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Research Paper

Economic Empowerment to the Marginalized University Students as a Missiological Quest: A Case of Universities in Iringa

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ARTICLE DETAILS	ABSTRACT
<p>Received: 18-Oct-24 Revised: 25-Jan-25 Accepted: 20-Feb-25 Published online: 30-Mar-25</p> <p>DOI: 10.70055/TJISV4I2A04</p> <p>Copyright: The Author(s) (2025) Publisher: Teofilo Kisanji University Licence: This is an open access article under the CC BY 4.0</p> 	<p>This study examines strategies to empower marginalized university students by addressing their unique challenges through a holistic approach. Using a qualitative methodology, including case studies from Tanzanian institutions such as the University of Iringa and Ruaha Catholic University (RUCU), and collaborations with organizations like the Catholic Diocese of Iringa, the research identifies impactful interventions. Key initiatives including scholarships, fee waivers, vocational training, financial literacy programs, and mentorship networks are found to significantly alleviate financial and systemic barriers, thereby boosting students' confidence and preparing them for successful careers. Faith-based organizations and advocacy groups, such as the Tanzania Education Network/Mtandao wa Elimu Tanzania (TEN/MET), play a crucial role in bridging funding gaps and providing both spiritual guidance and academic support. These groups address not only financial challenges but also the emotional and social needs of students, contributing to a sense of belonging and motivation. Findings underscore the value of an integrated strategy that combines educational policies, practical skill-building, and faith-based advocacy to foster an inclusive academic environment. This approach emphasizes collaboration between universities, local organizations, and faith-based entities to create sustainable solutions that enhance access, equity, and holistic development. By scaling these partnerships, institutions can effectively address the multifaceted challenges faced by underprivileged students, offering a pathway to greater inclusivity and equity in higher education. The study highlights the transformative potential of such coordinated efforts to create a more just and supportive educational landscape for marginalized populations.</p>
<p>Keywords: Economic Empowerment; Marginalization; University Students; Missiological Quest</p>	

1. Introduction

Economic empowerment, marginalization in university settings, and missiology converge to reveal crucial issues of social justice, equity, and holistic human development. Economic empowerment enables individuals, especially those from disadvantaged backgrounds, to make informed choices and attain financial independence, directly impacting their well-being, agency, and social mobility. For students, particularly those from underrepresented groups, economic empowerment offers a pathway to overcome financial constraints that might otherwise limit their educational and career prospects.

In university environments, marginalized groups such as low-income students, ethnic minorities, individuals with disabilities, and first-generation college attendees frequently face structural barriers that restrict their access to essential resources, support systems, and networking opportunities (Perkins & Borden, 2003). These barriers can hinder both their academic success and sense of belonging, often resulting in lower academic performance, increased financial strain, and a higher risk of attrition (Tierney, 1999; Engle & Tinto, 2008). For marginalized students, overcoming these barriers is vital not only for personal success but also for advancing equity within higher education.

Missiology, traditionally concerned with the mission of the church, has evolved to encompass a broad range of activities, including

social justice, community development, and the holistic empowerment of marginalized populations (Bosch, 1991). This field emphasizes theological principles that prioritize justice, equity, and community well-being, calling for the church's active involvement in addressing socio-economic disparities and advocating for the upliftment of those most affected by inequality (Heltzel, 2013). By adopting a mission that extends beyond evangelism, missiology aligns closely with efforts aimed at combating marginalization within various contexts, including educational settings where systemic barriers often limit opportunities for disadvantaged groups (Guder, 1998).

When we examine economic empowerment, educational marginalization, and missiology together, we gain valuable insights into how faith-based initiatives can collaborate with educational policies to address systemic inequalities. Faith-based organizations, inspired by missiological perspectives, frequently implement programs that support marginalized university students, addressing issues like financial need, mentorship, and community integration (Kirk, 1999). Such initiatives demonstrate how a theological commitment to social justice can work hand-in-hand with policy changes in higher education to foster an inclusive environment where all students have the opportunity to succeed.

The article explores strategies for the economic empowerment of marginalized university students through a missiological lens, offering significant benefits for these students and their families. By examining the intersections of faith, education, and social justice, the study identifies practical, faith-based strategies to overcome the economic barriers that limit access to higher education. These strategies, such as scholarships, financial literacy programs, and work-study opportunities, can increase access to education and improve students' chances of success. For families, this empowerment makes a college education more attainable, fostering upward mobility and improving long-term socioeconomic outcomes.

Additionally, the study highlights the role of faith-based organizations in supporting marginalized students by providing mentorship, emotional support, and community resources, helping students navigate academic challenges while fostering a sense of belonging. This integration of faith and social justice encourages advocacy for educational equity and social change. The research also promotes policy changes aimed at addressing systemic barriers, such as tuition subsidies and better access to financial aid, ensuring that marginalized students can succeed in higher education. By building resilience and agency, the study empowers both students and families to challenge inequality and become advocates for social justice, creating a ripple effect that benefits entire communities and promotes long-term societal change.

