



PERCEPTIONS OF ARAB HIGHER EDUCATION STUDENTS IN NORTHERN ISRAEL REGARDING THE IMPACT OF SOCIOECONOMIC CONDITIONS ON ACADEMIC ACHIEVEMENT

Walid Khalailaⁱ

Girne American University (GAU),
Northern Cyprus

Abstract:

This study examines Arab higher education students' perceptions in Northern Israel regarding the influence of socioeconomic conditions on their academic achievement. It was undertaken to address the limited student-centered evidence on how financial pressure, paid employment, access to educational resources, family support, and psychological responses jointly shape students' academic experiences. The study contributes to the literature by presenting socioeconomic influence as a multidimensional process involving material, temporal, relational, psychological, and institutional factors rather than household income alone. Using a qualitative descriptive-analytical design, semi-structured interviews were conducted with a purposive sample of 40 Arab higher education students residing in Northern Israel, and the data were examined through thematic analysis. The findings identified five interconnected themes: financial pressure and socioeconomic diversity, conflict between paid work and study time, the protective role of educational and technological resources, the importance of family support for persistence, and psychological responses ranging from anxiety to motivational resilience. The study concludes that socioeconomic conditions do not uniformly determine academic achievement but affect it through interacting personal, family, and institutional pathways. It recommends integrated financial assistance, flexible support for employed students, improved access to digital resources, mentoring, academic guidance, and culturally responsive institutional services. Theoretically, the study extends multidimensional student-success and student-institution interaction perspectives; practically, it provides guidance for policies and support programs designed to strengthen Arab students' well-being, engagement, persistence, and academic success.

Keywords: Arab higher education students, Northern Israel, socioeconomic conditions, academic achievement, family support, student employment

ⁱ Correspondence: email waleed@khaldoon.org

1. Introduction

Higher education is a major pathway through which individuals acquire advanced knowledge, enter professional labor markets, and pursue social and economic mobility (Latif, 2025). However, expansion of enrollment does not by itself equalize students' institutional destinations or educational outcomes. Research on Arab students in Israel's participation in Israeli higher education shows that numerical expansion has coexisted with delayed participation and uneven distribution across institutions, while policy analysis indicates that initiatives framed as inclusion can also reproduce labeling and exclusion (Bar-Haim, 2025). Student success is therefore more plausibly understood through the interaction of student resources, psychosocial experience, and institutional practice than through academic ability alone (Hendin, 2025; Kahu & Nelson, 2018).

This perspective is particularly important for Arab students in Israel. Participation in higher education has expanded, but transition research documents academic, physical, social, and cultural disorientation together with language, preparation, and economic challenges. Students may enter Hebrew-dominant institutions while learning unfamiliar academic conventions and negotiating minority identity (Sofi, 2025). The cited studies do not establish a single causal pathway from financial circumstances to achievement; rather, they show that economic difficulty can be one element within a broader transition burden. Growth in participation should therefore not be treated as proof that conditions of entry, adjustment, and persistence are equal (Bar-Haim, 2025; Cohen-Azaria & Zamir, 2021; Mansour, 2024).

Socioeconomic conditions influence university life through direct expenses and through the time costs created when students undertake paid work (Ain *et al.*, 2025). Cross-sectional and qualitative studies associate subjective financial difficulty with poorer mental health, anxiety, diminished well-being, and some academic difficulties, while meta-analytic evidence indicates that student employment has a small average negative association with educational outcomes that becomes more adverse at higher work intensity (Moore *et al.*, 2021). These findings are heterogeneous and do not justify assuming that every financially constrained or employed student will perform poorly. They do, however, support examining how financial strain and work demands compete with study time and psychological resources (Bøe *et al.*, 2021; Jones *et al.*, 2018; Kroupova *et al.*, 2024; Moore *et al.*, 2021).

Material disadvantage does not operate in isolation. Family emotional support is associated with well-being, engagement, and academic progress among low-income students; academic self-efficacy and performance reinforce one another over time; and culturally engaging campus conditions are associated with success-related factors among Arab students in Israel (Even-Zahav *et al.*, 2025). Taken together, this evidence suggests that economic pressure may have different educational consequences depending on relational support, confidence in academic capacity, and the cultural responsiveness of the learning environment (Roksa & Kinsley, 2019; Talsma *et al.*, 2018).

