie chart of gender, a bar graph showing academic schools under which the respondents are enrolled, tables and figures highlighting alternative sources of income, challenges faced in raising income for meals and opportunities realised due to abolishing of meal allowances. The key findings revealed that students were involved in alternative income-generating activities which included gambling, small-scale businesses, caderism (politics), illicit sex among female students, renting out bed spaces, and part-time jobs. Challenges included missing lectures, restrictive university policy on running businesses on campus, erratic financial support from parents which led to poor academic performance. The opportunities that come with the abolishment of meal allowances include; many students being placed on a government student loan scheme; students developing entrepreneurship skills; the end of riotous behaviour; and enhanced social relations among students.

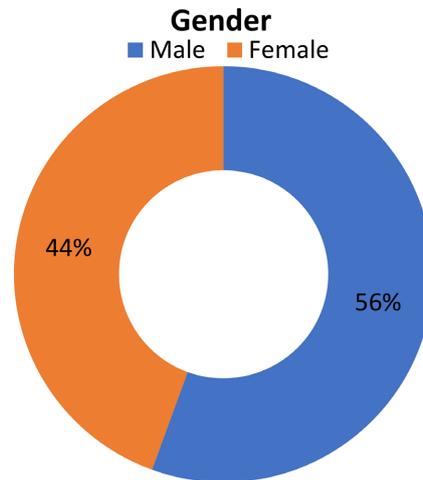
Socio-demographic Characteristics of the Participants

Figure 1 shows a pie chart on the gender of the respondents, there were 10 (56%) male respondents and 8 (44%) female respondents.

Figure 2 shows that out of the 18 participants who were all first-years 7 (38.8%) were enrolled in the school of education, 6 (33.3%) in the school of Humanities and Social Sciences while 5 (27.8) were in the school of natural sciences.

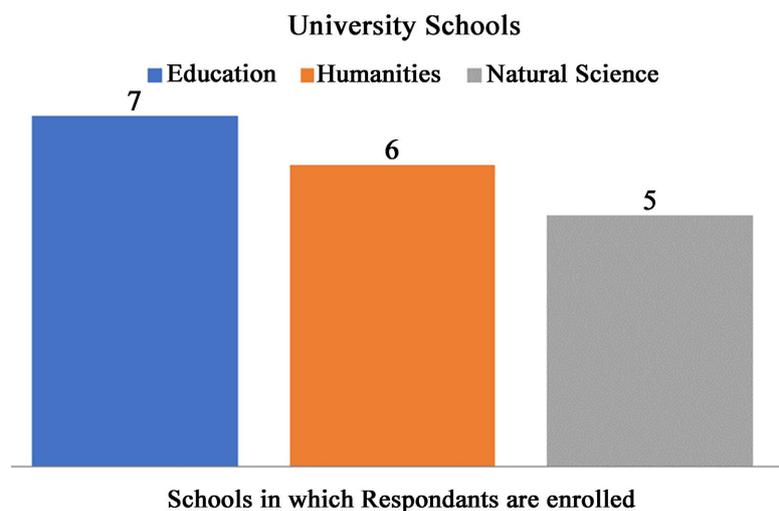
Findings on Alternative Sources of Income for First-Year Students

Figure 3 indicates that they were eight key alternative sources of income that the students identified after the scrapping off of meal allowances these included; Caderism (politics); Small Scale Businesses; Guardians/parents; Gambling; Renting



Source: Field Data 2019.

Figure 1. Gender distribution of respondents.



Source: Field Data, 2019.

Figure 2. Academic schools under which the respondents are enrolled.

out bed spaces and Indulgence in illicit sex for female students.

