



**An investigation of the financial and psychological impact of COVID-19 on students at
the University of the Witwatersrand, South Africa**

The Department of Social Work

School of Human and Community Development

Faculty of Humanities

University of the Witwatersrand

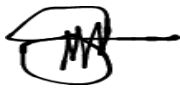
**In partial fulfilment of the requirements
for the degree Master of Arts in the field of Social Development
by**

Pontsho Maepa

March 2024

DECLARATION

I, Pontsho Maepa, declare that the entire body of work contained in this research report is my own, original work; that I have given full acknowledgment of the sources, which I have used.



.....

Signature

12 March 2024

Date

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ABSTRACT

The 2019 Coronavirus (COVID-19) intensified poverty, hunger, and health problems while having severe effects on sustainability measures. People faced psychological and financial difficulties because of the financial hardship caused by the pandemic. This study explored the financial and psychological impact of the COVID-19 pandemic among students on students from the University of the Witwatersrand, South Africa. A case study design was employed in this investigation. Ten (10) full-time University of Witwatersrand students, ages 18 to 30, were chosen using a purposive sampling technique. Individual interviews using a semi-structured interview guide were used to gather the data. The study found that while some participants reported minimal financial impact and effective coping strategies, others faced challenges with accommodation deposits, National Student Financial Aid Scheme (NSFAS) delays, and psychological distress. The study identified a range of emotional responses, including anxiety and academic concerns. Moreover, the transition to online learning presented both benefits and drawbacks, influencing students' academic performance and engagement. The study recommends considering the financial implications of accommodation deposits, ensuring timely disbursement of NSFAS allowances, and emphasizing interactive elements in online learning. Acknowledging the psychological toll, universities are urged to enhance mental health support services. Future pandemic responses should prioritise maintaining a supportive residential environment for students.

Keywords: Coronavirus disease (COVID-19), pandemic, psychological, financial, students.

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CHAPTER ONE

INTRODUCTION

1.1 INTRODUCTION

The onset of the COVID-19 pandemic in early 2020 had far-reaching effects across various spheres of life, including social, economic, psychological, and cultural dimensions, as noted by Plakhotnik et al. (2021). They highlighted how the global economic shutdown and accompanying lockdown measures disrupted daily routines at both individual and institutional levels. For instance, the closure of campus-based learning impacted approximately 20,000 institutions and 200 million students worldwide (Salmi, 2020), including about 800,000 students in South Africa's 25 state universities and roughly 100 private higher education establishments. The government's efforts to mitigate the pandemic's health consequences led to the sudden closure of higher education institutions, prompting a shift to online learning and remote work across various industries, which some experts suggest represents a significant transition to a "new normal" (Kasai, 2020), driven by technological advancements associated with the fourth industrial revolution. This abrupt change had implications for students' psychological well-being, particularly concerning their financial situations and academic performance (Kokkinos et al., 2022). Kokkinos et al. (2022) emphasize the importance of addressing students' mental health to effectively navigate the psychological challenges arising from COVID-19 and its associated financial strains, ultimately contributing to improved academic outcomes.

1.2 STATEMENT OF THE PROBLEM AND RATIONALE FOR THE STUDY

The COVID-19 pandemic had profound repercussions on global economic, social, and lifestyle aspects, affecting both the educational system and students significantly (Plakhotnik et al., 2021). With nationwide closures, classroom activities ceased, exacerbating financial and psychological strains among students (Son et al., 2020). However, there is a gap in research specifically examining the effects of the pandemic on university students, especially from their perspective (Grubic et al., 2020). Existing studies have focused more broadly on the pandemic's impact on education but have not delved deeply into students' experiences and coping mechanisms.

This study aims to address this gap by focusing specifically on the financial and psychological impact of the pandemic on university students at the University of the Witwatersrand. By doing so, it responds to the call for more research that considers students' perspectives (Grubic et al., 2020). Additionally, the study seeks to understand how students coped during the outbreak and to identify effective online learning strategies, which is an area that has received limited attention in the literature (Crispim et al., 2021). By examining students' experiences and highlighting the need for creating conducive learning environments, the study contributes to a more comprehensive understanding of the challenges faced by students during the pandemic.

Furthermore, the study aims to inform policymakers by providing insights that can be used to formulate targeted interventions, such as financial aid and mental health support, tailored to address students' specific challenges. This aligns with the broader goal of enhancing students' academic success and well-being amidst global disruptions. Moreover, the study seeks to improve existing online learning methods by identifying areas for enhancement based on students' experiences. By shedding light on the financial and psychological implications of the pandemic, the study aims to contribute to the limited literature on COVID-19's impact, particularly in the context of South Africa. Overall, the research conducted at the University of the Witwatersrand aims to enrich understanding of how the pandemic has affected students' lives and to offer recommendations for improving their educational experiences.

1.3 RESEARCH QUESTION (S)

The research question (s) of the study is:

- What are the financial impacts of COVID-19 on students at the University of the Witwatersrand?
- What are the psychological impacts of COVID-19 on students at the University of the Witwatersrand?
- What are the strategies that students used to cope with the COVID-19 pandemic?

1.4 AIMS AND OBJECTIVES

The aim of this study is to:

- To explore the financial and psychological impact of COVID-19 among students from the University of the Witwatersrand.

The research's objectives include:

- To explore the financial impact of COVID-19 on students at the University of the Witwatersrand.
- To investigate the psychological impact of COVID-19 on students at the University of the Witwatersrand.
- To explore strategies that students used to cope with the effects of the COVID-19 pandemic.

1.5 BRIEF RESEARCH METHODOLOGY

This is a qualitative study that provides participants with a chance to share their experiences. The study also followed a case study design approach. Yin (2018) asserts that case studies enable scholars to comprehend a particular case or phenomenon in detail and holistically. This is especially helpful in cases where the study intends to investigate intricate social, psychological, or contextual elements. Purposive sampling, a form of non-probability sampling strategy, was the strategy of sampling that was employed. Students enrolled at the University of the Witwatersrand comprised a sample size of 10 participants. Because the nature of this study necessitated the saturation of data with interpretations of the participants' experiences, the sample size was adequate for its intended use. The most efficient technique for gathering data for this research study was semi-structured interviews.

An interview guide was used for in-person interviews. The data-gathering strategy facilitated unrestricted communication between participants regarding their experiences and perspectives, unlike organized interviews. It took between thirty to sixty minutes (30-60 minutes) for each interview. To ensure that the interview guide was appropriate and would produce the necessary data, the research instrument was pre-tested with two participants. Through this method, the researcher was able to pinpoint and close any gaps in the data-gathering instrument by improving the wording used to make the questions asked clearer. The study employed thematic analysis as its data analysis method. The thematic analysis involves systematically identifying, analysing, and reporting recurring patterns or themes within qualitative data. The researcher followed a rigorous process, including data familiarisation, generating initial codes, searching for themes, reviewing, and defining themes, and writing the final report. This method facilitated the exploration of rich, qualitative data gathered through interviews, allowing the researchers to extract meaningful insights into the financial and psychological impacts of the COVID-19 pandemic on students at the University of the Witwatersrand, South Africa. Thematic analysis

provided a robust framework for interpreting and presenting key findings from the collected data.

1.6 LIMITATIONS OF THE STUDY

While this qualitative study conducted at the University of the Witwatersrand aimed to provide valuable insights into the financial and psychological impact of COVID-19 on students, it is crucial to acknowledge several limitations that may influence the generalizability and interpretation of the findings. These limitations include:

- Sample size and generalizability: This study's small sample size of 10 participants from a single university limits the generalizability of findings to a broader student population.
- Geographical limitation: Focusing on a specific university, the University of the Witwatersrand, did not capture the diverse experiences of students across different institutions, potentially limiting the applicability of the study's conclusions.
- Time constraints: The researcher's deadline, likely imposed by course requirements, also limited the depth and breadth of data collection and analysis, potentially impacting the richness of the findings.
- Purposive sampling: The use of purposive sampling introduced selection bias, as participants who volunteered or were more accessible, may not represent the entire student body.
- Qualitative nature: The qualitative research approach used in this study lacks the statistical rigour of quantitative methods, limiting the precision and generalizability of the study's findings.
- Thematic analysis subjectivity: this study used thematic analysis to analyse the data collected, thematic analysis involves interpretation, and the subjective nature of this process may introduce biases depending on the researchers' perspectives.
- Contextual specificity: this study was conducted at the University of the Witwatersrand, and the findings may be influenced by the unique socioeconomic, cultural, and institutional context of this university. As a result, extrapolating these findings to other institutions or different contexts should be done cautiously.
- Limited participant perspectives: this study only captured the perspectives of the participants at a specific point in time, potentially overlooking evolving experiences and adaptations over an extended period of the pandemic.

Counter Limitations:

Despite these limitations, several factors contribute to maintaining trust in the findings and the value of the study:

- Although the sample size was small and limited to a single university, the qualitative nature of the study allowed for in-depth exploration of the participants' experiences. Thematic analysis, while subjective, provides a robust framework for identifying and interpreting patterns in the data. By thoroughly analyzing the qualitative data, the researcher was able to uncover nuanced insights that may have been overlooked in larger.
- Despite the limited sample size, the use of qualitative methods enabled the researcher to capture rich, detailed narratives from participants. These narratives provide valuable context and depth to the study findings, offering a nuanced understanding of the financial and psychological impact of COVID-19 on students at the University of the Witwatersrand. By prioritizing the quality of participant responses over quantity, the researcher can gained a deeper understanding of the issues under investigation.
- In this study, the researcher enhanced trustworthiness by transparently documenting the study's limitations and their potential impact on the findings. By acknowledging the constraints of the research design, such as sample size and geographical limitation, the researcher demonstrates integrity and ensure that readers can critically evaluate the study's conclusions. Additionally, the researchers engaged in reflexivity, critically examinining own biases and assumptions throughout the research process. By addressing potential biases and considering alternative interpretations of the data, the researcher enhanced the credibility of the study's findings.
- While qualitative research may lack the statistical precision of quantitative methods, it offers unique advantages in exploring complex phenomena such as the impact of COVID-19 on students' lives. By employing rigorous qualitative methods, such as iterative data analysis, triangulation of data sources, and member checking, the researcher enhanced the reliability and validity of the study's findings. These methodological approaches helped in mitigating the limitations associated with qualitative research, ensuring that the study's conclusions are grounded in robust evidence.
- While the study's findings may be context-specific to the University of the Witwatersrand, they can still offer valuable insights for policymakers, lecturers, and stakeholders in similar settings. By providing detailed descriptions of the research context and participants' experiences, the researcher enabled readers to assess the

relevance and applicability of the findings to their own contexts. Additionally, the researcher enhanced the transferability of the study's findings by comparing and contrasting them with existing literature.

1.7 DEFINITION OF CONCEPTS

The following concepts are used in this study:

Coronavirus disease (COVID-19)- is an acute disease in humans caused by a coronavirus, which is characterised mainly by fever and cough and can progress to severe symptoms and in some cases death (Al-Rabiaah et al., 2020). This study explored the financial and psychological impact of COVID-19 among students at the University of the Witwatersrand, South Africa.

Financial impact- is described as an expense that has an uncontrollable influence on an individual's financial condition (Oliveira et al., 2013). This definition is used in this study to refer to the financial impact of COVID-19 among students at the University of the Witwatersrand.

Psychological impact- The effect of environmental or biological elements on an individual's social and psychological features (Oliveira et al., 2013). This study looked at the psychological impact of the COVID-19 pandemic on students.

Students- people studying at a university or other institution of higher learning (Tough, 2006). This definition will be used in this study since it looked at registered students enrolled at the University of Witwatersrand.

Pandemic- a widespread occurrence of an infectious disease over a whole country or the world at a particular time (Al-Rabiaah et al., 2020). This definition was used in this study to refer to the COVID-19 pandemic.

1.8 ORGANISATION OF THE RESEARCH REPORT

Chapter One: Introduction

This chapter offers a succinct overview of the research study while considering the motivation for the investigation as well as its goals and objectives. This chapter also outlines the study's limitations and gives an overview of the research strategy and methodology. It also offers a synopsis of each study report chapter.

Chapter Two: Theoretical framework

A research study's theoretical framework chapter offers the conceptual underpinning and backing for the investigation. It aids in establishing the study's foundation, justification, and context.

