



FACTORS LEADING TO CHOICE OF STAYING OFF-CAMPUS BY FIRST YEAR STUDENTS IN ESWATINI UNIVERSITIES

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ABSTRACT

This study was undertaken to explore the factors influencing students' choice of choosing off-campus accommodation universities in Eswatini. The study used primary data obtained through a survey method (questionnaires). To determine the factors that affect students off-campus choice of occupancy in Eswatini universities, the researchers used a 5-point Likert scale questionnaire. The set of questionnaires were distributed to first year students who stay off-campus in two Universities in Eswatini. Convenience sampling was used with 150 questionnaires distributed and 142 were returned and analyzed by Micro soft excel. Findings revealed that unavailability of on-campus accommodation is the main source for staying off-campus. Unavailability of meals, poor residence, strict (on-campus) rules, affordability of residence fees, and proximity were respectively among the factors indicated.

KEY WORDS: Student accommodation; on-campus; off-campus; affordability; safety.

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INTRODUCTION

Student accommodation is a great challenge to most students in most universities especially in developing countries. Some scholars dwell on housing finance (Aliyu, Ghani, Bello, Kasim, & Martin, 2014 (Ong, Petrova, & Spieler, 2013; Garg, Gupta, & Jha, 2014); while others on satisfaction (Muslim, Karim, & Abdullah, 2012; Olufemi, 2014). Eswatini universities are also not exceptional in terms of student accommodation issues. There seems to be an assumption that students in Eswatini

stay off-campus because there is no adequate on-campus accommodation. Hence, this study therefore seeks to explore factors leading to first year students' choice to stay off-campus at universities in Eswatini.

Challenges experienced by students on accommodation issues are peculiar to different contexts in developed or developing countries. Even though student accommodation is a common problem world over (Ong, Petrova, & Spieler, 2013), the focus in some countries, for instance, in Europe and America, is on the quality of accommodation rather than availability (Zainuddin et al., 2014). In developed countries accommodation tends to be available though being of low quality while in developing countries there is lack or unavailability of student accommodation (Kobue, Oke, & Aigbavboa, 2017). Third World countries including Eswatini are faced with fiscal challenges as opposed to space availability (Donaldson et al., 2014) to build more student accommodation facilities. Current statistics in one of the universities in Eswatini show that the number of on-campus accommodated first year students differ from one university to another, ranging from 0% to a meagre 40%, leaving the rest to seek alternative off-campus accommodation (Vice Chancellor's Report, 2019). These statistics exclude part-time students who occasionally need accommodation during examinations and weekend lectures.

Research studies have revealed that, the exceptionally high growth in student enrolment in higher learning institutions is not matched with increase in student accommodation and other necessary services (Donaldson et al., 2014; Garg et al., 2014). This makes it hard for institutions of higher learning to accommodate students in existing housing facilities, hence this forces some students to opt for alternative student accommodation in the open housing market (Ghani et al., 2018). This is an indication that student housing is grossly inadequate in most higher learning institutions in both developed and developing countries as the population of students keeps on growing and creating a demand in the private rental market (Oluwaseyi, 2015; Ghani et al., 2018).

Statement of the problem

In Eswatini, most of tertiary institutions have limited or no students' accommodation. The accommodation fees differ from one institution to another. Some universities charge an amount equal to the students' residence allowance which they get from their sponsor or government while other universities charge even more (Oluwaseyi, 2015). This forces these students to pay an additional amount for accommodation. Hence this study was conducted to explore the choice of first year university students in Eswatini to stay off-campus during their studies. However, the researchers have observed that the situation becomes worse during examinations when both full time and part time students need to stay closer to universities in order to benefit from the studying facilities and other utilities which are located within the university campus. It would seem that universities in Eswatini have not made any positive effort towards curbing the dire shortage of student accommodation. A majority of students in universities in Eswatini stay off-campus. Reports in one of the universities indicate that only 40% of full time first year students are accommodated in residences within campus in one of the universities, leaving the rest to seek alternative off-campus accommodation (Vice Chancellor's Report, 2019-University A). Though the 40% of first year students are accommodated within on-

campus residences, they are accommodated in common rooms where they live in groups of more than eight students in a room. This alone presents challenges with privacy and infringe a conducive space for studies. Four universities in Eswatini do not have student residences on-campus at all. This means that all students (100%) in these four universities need to look for alternative accommodation in surrounding areas. This becomes a challenge to students because alternative accommodation lacks the necessary facilities such as library, proper lighting, security, medical attention and a stable internet connectivity to enhance their learning. Consequently, contributing and leading to students failing and repeating their courses.