Prior research has examined Arab students' transition experiences, policy-level inclusion and exclusion, and faculty perceptions of barriers. The present study narrows the focus to how students in Northern Israel themselves interpret the socioeconomic conditions of their everyday academic lives. It asks how financial pressure and paid work, educational resources, psychological responses, family support, and institutional conditions enter students' accounts of achievement and future aspirations. By centering perceived material, temporal, relational, and psychological pathways, the study complements rather than replaces the structural and institutional accounts available in the literature (Elias *et al.*, 2024; Hendin, 2025; Mansour, 2024).

2. Literature Review

2.1 Socioeconomic Inequality and the Transition to Higher Education

Expansion in higher education will open up opportunities without getting rid of inequality. As observed by Bar-Haim (2025) in the case of Israel, there is late entry of Arab students in academic expansion and differentiation in institutions, while Hendin (2025) observes that an access policy could help include people economically but at the same time construct ethnonational labeling and exclusion. This raises not only the question of whether the students get admission into college or university but also the institutional and policy setting of that participation.

The transition to university education in Israel requires adaptation that involves academic as well as linguistic factors. The research involving Arab learners reveals the requirement for knowledge of the Hebrew language and changes in academic traditions (Ali & Dias, 2018). The learners have been facing difficulties because of cultural orientation issues. Mansour (2024) pointed out that students may start experiencing confusion but eventually feel that they are lagging behind their peers. Similar features were noted in studies about university students from East Jerusalem that identified barriers in terms of language, culture, identity, and academics. Economic hardship is regarded in this body of literature as one of the multiple challenges (Cohen-Azaria & Zamir, 2021; Halabi, 2023; Mansour, 2024; Nuseibeh *et al.*, 2024).

Campus climate adds a symbolic dimension to socioeconomic inequality. Students can be physically present in higher education while experiencing cultural distance, identity tension, or a sense that the campus is foreign or does not fully belong to them (Parker & Trolan, 2020). Research with Arab students documents exclusion and alienation as well as efforts to create belonging, cope, and persist. Resilience demonstrates students' active responses to difficult conditions, but it should not be used to normalize the linguistic, cultural, or political barriers that make participation more demanding (Diab, 2024; Mansour, 2025; Nuseibeh *et al.*, 2024).

The above evidence suggests the relevance of an educational-interface approach where engagement is a result of ongoing interaction between the features of the student and those of the institution. While socioeconomic status may be involved in the above interface over time, resource access, and participation ability, cultural responsiveness,

self-efficacy, and belonging are factors that may facilitate engagement. The same faculty research indicates the existence of many barriers rather than just one. The remaining analysis must, therefore, be concerned with how the students relate economic realities, family demands, psychology, and the college environment in their understanding of possibilities in college life (Elias *et al.*, 2024; Even-Zahav *et al.*, 2025; Kahu & Nelson, 2018; Strayhorn, 2018).

2.2 Financial Pressure, Paid Work, and Academic Achievement

University students experience financial pressure on multiple levels made up of problems paying for expenditures, concern about future obligations, reliance on their families' resources, and uncertainty about their ability to continue their studies (Bøe *et al.*, 2021). Studies that are exploratory have revealed that subjective financial problems and worries about debts are often associated with poor mental health, while information concerning the amount of debt has not been so evident (McCloud & Bann, 2019). A variety of counter-evidence indicates that financial strain contributes to problems such as anxiety and academic stress. It follows from these findings that financial strain should be regarded as academically relevant, but they do not position financial strain as the independent cause of academic success or identify a unique mediator of the process (Jones *et al.*, 2018; Moore *et al.*, 2021; Stanimirović, P., 2024).

One of the ways to cope with economic problems is work in paid employment. According to the results obtained in the 2024 meta-analysis, there is a negative correlation between work and study, which is stronger among those who perform more intensive work (Kroupova *et al.*, 2024). In the earlier review of literature, the authors state that intensive work is significantly associated with involvement in learning and willingness to stay in studies rather than with examination outcomes. Thus, limited work is not synonymous with poor academic achievement (Neyt *et al.*, 2019).

However, the study of the link between work and school is better evaluated by viewing it in terms of tradeoffs rather than viewing it only in positive or negative terms (Kroupova *et al.*, 2024). For example, while being employed can make it easier to pay for school and living conditions, time spent on the job can also be spent attending classes, preparing, sleeping, and so on. According to previous studies, employment can be classified in terms of weak employment or highly disabling employment (Neyt *et al.*, 2019; Schunk *et al.*, 2020).