Chapter Three: Literature Review

The body of knowledge reviewed on the topic is presented in this chapter, with particular attention to the financial and psychological impacts of COVID-19, coping strategies that students use to cope, and different methods used during online learning. It also discusses the emergence of the COVID-19 pandemic and how it affected the South African educational system and institutions of higher learning.

Chapter Four: Research design and methodology

The research methodology and methods utilised to carry out the study are described in detail in this chapter. It also includes a description of the constraints encountered when carrying out this investigation.

Chapter Five: Presentation of the findings

This chapter presents the actual findings and the researcher's synthesis of data collected according to the objectives, along with the literature review on the subject. The research findings are illuminated by the literature reviewed.

Chapter Six: Summary, conclusions, and recommendations

This chapter provides a summary of the main findings according to the objectives. The researcher's conclusions regarding the data presented in the previous chapters are offered in this final chapter. Additionally, it offers recommendations to institutions of higher learning or interested parties in South Africa's education system.

1.9 CONCLUSION

This chapter provides a succinct overview of the research study, emphasising the key points of the research report, such as the purpose and goals of the investigation as well as the rationale for its conduct. It also included a summary of the information found in each research report chapter.

CHAPTER TWO

THEORETICAL FRAMEWORK

2.1 INTRODUCTION

The theoretical perspective in qualitative research develops into a transformational perspective that influences the kinds of questions that are asked, which in turn influences the methods used for gathering and analysing data as well as how to react to demands for movement or exchange. Bronfenbrenner's ecological systems theory is used in this study. This theory offers guidance on information collection. Since its components or variables make sense when combined, it describes the kinds of data that should be methodically identified. The theoretical foundation for the financial and psychological effects of COVID-19 on University of the Witwatersrand students is explained in this chapter. The Ecological Systems Theory (EST), created by Urie Bronfenbrenner, is the theoretical framework used in this investigation. The Ecological Systems Theory (EST) paradigm provides a comprehensive perspective for comprehending the complex and interrelated elements affecting people in their natural settings.

2.2 OVERVIEW OF THE ECOLOGICAL SYSTEMS THEORY (EST)

Ecological Systems Theory (EST), also referred to as human ecology, was developed by Urie Bronfenbrenner in 1979 as an ecological/systems framework (Härkönen, 2009). Härkönen (2009) claims that this concept was influenced by both Lewin's behaviorism theory and Vygotsky's socio-cultural theory. Bronfenbrenner's research focused on the developmental effects of social interaction on children. A person's development is impacted by everything around them, including their social connections, according to Bronfenbrenner (Härkönen, 2009). According to EST, people are shaped by the people they encounter and the things they are exposed to. This concept, which is often used in studies, consists of four complex layers known as systems (Härkönen, 2009).

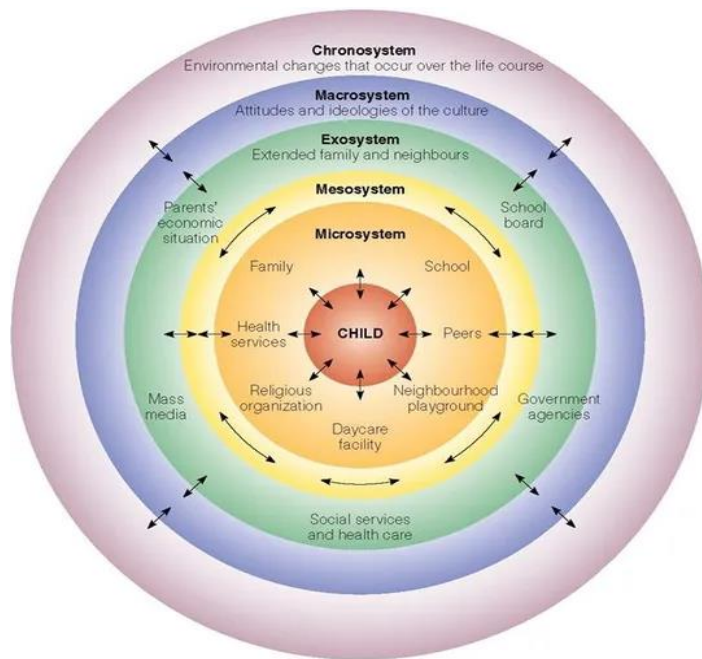


Figure 1. Illustration of Bronfenbrenner's ecological framework for human development.

<https://www.simplypsychology.org/Bronfenbrenner-Ecological-Systems.jpg?ezimgfmt=rs:555x563/rscb36/ng:webp/ngcb36>.

The ecological systems theory posits that human development is shaped by various environmental contexts (Lia & Lin, 2017). This theory suggests that individuals are influenced by diverse surroundings which can impact their behaviour to varying extents (Lia & Lin, 2017). It emphasizes the idea that everyone is interconnected within a larger system (Snyder & Duchschere, 2022), with individuals constantly interacting with their environment at multiple levels. These levels of interaction significantly affect an individual's functioning, while the individual also influences how these environmental factors operate. The systems theory delineates different layers, including the microsystem, mesosystem, exosystem, and macrosystem, with the individual at the core (Snyder & Duchschere, 2022).

2.3 APPLICATION OF THE ECOLOGICAL THEORY TO THE STUDY

- **Microsystem**

The microsystem is the personal environment that a person resides in. This encompasses the school community, friends, and family of the individual. A lot of students depend on their families for financial help. Financial difficulties experienced by family members because of the pandemic have a direct impact on the financial status of the students. Students may

experience elevated levels of stress and anxiety as a result of microsystem changes, such as home stress.

- Mesosystem

The interactions between the different parts of the microsystem are part of the mesosystem. In the case of students, this can involve communication between various family members or between the home and the school. Supporting students who are struggling financially may depend heavily on cooperation between families and schools. Students may experience increased psychological stress because of disruptions in communication or conflicts within the mesosystem.

- The exosystem

The exosystem is made up of environments that have an indirect impact on a person. The parents' place of employment or nearby resources may be examples of this. Students' and family financial security can be greatly impacted by policies about unemployment benefits, government assistance, or community resources. Students may experience stress and feelings of loneliness because of a lack of community resources or support.

- Macrosystem

The macrosystem consists of the larger cultural background, which includes economic systems, values, and social standards. Students' and their families' financial circumstances can be significantly impacted by economic policies and the nation's general economic condition. Students' psychological reactions to the pandemic's problems might be influenced by cultural perspectives on health, education, and financial achievement.

- Chronosystem

The chronosystem is concerned with the passage of time and the evolution of different systems. Students' and their families' financial security may be negatively impacted for some time by the pandemic's long-term economic repercussions. Students who are exposed to pressures and uncertainty over an extended period may acquire persistent psychological problems.

Analysing the financial and psychological impact of COVID-19 on students through the perspective of ecological systems theory provides a thorough knowledge of the linked dynamics at work. This holistic approach assists in identifying areas where interventions and support mechanisms can be created to alleviate any impact of the pandemic on students.

The ecological systems theory has many drawbacks even if it offers a thorough framework for comprehending the intricacies of people in their environments in this study. One drawback is that complicated systems could be oversimplified, as the theory might not have fully accounted

for each subtlety of unique experiences throughout the data collection phase. In addressing the drawback of oversimplification within the ecological systems theory, this study employed several strategies to ensure a nuanced understanding of the financial and psychological impact of COVID-19 on students such as in-depth data collection. To mitigate oversimplification, the study conducted in-depth qualitative data collection, allowing researchers to gather detailed insights into students' experiences within their ecological systems. By utilizing methods such as interviews, focus groups, or surveys, researchers could capture the complexity and diversity of students' experiences during the pandemic. Additionally, it also utilized thematic analysis to analyze the collected data, enabling researchers to identify and explore patterns, themes, and nuances within participants' narratives. Thematic analysis facilitated the identification of interconnected factors and relationships within students' microsystems, mesosystems, exosystems, macrosystems, and chronosystems, providing a more comprehensive understanding of their experiences.

2.4 CONCLUSION

In summary, the ecological systems theory serves as a robust theoretical foundation for comprehending the interconnected factors influencing the financial and psychological impact of COVID-19 on students at the University of the Witwatersrand. This chapter has managed to provide an overview of Ecological Systems Theory (EST), introduction of the study, application of Ecological Systems Theory to the Study, and acknowledge the theory's limitations.

CHAPTER THREE

LITERATURE REVIEW

3.1 INTRODUCTION

The COVID-19 pandemic has caused significant disruptions to multiple facets of society, and universities have not been spared its pervasive impacts. With a particular focus on the University of the Witwatersrand, this review of the literature attempts to investigate the body of studies on the psychological and financial effects of the epidemic on university students. The review also explores the coping mechanisms students used to deal with these consequences and investigates the instructional tactics used when learning shifted to the internet. By focusing on the University of the Witwatersrand, the study aims to delve into the specific experiences of students within this context, providing insights that can inform targeted interventions and support mechanisms tailored to the university's unique challenges.

3.2 THE EMERGENCE OF THE COVID-19 PANDEMIC

On March 12, 2020, the World Health Organization declared the outbreak of the severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), responsible for coronavirus disease 2019 (COVID-19), as a pandemic (WHO, 2020). Within a week, more than 107 countries worldwide closed schools, impacting over 862 million students (WHO, 2020). In response, educational institutions adopted distance learning to ensure continued education during the pandemic (WHO, 2021). This shift to distance learning, largely facilitated through online resources, was swiftly implemented across all academic levels within an indefinite timeframe (WHO, 2021). Despite some familiarity with online teaching platforms in higher education, many instructors lacked the necessary expertise to transition from traditional to online teaching, leaving lecturers, students, and parents unprepared for the sudden change (Aristovnik et al., 2020).

South Africa faced similar challenges. Naidoo and Cartwright (2020) noted that COVID-19 had the potential to significantly disrupt the educational journeys of over a million higher education students in the country. Consequently, institutions were compelled to swiftly implement emergency remote teaching (ERT), shifting teaching and learning to online platforms. Physical campuses emptied as universities became virtual environments, with students and teachers working remotely from home (Naidoo & Cartwright, 2020). The

traditional university timetable and infrastructure were discarded, giving rise to new governance structures, technological platforms, and support mechanisms, particularly at the undergraduate level (Naidoo & Cartwright, 2020). Collaborative efforts between universities and the government were mobilized to support students, leading to a rapid and comprehensive transition to a new mode of educational delivery across South African universities (Naidoo & Cartwright, 2020). This transformation represented a profound and all-encompassing shift into a new educational paradigm. As a result, the rapid transition to online learning highlighted in the literature underscores the need to examine how this shift has impacted students' academic and psychological well-being at the University of the Witwatersrand, thereby informing strategies to address potential challenges and enhance support systems.

3.3 THE IMPACT OF COVID-19 ON INSTITUTIONS OF HIGHER LEARNING

The COVID-19 pandemic has had a significant impact on institutions of higher learning all around the world. These effects have presented themselves in a variety of intellectual, social, and economic dimensions. Worldwide, institutions closed unexpectedly, prompting a rapid transformation to online and remote learning modes (Altbach, 2020). This move was fraught with difficulties due to technology differences, a lack of faculty preparedness, and worries about the quality of teaching in virtual formats (Hodges et al., 2020). Furthermore, the pandemic impacted international student mobility, negatively impacting enrolment rates and institutional revenue (Kelo et al., 2021).

The shift to online learning during the pandemic exposed existing gaps in access to technology and internet connectivity in Africa, where many higher education institutions confront resource restrictions (UNESCO, 2020). Campus closures also disrupted research efforts and collaborative initiatives, affecting both students' and faculty's academic and intellectual growth (Cloete, Bailey, & Maassen, 2020). Reduced financing and probable enrolment losses put financial strains on institutions (Nkomo, 2020). COVID-19 triggered the closure of universities and colleges in South Africa and a rapid shift to online learning (Herman, 2020). Addressing the digital divide among students has presented challenges, with discrepancies in access to gadgets and dependable internet providing barriers to equitable learning opportunities (Panday & Ranchhod, 2020). Financial restrictions raised worries regarding student retention, institutional viability, and academic quality (CHE, 2020). Furthermore, the pandemic exacerbated pre-existing social disparities, disproportionately harming underprivileged student groups (Cloete et al., 2020) and the comprehensive overview of the impact of the pandemic on

higher education institutions globally sets the stage for understanding the broader context within which the study at the University of the Witwatersrand unfolds, emphasizing the need to explore the specific ramifications for this institution.