Despite this persistent challenge in institutions of higher learning, very little research has been conducted to find out why students choose to stay off-campus. Students in Eswatini are categorized into two groups which are: self-sponsored and government sponsored. Some self-sponsored students struggle to pay tuition fees and other funds related to their education. Government sponsored students get assistance from the government to pay for their education, which include tuition, accommodation, book fees and meals. However, the assistance seems to be insufficient for the students since they boycott classes every academic year in protest to the minimal allowances they are getting. This study therefore looks on students' choice to off-campus at universities in Eswatini (Vice Chancellor's Report, 2019- University A).

REVIEW OF RELATED LITERATURE

Student housing is the housing unit for university students where they live during the period they will be conducting their studies at universities, without parental monitoring and control (Muslim et al., 2013). Primarily, student housing environment gives comfort, convenience and safety to students and it has great influence on the creation of favourable atmosphere for learning to achieve the desired educational needs of students (Khozaei et al., 2011; Muslim et al., 2013; Ong et al., 2013; Adeleye, 2014). Student housing is therefore, not a permanent residence for students. This situation is a different experience for new life style, learning where students live independently, and this is regarded as a transitional phase towards adulthood. Furthermore, it promotes leadership and citizenship development and shared space and facilities (Khozaei et al., 2012; Ghani & Sulaiman, 2017).

Student house should have some infrastructure facilities and services that are deem necessary for learning to be considered as student house (Muslim et al., 2012). These infrastructure facilities are categorised into two: basic (core) and supportive (supplementary) facilities and services. Basic or core facilities are regarded as those necessary facilities for a house to function which has a bedroom, toilet, bathroom, and furniture (Khozaei et al., 2012). On the other hand, supportive (supplementary) facilities and services are those that are not compulsory, but are equally important in facilitating or enabling the attainment of the fulfilment of the house functions, such as common room, cafeteria, shopping area, parking, security, library, playground, transportation, cable TV, security, laundry and Wi-Fi (Khozaei et al., 2012; Muslim et al., 2012; Zainuddin et al., 2014; Garg et al., 2014 Ghani & Sulaiman, 2016). Students housing requirements are therefore, slightly different from the general family house based on their peculiarities.

Owing to the fact that most of the students are young, certain control mechanisms are usually enforced including rules and regulations governing living in the student housing by either the institutions or landlords (Olufemi, 2014). The rules may include prohibiting the use of drugs and alcohol, vandalism, stealing, noise making, fighting fellow students/anyone else, causing commotion or breach of peace and guest policy like visiting hours and different gender visitation and prohibition of all sorts of crimes. Hammad, Musa, Rishi, and Ayuba (2013) argued that students housing is considered end result in controlling students' moral discipline which play a vital role in boosting students' behaviour, sense of belonging, academic performance, citizenship and leadership development.

Basically, student housing, on the basis of their locations, can be categorised into two types of housing accommodation. These are living 'on-campus' and living 'off-campus'. Location in the university's premises is regarded as on-campus student housing and in some literatures are referred to as 'hall of resident' (resident-hall) (Matthew, 2014; Gormely, 2016). On the other hand, off-campus student housing are those housing units located outside the university's premises where some literatures called it 'non-resident hall'. In studies of Muslim et al. (2012) and Garg et al. (2014), they respectively supported this categorisation of student housing that it consists of two types of accommodations, living off-campus resident and living on-campus resident. This definition is particularly focusing on the location of student housing irrespective of ownership and management. Many scholars refer to students who live in on-campus as residence halls students and off-campus students as non-resident hall students (Garg et al., 2014, Khozaei et al., 2012 & Muslim et al., 2012).