Institutional financial support can reduce one part of this burden. A meta-analysis of 43 causal studies estimated that grant aid raises persistence and degree completion by approximately 2-3 percentage points. Survey and qualitative studies also identify financial difficulty as a health and well-being concern, which supports treating it as relevant to student support services (Nguyen *et al.*, 2019). On this evidence, grants may reasonably be combined with clear information, financial guidance, emergency assistance, and accommodations for working students; however, the cited studies do not establish that any one administrative package is universally effective (Bøe *et al.*, 2021; Moore *et al.*, 2021).

2.3 Family Support, Self-Efficacy, and Psychological Well-Being

Family support is a relational resource rather than merely a proxy for household income. Among low-income students, family emotional support was associated with grades, credit accumulation, and persistence through students' well-being and engagement, whereas financial support was not uniformly associated with those outcomes (Roksa & Kinsley, 2019). Research on college anxiety also includes family and peer support among relevant correlates, and qualitative work with Arab students identifies social support and coping as important resources amid linguistic, academic, and economic challenges. Family influence should therefore be analyzed through both emotional and material pathways (Cohen-Azaria & Zamir, 2021; Jones *et al.*, 2018).

Another relevant mechanism is academic self-efficacy. Longitudinal meta-analyses show the existence of reciprocal positive relationships between self-efficacy and performance, and social cognitive theory relates self-efficacy to efforts and self-regulation directed at attaining a goal (Talsma *et al.*, 2018). In a study involving Arab students studying in Israeli colleges, self-efficacy was an important personal factor along with several other factors such as sense of belonging, persistence, social environment, and engagement with culture on campus (Even-Zahav *et al.*, 2025). Based on the above-reviewed studies, it can be conjectured but not tested that self-confidence regarding academic competence might help maintain efforts in economically difficult situations (Schunk & DiBenedetto, 2020).

Belonging relates the self-confidence of the individual to the social environment from a psychological perspective. Strayhorn (2018) asserts that belonging is characterized by the amount of perceived support, connectedness, mattering, acceptance, and significance of the individual within the campus environment. In the United States, belonging relates to success, engagement, and well-being in terms of national literature, and the development of a specific intervention strategy at one of the broad access universities in the U.S. helped to increase the retention of socially disadvantaged students (Murphy *et al.*, 2020). These are contextual considerations which do not ensure the same outcome for the case of Arab students studying in Israeli universities. Nevertheless, this does not exclude the possibility of taking into account belonging as an element of persistence (Gopalan & Brady, 2020; Strayhorn, 2018).

Psychological responses to difficulty are not uniform. Financial stress is associated with anxiety in college samples, while qualitative research with Arab students documents both burden and resilient coping (Diab, 2024). Social cognitive theory offers one explanation for such variation by emphasizing self-efficacy, goals, outcome expectations, and environmental constraints; it does not imply that hardship itself is beneficial (Schunk & DiBenedetto, 2020). An academically responsible interpretation must therefore recognize determination as a possible coping resource without romanticizing the financial or cultural barriers that make persistence more costly (Jones *et al.*, 2018).

2.4 Educational Resources, Institutional Environment, and Future Aspirations

The significance of technological and educational facilities cannot be overemphasized, as they are the critical, yet complex prerequisites of involvement in learning. Cullinan *et al.* (2021) reported that various geographical and socio-economic factors contributed to insufficient access to broadband services among higher education students in Ireland. On the other hand, Raviv *et al.* (2023) investigated the integration of online education and hybrid instruction of Arab and Jewish students in Israel and their links to drop-outs. Thus, the above-mentioned research indicates the importance of pointing out the distinction between the condition of material access to learning resources and the skills required for effective operation in the digital learning environment (Cullinan *et al.*, 2021; Raviv *et al.*, 2023).

The institutional environment can amplify or reduce students' difficulties. Faculty interviews in Israel identified sociopolitical, institutional, social, and personal barriers and emphasized cultural competence and adaptation of teaching and services (Elias *et al.*, 2024). Survey research with Arab students indicates that a culturally engaging campus environment is associated with success-related personal factors, whereas mixed-methods research documents experiences of exclusion and foreignness in the campus ethnonational climate. These studies support culturally responsive institutional practices, although they do not show that responsiveness alone determines academic success (Even-Zahav *et al.*, 2025; Mansour, 2025).