3.4 FINANCIAL AND PSYCHOLOGICAL IMPACT OF COVID-19 PANDEMIC ON UNIVERSITY STUDENTS

3.4.1 FINANCIAL IMPACT

According to Gewalt et al. (2022), the economic downturn triggered by the pandemic posed economic hardships for university students, leading to a reduction or complete loss of income. Recent findings by Gewalt et al. (2022) reveal that measures such as social distancing, self-isolation, and travel restrictions resulted in widespread job losses, particularly in the service industry. Part-time employment for some college and university students ceased when local businesses shuttered. A study conducted by the National Bureau of Economic Research by Gewalt et al. (2022) encompassing over 10,000 participants, indicated that approximately 50% of respondents suffered losses in both income and wealth. Consumer spending plummeted by 31 log percentage points, with notable declines in travel and clothing expenses. Gewalt et al. (2022) conducted on the needs of students in the United States revealed that students encountered growing challenges such as housing and food insecurity, economic difficulties, a diminished sense of social-cultural connectedness, and uncertainty about the future. The study highlighted that most students experienced job losses, and disruptions to internships or job offers, with potential repercussions on their future earnings prospects, particularly at the age of 35. This was conducted based on the needs of students in the United States and revealed that students encountered growing challenges such as housing and food insecurity, economic difficulties, a diminished sense of social-cultural connectedness, and uncertainty about the future. Notably, students with lower incomes were 55% more likely than their higher-income counterparts to postpone graduation due to COVID-19 (Gewalt, et al., 2022). Additionally, students in their final year expressed concerns about the challenging job market they would enter. As a result, it can be argued that the implementation of lockdowns likely contributed to a subsequent decline in employment and consumer spending (Gewalt, et al., 2022).

Financial assistance for students is a critical aspect within the realm of education, particularly at the tertiary level. The cost of both undergraduate and postgraduate education has seen a consistent rise over the years (Faulk et al., 2010). Consequently, Nnamani et al. (2014) highlighted the significance of proper financial planning to mitigate potential challenges

students may encounter, such as academic hurdles, emotional distress, and post-graduation employment aspirations. Even before the onset of the pandemic, financial support remained a pressing concern for many students.

According to a study conducted by the Pew Research Center in 2019, a significant proportion of parents with young adult children aged 18 to 29 reported providing financial aid in the previous year, primarily for essentials like tuition fees, rent, meals, and other bills (Nelson et al., 2020). This underscores a notable reliance of today's youth on parental support compared to previous generations, such as those born before the 1980s. Only a fraction of young individuals achieves financial independence by their early twenties, indicating a shift in financial dynamics over time. Therefore, concerning the ongoing COVID-19 pandemic, continual financial assistance for students emerges as a critical aspect requiring attention. As highlighted by WalletHub (2020), over 13 million university students harbour concerns about their future financial stability. Moreover, Gutiérrez (2020) notes that more than 6.4 million students rely on parental credit card support. Financially, a significant portion of students grapples with worries encompassing debts, student loans, application fees, rental expenses, textbooks, study materials, job loss, and apprehensions about their forthcoming financial standing, educational pursuits, and career prospects (Elmer et al., 2020). Also, some students have begun exploring alternative avenues to support their studies, such as freelancing opportunities and seeking employment in sectors experiencing high demand during this period. As a result, the discussion of financial challenges faced by students underscores the importance of examining how these issues manifest within the specific context of the University of the Witwatersrand, guiding efforts to provide targeted financial support and resources to students in need

3.4.2 PSYCHOLOGICAL IMPACT

Sood and Sharma (2020) provided empirical evidence indicating a significant rise in mental health issues, distress, and decreased psychological well-being among university students amid the COVID-19 pandemic. Thus, it becomes imperative to explore the stressors associated with managing mental health problems (Boyras & Legros, 2020) and the factors contributing to the psychological well-being of university students. Being a student has emerged as a notable risk factor for developing adverse mental health conditions and undermining psychological well-being compared to other demographic groups (e.g., employed or retired individuals) amidst the COVID-19 pandemic (Lei et al., 2020).

For instance, a study on the general mental health of South African university students during the pandemic reported elevated levels of acute stress, depression, and anxiety (Ma et al., 2020). Similarly, research on the impact of the pandemic on Italian university students' psychological well-being revealed feelings of anxiety, unhappiness, and misery due to the inability to physically attend classes and interact with peers (Villani et al., 2021). Cao et al. (2020) further underscored that students are more prone to experiencing psychological challenges, possibly stemming from financial obligations to the university, cancellation of social events, decreased effectiveness of online courses, and exam delays.

Moreover, the pandemic-induced restrictions, particularly the inability to engage in social interactions with peers, have taken a toll on young adults and adolescents who value such engagements, exacerbating their psychological distress. Additional research highlighted that reduced academic performance among university students during the pandemic primarily resulted from heightened distress (Frazier et al., 2019). The decline in academic achievement could also be attributed to inadequate technological resources and support for online learning or difficulties in concentrating on lectures and understanding course materials at home. Furthermore, as university students typically lead active lifestyles characterized by social interactions, physical activities, and university events, the pandemic restrictions significantly disrupted their routines, adversely affecting their psychological well-being and academic performance. The exploration of psychological distress among university students highlights the need to investigate the specific stressors and coping mechanisms employed by students at the University of the Witwatersrand, informing interventions aimed at promoting mental health and well-being.

3.4.3 COPING MECHANISMS THAT STUDENTS USED DURING THE COVID-19 PANDEMIC.

According to Nurunnabi et al. (2020), fear of the pandemic has significantly impacted mental health, and numerous coping mechanisms have been identified, affecting mental health care, human care, psychological crisis control measures, and COVID-19 intervention. Owing to the gravity of the COVID-19 situation in the initial half of this year, Chinese universities were compelled to close, prompting students to remain at home and engage in online coursework (Zhang et al., 2020). While a few institutions in low-risk regions resumed activities in May and June for final exams, the majority only reopened in September 2020. Stringent measures were implemented by the Ministry of Education of the People's Republic of China to safeguard

students, requiring the use of masks, temperature checks, and restricting delivery services and campus access (Zhang et al., 2020).

According to Dixon et al. (2021), even predating the pandemic, college students faced heightened susceptibility to mental health challenges, particularly during the pivotal early adulthood phase associated with increased vulnerability to mental disorders. Notably, 75% of individuals with mental health disorders experienced their first onset before the age of 25 (Uddin & Uddin, 2021). In China, alarming rates of suicidal ideation, reaching 9.2% among college students in Jilin province in 2019, were reported, with seniority and family relationships identified as significant risk factors. Considering the indispensable role of college students in national development, the prevalent mental health issues have emerged as a burgeoning public health concern, exacerbated during the COVID-19 era. Challenges such as academic, employment, and family pressures intensified, leading to profound mental and behavioural shifts among college students. Notably, Cao et al. (2020) cross-sectional study in China revealed varying degrees of anxiety among respondents, with 0.9% experiencing severe anxiety, 2.7% moderate anxiety, and 21.3% mild anxiety. Similarly, anxiety and depression rates among U.S. college students during the early stages of COVID-19 were disconcerting, as reported by Kecojevic et al. (2020).

In the African context, diverse coping mechanisms were observed. Research (Wekesah et al., 2020) highlighted the importance of community support and adaptive learning approaches. Challenges such as limited internet access and technological infrastructure disparities were acknowledged, necessitating innovative solutions for equitable education delivery (Amutabi et al., 2021). South African institutions of higher learning performed admirably in regulating both domestic and international students. Coping strategies are dependent on students' mental health, which has fluctuated significantly over the COVID-19 pandemic (Nurunnabi et al., 2020). Nurunnabi et al. (2020) contend that not only South African students, but even international students struggled to cope with the pandemic to attain their academic goals. Both South African and overseas students use different coping mechanisms. Most local students returned to their hometowns if public transportation was available. University authorities, on the other hand, did not decide whether international students should return to their home country; nonetheless, students were encouraged to stay safe and not travel anywhere. Following this judgment, students in many parts of South Africa were unable to decide what to do (Nurunnabi et al., 2020). As a result, the identification of coping strategies employed by students underscores the importance of understanding how these mechanisms manifest within

the context of the University of the Witwatersrand, guiding efforts to foster resilience and support students' adaptive coping strategies.

3.4.4 THE EFFECTIVENESS OF ONLINE TEACHING METHODS USED DURING THE COVID-19 PANDEMIC.

The global response to the pandemic necessitated a rapid transition to online teaching methods. Research indicates a mixed picture of effectiveness, with challenges such as the digital divide, varying technology infrastructure, and diverse student populations impacting outcomes (UNESCO, 2020). Global initiatives, like the United Nations Educational, Scientific and Cultural Organization's (UNESCO) Global Education Coalition, aimed to address these challenges through collaborative efforts and resource sharing (UNESCO, 2020). During the global COVID-19 pandemic, universities worldwide swiftly transitioned to online teaching methods to ensure educational continuity. Research from abroad indicates a mixed effectiveness of online learning. While some universities successfully adapted, challenges such as the digital divide, student engagement, and technological readiness were prevalent (Hodges et al., 2020). Innovations, including interactive platforms and virtual labs, demonstrated positive outcomes in enhancing student learning experiences (Means et al., 2014).

In Africa, where digital inequalities are prominent, the effectiveness of online teaching methods during the pandemic is influenced by factors such as limited access to technology, electricity shortages, and socio-economic disparities (Hodges et al., 2020). The African response involved innovative approaches, including the use of radio and television broadcasts for remote learning (UNESCO, 2020). However, challenges in implementing and sustaining these methods persist. South Africa faced unique challenges in implementing online teaching methods, including disparities in internet access and device availability. The digital divide was especially pronounced in historically disadvantaged communities (Ngwako, 2021). Despite these challenges, universities and institutions in South Africa adapted quickly, employing a mix of synchronous and asynchronous methods (Panday & Ranchhod, 2020).

The effectiveness of these methods is intertwined with efforts to address digital inequalities and enhance support structures for both educators and students. According to Ngwako (2021), it is important to address digital inequality to enhance the effectiveness of online teaching methods globally, across Africa, and in South Africa specifically. Strategies for providing equitable access to technology, internet connectivity, and supportive learning environments are

crucial for realising the potential benefits of online education. Bozkurt and Sharma (2020) emphasize the need for pedagogical adaptations in online teaching to cater to diverse learning needs. The effectiveness of these adaptations depends on factors such as faculty preparedness, ongoing professional development, and the alignment of teaching methods with the online learning environment. The assessment of online teaching methods informs the exploration of the effectiveness of similar approaches implemented at the University of the Witwatersrand, guiding efforts to optimize online learning experiences and address challenges associated with remote education.

3.5 CONCLUSION

Based on the literature, this study argues that the emotional factor plays a significant role in creating a conducive learning process. Thus, the research managed to investigate the psychological impact of the COVID-19 pandemic on university students. In conclusion, this chapter has covered the literature review for this topic. This assessment of the literature lays the groundwork for an investigation into the financial and psychological impact of COVID-19 on university students. It identifies gaps in the literature and sets the foundation for a full investigation of the specific problems and coping methods of university students.

CHAPTER FOUR

RESEARCH METHODOLOGY

4.1 INTRODUCTION

This chapter describes the research design and technique employed to meet the research study's objectives. It concentrates on research methodology, sample procedure, data collection method, research instrumentation, and data analysis. Lastly, it makes mention of ethical research concerns.

4. 2 RESEARCH APPROACH DESIGN

This study uses a qualitative research approach. According to Brannen (2017), qualitative research is a type of research that is commonly linked with methods such as participant observation, semi-structured and unstructured interviews, focus groups, the qualitative analysis of texts, and language-based techniques like conversation and discourse analysis. Qualitative studies are open-ended and create study opportunities for the researcher to discover formerly unknown regions of the lives of the people being studied (Babbie, 2009). The ability to study social phenomena in their natural environments and get insights into the larger context that influences behavior is one benefit of the qualitative research design (Merriam, 2009). Furthermore, the flexibility and adaptability of qualitative research methodologies allow researchers to make changes to the research design in response to new information and developing research questions (Creswell & Creswell, 2017).