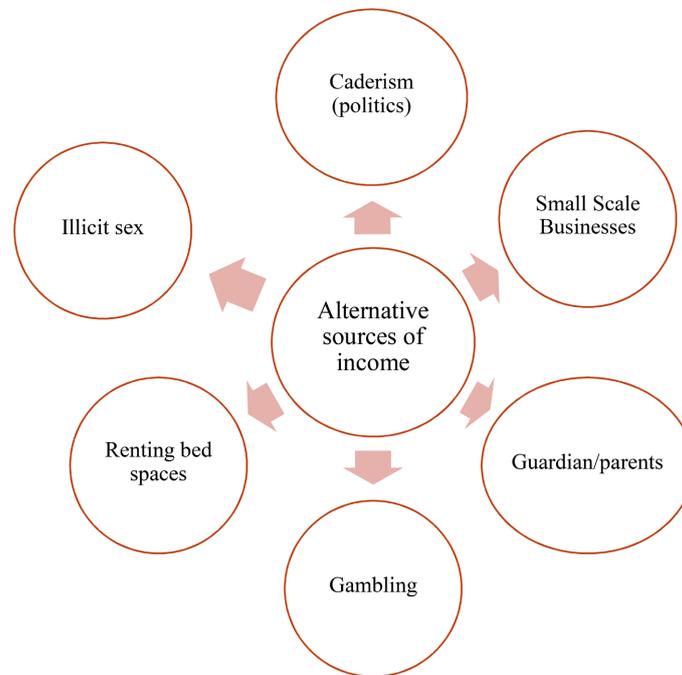
Table 1 elaborates the emerging themes from the interview and Focus Group Discussion the themes on alternative sources of income include Caderism (politics); Small Scale Businesses; Guardians/parents; Gambling; Renting out bed spaces and Indulgence in illicit sex for female students.

Findings on Challenges Faced by First-Year Students in Raising Income for Meals

Figure 4 shows that there were multiple challenges faced by the students as a result of the abolishment of meal allowances; these included Missing lectures; Restrictive University policy on trading on campus; Erratic support from parents/guardians and Poor Academic Performance.

Findings on opportunities realised due to abolition of meal allowances

Figure 5, indicates that five key opportunities arose from the abolition of meal



Source: Field Data 2019.

Figure 3. Alternative Sources of Income for students.

Table 1. Emerging themes on alternative sources for Income for first-year students.

Themes	Notes	Verbatim from Interviews and FGDs
Gambling	<ul style="list-style-type: none"> • Gambling was highlighted as an activity that students are now engaging in as a source of income. 9 out of 18 students that participated in the study acknowledged that most of their male colleagues had engaged in this form of fundraising. • They cited that gambling was done in various forms such as sports betting and playing cards among others. • The practice was established to be common among male students. 	<p><i>“I spend not less than three hours of playing cards every day on campus because there are always wins and losses and in a case where you lose, in the quest to recover what you lost or make some good money you need some good time dedicated to the venture.”</i></p>
Small Businesses	<ul style="list-style-type: none"> • The scrapping off of meal allowances has resulted in some students being involved in small businesses ranging from the selling of clothes, foodstuffs such as bread, drinks, rice, vegetables like tomatoes and onions, and other basic needs like bathing and washing soap which enable them to have income for meals • However, it was against the University of Zambia’s policy for students to conduct unregistered businesses on campus. 	<p><i>“I go to Soweto market (the single largest Market in Zambia) at least twice in a month to order second-hand clothes which I resale to my fellow students so that I raise some money for my meals and other expenses”</i></p>
Part-time Jobs	<ul style="list-style-type: none"> • It was established that there was an increasing number of students undertaking paid part-time jobs during term time. • Thus, part-time jobs were cited as a source of income for students as this would earn them an income and help to cater for their meals. 	<p><i>“I teach tuitions at the private school in Kalingalinga compound during the semester and this is a big challenge for me because the job takes up most of my precious time for studying”.</i></p> <p><i>“Last holiday I was doing a part-time job as a bus conductor just to raise money for my living expenses; it is tough to stay on campus without meal allowances”.</i></p>

Continued

Illicit sex	<ul style="list-style-type: none"> • There was an observation that the scrapping off of meal allowances on first-year students had led to increased prostitution especially among female students. • Four female students mentioned that they observed some of their friends would practically indulge in prostitution 	<p><i>“My roommate goes to drinking places especially on Fridays and weekends to find men who will request to have sex with her in exchange for money, and nearly every week her fridge is always full and she buys expensive clothes. I was also forced to think of engaging in the act because I observed how it paid my friend but my conscious failed me”</i></p>
Renting out bed spaces	<ul style="list-style-type: none"> • Few students that were accommodated indicated that illegal renting out of bed spaces produced some survival income. • Due to the removal of meal allowance first-year students who are accommodated have taken advantage of their accommodation status on campus by entitling themselves as landlords and charging their fellow students’ exorbitant fees to raise money for incomes. 	<p><i>“I rented out my room for a semester at cost of K7000 (480\$) because it was the only way I could make money and feed myself as I come from a poor family and vulnerable home.”</i></p>
Politics (Caderism)	<ul style="list-style-type: none"> • The study established that students have affiliated themselves to different political parties to get involved in branch party activities on campus simply because these activities are funded. • The fund they receive in terms of allowance is what had helped some to cater for their meals and other living expenses. 	<p><i>“I joined The Patriotic Front Party which involves me in a lot of party activities and government-related programmes from which I receive some allowances upon the end of every operation that is the money I use for my living expense”.</i></p>
Parents/guardians	<p>10 out of the 18 respondents that were interviewed and those who participated in the focused group reported that they did not have any other means of generating income to cover for their living expenses apart from depending on what their guardians and parents sent for them from home.</p>	<p><i>“I count on my single mother to provide for all my living expenses, but sometimes she also gets constrained because of other responsibilities she has back home and in such a case I am forced to borrow from my friends”</i></p>