Future aspirations are shaped by opportunity structures as well as personal preference. Research on expansion and access policy shows that new entry opportunities can coexist with differentiated institutional destinations and ethnonational exclusion, while qualitative and mixed-methods studies describe students pursuing educational ambitions amid identity negotiation, disorientation, and awareness of structural limits. These studies do not directly measure every specialization or career decision, but they support examining how perceived affordability, institutional accessibility, and anticipated inclusion enter students' educational planning (Bar-Haim, 2025; Diab, 2024; Hendin, 2025; Mansour, 2024).

Overall, the literature emphasizes interconnected yet unique trajectories where financial pressure as well as labor market determine how students spend their time and what quality of life they enjoy; the involvement of their family helps students to be more active and persistent; self-efficacy is associated with academic achievements; and institutional conditions affect feelings of connection with people around and cultural involvement. Some of these pathways have been studied in relation to Arab students before; however, research presented in this article sheds light on how students from Northern Israel connect all the pathways in their personal socio-economic experience (Cohen-Azaria & Zamir, 2021; Even-Zahav *et al.*, 2025; Mansour, 2024).

3. Material and Methods

For its qualitative research design, the study adopted the descriptive-analytical method for examining the perceptions of Arab higher education students in Northern Israel on the effects of socioeconomic factors on their academic performance. A qualitative descriptive design was chosen since it allows for the creation of vivid experience-centered descriptions of participants' perceptions while keeping close to the research questions and the realities of the environment where these experiences take place (Doyle *et al.*, 2020). In terms of the chosen research design, the consistency between research purposes, the collection of qualitative data, and the methods of analysis of participants' experiences was provided (Levitt *et al.*, 2018).

Purposeful sampling of 40 Arab higher education students residing in Northern Israel was conducted. It is important to mention that they were deliberately chosen since they have prior knowledge about the investigated phenomenon and can offer deep insight regarding the connection between the socio-economic status of an individual and his or her academic performance. Purposeful sampling is considered a suitable technique in qualitative research since its goal is not representation but gathering information-rich cases (Campbell *et al.*, 2020). Such a number of respondents was deemed appropriate in terms of gaining enough depth and variety, which is consistent with literature, according to which qualitative interview studies achieve thematic saturation with either the same amount or fewer participants (Hennink & Kaiser, 2022).

Data collection involved conducting semi-structured individual interviews, which constituted the main research instrument in this study. An interview guide was prepared in order to make sure that all the conducted interviews were comparable while at the same time allowing enough freedom to discuss important issues. Semi-structured interviews aimed to investigate participants' perceptions of the influence of socioeconomic conditions on their academic success, access to learning materials, psychological state and motivation, engagement in university activities, and future educational and career prospects. The use of the semi-structured interview technique allowed asking follow-up questions, receiving clarifications on participants' answers and obtaining complete descriptions of participants' experiences in a way that was comparable across all interviews (DeJonckheere & Vaughn, 2019; Levitt *et al.*, 2018).

The interviews were analyzed using thematic analysis. After conducting all interviews, the researcher had to familiarize himself with the data by reading interview transcripts multiple times before identifying meaningful units of information related to the research questions. After that, codes were produced systematically in relation to the whole dataset, and similar codes were put together in categories. Finally, categories were condensed into themes that included the most typical patterns in participants' answers. Themes were revised, defined precisely and organized into a thematic structure that reflected participants' perceptions of the influence of socioeconomic conditions on academic success. The chosen method of analyzing qualitative data was thematic analysis, which is an approach that allows identifying and organizing patterns of

meaning in the data (Kiger & Varpio, 2020). Thematic analysis in this study was carried out according to the principles of reflexive thematic analysis outlined by Braun and Clarke (2022).

The research conformed to the recognized standards of qualitative research reporting and ethics. Participants were made aware of the nature of the research before their involvement and signed the informed consent form prior to their participation in the study. The research was voluntary, and the participants were informed that they have a right to withdraw from the study at any stage without penalty. Confidentiality and anonymity were ensured during the entire research process since the data collected in interviews were de-identified. The principles of ethical research concerning voluntary participation, confidentiality, and proper management of data were observed in the study (Levitt *et al.*, 2018). In order to improve the credibility of the findings, the qualitative standards of credibility, dependability, confirmability, and transferability were incorporated into the study as the means of evaluating the credibility of the research process itself (Doyle *et al.*, 2020).