Several scholars claim that student housing has direct correlation with students' academic performance (Adeleye, 2014; Frascaroli et al., 2015; Oluwaseyi, 2015). This relationship can be in the student satisfaction, comfort and safety derived from the housing environment in general that have impact on the students' performance (Muslim et al., 2012). Thus, on-campus student housing is believed to have significant impacts on student academic performance. This is because of the added advantages on-campus students have over off-campus students, such as proximity to faculty, classes, laboratory, library, and all other higher education institutions facilities and the general management of the campus environment by the school authority. In this respect student may feel more comfortable and participate more actively in academic works and other extra curriculum activities that will facilitate performance and enhance personal development. Thus, living on-campus student housing has been tied to students' educational outcome, development and success (Frascaroli et al., 2015; Oluwaseyi, 2015).

Being in on-campus students' housing integrates students of different social backgrounds. In fact, most of the on-campus students are more often engaged well with other students from diverse backgrounds in their residential community whereby upholding the spirits of oneness, leadership and independent (adulthood) life skills (Najib et al., 2015). Ghani and Sulaiman (2016) gave a summary of significant advantages of on-campus students housing to students as identified in these areas as: proximity to faculty, low cost, enjoying certain level of security and safety, availability of academic support facilities and utilization of school

resources, high-speed internet connection/Wi-Fi, leadership opportunities, social integration and personal development.

Due to high education institutions deficit of student housing, most students have to get alternative housing in the private rental markets (Chiguvi & Ndoma, 2018). In the private housing market, students will live in any type of housing unit that is available in their higher education institution neighbourhood as an option due to low level of student house supply (Ghani & Sulaiman, 2017). This is more common in areas where there are no purposely built student houses which compelled students to depend on any housing type readily available for them. Students occupy more houses converted from family residential houses to hostels and only few that are designed as student houses. This shows that as students flown into the higher education institution neighbourhood scouting for renting housing, any type of available housing will be used as there will be no readily available purposely build student housing (Garg et al., 2014; Ghani & Sulaiman, 2016; Ghani & Sulaiman, 2017).

Getting houses to rent in the private market by students in many higher education institution towns is difficult in most cases as private housing for rent are not sufficient in supply and students do not know the housing market (Garg et al., 2014). Such difficult situation often forced students into renting a house that is substandard with low level or poor provision of infrastructure facilities and services to consider eligible for student living. Scanty supply of renting houses in the open market warrants students sharing apartment and/or room to meet up the demand (Chiguvi & Ndoma, 2018). On the flip side, the price value for renting house will be exorbitantly high for a student to afford (Aliyu et al., 2014; Ghani et al., 2018; Chiguvi & Ndoma, 2018).

Living in off-campus housing, gives students a chance of attaining independence toward their personal development (Ghani et al., 2018). This is because they are not under the control of either parents or institution's rules and regulations more or less on their own freedom and independent. To some young students this freedom offered by off-campus student housing is an opportunity for them to attain and enter the adulthood life cycle in the absence of their parents or guardians and institutional restrictive regulations with no one looking over their shoulders (Ghani et al., 2018). Suffice it to say, what facilitated the freedom is absent of rules and regulations as Donaldson et al. (2014) reported 'off-campus student accommodation provides students a way to live an independent lifestyle where they are mostly free from house rules and regulations. Therefore, student housing orient and shape students' behaviours that will be tailored toward responsible leadership, citizenship and intellectually sound for better life adulthood (Gormely, 2016; Chiguvi & Ndoma, 2018).

Students living in off-campus housing, many a times, are being challenged by so many problems which make their comfort in the housing environment far from reach. Thus Muslim et al. (2012) observed that, living in off-campus student housing is more challenging than staying on-campus. This will directly or indirectly have impact on students' daily life such as their housing comfort, convenience, safety and academic progress. Problems faced by students living in off-campus accommodation is not only insufficient housing supply in the private market, but includes poor provision of needed facilities for conducive learning, far distance to the

campus, high cost of renting and in some cases, apparent insecurity where students became vulnerable to criminal attack (Chiguvu & Ndoma, 2018; Ghani et al., 2018). Students without hostel accommodation are exposed to hazards, poor living environment, lateness to class, and lack of concentration (Alaka et al., 2012; Matthew, 2014).