Source: Field Data 2019.

allowances for first-year students these were; more students being placed on student loan schemes; students developing entrepreneurship skills; end of riotous behavior; and enhanced social relations among students.

5. Discussion

This study investigated the abolishment of students’ meal allowances at the University of Zambia by exploring the alternative sources of income, challenges and opportunities for first-year students. The study revealed that the first-year students experienced various challenges due to the scrapping off of meal allowances by the government of Zambia.

A succession of studies since 2000 has indicated the financial problems experienced by students (Ryan, 2014). The findings from studies of university students also usually point to students not procuring textbooks, at times going without meals and having to initiate the use of school loans to fund living costs (Bexley et al., 2013; James et al., 2007).

Sources of Income for First-year Students at the University of Zambia

The findings on the sources of income for meals established that a small

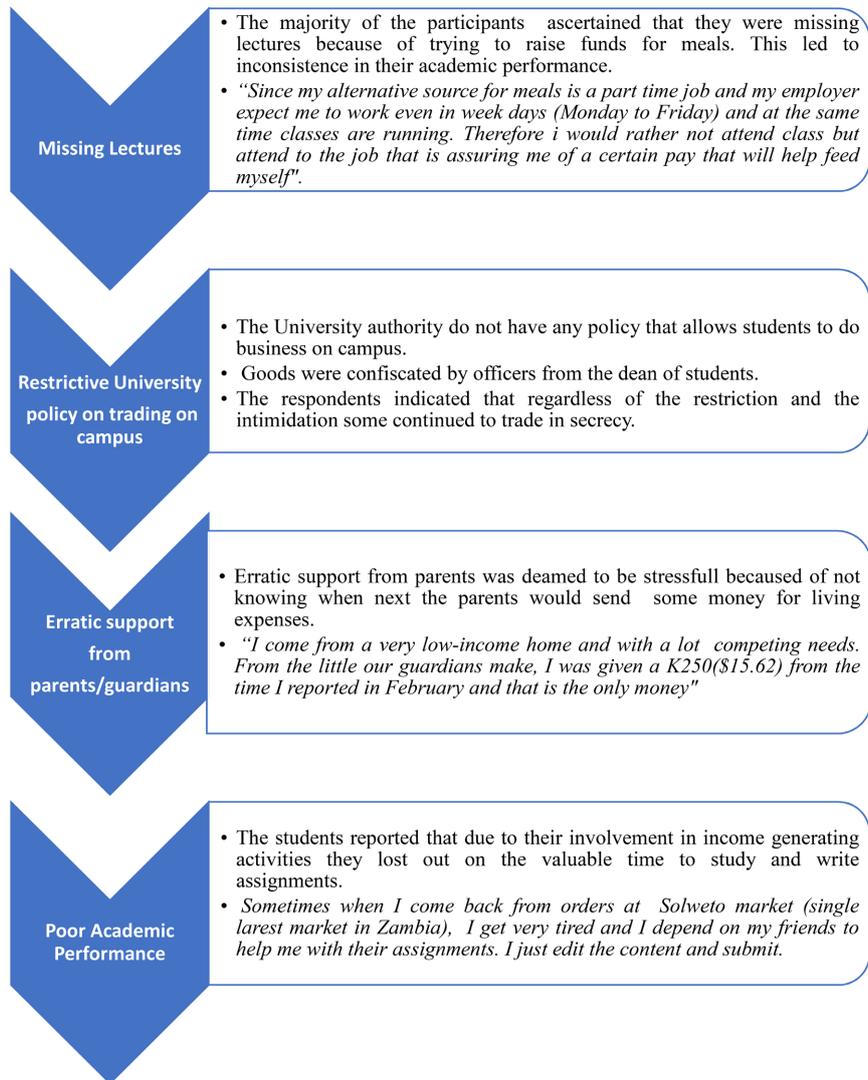
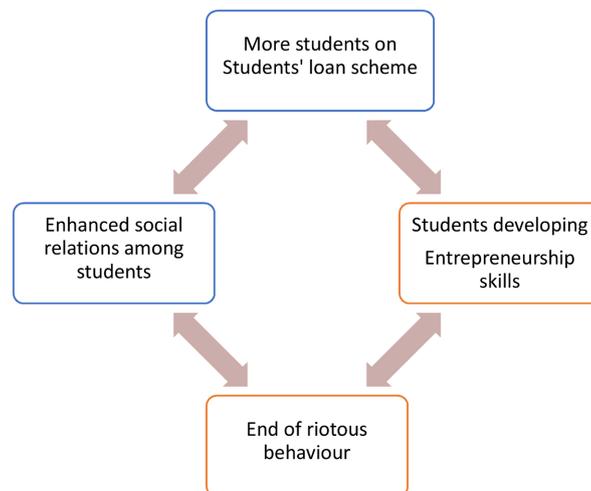