4. Results

The study findings were organized into five interconnected themes: socioeconomic diversity, paid work, educational and technological resources, family support, and psychological response. Together, participants' accounts portray achievement as related to interacting material, temporal, relational, and psychological conditions rather than to income alone. This interpretation is compatible with broader models of student success that emphasize student-institution interaction and culturally situated personal and social factors. The results remain participants' perceptions and are not causal estimates (Even-Zahav *et al.*, 2025; Kahu & Nelson, 2018).

Theme 1: Socioeconomic Diversity and Financial Pressure

Participants described diverse socioeconomic circumstances. Most reported conditions that could be characterized as moderate, whereas some experienced substantial financial pressure. One participant, for example, explained, "*We manage, but every additional university expense creates pressure.*" Financial concern entered students' accounts through the costs of study, living responsibilities, and the resources available to their families. Another participant stated, "*I always worry about unexpected costs during the semester.*" The findings did not indicate that financial strain automatically produced low achievement; rather, pressure increased uncertainty and reduced the financial margin available for unexpected expenses or academic demands. This pattern is consistent with studies associating subjective financial difficulty with poorer mental health and diminished well-being (Bøe *et al.*, 2021; McCloud & Bann, 2019). Moore *et al.* (2021) similarly documented perceived connections among financial stress, students' well-being, and their academic experiences.

Theme 2: Paid Work and Time-Management Conflict

Some students worked while studying to contribute to educational and living costs. Their accounts emphasized difficulty coordinating employment, classes, assignments, study, and other responsibilities. As one participant described, *"After work, I have little energy or time left for studying."* Another participant noted, *"Sometimes I must choose between completing an assignment and taking an extra shift."* Paid employment was therefore perceived as reducing the time and attention available for academic tasks. The supplied data do not quantify participants' working hours or establish a direct effect on their grades, so the result is best understood as a perceived time-management conflict. Neyt *et al.* (2019) found that the relationship between student employment and academic performance varies according to several conditions. More recent evidence similarly indicates that adverse consequences may become more pronounced as work intensity increases, particularly in relation to academic engagement and continuation (Kroupova *et al.*, 2024).

Theme 3: Educational and Technological Resources as Protective Conditions

Most participants reported having access to the educational and technological resources required for their studies, and this availability reduced some practical effects of socioeconomic pressure. One participant stated, *"Having a laptop and reliable internet makes it possible for me to keep up with my courses."* Another explained, *"Even when money is limited, I can still complete my assignments because I have the necessary technology."* Access to resources did not remove financial concern, but it supported students' completion of academic tasks and their continued contact with course requirements. The theme therefore identifies resource access as a protective condition rather than a guarantee of academic success. Cullinan *et al.* (2021) showed that inadequate broadband access may follow patterns of socioeconomic disadvantage. In the Israeli context, Raviv *et al.* (2023) connected students' experiences of online learning and self-regulated learning skills with dropout intentions, indicating that both material access and the capacity to use digital learning environments may be important.

Theme 4: Family Support, Stability, and Persistence

Family support emerged as a central factor in students' perceived stability and persistence. Participants indicated that supportive family relationships helped them continue their studies despite economic and practical difficulties. One participant explained, *"My family encourages me not to give up when studying becomes difficult."* Another participant stated, *"Even when they cannot help financially, their emotional support gives me strength."* The study findings do not fully differentiate among emotional, informational, and financial forms of assistance, so no single pathway can be assigned to the influence of family support. Nevertheless, Roksa and Kinsley (2019) found that family emotional support was related to low-income students' educational progress through its association with well-being and engagement. Cohen-Azaria and Zamir (2021) also identified support

and coping as important elements in the experiences of Arab students studying in Israeli higher education institutions.

Theme 5: Psychological Strain and Motivational Resilience

Economic pressure had contrasting meanings across participants' accounts. Some students associated financial difficulty with increased stress and anxiety. One participant remarked, *"Financial worries remain in my mind even when I am trying to study."* Other students described economic challenges as strengthening their ambition and determination. For example, another participant stated, *"The difficulties make me more determined to finish my degree and improve my future."* This pattern does not indicate that hardship is beneficial, nor does it establish why students responded differently to similar pressures. A study of Palestinian students has shown evidence of psychological strain and resilient responses to stress (Diab, 2024; Jones *et al.*, 2018). Social cognitive theory offers a perspective on the differences based on the interplay of self-efficacy, individual goals, expectations of outcomes, and perceived obstacles in the environment (Schunk & DiBenedetto, 2020).