2. Theoretical Framework

2.1 Definition of Terms

2.1.1 Economic Empowerment

Economic empowerment is the process through which individuals, especially those from marginalized backgrounds, gain the capacity to make informed choices about their economic resources and activities. This involves access to essential resources such as education, employment opportunities, and financial services, which together enhance their ability to improve living standards and achieve self-sufficiency. Beyond mere financial gains, economic

empowerment fosters the development of confidence, skills, and agency, enabling individuals to navigate and influence economic systems effectively (Kabeer, 2001; Malhotra et al., 2002).

2.1.2 Marginalized Groups

Marginalized groups in the context of higher education are populations that experience systemic disadvantages and exclusion from mainstream educational opportunities. These groups include, but are not limited to, low-income students, ethnic minorities, first-generation college students, and individuals with disabilities. Factors such as financial instability, lack of adequate support networks, and experiences of discrimination contribute to feelings of alienation and hinder their educational success (Tierney, 1999). Understanding these dynamics is critical for developing effective strategies that promote inclusion and equity within academic institutions.

2.1.3 Low-Income Students:

These students come from households with incomes below a certain threshold, which significantly limits their access to quality education, resources, and opportunities. Financial constraints often dictate their ability to pursue higher education and affect their academic performance (Pell Institute, 2020).

2.1.4 Ethnic Minorities:

Students from racial and ethnic minority backgrounds often face discrimination and bias, which can lead to a hostile educational environment. This group includes African American, Latino, Native American, and Asian American students, who may experience lower graduation rates compared to their white counterparts (NCES, 2019).

2.1.5 First-Generation College Students:

These individuals are the first in their families to attend college. They often lack the familial guidance and support that can help navigate the complexities of higher education, resulting in increased challenges and lower retention rates (Engle & Tinto, 2008).

Each of these groups encounters unique barriers that complicate their educational journeys, necessitating tailored support systems to address their specific needs.

2.1.6 Missiology

Missiology is the study of the mission of the church, encompassing not only evangelism but also social justice, community development, and cultural engagement. This discipline explores the theological, historical, and practical aspects of how the church fulfills its mission in various cultural and social contexts (Bosch, 1991). Missiology examines the role of the church in addressing human needs holistically, advocating for both spiritual and material well-being and promoting values of justice, equity, and transformation within societies (Bevans & Schroeder, 2004). It is a field that emphasizes the church's call to engage with diverse communities, address systemic injustices, and foster social change in alignment with biblical teachings.

2.1.7 Structural Barriers

According to Perkins and Borden (2003), structural barriers refer to systemic or institutional obstacles that limit opportunities or access to resources for individuals or groups. These barriers are typically

embedded within the structures of society, such as in education, employment, healthcare, or legal systems, and they can result in inequality or exclusion.

2.2 Theological Foundations for Economic Empowerment

2.2.1 Biblical Principles of Justice, Equity, Community and Holistic mission

Theological foundations for economic empowerment are rooted in biblical principles that emphasize justice, equity, community support and holistic mission. These principles guide the church's mission to promote holistic human flourishing and to address socio-economic inequalities that affect marginalized groups. Key theological concepts include justice, which reflects God's concern for righteousness and fairness in society; equity, which emphasizes the fair treatment and inclusion of all individuals; and community, which underscores the importance of shared life, mutual support, and collective responsibility. All these have reflections on marginalization.

- i. **Justice:** The biblical notion of justice (often described by the Hebrew word *tzedek*) is central to economic empowerment. Justice, as seen in the Old Testament, calls for the fair treatment of all people, particularly the poor, widows, orphans, and foreigners (Isaiah 1:17; Micah 6:8). The prophets frequently condemned economic oppression and called for a society where resources and opportunities are distributed equitably (Amos 5:24). This commitment to justice underpins the church's role in empowering marginalized individuals and communities by advocating for policies and practices that alleviate poverty and promote social equity.
- ii. **Equity:** Equity in the theological context refers to the impartial treatment and fair opportunities extended to all people. The Levitical laws reflect God's command to care for the vulnerable and ensure fair treatment within the community (Leviticus 19:9-10; Deuteronomy 15:7-11). In the New Testament, the early Christian community exemplified equity through communal sharing, where believers ensured that no one among them was in need (Acts 4:32-35). This principle inspires modern faith-based initiatives that seek to reduce economic disparities by supporting marginalized groups with resources and opportunities that lead to self-sufficiency.
- iii. **Community:** The New Testament concept of *koinonia* (fellowship or community) emphasizes a shared life marked by mutual support and responsibility (Acts 2:42-47). Community is essential for economic empowerment, as it fosters a sense of belonging and mutual care, especially for individuals who may feel isolated due to economic hardship. The church is called to be a transformative community that embodies Christ's love by providing practical and emotional support to marginalized individuals, promoting programs like job training, financial education, and resource-sharing within the community.
- iv. **Holistic Mission:** Economic empowerment is also aligned with the church's holistic mission, which integrates evangelism with social action. Jesus' ministry exemplifies this holistic approach, as He not only proclaimed the good news but also attended to the physical and social needs of

those He encountered (Matthew 25:34-40; Luke 4:18-19). This understanding of mission encourages the church to address socio-economic barriers that hinder people from living abundant lives, fulfilling its call to act as an agent of change in both spiritual and material aspects.