The rise in population of student intake in tertiary institutions is considered as one of the causes of shortage of student accommodation ranging from inadequate infrastructure facilities to overcrowding (Kobue et al., 2017; Ghani & Sulaiman, 2017). The growth in university student population is outgrowing the supply of accommodation by the higher education institutions. That is, the number of students enrolled exceeds the accommodation provided in such cases where the institution provides student housing. Oluwaseyi (2015) claim that poor funding from government, lack of maintenance between government, individuals and organizations as well as lack of space for construction of student housing constitute factors responsible for students' accommodation problems. In agreement with Oluwaseyi (2015), Alaka et al. (2012) further indicated one of the causes to shortage of student accommodation as inadequate funding of the educational sector does not allow the institutions to build student housing, in a sense that the institution is incapable of constructing housing for students.

The living situations that university students experience vary due to the diversity of housing options and environments available including whether on-campus accommodation is available. The high demand for student residences increases annually in many institutions of higher learning (Muslim et al., 2012). This demand comes with a lot challenges and preferences from different students. Environmental factors have been classified as the main factors that occupants use to assess the housing provided. Every individual have their own definition of a hostel or student residence, and if the environment of the residence is decent and meets the expectations then the student can without difficulty embrace it and have a sense of a home (Khozaei et al., 2012 & Muslim et al., 2012). Some students prefer off-campus residences than on-campus residences due to lack of privacy, noise level as well as having to share bed space (Gormely, 2016).

Some students choose privately owned residences considered affordable, decent and close to campus with adequate facilities and mostly offer privacy (Kobue et al., 2017). A major factor that also affects choice of occupancy of students is the location in which the residence will be at. Students want to be in a residence that is close to school, there is availability of public transport and the neighbourhood is conducive for effective learning. Opportunities for creativity and innovation are always factors that need to be considered when it comes to student accommodation since students are clients in any form of accommodation provided and their needs have to be catered for (Kobue et al., 2017).

Theoretical framework

This study is informed by Sanford's theory of challenge and support. Sanford (1968) theorised that college students go through significant personal growth and development, much of which is influenced by the college environment itself. Sanford (1968) suggested that for student development to occur, the college environment must balance the challenge and support presented to students (Ward, Trautvetter, & Braskamp, 2005). Ward



et al. (2005) noted that, too much of either challenge or support effectively stunts development”. This is to say, when a student gets too much support, they might end up being relaxed while, too much challenge, might lead to the student becoming frustrated and possibly quit trying.

This theoretical framework is befits this study because it is a foundational theory to student affairs. Employing this theory also helps to view challenges as something necessary as long as it does not cripple the holistic development of the student. Challenges students face are but not limited to the support system of the academic work, health system, recreational activities, security, entertainment, and accommodation. In all these challenges faced by students, Sanford claims that there must be a support system that will enable the student growth and development.

METHODOLOGY

The study exploited a positivist perspective. It used primary data obtained through a survey method (questionnaires). The questionnaires were distributed to first year students who stay off-campus at the two universities in Eswatini that have on-campus accommodation. Convenience sampling was used with a set of 200 questionnaires distributed and 142 completed questionnaires were returned and worthy to be analysed. Ethical issues were considered as well as informed consent was sought from participants. Data from questionnaires was analysed through descriptive statistics using Micro Soft Excel. Data presentation was done using tables and bar graph.

The questionnaire had standard instructions on how to complete it. To determine the factors that affect students’ off-campus choice by first year students in Eswatini universities, a 5-point Likert scale was adopted. The scale was rated according to: 1=Strongly Disagree (SD); 2=Disagree (D); 3=Neutral (N); 4=Agree (A); and 5=Strongly Agree (SA). The 5-point scale was also converted to mean item score (MIS) in which the MIS was calculated from the total of all weighted responses and then related to the total responses of the specific aspect. The mean item score (MIS) is the arithmetic average of a group of scores; that is, the scores (per item or statement from the questionnaire) are added up and divided by the number of scores or number of participants. The MIS indicate the average value of a distribution of figures in each item or statement or question. The following formula explains how the MIS was computed.

$$MIS = \frac{1n1 + 2n2 + 3n3 + 4n4 + 5n5}{\sum N}$$

Whereby;

n1 = Number of respondents for factor number 1;

n2 = Number of respondents for factor number 2;

n3 = Number of respondents for factor number 3;

n4 = Number of respondents for factor number 4;

n5 = Number of respondents for factor number 5;