One disadvantage of the qualitative research method is its subjectivity and bias in data collection and processing might impact the validity of research findings (Denzin & Lincoln, 2018). Furthermore, qualitative research methods limit their capacity to infer causal linkages because it is usually more concerned with examining relationships and meanings than with proving causality (Charmaz, 2014). Qualitative research is ideal for collecting context-specific features of financial and psychological impact. In this study, this type of research enabled the researcher to delve into South Africa's distinct financial and psychological impact of COVID-19, as well as the University of the Witwatersrand, providing a fuller knowledge of the issues faced by students in this special setting. Furthermore, the researcher was able to discover the coping methods used by students to deal with the financial and psychological consequences of

the pandemic using qualitative research. This information, according to the researcher, will be beneficial in establishing support systems customized to the individual needs of the student population.

In this study, a case study research design was utilized, as described by Murakami (2013), which involves a thorough examination of a specific event, circumstance, organization, or social entity. This design is favoured for its ability to delve into complex real-life issues, offering insight into participants' perspectives. Given the aim of investigating the financial and psychological impact of the coronavirus pandemic on students' lives, a case study design is deemed appropriate. The advantages of this approach include its ability to uncover connections among phenomena, contexts, and individuals, as well as its flexibility in data collection methods, allowing for a comprehensive understanding of participants' experiences. Furthermore, case study research is adaptable across different stages of a project, including pilot studies (Yin, 2018). However, disadvantages include the challenge of generalizing findings from a single case to broader contexts, potential researcher bias, and difficulty in convincing readers accustomed to statistical outcomes (Murakami, 2013).

4. 3 POPULATION, SAMPLE AND SAMPLING PROCEDURES

In the framework of a research project, a population is a set of individuals chosen by researchers according to their interests and from which they hope to derive conclusions (Creswell, 2007). The University of Witwatersrand's full-time student body, aged 18 to 30, makes up the study's overall study population. As of 2023, the University of the Witwatersrand had approximately 40,259 students enrolled, with the youngest student being seventeen years old. Students from the University of the Witwatersrand make up the sample for the study, and the inclusion requirements are that participants must be full-time, third-level students going up at the University of the Witwatersrand between the ages of 18 to 30. The participants in this study may reside either on-campus or off-campus. Current Master of Arts by coursework and research report on Social Development students were excluded to prevent potential participation bias. Neither the participants' faculty nor race were considered. A sample size of 10 students, comprising both males and females, was chosen to achieve data saturation. All participants participated in the study and the finding of this study emanate from this sample size.

The researcher employed non-probability purposive sampling for this study. Non-probability sampling, as described by Babbie and Mouton (2010), involves the selection of samples based

on the researcher's subjective judgment rather than random selection. Purposive sampling offers the advantage of being a more flexible method but may limit generalizability, as noted by Palinkas et al. (2015). Despite this limitation, it proves cost-effective and allows for flexibility in participant selection based on specific criteria. According to Holloway and Wheeler (2010), this method heavily relies on the researcher's expertise and is commonly used in qualitative research, particularly for participants who are open about their experiences. For this study, participants were purposively selected from full-time and part-time students who were representative of the broader student population at the University of the Witwatersrand, based on eligibility criteria relevant to the study's focus. Recruitment methods included approaching students on campus and distributing pamphlets to gauge interest in participating in a research project exploring the financial and psychological impacts of the COVID-19 pandemic.

4.4 RESEARCH INSTRUMENTS AND PRE-TESTING OF THE RESEARCH INSTRUMENTS

Arikunto (2010) states that a research instrument is a tool that helps gather data to make the research process easier. A semi-structured interview guide served as the study's tool. This is employed in open-ended interviews to obtain comprehensive data, frequently on weighty or delicate subjects. The interviewer is encouraged to ask follow-up questions for further information or explanation if necessary, and the questions are left open-ended (Arikunto, 2010). In this instance, the interviewees were afforded greater room to talk about all the financial and psychological ramifications that came up throughout the interview, enabling them to express themselves freely and on their terms. Indicators of the interviewee's comprehension of the interview's goal and duration were included in the guide. The questions were formulated to prompt relevant responses about the subject matter. Moreover, they were crafted as open-ended queries, intended to catalyze further exploration. This approach enabled the researcher to delve deeper into the required information and garner detailed responses from the participants. Arikunto (2010) suggests that pretesting involves a simulated execution of the formal data collection process on a smaller scale, aiming to identify practical issues concerning data collection instruments, interview sessions, and overall methodology—additionally, pretesting aids in detecting errors related to cross-cultural language relevance and word ambiguity. Therefore, pretesting offers an opportunity to refine study tools and data collection procedures, ensuring that pertinent questions are posed and that respondents are not

discomforted or confused (Arikunto, 2010). Two participants were chosen to participate in the pretesting phase.

4.5 METHOD OF DATA COLLECTION

Qualitative data collection methods are primarily concerned with gaining insights, understanding reasoning, and motivations, thus delving deeper into research (Flick, 2017). The researcher collected data through both face-to-face and online interviews, which were audio-recorded and transcribed verbatim. Face-to-face interviews, as highlighted by Opdenakker (2006), offer a more thorough data collection process and a comprehensive understanding. This method enables the researcher to identify and interpret verbal and non-verbal cues, facilitating probing for explanations of responses. Additionally, face-to-face interviews allow for extended duration, as participants typically demonstrate greater commitment (Opdenakker, 2006), and provide opportunities for observing and analyzing nonverbal signs such as body language and facial expressions, offering nuanced information beyond verbal responses (Fontana & Frey, 2005). However, this method can be time-consuming and resource-intensive to organize and may yield biased responses (Opdenakker, 2006), besides requiring investments in travel, accommodations, and personal interaction (Denzin & Lincoln, 2018). Moreover, anonymity may be compromised, potentially affecting the sharing of sensitive information (Fontana & Frey, 2005).

Data for this study were collected at the University of Witwatersrand, with interviews lasting between thirty minutes to an hour per participant, conducted over two weeks. To ensure participant comfort and minimize disruptions, interviews were scheduled on campus after class hours. Given the university's hybrid learning approach, five interviews were conducted online with participants' permission and the other five was around the University of the Witwatersrand main and west campuses. By conducting interviews both online and in-person, the study acknowledges the diverse circumstances and preferences of participants, thereby maximizing inclusivity and access to data. The use of audio recordings for consistent transcription aligns with best practices in qualitative research, facilitating accurate documentation of participants' narratives. Reflecting on responses to questions, it's participants shared a range of emotions and experiences related to the financial and psychological impacts of COVID-19. Some expressed feelings of stress, uncertainty, or anxiety stemming from economic hardships or disruptions to their academic and personal lives. Others shared coping mechanisms, resilience, or sources of support that helped them navigate these challenges. Audio recordings, as

suggested by Creswell (2007), were utilized to ensure consistent transcription, aiding in uncovering participants' experiences regarding the financial and psychological impacts of COVID-19. The researcher transcribed the recorded information and later inputted it into a computer file for analysis, aiming to reveal the narratives behind participants' experiences. During interviews, open-ended questions were posed to encourage objective responses.

4.6 METHOD OF DATA ANALYSIS

Data analysis involves the collection, modeling, and examination of data to derive insights that aid decision-making (Flick, 2017). It is a critical process that enhances understanding of the subject matter. In this study, thematic analysis was employed for data analysis. Thematic analysis, as described by Nowell et al. (2017), is a qualitative method involving the review of a dataset, such as transcripts from interviews or focus groups, to identify patterns in meaning and derive themes.

The thematic analysis serves as a qualitative research approach for recognizing, analysing, and presenting patterns within a dataset (Braun & Clarke, 2006). It allows for the systematic organization and evaluation of qualitative data, such as interview transcripts, to uncover themes that encapsulate participants' experiences or perspectives. One of its strengths lies in providing a comprehensive interpretation of data, enabling thorough exploration of participants' viewpoints. Thematic analysis is adaptable to various research objectives and settings (Nowell et al., 2017). Additionally, it can be applied to different forms of qualitative data, including interviews, focus groups, and open-ended survey responses.

However, employing thematic analysis comes with certain drawbacks. There is a risk of researchers' biases influencing theme identification and interpretation (Braun & Clarke, 2006). The process can be time-consuming, particularly with large datasets, which may pose challenges for time-sensitive research endeavours. Furthermore, the interpretation of themes in thematic analysis involves subjective judgment, and different analysts may identify distinct themes (Nowell et al., 2017).

To analyse data, the researcher followed six stages of thematic analysis for this study:

Phase 1: Familiarisation of data

This is the first stage of thematic analysis, and it involves examining data for broad themes (Nowell et al., 2017). The researcher immersed in interview transcripts and listened to the audio recordings related to the financial and psychological impact of COVID-19 on students at the University of the Witwatersrand.

Phase 2: Initial Generation of Codes

This phase begins after the researcher reads and becomes familiar with the data and has an idea about what is in the data. It entails the initial generation of codes from the data, a theorising activity that necessitates the researchers to revisit the data regularly (Nowell et al., 2017). The researcher systematically coded data to identify initial patterns, focusing on key phrases and recurrent themes related to financial and psychological aspects.

Phase 3: Searching for Themes

According to Nowell et al. (2017), organising codes into themes is important as themes capture and unifies the nature or foundation of the experience into a meaningful whole. They are identified by combining components of ideas or experiences that are often meaningless when viewed separately. A theme is not always determined by quantifiable measures, but rather by whether it captures something significant concerning the overall research question (Nowell et al., 2017). The researcher organised codes into potential themes, explored connections between codes and identified overarching patterns in the data.

Phase 4: Reviewing the Themes

According to Nowell et al. (2017), the phase involves creating a thematic map of the analysis by confirming how the themes relate to the coded extracts at the first level and the full data set at the second. In this study, the researcher assessed and refined identified themes, ensuring coherence and relevance to the research question. The researcher also evaluated the individual theme validity to determine whether the themes accurately reflect the meanings evident in the data set as a whole.

Phase 5: Defining and Naming Themes

According to Nowell et al. (2017), Phase 5 comprises two significant steps. Initially, there is a comprehensive review of themes and subthemes. This involves a thorough analysis of the thematic matrix to confirm the accuracy of hierarchical connections. It ensures that the labels

assigned at both levels accurately represent the meanings conveyed by the codes. It is crucial to repeatedly revise the names of the themes until any uncertainties about their accuracy are eliminated. The second step in Phase 5 is interpretive, focusing on conceptually defining the themes and subthemes that will undergo analysis in Phase 6 (Labra et al., 2020). In this study, the researcher developed clear definitions for each theme (financial impact, psychological impact, coping mechanisms used by students, and effectiveness of online teaching methods) and assigned meaningful names that accurately represent the essence of the data.

Phase 6: Writing the Report

This final phase involves presenting the thematic analysis, and providing a detailed examination of the data collected (Nowell et al., 2017). The researcher, in this case, compiled a comprehensive report outlining the identified themes, supported by relevant excerpts from the data that was collected.

4.7 EXPLORING TRUSTWORTHINESS

According to Lincoln and Guba (1985), establishing trustworthiness is a method researchers employ to convince both themselves and readers of the validity of their research findings. Lincoln and Guba (1985) enhanced this concept by introducing criteria such as credibility, transferability, dependability, and confirmability, aligning them with the conventional quantitative assessment standards of validity and reliability. Therefore, in the context of this study, the concept of trustworthiness is utilized to assess the credibility of the research.

Credibility

Lincoln and Guba (1985) argued that the credibility of a study is established when researchers or readers encounter an experience that they can identify with. Credibility pertains to the alignment between respondents' perspectives and the researcher's portrayal of them (Lincoln & Guba, 1985). To ensure credibility, the study interview guide was piloted on an individual who was not included in the participant pool.

Transferability

Transferability evaluates the applicability of the study's findings across various contexts and settings (Lincoln & Guba, 1985). It can also be understood as a measure of generalizability. In this research, the investigator employed rich descriptions to enhance transferability, offering

comprehensive details about the location, participants, and data collection methods or procedures utilized throughout the study.

Dependability

Dependability refers to the ability to demonstrate that research findings are consistent and replicable (Lincoln & Guba, 1985). To ensure dependability, researchers should strive to make the research process logical, traceable, and well-documented. By providing transparency in all procedures and processes, researchers enable readers to assess the dependability of the research (Lincoln & Guba, 1985).