- v. **Beyond Evangelism:** While evangelism remains a critical aspect of the church's mission, a holistic approach recognizes that spiritual growth cannot be separated from social justice. Jesus' ministry exemplifies this; He preached the good news while also addressing the physical and social needs of people (Matthew 25:34-40). The Great Commission (Matthew 28:19-20) calls for discipleship, which involves not only spiritual instruction but also social engagement that transforms lives and communities.
- vi. **Social Transformation:** The call to love one's neighbor extends to addressing systemic injustices and inequalities that affect marginalized populations. This perspective aligns with the concept of shalom, which encompasses peace, wholeness, and justice in society (Jeremiah 29:7). Engaging in social transformation involves advocating for policies that uplift marginalized individuals and communities, creating an environment where everyone can thrive.
- vii. **Integration of Faith and Action:** A holistic mission integrates faith with action, encouraging believers to engage in service that promotes social equity and justice. This is echoed in James 2:14-17, where faith without works is described as dead. Therefore, the church is called to act as an agent of change, utilizing its resources to address the needs of the marginalized.

3. Methodology

The study employed a qualitative and interdisciplinary methodology, integrating missiological perspectives with research on economic empowerment and educational marginalization. It utilizes theological analysis to explore the role of faith-based organizations in promoting social justice and addressing systemic inequalities.

Case studies were used to explore economic empowerment for marginalized university students as a missiological quest providing valuable insights into how Christian missions can address all spiritual, social and economic challenges. These studies emphasize that mission work should extend beyond spiritual needs and focus on tangible social change to improve the economic status and quality of life for marginalized groups. Case studies are particularly important for several reasons. First, they offer real-world examples of how Christian missions can effectively tackle both spiritual and economic issues, showcasing initiatives like scholarships, job training, and financial literacy programs. They also provide context-specific insights, analyzing how cultural, economic, or political factors affect marginalized students and ensuring mission efforts are more tailored and effective.

Additionally, economic empowerment aligns with the biblical principle of holistic well-being, addressing not only spiritual but also physical, emotional, and social needs. Case studies also offer evidence of the impact of empowerment programs, enabling missions to learn from previous initiatives and advocate for additional resources. They highlight how the Church can work

actively to promote justice and dignity for marginalized students by addressing barriers like discrimination and resource shortages. Furthermore, these initiatives demonstrate how empowering university students can lead to long-term, sustainable change, as these students are positioned to become future leaders in their communities.

Case studies connect economic empowerment to biblical justice, showing how faith communities can fulfill their missiological calling through solution-oriented efforts. They inspire action by providing models that other institutions, churches, and organizations can replicate to broaden the impact of mission-driven economic empowerment. By bridging academic and missiological spheres, case studies demonstrate how academic settings and mission work can intersect, creating real-world change and empowering marginalized students both academically and economically. Lastly, case studies highlight how partnerships between universities, faith-based organizations, and other stakeholders can lead to impactful and sustainable initiatives for economic empowerment.

Additionally, policy analysis investigates how faith-based initiatives can align with or influence educational policies to create a more equitable and inclusive higher education system. This approach emphasizes the importance of cross-disciplinary insights in developing strategies that bridge theology and education to support marginalized students.

Ethical considerations

When conducting case studies on economic empowerment for marginalized university students, it's vital to approach the research with care and responsibility. Ethical considerations are at the heart of this process, ensuring that participants are respected and treated with dignity every step of the way. First and foremost, informed consent is essential. This means making sure participants fully understand the study's goals, their role in it, and how their data will be used. They should feel comfortable and know they can choose to leave the study at any time without any negative consequences. Along with this, confidentiality and anonymity are key in protecting participants' privacy, making sure that their personal details are kept secure and that data is anonymized when possible.

Non-exploitation is also crucial, meaning the research should aim to benefit participants, particularly those from marginalized backgrounds, rather than taking advantage of them for the sake of data collection. It's important for researchers to show cultural sensitivity, recognizing and respecting the unique experiences and challenges these students face, without imposing preconceived ideas. Equally important is transparency in how the data will be used. Participants should have a clear understanding of whether the research will be shared for academic, advocacy, or other purposes, which helps build trust throughout the study.

Another consideration is minimizing harm; researchers need to be sensitive to the emotional and psychological effects of discussing difficult topics, such as financial hardship or discrimination. It's important to provide a safe space for participants to express their experiences. Equitable representation also plays a critical role, ensuring that the voices of all marginalized students, regardless of background, are heard and valued in the study. Researchers must also strive for fairness by avoiding bias and ensuring that the data

collection process is objective and transparent, so participants feel their voices are truly reflected.