Figure 4. Challenges of first-year students in raising income for meals.



Source: Field Data 2019.

Figure 5. Opportunities realised due to abolition of meal allowances.

number of students relied only on their guardians for financial support. Others revealed their engagement in a variety of income-generating activities for their meals, including business, gambling and betting, part-time jobs, caderism, commercial sex those staying on campus renting out bed spaces, and others supported the allegations.

Business and Gambling

It was established that the scrapping off of meal allowance has resulted in some students being involved in small businesses ranging from the selling of clothes, foodstuffs such as bread, drinks, rice, vegetables like tomatoes and onions, and other basic needs like bathing and washing soap, which enable them to have an income for meals. It was further established that gambling and sports betting were other forms of income generation. This kind of source is consistent with that of [Petry and Weinstock \(2007\)](#), quoted in *International Journal of Liberal Arts and Social Science* Vol. 4 No. 8 November (2016), where an American university revealed that out of 1356 student participants, 23% reported ever gambling on the internet, 6.3% gambled online weekly and about a third of these online gamblers (who had ever gambled online) were classified as probable pathological gamblers. Furthermore, studies have suggested that certain groups are more likely to be attracted to online gambling, and this has slowly become a way of life among first-year students ([Petry & Gonzalez-Ibanez, 2015](#)). However, those who gamble for a living may admit that it is not a reliable source of income, that the outcome is not guaranteed, and that it is most likely a game of chance ([Seifried et al., 2009](#)).

Part-Time jobs

Part-time jobs, which would earn them money and help pay for their meals, were another source of revenue mentioned by students. Two students indicated that they were now doing part-time jobs that required them to learn and study while working to supplement their income for meals. This is consistent with the findings of research conducted at a Scottish institution on student part-time employment: consequences, difficulties, and prospects for higher education. According to [Watts & Pickering, \(2000\)](#), quoted in the *International Journal of Contemporary Hospitality Management*, “due to different developments that have recently occurred regarding the student funding mechanism, the number of students performing paid employment during term time has increased” ([Watts & Pickering, 2000](#)).

The findings on part-time jobs are also consistent with what [Rashida and Jennipher \(2018\)](#) found in their study of students’ basic needs, which emphasizes that work-study is a way for many students who qualify for financial aid to get an education and pay for college ([Rashida and Jennipher, 2018](#)). Students emphasized the importance of campus employment, particularly because it typically provided opportunities for skill development and learning, connecting them to university resources, was more flexible around course needs, and were convenient to class locations. Other cost-cutting tactics mentioned by students included

going to events where food was available, living in small flats with many people choosing inexpensive food options at last, and combining food with that of other struggling students. This is also consistent with the findings by Sanders & Hardy (2015) where students engaged in part-time work to subsidise their education due to the cost-sharing in attaining higher education qualifications (Barron & Anastasiadou, 2009; Sanders & Hardy, 2015).