5. Discussion

The key finding in this study is that socioeconomic variables were seen as affecting students' academic performance via multiple interrelated channels and not merely household income. The participants linked their socioeconomic situation with financial insecurity, the requirement for paid work, study time, educational technology availability, family help, stress, and motivation. Such an interpretation aligns with the educational interface model offered by Kahu and Nelson (2018). In this model, engagement is seen as a combination of personal and environmental factors. Such an interpretation of the findings is also aligned with Even-Zahav *et al.* (2025), who have revealed that the academic performance of Arab students in Israel is influenced by multiple personal and cultural factors within universities. However, the current study can be regarded only as students' perceptions and not as causally linked variables.

First, regarding socioeconomic diversity and financial pressure, the findings show that most participants perceived their socioeconomic circumstances as moderate, whereas others experienced substantial financial strain; nevertheless, even students who appeared relatively financially stable described uncertainty when unexpected educational or living expenses arose. This result indicates that students' experiences were influenced not only by their objective income level but also by their perceived financial security and their capacity to absorb additional costs. McCloud and Bann (2019) found that subjective financial difficulties and debt-related worry were more consistently associated with poor mental health than the objective amount of debt, although the available evidence did not establish causality. Similarly, Bøe *et al.* (2021) reported that students who frequently experienced financial difficulties had higher levels of anxiety, depression, somatic complaints, and examination failure than students who did not

report such difficulties. Moore *et al.* (2021) also found that students perceived financial stress as limiting their academic success and negatively affecting their social well-being. Therefore, the current findings suggest that financial pressure may reduce students' psychological and academic capacity even when they continue to meet course requirements; however, financial strain should not be presented as an inevitable cause of low academic achievement.

Second, concerning paid employment and time-management conflict, the findings indicate that employment transformed financial need into competition over students' time and energy. Although paid work enabled some participants to contribute to their educational and living expenses, they reported difficulty coordinating work shifts, classes, assignments, independent study, and rest. This finding is consistent with Neyt *et al.* (2019), whose review showed that intensive student employment was generally associated with less favorable educational outcomes and that employment appeared to affect study engagement and decisions to continue studying more strongly than examination performance. More recently, Kroupova *et al.* (2024), in a meta-analysis of 69 studies, identified a negative but economically small average effect of student employment on educational outcomes; however, the effect was more substantial for dropout decisions and varied considerably according to context, methodology, and the treatment of selection effects. Accordingly, the present finding is most appropriately interpreted as a perceived conflict involving time, energy, and academic engagement rather than as direct evidence that employment reduced participants' grades. The academic consequences of employment may depend on working hours, schedule predictability, the timing of work during the academic year, and job characteristics, none of which were systematically measured in the current study.

Third, educational and technological resources acted as protective factors for participants' involvement in academic life. Most participants stated that they had access to the appropriate device and internet connection, which allowed them to fulfill the course's requirements, use educational materials, communicate with lecturers, and do the homework despite the financial restrictions. The significance of access to these resources is evidenced by Cullinan *et al.* (2021), who discovered that almost one in six higher education students in Ireland lived in an area with bad broadband coverage and that students from the area with the worst broadband coverage were more socioeconomically disadvantaged. On the other hand, access to technology cannot be considered an adequate factor in successful digital participation. Raviv *et al.* (2023) investigated the reasons for students' dropout intentions among Arab and Jewish students studying in online and hybrid formats of higher education in Israel, considering their capacity to acquire proper learning skills and self-regulated learning abilities. In this regard, the current findings suggest that the mentioned resources may provide students with the opportunity to eliminate practical barriers; however, to participate effectively in the digital academic environment, it is necessary to take responsibility for their own learning.