Before beginning the research, obtaining ethical approval and oversight ensures that the study meets ethical standards. Ongoing monitoring throughout the process keeps everything on track. Finally, once the research is complete, it's vital to offer post-study feedback to participants, sharing the findings and outcomes in a way that acknowledges their contribution and shows how the research can lead to positive change.

In the end, following these ethical guidelines helps ensure that the research is done with integrity, respect, and a commitment to making a meaningful, positive impact. By upholding these standards, researchers create a space where marginalized students feel valued, empowered, and part of something that could lead to real, lasting change.

4. Findings and Discussion

4.1 Current situation Faced by Marginalized Students in Iringa

Marginalized students in universities in Iringa, Tanzania, face multiple challenges that hinder their academic and social success. These challenges are often rooted in socio-economic disparities, limited access to resources, and social stigmas. As a result, marginalized students, including those from low-income backgrounds, rural areas, ethnic minorities, and first-generation college attendees, encounter barriers that can negatively impact their educational experience and overall well-being. The following are the results and discussion of the findings.

4.1.1 Financial Constraints: Martha Maghembe who is the Dean of Students from Ruaha Catholic University (RUCU) said;

Many marginalized students from the universities in Iringa come from low-income families, which limits their ability to afford tuition fees, accommodation, learning materials, and other necessary resources. Financial challenges often force these students to take on part-time jobs, reducing the time and energy they can devote to academic pursuits. The pressure to balance work and studies can lead to high stress levels and lower academic performance. Additionally, some students may not have access to scholarships or loans, leaving them with little to no financial support, which can result in high dropout rates. (Interview with Dean of Students from RUCU, 28/08/2024)

This is in line with what Kena said when arguing that one of the most significant challenges marginalized students face is financial instability. Tuition fees and living costs can be prohibitive, particularly for low-income students who may already be working multiple jobs to support themselves or their families, witnessing that financial burden can lead to increased student debt, which disproportionately affects low-income and minority students, creating a cycle of economic disadvantage that can persist long after graduation (Kena et al., 2020).

Financial struggles deeply affect marginalized students, especially at institutions like Ruaha Catholic University (RUCU), where many from low-income backgrounds find it hard to cover tuition, housing, and learning materials. These financial pressures often force students to take on part-time jobs, which can overwhelm them and make it harder to focus on their studies. Henceforth, higher stress

levels, poorer academic performance, and a greater risk of dropping out are observed. Without scholarships or loans to fall back on, many students face a never-ending cycle of debt that lingers long after they've graduated. To help break this cycle, universities need to implement changes like offering more scholarships, creating financial literacy programs, and finding ways to alleviate the financial burden on students. Such steps could make a real difference, giving all students the chance to succeed academically without being held back by financial challenges.

4.1.2 Limited Access to Educational Resources: The President of Students' union from RUCU testified that

In Iringa universities, access to resources such as textbooks, technology, and internet services is often limited, especially for students from marginalized backgrounds. Students from rural areas or low-income families may lack laptops, smartphones, or stable internet connections, which are essential for modern learning. This disparity becomes particularly pronounced in blended or online learning contexts, where a lack of digital resources puts marginalized students at a distinct disadvantage. Furthermore, limited access to library resources and academic support services can impede their ability to perform well academically. (Interview with the President of students' union at RUCU, 28/08/2024)

The findings shed light on a significant challenge faced by marginalized students, where limited access to essential resources makes it much harder for them to thrive. According to the President of the Students' Union, students from rural or low-income backgrounds often struggle without basic tools like laptops, smartphones, or stable internet connections resources that are essential for modern learning. In a world where much of education is shifting to digital platforms, this lack of technology puts these students at a real disadvantage, particularly in blended or online learning environments.

The problem goes beyond technology. Many students also face barriers to physical resources like textbooks and library materials. The lack of access to academic support, such as tutoring and mentorship, only makes the situation worse. Without these resources, students are not only left struggling academically but also feel disconnected, which can lead to isolation and a lack of motivation.

Schneider's (2007) work highlights this very issue, pointing out that when marginalized students can't access the resources and support they need, their academic progress is severely hindered. Without the proper tools and networks, their chances for success are diminished, both academically and socially.

To address this, universities need to take a hard look at the systemic barriers that limit access to resources. Expanding access to technology, improving internet services, and providing more academic support could go a long way in leveling the playing field and ensuring that all students, regardless of their background, have a fair shot at success.