N = Total number of respondents

The criteria were then ranked in descending order, meaning from the highest to the lowest MIS as shown in table 6.1 below. Standard deviation (SD) was also used to show how dispersed are the results or scores in each item. The item with a smaller SD showed that the scores or their feelings in each item were homogenous but if the SD is larger, it meant that the scores in that item were more spread or scattered hence heterogeneous feelings. If there was a tie among MIS, then the MIS with smaller SD would be ranked higher. The highest among them meant the unavailability of on-campus accommodation, being the most determining factor that informs first year students' choice of staying off-campus. Inability to do own cooking within campus, poor residence halls and hostels, strict residence rules and regulations, unaffordability of on-campus residence and proximity between home and university were identified as other factors determining staying off-campus.

FINDINGS AND DISCUSSIONS

Table below illustrates the factors affecting off-campus choice of occupancy among first years.

Table 1: *Factors affecting off-campus choice of occupancy*

Reason for choice	MIS	SD	RANK
Unavailability of on-campus residence	3.64	1.13	1
Cooking facility within campus	3.02	1.19	2
Poor residence halls and hostels	2.61	1.16	3
Strict residence rules and regulations	2.25	0.92	4
Affordability of on-campus residence	2.23	1.11	5
Proximity between home and university	2.07	0.97	6

Source: Raw primary data

The questionnaire was given only to two (2) universities which have on-campus accommodation. The students in the other two universities basically had no option but to stay off-campus. Factors identified as having an influence on students' choice of staying off-campus did not have same amount of influence. For instance, the shortage of on-campus accommodation was found to be the highest factor to force students to stay off-campus for both males and females with overall MIS=3.64 and SD=1.13. Statistically the factor with highest MIS was ranked highest with the next ranked second and so on.

The prohibition of cooking in hostels coupled with no provision of a central cooking facility was ranked second in terms of contributing to shortage of accommodation according to the results from the survey with MIS=3.02 and SD=1.19; males MIS=2.70 and SD= 1.15. The third factor (in rank) found to force students out is poor residence hostel. In this factor, the overall MIS=2.61 and SD=1.16. The fourth factor contributing to off-campus by students is due to strict residence rules in campus with MIS=2.25 and SD=0.92. These results indicated that students are pushed out of on-campus residence because of universities' strict rules and regulations.