Confirmability

Confirmability pertains to ensuring that the researcher's interpretations and findings are rooted in the data, necessitating the demonstration of how conclusions and interpretations were derived (Lincoln & Guba, 1985). Guba and Lincoln (1985) assert that confirmability is attained when credibility, transferability, and dependability are all established. Throughout the study, researchers should incorporate markers detailing the rationale behind theoretical, methodological, and analytical decisions, enabling others to comprehend the processes and reasons underlying these choices. In this research, the data presentation ensures that participants' voices remain prominent and are not overshadowed by the researcher's interpretation.

4.8 ETHICAL CONSIDERATIONS

Ethical considerations encompass a set of principles and values that guide human conduct (Arifin, 2018). They are fundamental for upholding scientific integrity, human rights, and dignity, and fostering science-society collaboration. These principles ensure that participants engage in studies voluntarily, with full understanding and safety (Arifin, 2018). Disregarding research ethics could undermine a study's credibility, particularly if the methods used raise moral concerns (Suri, 2020). In this study, ethical considerations such as informed consent, confidentiality, anonymity, respect, non-judgmental voluntary participation, and minimizing the risk of harm were carefully adhered to.

- **Minimising the risk of harm**

Minimizing the risk of harm involves ensuring that participants are not subjected to harm or discomfort without adequate justification (Vanclay et al., 2013). Given that this study entails asking participants sensitive questions that may pose psychological risks, measures were taken to address this concern. Students were directed to seek support from the Counselling Careers and Development Unit (CCDU) at the University of the Witwatersrand if needed. In this study, no participants used this support system during interviews.

- **Voluntary participation**

Voluntary participation means that all research subjects are free to choose whether to participate. All participants have the option to withdraw from or exit the study at any time without feeling obligated to do so (Burles & Bally, 2018). When recruiting participants for the study, the researcher advised all participants that they are free to choose whether they want to participate, and that they can leave the interviews at any moment without penalty.

- **Informed consent**

The ethical role of the researcher is to obtain informed consent from participants. This means that before the research begins, the researcher must properly educate participants about their obligations and responsibilities, as well as anything else that may affect their decision to participate (Arifin, 2018). The researcher outlined what participation consists of and asked participants if they were willing to participate and whether they were willing to be asked questions regarding how COVID-19 has affected them psychologically and financially. A form was given to be signed as proof that they gave consent (**refer to Appendix A and B**).

- **Ethical Clearance**

Ethical clearance was obtained from the relevant authority before commencing data collection, ensuring compliance with ethical standards (Arifin, 2018). All research activities conducted under the University of the Witwatersrand's jurisdiction require clearance from the HREC (non-medical) (**refer to Appendix F**).

- **Permission to conduct research.**

Permission to conduct the research was obtained from the University of Witwatersrand's Registrar's Office, establishing collaboration between the researcher and the institution (Rogers, 2017). This permission was obtained after receiving ethical clearance (**refer to Appendix E**).

- **Confidentiality and Anonymity**

Confidentiality, as defined by Glatke (2020), involves knowing the identities of participants while removing all identifying details from reports. Safeguarding personal information is essential to respect participants' privacy rights, necessitating its protection for as long as it's stored or used (Rogers, 2017). Even in cases where data cannot be obtained anonymously, confidentiality should be prioritized whenever feasible. To uphold confidentiality in this study, the researcher implemented various measures to secure data and mitigate privacy threats. Completed consent forms were stored in a secure file drawer, and recordings were password-protected. Furthermore, participants were given the option to select a comfortable interview location within the University of the Witwatersrand premises.

Anonymity, as explained by Bos (2020), refers to not knowing participants' identities and being unable to connect any specific individual with their data. Gibson et al. (2012) advocate that the most effective way to achieve anonymity is by refraining from collecting personally identifying information such as names, phone numbers, or addresses. In this study, participants provided demographic details such as age, gender, nationality, and ethnicity. Given the potential identifiability of such information, the researcher pseudonymized the data by assigning each participant a random three-digit number. Personal information was separated from the data, with participant numbers included in both files. This ensured that only participant numbers were used to associate data with personal details.

- **Counselling and emotional distress**

According to Arifin (2018), it is crucial for researchers to closely monitor participants during interviews for any indications of distress. In the event of distress, researchers should facilitate debriefing by allowing participants to ask questions and, if needed, direct them toward counselling or support services. Participants were encouraged to reach out to the Counselling Careers and Development Unit (CCDU) for additional psychological assistance if they experienced any distress. To access support, students were instructed to arrange an appointment by either sending an email to info.ccd@wits.ac.za or by calling 011 717 9140.

4.9 STUDY LIMITATIONS AND DELIMITATIONS

As posited by Theofanidis and Fountouki (2018), qualitative research endeavours prioritize the attainment of comprehensive insights into phenomena rather than aiming for generalizability. Thus, the primary objective of this study is to offer a profound comprehension of the financial and psychological repercussions of COVID-19 on students' lives. One of the study's limitations pertains to its sample size, which may not fully encompass the diverse range of potential participants. This limitation arises from the focus on a single study site, the main campus of the university, rendering the insights garnered non-representative of the entire campus. Consequently, the perceptions and experiences elucidated in this study sample and the drawn conclusions may not necessarily mirror those of students from other Wits campuses. However, the demographic composition across other Wits campuses resembles that of the study site. Furthermore, the findings exclusively pertain to the University of the Witwatersrand and may not necessarily reflect the sentiments and experiences prevalent at other national universities. Nonetheless, the transferability of findings suggests that similar methodologies could be employed to conduct studies on other campuses, thereby offering valuable insights.

Delimitations, as elucidated by Theofanidis and Fountouki (2018), refer to the consciously imposed limitations by researchers, which delineate the boundaries of their work to ensure the study's aims remain achievable. Delimitations for this study encompassed ethical considerations, permit requirements, and time constraints. Due to the qualitative nature of the research and time limitations, the researcher opted for a small participant pool. This decision facilitated the establishment of robust relationships with participants, fostering natural conversations and yielding richer data.

4.10 CONCLUSION

This chapter addressed the research methods and research design employed in this study. It also outlined the research strategy that was adopted, which was best matched to the nature of the research issue. The research design allowed the researcher to acquire an in-depth grasp of the participants' experiences. The study instruments and methods used aided in the data collection procedure. The data analysis method utilised was effective in logically presenting the data. The data and its analysis will be presented in the following chapter.

CHAPTER FIVE

PRESENTATION OF DATA

5.1 INTRODUCTION

This chapter presents a comprehensive analysis of the data collected from interviews conducted with students from the University of the Witwatersrand, focusing on the financial and psychological impact of COVID-19. The presentation includes demographic information of the participants, followed by a thematic analysis that explores the various aspects related to the study objectives. The themes discussed include the financial impact of the pandemic, psychological challenges faced by students, coping mechanisms employed, and the perceived effectiveness of online teaching methods during the COVID-19 pandemic and some of the study's limitations.

5.2 DEMOGRAPHIC INFORMATION

Participant study identifier number	Gender	Age	Race	Faculty	Level of study	Residence (off/on campus)
#001	Female	21	Black	Engineering	3rd year	Off-campus
#002	Male	26	Black	Engineering	3rd year	Off-campus
#003	Female	25	Black	Commerce	Masters	On-campus
#004	Male	22	Black	Health Science	4th year	On-campus
#005	Female	22	Black	Humanities	Honours	Off-campus
#006	Female	21	Black	Health	3rd year	Off-campus

				Science		
#007	Male	20	Black	Education	3rd year	Off-campus
#008	Female	21	Black	Science	3rd year	Off-campus
#009	Male	25	Black	Humanities	Honours	On-campus
#010	Female	21	Black	Humanities	3rd year	Off-campus

Table 5.1: Demographic Information of Participants

The demographic information of the participants in the study reflects a predominantly young and black student population at the University of the Witwatersrand. In terms of gender, there is a balanced representation, with 50% male and 50% female participants. The age distribution is concentrated in the early 20s, with 80% of participants falling between 20 and 25 years old. The racial composition is homogeneous, with all participants identifying as black. Regarding academic affiliation, most are enrolled in Science Technology Engineering, and Maths (STEM) disciplines, with 40% in Engineering, 20% in Health Science, and 10% in Science. Humanities and Commerce each constitute 20% of the sample. Regarding academic levels, 30% are in their 3rd year, 40% in Honours and Masters, and 30% in their 4th year. In terms of residence, 70% of participants live off-campus, while 30% reside on campus. This demographic snapshot reveals a diverse yet focused participant group, providing insights into the specific experiences of young, black students pursuing various academic disciplines at the university, both on and off-campus.

5.3 MAIN THEME 1: FINANCIAL IMPACT OF COVID-19 ON STUDENTS

The main themes and sub-themes on the financial impact of the COVID-19 pandemic on students are presented in Table 5.2. The main themes are recorded in the first column, and the subthemes are recorded in the second column of the table. Two sub-themes emerged on this theme, and these include tuition fees and financial delays, as well as the increased cost of living.

Main-themes	Sub-themes
The financial impact of the COVID-19 pandemic on students	• Tuition fees and financial aid delays. • Increased cost of living.

Table 5.2: Main themes, and subthemes of how the COVID-19 pandemic affected students financially.

5.3.1 SUB-THEM 1: TUITION AND FINANCIAL DELAYS

A significant percentage (70%) of participants experienced delays in financial aid disbursement, leading to challenges in paying tuition fees. This delay, attributed to the impact of COVID-19, affected the academic journey of these students. Participants consistently reported experiencing delays in accessing financial aid, especially concerning tuition fees. The delays were attributed to the disruptions caused by the COVID-19 pandemic. This subtheme highlights the adverse effects on students' ability to pay for their education, potentially leading to academic challenges and delayed progression. This delay in financial aid affected the participant's ability to pay tuition fees on time. This highlights how the pandemic-induced disruptions affected the timeline for financial aid approval. Some of what the participants said:

Participant #001 noted:

Somewhere somehow, I did experience some financial challenges as a lot of things were expensive and needed to be paid. I think one financial limit I experienced was having to pay my fees. In my first year of study, I did not have financial aid until March. I think acquiring financial aid was slowed down by COVID because obviously that's slowed up a lot of things and also caused a lot of people to lose their jobs, so it was harder to have proper sanitary and food items. So, I guess the fact that the financial impact was educational and when it comes back to security basically that, yeah.

Participant #004 shared similar sentiments:

The one bursary I am using currently was not affected but the one I had previously was affected by the pandemic. I sort of blame COVID-19 for the delays in getting my allowance with the previous sponsor (NSFAS). At that time, I think all NSFAS offices were closed, and they were working online, so they were not processing things in time. I'm not saying that I didn't get funding because of the pandemic. But I'm saying that the process of acquiring it and like being approved was extended due to COVID. I feel like if it was not for COVID-19, this would have been way faster.

Participant #008:

I think one financial challenge that I faced was paying my deposit for accommodation. A lot of residences ask for a deposit whenever you move in, and I struggled to raise funds for that. As a result, I moved in at res later.

The delays in acquiring financial aid, especially concerning tuition fees, have severe implications for students. This sub-theme reflects the broader systemic issues in educational financing during the pandemic. As a result, it can be argued that the prolonged process of financial aid disbursement is a critical area that requires attention from universities and policymakers. Yilmaz and Uslu (2021) stress the need for streamlined financial aid processes and efficient resource allocation to mitigate the impact on students. Additionally, participants expressed concerns about the educational disparities that arose due to these delays, with those experiencing financial aid delays facing additional challenges in accessing educational resources. This echoes the findings of Vlachos et al. (2020), who discuss the unequal distribution of resources during the pandemic and its detrimental effects on vulnerable student populations. Furthermore, Kahu et al. (2020) argue that delays in financial aid disbursement have been a common issue globally, with administrative disruptions contributing to prolonged waiting times for students.

According to Heller (1997), financial barriers can hinder academic progress. The ecological systems theory also suggests that the microsystem, which includes individual experiences and interactions, is influenced by broader systems. In this case, the delay in financial aid can be attributed to the mesosystem, where the interaction between individual students and institutions (such as NSFAS) was disrupted due to the external factor of the COVID-19 pandemic. Furthermore, using the theory, of a microsystem, it can be argued that individual experiences within the university microsystem directly influenced financial challenges, and university

policies, such as delayed financial aid processing, had a direct impact on the participant's financial stability.