4.1.3 Social and Psychological Challenges: Bishop Ezekiel Mwenda from the Evangelistic Assemblies of God Tanzania (EAGT) when interviewed said;

Marginalized students from Mkwawa College of Education (MUCE) and Ruaha Catholic University (RUCU) often experience

psychological stress and social stigma associated with their backgrounds. The pressures of financial instability, academic challenges, and a lack of supportive networks can lead to mental health issues, such as anxiety and depression. Further, students from rural or minority backgrounds may encounter negative stereotypes or discrimination, which can further impact their sense of belonging and motivation to succeed. Without sufficient counseling services or mental health resources, these students may struggle to manage the psychological impacts of marginalization.

These findings highlight the deep social and psychological challenges that marginalized students face, especially at universities like Mkwawa College of Education (MUCE) and Ruaha Catholic University (RUCU). Bishop Ezekiel Mwenda shares how students from rural or minority backgrounds often carry the heavy burden of financial instability, academic pressure, and the absence of supportive networks. These pressures can lead to mental health struggles like anxiety and depression, making it even harder for students to succeed in their studies. It's not just about grades; it's about their sense of identity and belonging in the university community.

A big part of the challenge is the negative stereotypes and discrimination marginalized students often face. These social stigmas can make them feel out of place, disconnected, and unsupported. Without proper mental health resources or counseling services, students are left to deal with the emotional and psychological toll of these struggles on their own, making it harder for them to cope and thrive.

This aligns with broader research, which points out how the lack of support can lead to feelings of isolation. As Steele (1997) suggests, these students are often weighed down by stereotypes and microaggressions that undermine their sense of belonging in the academic community. Similarly, Gonzalez et al. (2019) note that the resulting anxiety, depression, and stress can seriously impact academic performance and even increase dropout rates. The absence of representation in both the student body and faculty only adds to the feeling of being alone in an environment that doesn't reflect or support their experiences.

Given these challenges, universities must look beyond just academic resources and focus on offering robust social and psychological support for marginalized students. Providing mental health services, fostering a more inclusive campus culture, and making counseling and support networks readily available could significantly improve students' well-being and academic success. Addressing these social and psychological hurdles is key to creating a more supportive and inclusive environment where all students can truly thrive

4.1.4 Limited Mentorship and Networking Opportunities: Glory Njuu who is the Secretary for an NGO in Iringa said;

Access to mentorship and networking opportunities is crucial for academic and career success. However, marginalized students in Iringa universities often lack the connections that their more privileged peers may have. This limits their access to internships, job opportunities, and guidance from experienced professionals in their fields. For first-generation college students, the absence of family or community members with higher education experience can aggravate these challenges, leaving them without the support or advice needed to navigate academic and professional pathways.

(Interview with Secretary for Sensitize and Empower Tanzania, 30/08/2024)

These findings point to a significant challenge for marginalized students in Iringa universities, especially when it comes to building connections that are crucial for academic and career success. Glory Njuu, the Secretary for an NGO in Iringa, highlights how essential mentorship and networking are, but many marginalized students simply don't have the same access to these opportunities as their more privileged peers. This lack of connections can limit their chances for internships, job placements, and the invaluable guidance from experienced professionals that could help steer their academic and career paths.

For first-generation college students, the situation is even more difficult. Without family or community members who have navigated higher education or the professional world, these students often feel lost and uncertain about how to proceed in their studies and careers. Without mentorship, they lack that crucial support system to provide advice or a roadmap for their journey. This can make both their academic journey and their entry into the workforce feel overwhelming.

The absence of these networking opportunities deepens the feeling of isolation for many of these students, leaving them unable to tap into the same professional opportunities as their peers who have more connections. This creates a cycle of disadvantage, where marginalized students struggle to access the career advancement opportunities that could help change their futures.

To break this cycle, universities and organizations have an important role to play. Creating mentorship programs, connecting students with alumni networks, and ensuring access to career services and internships can make a world of difference. By strengthening these support systems, universities can empower marginalized students to overcome these barriers and succeed academically and professionally.

4.2 Empowerment Strategies for Marginalized University Students

Empowering marginalized university students requires comprehensive holistic strategies that address the various barriers they face. These strategies comprehend educational access and equity, skills development and training, mentorship and networking, and community engagement. Each of these components plays a crucial role in fostering an inclusive and supportive academic environment from a missiological perspective.

4.2.1 Educational Access and Equity

Scholarships and Financial Aid Programs

Despite the valuable contributions of scholarships and financial aid programs in supporting marginalized students, these efforts are still insufficient to fully address the financial barriers many students face in accessing and completing higher education.

Financial strain remains one of the most significant obstacles for marginalized students, and while need-based scholarships play a crucial role in alleviating some of these pressures, they often only cover a portion of the total cost of higher education. For example, the ELCT – Iringa Diocese provides approximately 90,000,000 TZS annually through its post-secondary scholarship program, aimed at

helping low-income students with tuition fees. While this funding significantly eases the financial burden, it does not address other hidden costs, such as transportation, textbooks, or accommodation. These additional expenses continue to challenge students in their academic journeys, despite the assistance they receive through scholarships.