Commercial sex

This study found that scrapping off of the meal allowance for first-year students resulted in female students indulging in commercial sex work as such, the research took an inquiry into the assertion and following the findings, a few students confessed that it was indeed true that female students at the university made it a habit to indulge in commercial sex work, mainly to obtain some income for their daily meals. This was as a result of them not having any other credible alternative source of income for living expenses. This is consistent with another study conducted in Ghana where students are engaged in commercial sex for financial and material needs (Gbagbo & Gbagbo, 2021). A similar situation is seen in Germany among university students who engage in commercial sex work due to financial reasons (Ernst et al., 2021). However, engaging in commercial sex predispose students to sexually transmitted diseases such as HIV/AIDs (Adefuye et al., 2009; Gbagbo & Gbagbo, 2021; Gerassi, 2015; Mbirimtengerenji, 2007; Naswa & Marfatia, 2010). This may affect the fight against HIV/AIDs among adolescents and youths in institutions of higher learning.

Challenges Faced by First-Year Students in Raising Income for Meals

Students described and mentioned a variety of obstacles they faced in their efforts to raise funds for on-campus meals. The students in our study missed lectures, experienced poor academic performance and the university authorities' prohibition of microbusinesses for students on campus, as well as stress and mental health challenges. These findings are similar to other studies where students have challenges with income for food, around 59% of students attending a midsize rural university in Oregon were found to be food insecure (Patton-López et al., 2014).

Missing Lectures

Since most of the alternative sources for meals required students to engage in part-time jobs, most of their employers would make them work even on weekdays (Monday to Friday) and at the same time as classes were running. Students would rather not attend class and instead focus on the job that guarantees them a regular pay check and allows them to feed themselves (Barron & Anastasiadou, 2009). This practice has been observed in other studies as students preferred to work part-time jobs during the lecture hours and hence contributing to poor performance during the academic year (Kottasz, 2005).

Restrictive University policy on trading on campus

Another issue raised in this study was that first-year students who choose to run a small business on campus, such as selling scones, eggs, drinks, and other

items, were frightened by the dean of students' office. Because the institution does not have a regulation allowing students to do business on campus, it was a challenge for most first-year students who believed that investing a small sum of money would allow them to fund their meals and survive since they were not provided meal allowances. The respondents indicated that regardless of the restrictions and the intimidation, some continued to trade in secrecy, while others would not endure the intimidation and, as such, their small businesses faltered. In comparison with the University of Dayton in Ohio USA, students are allowed to run businesses on campus provided they abide by the Student-run Business on campus policy. Many University of Dayton students engage in entrepreneurial activity, both for-profit and non-profit, and for curricular as well as co-curricular purposes. This policy allows for entrepreneurial activity among students while still maintaining a reasonable risk profile to protect University assets (University of Dayton, 2014). The University of Zambia Dean of students could as well allow its students through a well-thought-out policy to run businesses on campus to caution their daily expenses. Without a policy allowing students to run small businesses on campus, it is difficult for most of those with entrepreneurial minds to survive because they cannot find a different source of income for meals.

Academic Performance

More than half of the first-year students who were interviewed and discussed agreed that sourcing for income for their meals affected their academic performance. As it turned out, most students did part-time jobs to gain income, others did illegal businesses, and others were engaged in illicit activities such as selling sex and gambling. Similarly, (Gbagbo & Gbagbo, 2021) in a study entitled "Prostitution among University Students: A Case Study of Four Public Universities in Ghana" found out that there is a proliferation of prostitution on university campuses in Ghana for financial, material and emotional gains. Selling sex and other illicit business activities have negative effects on academic performance as this study shows. For example, Students responded that it was difficult to maintain consistency in their academic performances because all the activities were very involving and demanded high commitment, as lectures could demand (Elias et al., 2011; Hijazi & Naqvi, 2006). This is also consistent with the findings from Nigeria by (Oyeoku et al., 2014) who indicate that the numbers of undergraduates that possess moderate and high levels of prostitution tendencies were quite high. They further reviewed that examination failure, course carry-over, involvement in examination malpractice, repeating of classes, skipping of class assignment/group work, poor concentration, irregular attendance to classes, missing examinations and drop out of school and other attendant academic problems were some of the negative impact of prostitution tendencies on the academic performance of university undergraduates in South East, Nigeria.

Opportunities for Scrapping Off Meal Allowances

Learning Entrepreneurship Skills

The majority of the respondents confessed that they learnt how to do small

business and were more willing to venture into entrepreneurship activities as sources of income. Out of 18 students that were interviewed, 4 said they managed to learn and thrive in small businesses and they were ready to become businessmen and women. This is also supported by a study which found that 85% of the respondents rated the cost of living at the University of Zambia as high, hence 21% of the respondents engage in business activities to cope with the high cost of living (Ndhlovu et al., 2012). Entrepreneurship is important for students because it will help them earn income from a business perspective, and when they thrive, they will not solely depend on government jobs. Similarly, students at Jaypee Institute of Information Technology, Noida, India indicated that they feel motivated to start their own business because of intrinsic factors like being their boss and chasing their dreams (Mani, 2015).