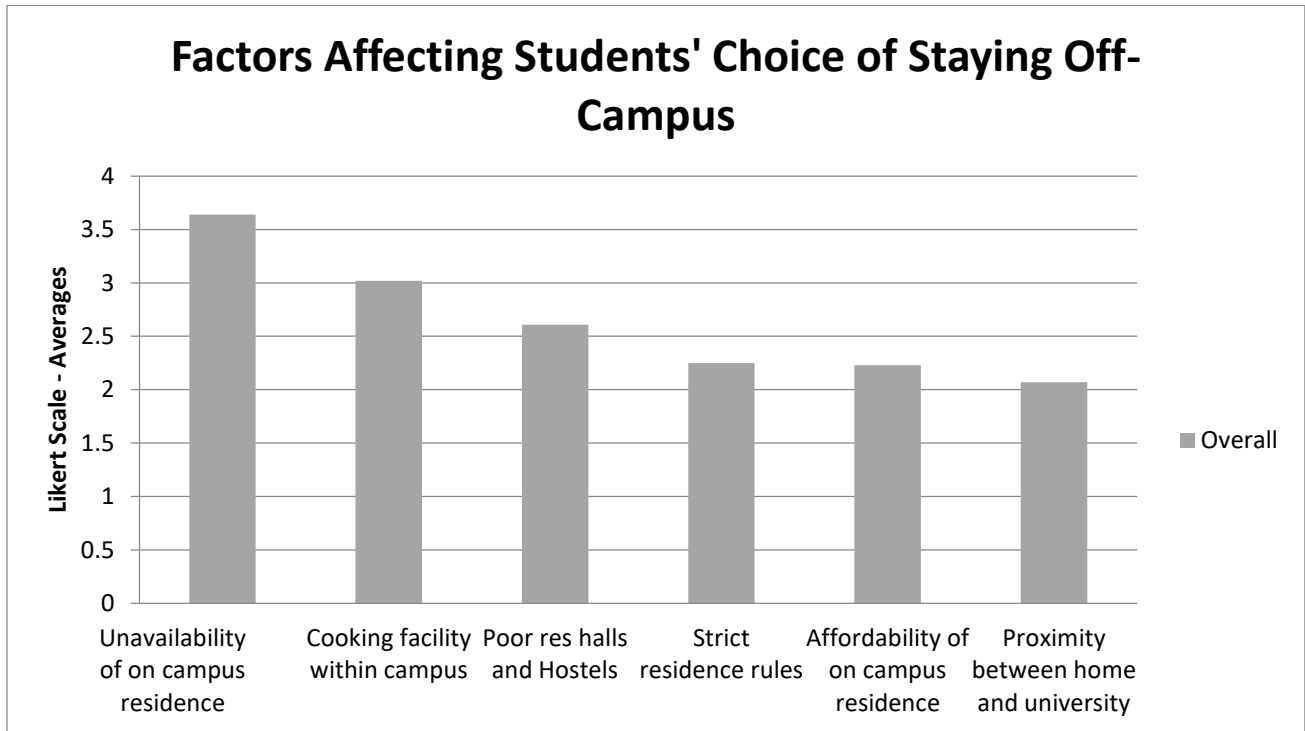


Figure 1.1: Factors affecting the choice of staying off-campus among first year students

The fifth and sixth factors pushing students to off-campus are the unaffordable residence fees and the distance (proximity) between the university and home (or affordable residence). In general, unaffordability of on-campus residence ranked fifth with MIS=2.23 and SD=1.11. The sixth and least determining factor among the six factors affecting the choice of staying off-campus is distance to the university. The distance between the university and home or relative’s place is ranked as the least factor with MIS=2.07 and SD=0.97

From the results, the unavailability of on-campus accommodation has been noted as the main factor that forces first year students to stay off-campus. This is exacerbated by the fact that two of the universities do not provide on-campus accommodation at all because they are still new and have prioritized resources to tuition. Ong et al. (2013), Matthew (2014), Gormely (2016), and Ghani et al. (2018) also observe that most universities provide housing accommodation for a small proportion of 25–30% of their total enrolment, indicating gross deficit in student housing that compel many students to rent residential quarters outside the campus. Due to higher educational institutions deficit of student housing, most students have to get alternative housing in the private rental market. The findings of this study are consistent with Chiguvi and Ndoma’s (2018) observation that, the student population has run ahead of the capacity of higher education institutions to accommodate the increasing enrolment and has led to a mounting dependence on the private rented market.

Not allowing students to cook on-campus and or not providing free meals to students is indicated as the second highest factor to both males and females. Buying every meal proves to be a serious challenge to the first years because they are from high school where some lived in hostel and got free meals and others lived with their parents so getting meals was not an issue. Adeleye (2014) and Khozaei et al. (2012) argued that security, food, and affordable housing for students often lead to happy lives, attaining high living standards, intellectual creativity and having rewarding better lives. The non-affordability of food is related to the meagre allowances they get from government. This makes most students look for other means of surviving. Thus, some students feel that in the absence of free meals then they should be allowed to cook within the campus since cooking is one way of saving costs.

Another factor which came third among the factors that affect students' choice of off-campus residence is the quality of on-campus halls of residence. Students do not want to pay their money for staying in dilapidated and overcrowded houses. Adeleye (2014) and Muslim et al. (2012) advocated for quality houses that will attract everybody including international students. These days, students demand furnished rooms with high-speed internet connection, wireless broadband or Wi-Fi capability and cable TV. They also demand junior common room, entertainment hall, reading room, library, security, central air conditioner washers and dryers, microwave ovens, among many others. However, according to Khozaei et al. (2012) and Ghani and Sulaiman (2016) these facilities are more of the supplementary rather than the basics. To student housing, these facilities are a priority in creating convenience and good learning environment for the achievement of educational objectives.