Private organizations like the Gates Millennium Scholars Program also provide crucial support, not only easing the financial burden but also promoting a sense of validation and belonging. These programs are instrumental in encouraging underrepresented students to pursue and complete their education. However, even with such programs in place, many marginalized students remain underserved due to the limited number of scholarships and the competitive application processes.

The University of Iringa's General Mabeyo Fund is another step in the right direction, offering partial or full scholarships to students from economically disadvantaged backgrounds. This initiative plays a significant role in supporting the university's mission of fostering inclusivity and social equity. According to the Dean of Students, the fund has been instrumental in helping students overcome financial barriers and pursue their academic goals. However, as with other scholarship programs, the funding provided is still insufficient to meet the full financial needs of many students, particularly those from rural or low-income communities who face multiple additional challenges.

These initiatives, while commendable, highlight the need for a more comprehensive and sustainable approach to supporting marginalized students. Despite the efforts made, financial aid programs often remain limited in scope, and students continue to face systemic barriers that hinder their academic success. To truly address these challenges, universities and organizations must not only increase the availability of scholarships but also expand support systems to cover all aspects of student life, from tuition to living expenses, and improve access to the application processes themselves. More strategic efforts are needed to ensure that marginalized students have the resources and support necessary to succeed in higher education.

4.2.2 Reduce Barriers to Entry

Beyond offering scholarships, universities can implement a range of initiatives to further reduce barriers to entry for disadvantaged students. These initiatives include offering application fee waivers, creating more streamlined admission processes, and conducting targeted outreach to high schools in underserved communities. By eliminating or lowering these structural obstacles, universities can make the admissions process more accessible to students from marginalized backgrounds.

Programs such as the College Board's "Access to Opportunity" initiative exemplify this approach. This program seeks to increase college readiness and access for students from low-income and underrepresented backgrounds by providing essential resources, guidance, and support throughout the college application process (College Board, 2014). Through targeted interventions, these programs aim to level the playing field for students who may lack access to the same resources and college preparation as their peers, fostering a more inclusive environment in higher education.

Additionally, partnerships between universities and community organizations can facilitate pathways to college for marginalized

students. These partnerships can provide resources such as tutoring, college preparation workshops, and counseling services, thereby enhancing students' readiness for higher education (Perkins & Borden, 2003).

4.2.3 Skills Development and Training

Vocational Training and Workshops

Vocational training and skills development are essential components of economic empowerment for marginalized students. Programs that offer hands-on training in high-demand fields can provide students with the skills necessary to secure stable employment post-graduation. Community colleges and technical institutions often provide vocational programs that cater to the needs of local industries, allowing students to gain practical experience and certifications (Brock & Richburg-Hayes, 2006).

Workshops that focus on essential skills, such as communication, teamwork, and problem-solving, play a crucial role in enhancing students' employability, especially in Tanzania, where a skills gap is often cited as a barrier to youth employment. Studies show that employers in Tanzania prioritize soft skills alongside technical skills, underscoring the importance of integrating skill-based training within higher education. For instance, a report by the Youth Employment through Skills Enhancement (YESE) Project highlights that Tanzanian graduates frequently face challenges in employment due to a lack of soft skills, which are essential for navigating today's work environments (YESE, 2018). These types of workshops can thus provide students with valuable skills that directly contribute to their job readiness and adaptability in the workforce.

Financial Literacy Programs Tailored for Students

In Tanzania, financial literacy is increasingly recognized as essential for students, especially those from low-income backgrounds who may not have had prior exposure to formal financial education. Programs focused on budgeting, saving, and debt management empower students to make informed financial choices, ultimately improving their financial stability and independence.

For example, the Bank of Tanzania has partnered with various institutions to promote financial literacy among young people, including university students. Through its Financial Education Program, the Bank of Tanzania conducts workshops and seminars that cover topics like budgeting, saving, and investment basics (Bank of Tanzania, 2020). Similarly, BRAC Tanzania has implemented financial literacy programs in collaboration with local universities, providing workshops on managing student loans and understanding credit scores, particularly aimed at helping students from disadvantaged backgrounds (BRAC, 2019). Additionally, TPB Bank (Tanzania Postal Bank) has organized sessions on personal finance management and investment strategies, giving students foundational knowledge that can help them navigate financial responsibilities during and after their studies. (TPB Bank, 2019). The efforts aim to bridge the gap, but they reach only a small number of students, leaving the majority to continue facing their challenges.

4.2.4 Mentorship and Networking

Mentorship Programs

In Iringa, universities have been proactive in establishing mentorship programs that support students' personal and professional development by pairing them with faculty, alumni, and industry professionals. These mentorship programs provide essential opportunities for students to develop soft skills, build confidence, and gain insights into the job market and industry expectations.