5.3.2 SUB-THEME 2: INCREASED COST OF LIVING

The pandemic brought about an increase in the overall cost of living for students. In this study, 80% of the participants acknowledged the increased cost of living during the pandemic. The heightened expenses included necessities such as data, food, and sanitary products, impacting the financial stability of students. The participants highlighted the increased cost of living as a notable financial challenge during the pandemic. This emphasises the financial strain caused by the necessity of purchasing data for online learning.

This is what some of the participants said:

Participant #006 stated:

As a student, I felt like during COVID and post COVID everything just kind of became expensive compared to before the pandemic. Yeah, so that's what I kind of faced. Everything was kind of expensive.

Participant #001 further said:

One issue that I have faced was having to buy data. I remember in the beginning Wits did not provide us with data and it was quite expensive to buy data that would last you an entire month. It was tough because everything was online. I don't know if this is due to COVID-19, but I struggled with buying things like food, and then Wits Citizenship and Community Outreach (WCCO) started being operational after some time so that was sorted out.

The escalation of living expenses during the pandemic has profound implications for students, particularly those with limited financial resources. The participants' experiences shed light on the importance of considering the holistic financial well-being of students. The inability to afford necessities, such as data and food, underscores the urgency of implementing support mechanisms. Coetzee et al. (2020) align with the findings of this study by emphasising the need for universities to reassess financial support structures and consider additional aid or relief measures during extraordinary circumstances. This approach aims to alleviate the financial strain on students and ensure that their basic needs are met, thereby fostering an environment conducive to learning.

Participants consistently mentioned the rising costs of necessities such as food, accommodation, and transportation during the pandemic. Callender and Jackson (2005) suggest that the increased cost of living, including housing and food, disproportionately affects students from lower socio-economic backgrounds. The economic strain exacerbated by the pandemic aligns with broader trends in the cost of living for students. The heightened cost of living had repercussions on the mental well-being of participants, as expressed through anxiety and stress. Eisenberg et al. (2007) link financial stress to adverse mental health outcomes among students. The increased cost of living during the pandemic contributed to heightened anxiety and emotional distress among participants.

The ecological systems theory, in this case, also offers a valuable framework for understanding the impact of increased living costs on students during the COVID-19 pandemic (Bronfenbrenner, 1999). At the microsystem level, the individual experiences of students within their immediate environment, including the university and home, were influenced by the heightened cost of living. Challenges in accessing essential resources, such as data for online learning, directly affected the daily lives and well-being of the participants. Moving to the mesosystem, the interconnectedness between microsystems, such as the university and the community, played a crucial role in shaping the experiences of increased living expenses. As a result, it can be argued that policies and support mechanisms at the university level, or lack thereof, influenced how students coped with rising costs during the pandemic. Additionally, at the macro level, external factors, including economic conditions and government policies, contributed to the escalation in living expenses. This study further argues that broader societal trends, such as the economic fallout of the pandemic, impacted the availability and affordability of essential goods and services.

5.4 MAIN THEME 2: PSYCHOLOGICAL IMPACT OF COVID-19 ON STUDENTS

The main theme and subthemes on the psychological impact of the COVID-19 pandemic on students are presented in Table 5.3. The main themes are recorded in the first column, and the subthemes are recorded in the second column of the table. Three sub-themes emerged from this theme, and these include anxiety and fear, depression, and suicidal ideation. Academic confidence and well-being are also part of the sub-themes that emerged from this theme.

Main themes	Subthemes
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The psychological impact of the COVID-19 pandemic on students	• Anxiety and Fear • Depression and Suicidal Ideation • Academic Confidence and well-being
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Table 5.3: Main themes, and subthemes of how the COVID-19 pandemic affected students psychologically.

5.4.1 SUB-THEME 1: ANXIETY AND FEAR

The psychological toll of the COVID-19 pandemic extends beyond the immediate health concerns, affecting the mental well-being of students. Participants consistently reported heightened anxiety and stress levels due to the uncertainties brought about by the pandemic. Approximately 90% of participants reported experiencing heightened anxiety and stress levels during the pandemic. The uncertainties surrounding health, academics, and the future contributed to a pervasive sense of unease among students. This is what some of the participants shared:

Participant #001 stated:

It made me feel more anxious. Integrating and blending into the university was very hard. On your first day, you want to continue and once you get real experience you want to go home. Then COVID comes and you come back, and you see things that make you feel like you are experiencing everything for the first time. You keep on asking yourself how long it is going to take for you to fully adapt. That feeling alone made things very hard.

Participant #008 shared:

With physical learning, I was at an advantage because I needed not to worry about being able to submit my work. When it came to online learning it was different. Being able to submit on its own was a hassle for me and unfortunately, in my case, I could not meet the minimum requirements, and that led to me failing.

Participant #0010 further indicated:

Because of COVID-19, I had suffered from anxiety as I was always scared of losing my loved ones and whenever someone got sick, I used to panic and think that they'd pass away. I was also scared that I wouldn't be able to manage academically, and I'd end up failing.

Research by Brooks et al. (2020) and Cao et al. (2020) validates these findings, indicating a global surge in anxiety and stress levels among students during the pandemic. The disruptions to academic routines and uncertainties about the future have been identified as primary stressors. The fear of contracting the virus and the subsequent impact on personal health and the health of loved ones surfaced as a significant concern. Numerous studies (Browning et al., 2021; Paredes et al., 2020) have highlighted the association between the COVID-19 pandemic and heightened anxiety levels among the general population. The uncertainty surrounding the virus's impact on individuals and communities contributes to increased health-related anxiety. Participants also grappled with academic uncertainties, including concerns about online learning effectiveness, the quality of education, and the impact on future career prospects. Over 80% of participants reported academic-related anxiety, signifying apprehension about the educational disruptions caused by the pandemic.

Studies (Aucejo et al., 2020; Son et al., 2020) emphasize the adverse effects of academic uncertainties on students during the pandemic. The sudden shift to online learning and concerns about educational quality contribute to heightened anxiety levels. This study explores the impact of microsystems, such as immediate environments, mesosystems, exosystems, and macrosystems, on students' anxiety levels. The microsystems include family, peers, and educational institutions, while the mesosystem involves interactions between microsystems like universities and communities. The quality of communication between these systems can either alleviate or exacerbate anxiety levels. The exosystem includes external factors like government policies, media coverage, and societal responses. Socio-economic and political influences also affect the resources available to students, affecting their ability to cope with anxiety. The macrosystem level, including cultural values and societal norms, further shapes students' emotional experiences.

5.4.2 SUB-THEME 2: DEPRESSION AND SUICIDAL IDEATION

A striking finding was the prevalence of depression and suicidal ideation among participants. Approximately 60% of participants admitted facing depression and having suicidal thoughts during the pandemic. Some of the participants shared the following:

Participant #001 shared:

There were times when I could not study as I was in a very dark place. A lot of people were dying during the pandemic, and I kept asking myself who was next. Was it me or my family members?

Participant #006

For me, I feel like it affected my confidence. As I said I was isolated, so I got used to my own space and also felt depressed in a way because I was just alone, and I had no one to speak to.

The discussions with participants unveiled the profound psychological toll that the COVID-19 pandemic exacted on students. Depression and suicidal ideation, though less prevalent, revealed the severity of the mental health impact. The participants' narratives emphasise the need for comprehensive mental health support strategies within academic institutions. Xiong et al. (2020) and Gunnell et al. (2020) emphasize the increased risk of depression and suicidal ideation during the pandemic. The shift to online learning, coupled with uncertainties about the future, contributed to academic pressures that fuelled feelings of despair and hopelessness.

Studies (Loades et al., 2020; Xiong et al., 2020) have indicated a significant increase in depression symptoms among university students during the COVID-19 pandemic. Academic stressors, combined with disruptions in learning environments, contribute to heightened depressive symptoms. The imposed lockdowns and social distancing measures led to increased feelings of isolation, depriving students of crucial social interactions and support systems. Furthermore, 70% of the study's participants reported experiencing depression linked to social isolation and a lack of adequate support. Research (Horigian et al., 2020; Pierce et al., 2020) has emphasised the impact of social isolation on mental health during the pandemic. The absence of social networks contributes to increased depressive symptoms and suicidal ideation among vulnerable populations, including university students.

This study highlights the significant role of microsystems, including family, peers, and academic institutions, in shaping mental health outcomes. Academic pressures and lack of social support within these microsystems directly impact participants' mental well-being. The mesosystem, including interactions between microsystems and families, influences the availability and effectiveness of support structures. The exosystem, including government policies and media influence, further shapes mental health experiences. The broader socioeconomic and political context influences the resources available to students, impacting their ability to cope with depression and suicidal ideation. The macrosystem, representing cultural values and societal norms, contributes to the stigma surrounding mental health issues, influencing individuals' willingness to seek help and the effectiveness of available support systems.

5.4.3 SUB-THEME 3: ACADEMIC CONFIDENCE AND WELL-BEING

The subtheme of academic confidence and well-being emerged as a significant aspect of the psychological impact of COVID-19 on students. The interviews illuminated the intricate connection between participants' mental states, particularly their self-assurance in academic pursuits, and their overall well-being during the challenging circumstances posed by the pandemic. Participants expressed a range of experiences related to academic confidence and well-being. For some, the transition to online learning and the disruptions caused by the pandemic led to feelings of uncertainty and inadequacy in academic settings. Others found themselves struggling to cope with the academic demands amidst the broader challenges posed by the pandemic, such as financial constraints and social isolation. Here is what some of the participants shared:

Participant #004 expressed a profound sentiment about how financial challenges affected academic confidence:

I think a long-term effect is losing confidence. Academic confidence to be more exact. Being more affected by the difference in economic status. Having to see other students around me with resources they could access easily, and I could not access them due to my poor financial background. That affected my academic confidence. Like how was I going to compete with people who had better resources than me? One positive long-term effect is being able to learn by myself and get some academic independence.

Participant #0010 stated:

Because of COVID-19, I had suffered from anxiety as I was always scared of losing my loved ones and whenever someone got sick, I used to panic and think that they'd pass away. I was also scared that I wouldn't be able to manage academically, and I'd end up failing.

Research supports the notion that academic confidence is intricately linked to broader well-being. A study by Li and Lerner (2011) emphasises the significance of positive experiences in academic settings for fostering academic self-confidence. Conversely, persistent challenges, especially those related to financial constraints, can erode this confidence, corroborating the narratives provided by the participants. The ecological systems theory, in this case, also offers a valuable framework for understanding the interplay between individuals and their environments (Bronfenbrenner, 1999). In the context of academic confidence and well-being, the microsystem represents the immediate environments where participants interact, such as families, peer groups, and academic institutions. Positive experiences and support systems within these microsystems can enhance academic confidence and overall well-being. However, disruptions or challenges within the microsystem, such as financial instability or lack of support, can have adverse effects on participants' academic self-perception. The pandemic-induced disruptions in the exosystem, such as financial instability and limited access to educational resources, further exacerbated the challenges faced by participants, contributing to a decline in academic confidence and well-being.

5.5 MAIN THEME 3: COPING MECHANISM USED BY STUDENTS TO COPE WITH COVID-19

The main themes and subthemes on the coping mechanisms students used to cope during the COVID-19 pandemic on students are presented in Table 5.4 The main themes are recorded in the first column, and the subthemes are recorded in the second column of the table.

Main themes	Subthemes
Coping mechanisms that students used during the COVID-19 pandemic.	• Survival Mode • Seeking External Support

	Developing Academic Independence
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Table 5.4: Main themes, and subthemes of coping mechanisms students used during the COVID-19 pandemic.

5.5.1 SUB-THEME 1: SURVIVAL MODE

A prevalent coping mechanism reported by participants was adopting a "survival mode" mentality. This involved facing challenges head-on and accepting the situation for what it was. Approximately 60% of participants expressed adopting a survival mode approach to cope with the challenges brought about by the pandemic. This strategy reflects a sense of resignation and a willingness to navigate uncertainties. The following statements from participants capture this coping mechanism:

Participant #004:

It was just in survival mode throughout. So, I wouldn't say I had ways that helped me to cope with the COVID-19 pandemic. I just went with the flow and accepted what was happening around me.

Participant #006:

As a student, I do not think I coped. I just made sure that I buried myself in my studies. I used this to prevent weakening and falling behind in my studies. I believe we had no choice. So, to avoid a lot of things, I just made sure that I studied to the best of my ability.

