

Challenges Faced by University Students in Off-Campus Accommodation. A Case of Copperbelt University, Kitwe Zambia

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ABSTRACT

Accommodation remains a significant challenge for both public and private universities in Zambia. This study explores the difficulties faced by students at Copperbelt University with off-campus housing. The primary objective was to identify the specific challenges students encounter in such accommodations. The study utilised a descriptive survey design and employed both qualitative and quantitative approaches combining surveys and focus group. The study employed purposive sampling targeting university students living off-campus accommodation and 220 participants were involved. A structured questionnaire was used to collect data and open ended questions were included in the questionnaire. To analyse data, descriptive statistics and thematic analysis were employed. The findings indicate that students face numerous challenges with off-campus accommodation. Financial issues are prominent, including struggles with paying rent and commuting expenses, which negatively affect academic performance. Social and emotional well-being is also impacted, with difficulties in balancing academic and personal life, limited participation in campus activities, and mental health concerns. Additional challenges include inadequate amenities; load shedding, safety and security issues, noise disturbances, and maintenance problems. The study recommends engaging property owners to align their practices with student needs and expectations, collaborating with local authorities to ensure quality, safety, and security and completing the construction of unfinished university hostels to provide additional on-campus accommodation options.

Keywords: Off-campus accommodation, student housing, Copperbelt University, Challenges

INTRODUCTION

Upon admission to a higher learning institution, many students aspire to secure on-campus accommodation. They believe that living on campus will provide them with convenient access to various student facilities, such as classrooms, libraries, sports amenities, and other campus resources. However, for many, this aspiration is hindered by the high demand for student enrolment, which has not been matched by an equivalent expansion in housing facilities. The growing student population has outpaced the availability of accommodation, making it a significant challenge for universities. To address this issue, universities increasingly rely on off-campus housing options.

The provision of student accommodation allows tertiary institutions to attract a diverse body of students from various nationalities and backgrounds to pursue higher education (Kolawole & Boluwatife, 2016). Aigbavboa (2015) emphasises that student housing has long been considered a crucial facility provided by higher learning institutions, as it plays a key role in supporting students' intellectual growth.

Copperbelt University (CBU), a public institution with over 15,000 students, has faced significant challenges in providing adequate student housing. As noted by Nkhata (2019), the university enrolls an average of 2,500

students across its programs annually. This year's enrolment was at more than 5000. The limited availability of on-campus accommodation has placed immense pressure on students, and the lack of affordable off-campus housing has become a major concern. The increasing enrolment in higher education institutions has exacerbated this issue, forcing many students to live within the surrounding local community. Adrane (2007) points out that student who resides on campus benefit from proximity to classrooms, easy access to libraries, and reliable campus internet connectivity. Copperbelt University is surrounded by both high-cost and low-cost residential areas, often referred to as high-density and low-density neighbourhoods, respectively. Many economically disadvantaged students opt to live in the low-cost, high-density areas (shanty compounds) due to the affordable rent.

Statement of a problem

The study investigates the challenges students face in searching for off-campus accommodation and challenges in off-campus accommodation

Research Objectives

Identify the challenges underprivileged students face in searching for off-campus accommodation

Determine the factors affecting the availability of off campus accommodation

Identify the challenges student face in off-campus accommodation

Examine the impact of off campus accommodation on student's academic performance and well-being

Research questions

What challenges do underprivileged university students face in finding affordable off-campus accommodation?

How do these challenges vary across different urban settings?

What are the challenges students faces in off-campus accommodation?

What is the impact of these challenges on student's well-being and academic performance?

LITERATURE REVIEW

Several studies have examined various aspects of university accommodation, including factors influencing students' choice of residence, the challenges faced in off-campus housing, and the impact of accommodation on academic performance. Aluko, (2011) notes that the shortage of students' accommodation ranging from inadequate infrastructure to overcrowding; is a result of the increasing students' population in tertiary institutions. Since student housing offers not only physical security but also fosters social and behavioural stability, the productivity of students may be closely linked to the conditions of their housing.