Accommodating more students on the loan scheme

Zambia Daily mail indicated that the removal of meal allowances was aimed at accommodating more students on the loan scheme and increasing the resource base, thus ensuring that more brilliant but vulnerable students are offered an opportunity to acquire university education. Minister of Higher Education Nkandu Luo justified, and understandably so, that the removal of meal allowances is aimed at accommodating more students on loan schemes and sharing costs with parents (Mashininga, 2019).

“Government has committed to continue supporting students on the loan scheme with tuition fees, accommodation, and book and project allowances while leaving the responsibility of upkeep to parents. The government’s rationale is that it is better to reduce the amount of support provided to cater for a much larger group than lavish a small group to the exclusion of others. Certainly, Government is focused on creating a greater impact by ensuring that more brilliant but vulnerable students are allowed to acquire university education (Zambia Daily Mail, 2019: Document Analysis). The Lusaka Times June 2021 quoted Prof. NkanduLuo who explained that the decision to remove meal allowances was well-intended as evidenced by the number of students benefiting from the government’s student loans and scholarships.

Ending of students’ Riotous Behaviour

The other opportunity highlighted was that the government’s removal of meal allowances would bring to an end the issue of student riots and protests due to delayed meal allowances, as it was observed that most of the riots in the universities were motivated by the meal allowances being delayed (Zambia daily mail, February 22, 2019, Abolishment of meal allowances inevitable). Another study highlighted similar findings that the cause of student riotous behaviour was due to meal allowances (Jethro et al., 2017).

Enhanced social Relations among students

More than half of the students who were inquired mentioned that despite the challenges they faced, the tragedy caused strong social relationships among them as they could collaborate in putting their minimal incomes together. One re-

spendent disclosed that ever since she came to the university, she only bought food once since she had no other sources of income, the roommates were the ones who bought food and they could always include her in the budget. One study revealed that food insecurity was significantly associated with monthly allowance (Ukegbu et al., 2019). Therefore, there is a need to put specific measures to address challenges students are facing due to the removal of meal allowances because food insecurity can affect negatively on academic performance, health, and mental status of students (Knol et al., 2017; Patton-López et al., 2014).

6. Conclusion

The study concludes that first-year students had engaged in alternative sources of income-generating activities to raise money for their living expenses; these include gambling, small-scale businesses, caderism (politics), illicit sex among female students, renting out bed spaces, and part-time jobs. However, the majority of the sources appeared demanding and posed a risk to the students' health, morality and academic progress. Furthermore, the challenges faced by students in their quest to explore alternative means of income generation included missing lectures, restrictive university policy on running businesses on campus, erratic financial support from parents and poor academic performance. Further, five key opportunities arose from the abolition of meal allowances for first-year students. These were: more students being placed on a student loan scheme; students developing entrepreneurship skills; the end of riotous behaviour; and enhanced social relations among students. Conversely, non-restoration of meal allowances at the University of Zambia may predispose students to many communicable diseases and compromise the fight against HIV/AIDs and the achievement of the national goal of a productive nation.

7. Recommendations

1) Restoration of meal allowances at the University of Zambia and other public universities.

The study reveals that the abolishment of meal allowances has left adverse consequences in terms of moral behaviour in the quest to raise funds; therefore, the government should reconsider this policy direction to ensure equitable access to higher education.

2) Reform the operations of small-scale businesses on campus, to allow income-generating activities among students.

Universities must come up with entrepreneurial policies which will impart students with skills that will allow them to start earning an income as they study. Furthermore, the university must enact an entrepreneurial empowerment policy where students who are creative and innovative once come up with an overwhelming project are empowered with a grant.

3) Ensuring that there is an effective loan recovery mechanism from the beneficiaries.

The government through Higher Education Loans and Scholarship Board should ensure that they device effective loan recovery mechanisms from the beneficiaries who are now working so that the revenue base to support more students and restoration of meal allowances is widened.

Acknowledgements

We are thankful to all the participants for being part of this study.

Funding

No funding sources.

Conflicts of Interest

The authors declare no conflicts of interest regarding the publication of this paper.

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