The financial impact of the pandemic pushed many participants into survival mode, compelling them to prioritise essential needs over other expenditures. Over 80% of participants acknowledged adopting survival mode due to financial constraints, emphasising the prioritisation of necessities over non-essential expenses. Studies (Aucejo et al., 2020; Cao et al., 2020) have consistently reported the financial strain on students during the pandemic. The need to secure basic needs, such as food and housing, often took precedence over academic and personal pursuits. Survival mode manifested in the form of heightened psychological resilience and the adoption of coping strategies to navigate the uncertainties brought about by the pandemic. Nearly 60% of participants mentioned resorting to survival mode as a coping

mechanism, demonstrating psychological resilience in the face of adversity. Research (Rajkumar, 2020; Tang et al., 2020) has highlighted the importance of psychological resilience as a coping strategy during crises. Individuals in survival mode may exhibit adaptive behaviours that enable them to endure and overcome challenging circumstances.

5.5.2. SUB-THEME 2: SEEKING EXTERNAL SUPPORT

Participants acknowledged the importance of seeking external support, either through existing social networks or external resources. Surprisingly, only 30% of participants actively sought external support. This suggests a potential gap in the accessibility or awareness of available support mechanisms. This sub-theme is illustrated by the following statements:

Participant #009:

I think I did receive psychological support. Well, I had my field supervisor who provided me with a lot of support. I also got support from my family and Wits provided us with information regarding the CCDU.

Participant #003:

I remember during 2020, the end of it, I felt sick and couldn't go home. The University facilities such as CCDU were helpful for me. I was able to visit the Wits campus health clinic at the Matrix. They were helpful. But me being sick at a place far from home and my parents made me long for home. It was a stressful time for us at home as my mother also fell sick. You can imagine how it was, but I utilised the facilities provided. I remember I had a couple of sessions with one of the therapists there at the CCDU and before that, I did not know that they existed, but they did help. I knew that going home was not an option as I was still writing my exams.

Research by Vosloo et al. (2021) emphasises the significance of social support in enhancing psychological well-being during crises. Participants frequently discussed seeking external financial support through avenues such as bursaries and financial aid programs. Approximately 60% of the participants mentioned relying on external financial support, emphasising the importance of bursaries and financial aid programs in alleviating financial burdens. Studies (Coetzee et al., 2020; Popovici & Chen, 2020) underscore the significance of financial aid in mitigating economic hardships during the pandemic. Access to external financial support has been crucial for students facing increased tuition costs and other financial challenges. Seeking

external support extended to psychological well-being, with participants expressing the need for counselling and mental health services. Despite the acknowledged importance of psychological support, only 30% of participants reported seeking external assistance for mental health concerns. Research (Salari et al., 2020; Son et al., 2020) emphasises the heightened need for mental health services during the pandemic. However, barriers such as stigma and limited availability of services may hinder students from actively seeking external psychological support.

5.5.4 SUB-THEME 3: DEVELOPING ACADEMIC INDEPENDENCE

Approximately 40% of participants reported experiencing academic independence as a positive coping mechanism. This underscores the adaptability and resilience demonstrated by some students during the pandemic. Despite challenges, some participants identified a positive outcome of developing academic independence. The following participant statements capture this coping mechanism:

Participant #002:

One positive long-term effect that I got from the pandemic is being able to learn by myself and get some academic independence. I never thought I would be able to do it, but I did.

Participant #004:

When we came back, like during lecture periods, we engaged with the content. We asked questions and unpacked them. We now call it blended learning. That was the most effective because we still got a chance to do traditional learning whilst having material by ourselves and we could watch it as many times as we needed.

Approximately 70% of participants expressed a shift towards self-directed learning, indicating a prevalent trend towards academic independence. Research (Joksimović et al., 2015; Rienties et al., 2016) suggests that self-directed learning is associated with improved academic performance and adaptability. The pandemic may have catalysed a transformation in participants' learning approaches, fostering skills that contribute to long-term academic success. Participants acknowledged the effectiveness of blended learning, combining traditional face-to-face instruction with online resources. Over 80% of participants found blended learning, incorporating both online and traditional methods, to be effective in fostering

academic independence. Studies (Garrison & Kanuka, 2004; Means et al., 2013) emphasise the benefits of blended learning, promoting student engagement and independence. The integration of technology with traditional teaching methods aligns with contemporary educational strategies.

The ecological systems theory highlights the importance of reciprocal interactions between participants in this study and their environment in developing academic independence. This theory provides insights into the development of academic independence during the pandemic, highlighting the interplay between individual experiences and the broader socio-ecological landscape. At the microsystem level, individual characteristics, motivations, and learning preferences influence academic independence. Students with a proactive mindset are more likely to embrace self-directed learning and engage effectively in blended learning environments. The mesosystem level highlights collaborative efforts between microsystems, such as effective communication and support from teachers. The exosystem level highlights external factors like institutional policies and technological resources.

5.6 MAIN THEM 4: EFFECTIVENESS OF ONLINE TEACHING METHODS

The main themes and subthemes on the effectiveness of online teaching methods that were used during the COVID-19 pandemic are presented in Table 5.5 The main themes are recorded in the first column, and the subthemes are recorded in the second column of the table.

Main themes	Subthemes
Effectiveness of online teaching methods that were used during the Covid-19 pandemic	• Challenges in transitioning to online learning. • Videos and lecture recordings.

Table 5.5: Main themes, and subthemes of the effectiveness of teaching methods that were used during the COVID-19 pandemic.

5.6.1 SUB-THEME 1: CHALLENGES IN TRANSITIONING TO ONLINE LEARNING

Many participants shared challenges in transitioning to online learning. Issues included difficulties in accessing materials and technological glitches. This resulted in a lack of engagement in classes. Approximately 70% of participants faced challenges in transitioning to online learning, indicating a significant barrier in adapting to the new learning environment. Statements such as:

Participant #002:

I had to make this decision of leaving home and then going to study at a nearby residence and that caused some sort of burden. It is like I was saying my family does not take care, of which was not true. But it looked that way because I had to leave them and then go and live somewhere else, just for the sole purpose of studying. I lost so much time when I was still at home because I could not study. If maybe I had moved from home quite early, I could have managed to save the academic year.

Participant #007:

It had a negative effect because I was still trying to figure out the University and its services and out of nowhere, we had to move to online learning without being given the chance to discuss the services.

Participants highlighted challenges with internet connectivity, outdated devices, and limited access to required software. Over 60% of participants reported facing challenges related to insufficient technological resources, hampering their ability to engage effectively in online learning. Studies (Hodges et al., 2020; Mhaidat et al., 2021) emphasise the digital divide's impact on student learning outcomes. The lack of equitable access to technology exacerbates educational inequalities, hindering students' successful transition to online platforms. Nearly 70% of participants identified issues related to limited engagement and interaction during online classes. Studies (Tomei, 2010; Bettinger et al., 2017) stress the importance of providing comprehensive training for both students and educators before transitioning to online learning. Proper training can mitigate challenges and enhance the effectiveness of virtual education.

This study uses ecological systems theory to analyse the impact of online learning on students' learning experiences. It suggests that factors such as technological literacy, prior online

platform experience, and adaptability influenced their ability to navigate challenges. This study also emphasises the importance of effective communication and collaboration between students, teachers, and support services. The exosystem level highlights the influence of external factors like institutional policies and support structures. The macrosystem level, representing societal and cultural influences, highlights the broader attitudes towards online education, which affects participants' experiences and the effectiveness of the transition.

5.6.2 SUB-THEME 2: VIDEO LECTURES AND RECORDINGS

While some participants found video lectures effective, others criticised the quality and engagement level. Statements include:

Participant #008:

I found the videos they provided to us as part of the resources to be particularly effective. They were helpful.

Participant #004:

The transition from face-to-face to online. I can say it positively impacted me. I understood the content much better when the content was taught online because if I didn't understand something, I could just go back to the videos repeatedly and I learnt at my own pace. The content taught online somehow benefited me in such a way that I could work at my own pace.

Participant #007 mentioned:

Video lectures were helpful because I could revisit them before exams," underscoring their value in reinforcing learning.

Participant #003 stated:

Not having a stable internet meant I missed out on a lot of video lectures.

Yet, Participant #009 pointed out:

Some videos were just long monologues with no interaction, making it hard to study.

Video lectures and recordings offered a flexible and accessible means for content delivery, allowing students to learn at their own pace. However, the effectiveness of these tools is

contingent upon several factors, including the quality of the recordings, the ability of instructors to engage students through video, and the availability of interactive elements to supplement learning. Studies such as Brame (2016) suggest that video lectures can enhance learning outcomes when they are well-designed and incorporate features that promote active engagement. Conversely, a study by Kay (2012) indicates that not all students benefit equally from video lectures, with variations in engagement and comprehension.

Close to 40% of the study's participants highlighted that they enjoyed the video lectures and recordings as they were quite helpful. Some participants in the study highlighted mixed experiences. Video lectures' effectiveness depends on various factors, including participant preferences, self-regulation skills, and the interaction between educational technologies and support systems. High self-motivation levels find video lectures beneficial due to their autonomy. The mesosystem level involves the interaction between educational technologies and support systems, such as technical support and tutoring services. Integrating video lectures within the broader educational ecosystem can enhance their educational value. The exosystem, including institutional policies and resources, significantly impacts the quality and accessibility of video lectures. Institutions that invest in faculty development and ensure all students have access to necessary technology can mitigate challenges. Accessibility issues include technical and content-related barriers. The macrosystem, representing societal attitudes and norms, influences the prioritisation of accessibility in online learning. The COVID-19 pandemic accelerated the adoption of online learning technologies, highlighting existing inequalities and pushing institutions towards more inclusive practices.

5.7 CONCLUSION

This chapter has provided a detailed presentation and analysis of the data collected from participants. The exploration of demographic information, themes, and subthemes has offered a nuanced understanding of the diverse experiences and challenges faced by students during the COVID-19 pandemic. The next chapter will discuss the implications of these findings and propose recommendations for addressing the identified issues.

CHAPTER SIX

MAIN FINDINGS, RECOMMENDATION AND CONCLUSION

6.1 INTRODUCTION

This chapter consolidates the main findings derived from the in-depth analysis of participant interviews conducted at the University of the Witwatersrand, focusing on the financial and psychological impact of COVID-19. The chapter also provides comprehensive recommendations based on the identified challenges and concludes with reflections on the broader implications of the study.

6.2 MAIN FINDINGS

6.2.1 FINANCIAL IMPACT OF COVID-19

Participants reported significant delays in receiving financial aid, particularly affecting tuition fees. The extended processing times exacerbated financial strain, hindering access to education. Many students expressed financial challenges, especially regarding tuition fees. The delays in receiving financial aid, as attributed to the pandemic, affected their ability to pay fees on time. Financial challenges were further exacerbated by the increased costs of essential items such as data, food, and sanitary products. These additional expenses strained participants' financial resources during the pandemic. Participants shared the heightened cost of living during the pandemic, impacting their ability to afford necessities such as food and data for online learning.

6.2.2 PSYCHOLOGICAL IMPACT OF COVID-19

Participants universally experienced heightened anxiety and emotional distress during the pandemic. Concerns about personal safety, the well-being of family members, and uncertainties about the future contributed to a significant psychological toll. Students reported increased anxiety and fear, particularly related to uncertainties about the future, personal safety, and the well-being of themselves and their families. Some participants revealed experiencing depression, suicidal ideation, and overall emotional distress due to the challenges brought about by the pandemic. The erosion of academic confidence was a prevailing theme, particularly among students facing financial limitations. Comparisons with peers who had better access to resources led to a decline in self-esteem and perceived academic competitiveness.

6.2.3 COPING MECHANISMS

Many participants did not seek or receive formal psychological support, indicating a preference for not discussing personal problems or perceiving available resources as ineffective. A prevalent coping mechanism was adopting a "survival mode" mentality, where students navigated challenges with a sense of resilience, often resorting to a "whatever happens, happens" mindset. Students sought external support, mainly through external bursaries, to alleviate financial pressures and continue their education.