For example, University of Iringa has a Career Guidance and Mentorship Program that connects students with faculty and successful alumni across various fields. This program emphasizes career development and personal growth by offering students practical advice on navigating their chosen professions. Alumni mentors often provide insights into job opportunities and offer networking connections that help students establish valuable professional relationships (Kassim Mgambo, 2021) in <https://teamacademyuoi.ac.tz/#>

Similarly, Ruaha Catholic University (RUCU) runs a Professional Development Mentorship Program in collaboration with local businesses and industry experts. This program allows students, especially those in fields like business administration, law, and education, to work closely with mentors who can provide guidance on career planning, workplace expectations, and skill development. Through one-on-one and group mentoring sessions, students enhance their communication, teamwork, and problem-solving skills, making them better prepared for the workforce (Mzelela J, 2023). Thus, the call is made to all universities to have similar programs for marginalized students so as to enhance their career.

Networking Opportunities

Networking is crucial for career development, yet marginalized students often lack access to professional networks. Institutions can facilitate networking opportunities by hosting career fairs, workshops, and speaker series that connect students with industry leaders. Collaborating with local businesses and organizations can create internships and job shadowing opportunities, allowing students to gain firsthand experience and make valuable connections.

Additionally, online social platforms provide spaces for students to network and engage with professionals in their fields. Universities can offer training sessions on how to effectively use these platforms, ensuring that students are well-equipped to navigate professional landscapes.

4.3 Community Engagement

Involvement in Service Projects and Internships

Financial constraints, transportation issues, and limited internship placements often prevent these students from fully participating in service projects or internships. Moreover, the lack of available resources or connections to secure placements in meaningful community projects further exacerbates the situation.

Even though universities have made efforts to integrate community engagement into their curricula, these opportunities are often not equitably distributed. Students from marginalized backgrounds may not have the social capital or networks to access these opportunities, and the additional costs related to travel or materials may further hinder their ability to participate. This limits the potential benefits

of service-learning programs and internships, which are vital for students' academic and personal development.

Thus, while community engagement is crucial in shaping students into active, socially responsible individuals, more robust and accessible structures need to be put in place to ensure that all students, particularly those from marginalized groups, can fully participate and benefit from such initiatives.

Building a Sense of Agency and Belonging

Engagement in community projects fosters a sense of belonging and connection among students. When students see the impact of their contributions, it can enhance their self-efficacy and motivation to succeed academically. Creating opportunities for students to take leadership roles in community engagement initiatives can further empower them, providing them with the skills and confidence needed to navigate their educational journeys and beyond (Duncan, (2012).

4.4 Collaboration and Advocacy for Marginalized University Students

Empowering marginalized university students requires collaboration and advocacy across various sectors. Universities, faith-based organizations, and broader advocacy efforts must work together to create a supportive environment that addresses the systemic issues these students face. This section discusses the role of universities, partnerships with faith-based organizations, and the importance of advocacy for systemic change.

4.4.1 Role of Universities

Establishment of Policies for Inclusivity and Support Services

Universities play a crucial role in fostering an inclusive environment for marginalized students by implementing thoughtful policies and support services. These institutions can promote equitable access to education by developing comprehensive diversity and inclusion strategies tailored to meet the needs of underrepresented groups (Ahmed, 2012). Key initiatives include establishing explicit policies against discrimination and harassment, ensuring that all students feel safe and supported. Additionally, creating dedicated offices or departments focused on diversity, equity, and inclusion (DEI) can drive targeted efforts to address inequalities and promote a welcoming campus culture.

4.4.2 Partnership with Faith-Based Organizations

Partnerships between universities and faith-based organizations (FBOs) can amplify efforts to support marginalized students. FBOs often have deep-rooted connections within communities, allowing them to identify needs and mobilize resources effectively.

A notable example of collaboration between faith-based organizations (FBOs) and universities in Iringa is the partnership between Ruaha Catholic University (RUCU) and the Catholic Diocese of Iringa. This partnership aims to support marginalized university students through scholarships, mentorship programs, and community outreach initiatives, addressing both their academic and personal development needs (Ruaha Catholic University, 2023).

Through this collaboration, the Diocese and RUCU provide scholarships specifically targeting students from low-income families and underserved communities in the Iringa region, enabling

students with limited financial means to access higher education. In addition to financial support, the Diocese offers spiritual guidance and mentorship, helping students navigate personal challenges while fostering their academic growth and faith development (Catholic Diocese of Iringa, 2023).

This partnership exemplifies the potential of FBOs and educational institutions to create an inclusive environment that empowers marginalized students by addressing both their material and spiritual needs thus, it is urged that all universities should have such collaboration to help marginalized students.

4.4.3 Advocacy for Systemic Change

Advocacy is crucial for addressing the systemic issues that disproportionately affect marginalized students. Universities and their partners must engage in advocacy efforts that target broader societal challenges, including economic inequality, racial discrimination, and access to quality education.