Strict residence rules and regulations generally affect students. This was averagely ranked fourth, but ranked third and sixth to males and females, respectively. Strict rules and regulations were considered not so important to females compared to males. University male students want freedom to have visitors in their rooms, drink, smoke, and play loud music. As a result, this pushes some students out of on-campus accommodation because of the strict regulations which are meant to protect non-drinkers and smokers. This is in agreement with Ghani et al. (2018) that living in off-campus housing gives students' a chance of attaining independence toward their personal development (Ghani et al., 2018). This is because they are not under the control of either parents or institutional rules and regulations, and thus enjoy freedom and independence. To some young students this freedom offered by off-campus student housing is an opportunity for them to attain and enter the adulthood life cycle in the absence of their parents or guardians and institutional restrictive regulations, that is, with no one looking over their shoulders. Muslim (2012) agrees that convenience, independence, security, and privacy were perceived as advantages, although visitation restrictions, rules, and noise were perceived as negative elements of living on-campus.

On the other hand, according to Olufemi (2014), control mechanisms are necessary to be enforced to students since most of them are still young. The rules may include prohibiting the use of drugs and alcohol, vandalism, stealing, noise making, fighting fellow students/anyone else, causing commotion or breach of peace and guest policy like visiting hours and different gender visitation and prohibition of all sorts of crimes. Hammad et al. (2013) argued that students housing is considered end result in controlling students' moral

discipline which play a vital role in boosting students' behaviour, sense of belonging, academic performance, citizenship and leadership development.

Another factor that forces students out of on-campus residence is affordability of out of campus residence compared to on-campus residence. Some of the institutions' residence fees are exorbitantly higher than what the government gives as residence allowance. It is for this reason that students prefer to rent outside the campus in affordable privately owned houses. This is in agreement with Ghani et al. (2018) who argued that the economic situation affects students' choice of the type of off-campus housing they take. Price sensitive students go for lower housing costs. Where rental rates are prohibitively high, students will obviously look for lower rent house options where available. Rent price of student house is an important decision factor for economic conscious students. This supports the economic demand and supply theory of 'higher the price, lower the demand.'

Conversely, Ong et al. (2013) and Gormely (2016) reported that living on-campus is generally cheaper than off-campus student housing. In fact, on-campus housing cost is often lower than a similar housing in off-campus location exclusively private rental. They observed that the cost of on-campus halls of residence are subsidised for student's accommodation. This is clear testimony that student housing provided by higher education institutions is cheaper and more affordable to students than off-campus student housing. Nonetheless, in the case of Eswatini some institutions ignore the principle and charge according to their needs.

The proximity to campus is also among the important factors that affect students' choice of occupancy as both females and males averagely ranked it sixth. This shows that the students are in accord when it comes to being close to campus. This confirms the study done by Kobue et al. (2017) that students consider privately owned residences when they are close to campus. Students prefer off-campus housing in close proximity to their campus, within a walking distance to save transport cost and time spent travelling to the campus. Students do not only stay in their own rented rooms nearby but also stay with friends who have rooms near the campus or some stay in their nearby homesteads with their parents or relatives. However, there are students who choose to stay with their relatives, or share rooms with friends who got accommodation off-campus because it is closer to the campus and they could manage without on-campus accommodation. Thus, findings in this study agree with findings by Suki and Chowdhury (2015), who established that students' choice of off-campus accommodation is usually influenced by other conveniences like saving when staying off-campus than on-campus.

CONCLUSION AND RECOMMENDATIONS

Basing on the findings in this study, it was revealed that unavailability of on-campus accommodation; affordability of on-campus residence; strict on-campus rules and regulations; proximity to campus; provision of cooking facility on-campus; quality of the residence hostels and rooms; internet service; and the number of occupants in a room were among the vital factors that affect students' choices of off-campus residences.

Thus, agreeing with the alternate hypothesis that: H_a = There is a relationship between staying off-campus and lack of accommodation, unaffordability, strict hostel rules and proximity.

This study has revealed some factors that affect students' choice of off-campus occupancy in privately owned residences which include the affordability of the residence, privacy, and decency were factors provided by literature as determining factors. The results of the study are in line with the existing reviewed literature relating to this study and also in line with the challenge and support theory which underpinned the study. Indeed, students always look for residences inside campus or those within a walking distance to campus, which are convenient (including affordability), secured and also provide comfort. In light of the above findings, this study recommends that the government should team up with private housing business owners together with the institutions to construct more student accommodation and develop a policy that will regulate student housing for both the universities and off-campus house owners.

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