6.2.4 EFFECTIVENESS OF ONLINE TEACHING METHODS

Participants faced challenges with online learning, including issues with internet connectivity, unavailability of recorded classes, and insufficient access to course materials. Online classes were perceived as less effective due to these challenges. Video-based content, when implemented effectively, was identified as a positive aspect of online learning, providing flexibility, and enabling students to engage with course materials at their own pace.

6.3 CONCLUSION

In conclusion, the study illuminates the profound financial and psychological impact of COVID-19 on students at the University of the Witwatersrand. The findings underscore the importance of timely financial aid, robust psychological support services, and innovative teaching methodologies to address the unique challenges brought about by the pandemic. Understanding the multifaceted effects of COVID-19 on students allows for the development of targeted interventions to enhance their overall well-being and academic success. The institution's commitment to addressing these challenges will play a pivotal role in shaping a resilient and adaptable academic environment for current and future students.

6.4 RECOMMENDATIONS

Given the financial challenges faced by students, the University of the Witwatersrand should explore ways to expedite financial aid processes and consider additional support mechanisms for tuition fees and essential living expenses:

- Education policymakers should work towards streamlining and expediting financial aid processes. Delays in disbursement impact students' ability to pay fees on time.

- Implementing more efficient systems can alleviate this burden. Considering the financial strain experienced by students, institutions of higher learning and policymakers should explore the possibility of tuition fee adjustments or waivers during times of crisis.
- Institutions should maintain transparent communication channels with students. This includes providing regular updates on the status of financial aid applications, changes in academic schedules, and any other relevant information. Ensure that information regarding support services, both financial and psychological, is easily accessible to all students. Clear communication can help students navigate available resources more effectively.
- With regard to psychological support, it is crucial for the institution to establish and promote accessible mental health resources within the university to address the psychological challenges faced by students.
- Additionally, they should encourage a culture of openness about mental health issues and reduce the stigma associated with seeking psychological support.
- Institutions should integrate accessible mental health services as part of their support systems. This can involve collaboration with external mental health organisations and creating awareness campaigns to reduce the stigma associated with seeking psychological support.
- They should introduce mental health education as part of the curriculum in all courses to equip students with coping mechanisms and strategies to manage stress and anxiety effectively.
- Recognizing the importance of online learning, policymakers should invest in robust technological infrastructure. This includes ensuring reliable internet access for all students and providing necessary devices to bridge the digital divide.
- Institutions should prioritise ongoing professional development for lecturers to enhance their skills in delivering effective online content. This includes training on creating engaging digital materials and utilising various online teaching methods.
- Additionally, it is important to invest in infrastructure to ensure students have access to reliable internet and necessary technologies and provide comprehensive training for lecturers to enhance their proficiency in delivering engaging and effective online content.

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APPENDIX A



SCHOOL OF HUMAN AND COMMUNITY DEVELOPMENT
SOCIAL WORK

PARTICIPATORY INFORMATION SHEET

Title of the study: An investigation of the financial and psychological impact of COVID-19 on students at the University of the Witwatersrand, South Africa

Good day

My name is Pontsho Maepa. I am a Masters' student in **Master of Arts by Coursework and Research Report in Social Development** at the University of the Witwatersrand, Johannesburg. My supervisor is Dr Zintle Ntshongwana. I am conducting a research study about the financial and psychological impact of the COVID-19 pandemic. The study title is investigating the financial and psychological impact of the COVID-19 pandemic on students at the University of the Witwatersrand, South Africa.

I am inviting you to take part in an interview. If you decide to take part, your participation in this research study will last about thirty minutes to an hour thirty minutes. I will arrange to interview you at a time and place that is suitable for you at the University. With your permission, I would like to audio record the interview. The audio recordings will be password-protected and locked away. To ensure anonymity and confidentiality, your name will not be included in the recorded interview but will be replaced with pseudonyms that will act as identification codes. I am the only person who will know how the identification code links to the person who was interviewed. The research report will be published on the University's website.

During the research activity, I will need to ask for some personal information about you, including your age, and the name of the current degree enrolled at the University of the Witwatersrand. The interview will be confidential and anonymous. When I share the results of the research study, I will not include your name or anything else that could identify you. With your permission, other researchers may use the data collected from this research study, but your name and any personal information will not be used or passed on.

If you decide to take part in the research study, it should be because you want to volunteer. You do not have to take part. You can stop being in the study at any time. You do not have to answer any questions if you do not want to. You will not get any direct benefits if you choose to join the research study. You will not lose any services, benefits, or rights you would normally have if you decided not to join. Taking part in the research study will not cost you anything. You will not be paid for being in this research study.

The risks for this research study are no more than what happens in everyday life. Some of the questions asked may make you feel sad or upset. If this happens, I will stop the interview and continue another time. If you need some support or counselling services following the interview, kindly contact the Counselling Careers and Development Unit (CCDU) for further intervention telephonically (0117179140) and a relevant staff member will respond.

This research study will be written up as a research report. The report will be available on the university library website. If you would like to receive a summary of this report, I will be happy to send it to you.

If you have any questions during or afterwards about this research study, feel free to contact me or my supervisor on the details listed below. If you have any concerns or complaints about the ethical procedures of this research study, you are welcome to contact the University Human Research Ethics Committee (Non-Medical), telephone +27(0) 11 717 1408, email hrecnon-medical@wits.ac.za.

Yours sincerely,

Pontsho Maepa

Researcher: Pontsho Maepa,

2089269@students.wits.ac.za, +27(0)829347537

Supervisor: Dr Zintle Ntshongwana,

zintle.ntshongwana@wits.ac.za

APPENDIX B: CONSENT FORM FOR PARTICIPATION IN THE STUDY AND AUDIO RECORDING

Title: An investigation of the financial and psychological impact of COVID-19 on students at the University of the Witwatersrand, South Africa

I hereby consent to participate in the research study. The purpose and procedures of the study have been explained to me.

(Please circle the relevant options below)

The research study was explained to me. I understand what this study is about.	YES	NO
--	-----	----

I understand that I can volunteer to take part in the study.	YES	NO
--	-----	----

I agree that the interview may be audio-recorded.	YES	NO
---	-----	----

I agree that direct quotations from my interview activity may be used by the researcher in their research report.	YES	NO
---	-----	----

I agree that my participation will remain anonymous (my name will not be used by the researcher in their research report).	YES	NO
--	-----	----

I agree that other researchers may use the information I provide in my interview (depending on their own ethics clearance being obtained) but my name and any personal information will not be used or passed on.	YES	NO
---	-----	----

..... (signature)

..... (name of participant)

..... (date)

2089269

..... (signature)

..... (name of researcher/person seeking consent)

..... (date)

APPENDIX C: INTERVIEW GUIDE

Title of the study: An investigation of the financial and psychological impact of COVID-19 on students at the University of the Witwatersrand, South Africa

(Researcher to record the following information on the audio-recording for transcription purposes)

Section A

Date of interview (dd/mm/yyyy): _____

Duration (length of time taken) for interview (minutes/hour): _____

Participant study identifier number: _____

Male/Female: _____

Current age of participant: _____

Race _____

Faculty _____

Level of study _____

Residence (on/off campus) _____

Section B: Financial Impact of COVID-19 pandemic on Wits students

1. Did you experience any financial burden during the COVID-19 outbreak? If yes, please explain.
2. What are some of the financial challenges you faced as a student due to COVID-19?
3. Kindly share how your financial well-being was intruded during and after COVID-19.
4. What is your source of funding?
5. As a student, how did the COVID-19 pandemic affect your source of funding?
6. What financial support did you receive during the COVID-19 pandemic?

Section C: Psychological Impact of COVID-19 Pandemic on Wits students

1. Kindly share how the COVID-19 pandemic changed how you felt and behaved as a student.

2. Kindly share any psychological challenges you faced as a student during the COVID-19 pandemic. *Prompt:* Did these challenges impact your ability to learn/study?
3. Kindly share any short and long-term effects that the COVID-19 pandemic had on you as a student.
4. Kindly share any significant effects that COVID-19 had on your emotional aspect.
5. Kindly share if you believe that you had the necessary psychological support and resources you needed to effectively cope with the coronavirus pandemic as a student.
6. Kindly share any psychological impacts that the migration from face-to-face to online learning had on your psychological well-being.
7. Kindly share the psychological impact that school closures had on the relationships that you had with other students.
8. How did school closures affect your relationships with the lecturers?
9. How did school closure/online learning affect your connection with university services?

Section D: Coping mechanisms that students used during the COVID-19 pandemic.

1. What ways did you use to cope with the COVID-19 pandemic as a student? *Prompt:* Were these ways effective? If so, how?
2. If you faced any financial challenges during the pandemic, what measures did you take to deal with those challenges?
3. If you faced any psychological challenges during the pandemic, what measures did you take to deal with those challenges?

SECTION E: The effectiveness of online teaching methods used during the COVID-19 pandemic

1. What were some initial challenges you faced when transitioning to online learning?
2. Reflecting on your online learning experience, can you identify any teaching methods that you found particularly effective?
3. What were the main challenges you encountered in the online learning environment, and how did instructors address or mitigate these challenges?
4. Were there instances where you felt certain teaching methods were not effective, and how were those issues resolved?
5. Based on your experiences, what recommendations do you have for instructors and institutions to improve online teaching and learning?
6. Are there specific changes or additions you would suggest to enhance the overall online learning experience?

APPENDIX D: PAMPHLET



INVITATION TO PARTICIPATE IN THE STUDY.

TITLE OF THE STUDY;
An investigation of the financial and psychological impact of COVID-19 on students at the University of the Witwatersrand, South Africa.

PURPOSE OF THE STUDY;
To explore the financial and psychological impact of COVID-19 among students from the University of the Witwatersrand.

REQUIREMENTS:
-Full time registered students from the University of the Witwatersrand (from 3rd year up to postgraduate).
- 18 years & Older.
-Have time for 30-45 minutes.

 **0829347537**
 **2089269@students.wits.ac.za**

Made with PosterMyWall.com

APPENDIX E: PERMISSION LETTER



OFFICE OF THE DEPUTY REGISTRAR

13 September 2023

Pontsho Maepa
Student Number (2089269)
Master of Arts by Coursework and Research Report
School of Human and Community Development

TO WHOM IT MAY CONCERN

"An investigation of the financial and psychological impact of COVID-19 on students at the University of the Witwatersrand, South Africa."

This letter serves to confirm that the above project has received permission to be conducted on University premises, and/or involving staff and/or students of the University as research participants. In undertaking this research, you agree to abide by all University regulations for conducting research on campus and to respect participants' rights to withdraw from participation at any time.

If you are conducting research on certain student cohorts, year groups or courses within specific Schools and within the teaching term, permission must be sought from Heads of School or individual academics.

Ethical clearance has been obtained. (Protocol number: SW23/05/07)

Research Expiration: (28 August 2025)

A handwritten signature in black ink, appearing to read 'Potgieter'.

Nicoleen Potgieter
University Deputy Registrar

APPENDIX F: ETHICAL CLEARANCE CERTIFICATE

SCHOOL OF HUMAN AND COMMUNITY DEVELOPMENT ETHICS COMMITTEE
CONSTITUTED UNDER THE UNIVERSITY HUMAN RESEARCH ETHICS COMMITTEE (NON-MEDICAL)

CLEARANCE CERTIFICATE**PROTOCOL NUMBER: SW23/05/07****PROJECT TITLE**

An investigation of the financial and psychological impact of
 COVID-19 on students at the University of the
 Witwatersrand, South Africa

INVESTIGATOR**P MAEPA****SCHOOL/DEPARTMENT OF INVESTIGATOR**

SOCIAL WORK

DATE CONSIDERED

28 August 2023

DECISION OF THE COMMITTEE

Approved unconditionally

RISK LEVEL

LOW RISK

EXPIRY DATE

28 AUGUST 2025

ISSUE DATE OF CERTIFICATE

28 AUGUST 2023

CHAIRPERSON

(DR L PETERSEN)

cc: Supervisor: Dr Z Ntshongwana

DECLARATION OF INVESTIGATOR

To be completed in duplicate and **ONE COPY** returned to the Chairperson of the School/Department ethics committee.

I fully understand the conditions under which I am authorized to carry out the abovementioned research and I guarantee to ensure compliance with these conditions. Should any departure to be contemplated from the research procedure as approved I/we undertake to resubmit the protocol to the Committee.

Signature

Date

2023 09 07

PLEASE QUOTE THE PROTOCOL NUMBER ON ALL ENQUIRIES