In Tanzania, a crucial area of advocacy centers around promoting policy changes that support equitable funding for education at both local and national levels. Many students from marginalized backgrounds attend under-resourced schools, which restricts their access to quality education, learning materials, and extracurricular opportunities. Advocacy groups and organizations like the Tanzania Education Network/Mtandao wa Elimu Tanzania (TEN/MET) play a key role in bringing attention to these funding disparities and lobbying for policies that ensure a fair allocation of resources across regions and schools. By advocating for improved funding and resource distribution, TEN/MET and similar groups aim to create an educational environment where all students, regardless of background, have equal opportunities to succeed. (TEN/MET, 2023).

In line with these efforts, universities in Iringa, such as Ruaha Catholic University (RUCU), Mkwawa College of Education (MUCE) and University of Iringa (UoI), should also take an active role in advocating for equitable funding for higher education. These institutions can collaborate with local and national education organizations to ensure that students from marginalized communities have access to the resources they need for academic success. By pushing for policy changes and increased investment in higher education, universities in Iringa can help address the systemic barriers that often hinder the academic advancement of students from low-income, ethnic minority, and first-generation backgrounds. Through such advocacy, they can contribute to a more inclusive and equitable higher education system in Tanzania.

5. Conclusion

In Iringa, marginalized students in higher education face numerous challenges that hinder their academic and social success, reflecting deeper issues of justice, equity, and human dignity. These students, often from low-income or rural backgrounds, struggle with financial instability, making it difficult to afford essential aspects of university life such as tuition, accommodation, and learning materials. This financial strain forces many students to balance work and study, negatively impacting their academic performance and well-being. Additionally, the lack of access to critical resources, including technology and the internet, aggravates the digital divide, further isolating these students from their peers.

The emotional and psychological toll is equally significant, as stigma, discrimination, and social exclusion erode students' self-esteem, leading to mental health challenges such as anxiety and depression. The absence of adequate counseling and support systems leaves students without the necessary emotional resources to cope. Moreover, the lack of mentorship and networking opportunities prevents students from accessing professional guidance, stifling both their academic and career prospects.

Despite efforts to provide scholarships and mentorship programs, these measures remain insufficient. Financial aid often doesn't cover all expenses, and barriers such as high application fees and inadequate preparation continue to limit access for marginalized students. To truly address these issues, universities must take a holistic approach that goes beyond financial aid, expanding access to resources, health services, and mentorship programs. This approach, grounded in justice, compassion, and the common good, would create an inclusive environment where all students can thrive academically, socially, and professionally, reflecting the Christian mission of care for the marginalized.

6. Recommendations

To better support marginalized students in higher education in Iringa, universities need to take a more human-centered approach by addressing their unique challenges with empathy and care.

- i. **Enhance Financial Support:** Many students struggle to make ends meet, so universities must expand their financial aid programs to cover not just tuition, but also accommodation, textbooks, and technology. Scholarships and grants should be more easily accessible, ensuring that no student feels the need to choose between their education and their survival.
- ii. **Improve Access to Technology and Resources:** For students from marginalized communities, the lack of access to technology and learning resources can be a major barrier. Universities should provide affordable access to the tools students need to succeed, like textbooks, laptops, and reliable internet. Offering tech loans or low-cost devices can help level the playing field and ensure that every student has the opportunity to thrive, especially in online learning settings.
- iii. **Prioritize Mental Health Support:** Mental health struggles, including anxiety, depression, and stress, are all too common among marginalized students, especially given the added stress of financial instability and social exclusion. Universities must invest in comprehensive counseling and mental health services that cater to the unique emotional and psychological needs of these students, offering support when it's needed most.
- iv. **Create Mentorship and Networking Opportunities:** A lack of mentorship can leave students feeling lost in their academic and professional journeys. Establishing mentorship programs that connect students with experienced professionals who can guide them through their studies and careers will empower them to reach their fullest potential. These relationships offer more than advice—they offer a sense of community and a network of support.

- v. **Eliminate Barriers to Higher Education:** Many students face barriers right from the start, such as high application fees and inadequate college preparation. Universities should offer preparatory programs and fee waivers to ensure that all students, regardless of their financial background, have a fair shot at higher education. Removing these obstacles opens doors for students who may otherwise feel excluded.
- vi. **Foster an Inclusive Campus Culture:** It's not enough to simply enroll marginalized students but universities must also create a culture of belonging. By tackling stigma and discrimination, and offering spaces where students can celebrate their diverse identities, universities can help students feel seen, heard, and valued. This includes diversity training for staff and students, as well as support groups that allow marginalized students to connect with one another.
- vii. **Take a Holistic Approach to Student Development:** Success in university isn't just about grades, it's about students growing into well-rounded individuals. Universities need to nurture their students emotionally, socially, and professionally. Providing support for every aspect of a student's life, not just their academics, will ensure that they have the tools to succeed both in and outside the classroom.

By embracing these changes, universities in Iringa can create a more inclusive and equitable environment that reflects Christian values of justice, compassion, and care for those on the margins. With a commitment to supporting all students regardless of their background we can create an academic community where every student has the opportunity to thrive.

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