Fourth, family support promoted students' perceived stability and persistence, including in cases in which families could not provide substantial financial assistance. This result demonstrates that family support should not be treated simply as an indicator of household income because emotional encouragement may have educational value independently of direct monetary assistance. Roksa and Kinsley (2019) found that family emotional support contributed to positive academic outcomes among low-income students by promoting psychological well-being and engagement, whereas financial support was not related to the examined outcomes for the sample as a whole. In a context more closely related to the present study, Cohen-Azaria and Zamir (2021) identified support from close family members as one of the strategies used by Arab students to cope with socioeconomic, linguistic, cultural, and academic difficulties at a Jewish college in Israel. Moreover, Even-Zahav *et al.* (2025) found that academic self-efficacy was a key explanatory factor in Arab students' academic success and that personal factors and a culturally engaging campus environment mediated the influence of social conditions on academic outcomes. Family encouragement should thus be understood as a relational resource operating within a broader system of personal and institutional support.

Moreover, financial stress led to opposite reactions, because on one hand, some participants related the financial hardships to anxiety and stress, while others saw them as an extra push towards graduating and improving their future life conditions. The first reaction is in line with the findings by Bøe *et al.* (2021) that the levels of anxiety and depression were significantly higher among students facing financial hardships frequently. Jones *et al.* (2018) also showed a significant correlation between financial stress and anxiety among college students; however, academic distress contributed more to the variation. The second reaction should be treated carefully with social cognitive theory in mind. According to Schunk and DiBenedetto (2020), motivation comes from the reciprocal relations between personal beliefs, goals, behavior and the environment, while Talsma *et al.* (2018) demonstrated the reciprocal longitudinal associations between academic self-efficacy and performance. Thus, participants' different psychological responses may reflect variations in self-efficacy, future goals, family support, previous academic experiences, and access to educational resources, although these mechanisms were not directly measured in the present study. Importantly, economic hardship itself should not be described as beneficial; determination is more accurately understood as a coping response to difficult circumstances. Taken together, the five themes demonstrate that students perceived academic achievement as being shaped by interacting material, temporal, technological, relational, and psychological conditions rather than by household income alone.

6. Conclusion

This study concludes that socioeconomic conditions influence Arab higher education students in Northern Israel through an interconnected system of material, temporal, relational, and psychological pathways. Financial pressure created uncertainty regarding

educational and living expenses, and paid employment sometimes translated that pressure into reduced time and energy for academic responsibilities. Nevertheless, economic difficulty did not determine achievement uniformly. This conclusion corresponds with Kahu and Nelson's (2018) argument that student success develops through interaction between student circumstances and institutional conditions. It also accords with Even-Zahav *et al.* (2025), who identified interconnected personal, social, and cultural factors in Arab students' academic success, and with Russell *et al.* (2025), who conceptualized student financial well-being as a multidimensional institutional and structural concern.

The results point out the significance of educational technology and family support as factors protecting students. Availability of the appropriate devices and internet connections decreased practical impediments to participating in studies but did not help to overcome financial issues. Support from families provided students with motivation and stability despite financial help being unavailable. Such a difference is in agreement with the evidence obtained by Roksa and Kinsley (2019) about the value of family support for education and the research carried out by Cullinan *et al.* (2021) proving that the availability of digital technology is an indispensable element of equity in participation. Different reactions, ranging from stress to strong determination, show that socioeconomic pressures depend on the context in which they appear.

Support should also be culturally and relationally responsive. Research with Arab students in Israel indicates that culturally engaging campus conditions form part of the ecology of academic success, while campus-climate research documents exclusion and foreignness. Broader evidence identifies belonging as relevant to engagement and well-being. Institutions should therefore combine economic assistance with mentoring, academic advising, digital access, and practices responsive to Arab students' linguistic and cultural contexts; this integrated approach is a policy recommendation rather than a causal conclusion established by the present study (Even-Zahav *et al.*, 2025; Gopalan & Brady, 2020; Mansour, 2025).

Further research should document participant characteristics, recruitment and ethics procedures, saturation decisions, and analytic steps more fully, and should include anonymized excerpts that substantiate each theme. Comparative, longitudinal, and mixed-methods designs could clarify when employment intensity becomes academically disruptive, how family support changes over time, and whether specific institutional supports reduce stress or dropout risk. These extensions would strengthen transparency and transferability while retaining the present study's central contribution: students' own accounts are essential to understanding how socioeconomic conditions are experienced in higher education (Hennink & Kaiser, 2022; Levitt *et al.*, 2018).

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Conflict of Interest Statement

The author declares no conflicts of interest.

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