Duangpracha (2012) observes that the increasing university student population is surpassing the availability of accommodation provided by higher education institutions. The limited supply of rental housing has created significant challenges for institutions in addressing the housing needs of students in the areas surrounding educational providers. He notes that many international students struggle to secure suitable housing due to the shortage of on-campus residences and the lack of options in the private sector. Duangpracha recommends expanding hostel facilities to accommodate all students.

Flanigan, Kenneth, and Copeland (2010) explored the housing preferences of undergraduate students, revealing that students sought accommodations that met their high expectations for privacy and amenities. Similarly, Moore (2000) found that some students preferred off-campus housing due to issues associated with on-campus living, such as a lack of privacy, noise, and the need to share space. These students were inclined to live off-campus if they could find affordable, decent housing with adequate facilities, close to campus, that also provided the desired level of privacy.

Khozaei et al. (2010) highlighted that proximity to campus is one of the most significant factors influencing students' accommodation preferences, along with rental cost, available facilities and amenities, room convenience, location, social interaction, and security. They further described student accommodation, often referred to as a hostel, as a place with formal characteristics where students have access to university recreational facilities. Living in a sustainable on-campus hostel fosters independence, as students typically share accommodations with up to four others. This environment also helps students become more disciplined, active, tolerant, and sociable, as they share both space and resources with their peers.

In his study "Problems of Student Hostel Accommodation in Higher Educational Institutions: A Case Study of the University of Nigeria," Chukwu (2001) observed that increasing student enrolment creates accommodation challenges, as the number of admitted students often exceeds the available facilities. He noted that overcrowding is a common issue, with more students than originally planned sharing rooms, leading to competition for bed spaces and room accessories. Chukwu highlighted that this overcrowding contributes to congestion, placing immense pressure on infrastructure, social amenities, and the environment, which deteriorates as a result. Existing housing facilities are under strain, with as many as ten students sharing spaces intended for four. This overcrowding also leads to unsanitary conditions, resulting in the outbreak of diseases and social disorder. The irregular supply of electricity and water further exacerbates these problems, negatively impacting students in multiple ways. Chukwu emphasized that addressing various housing challenges is essential for improving student success. He attributed the shortage of student accommodation to inadequate funding of the educational sector, which prevents institutions from expanding housing facilities. His findings suggest that students without access to on-campus accommodation face numerous risks, including hazardous living conditions, poor environments, tardiness, and difficulty concentrating. Chukwu recommended that the government partner with private entrepreneurs to develop student housing solutions.

Oladiran (2013) highlights that the condition of facilities can either positively or negatively impact students' performance, depending on the state of the buildings. Poor-quality facilities and overcrowding have a detrimental effect on students' academic performance. Due to insufficient accommodation, students often end up sharing beds, which leads to overcrowded living conditions, further exacerbating the negative impact on their performance.

In his study, "The Impact of Accommodation Location on Students' Performance in General Chemistry at the Copperbelt University", Nkhata (2019) found no correlation between a student's accommodation location and their academic performance in General Chemistry. This suggests that both on-campus and off-campus students can perform equally well in the subject. However, Nkhata acknowledges that this finding may differ from those of other scholars, as variations in study areas, target populations, and courses may yield different results.

In contrast, Thompson, Samiratedu, and Rafter (1993) investigated the impact of on-campus residence on first-time college students. Their study revealed that freshmen living on campus exhibited higher retention rates, greater academic progress, and improved academic performance. Supporting this, Agron (1997) found that research in North America showed students residing in university halls had higher Grade Point Averages, better grade retention, the capacity to enroll in more credit hours, and opportunities to connect with faculty members. Additionally, these students were more likely to engage in campus leadership and politics.

Nabaseruka (1997) notes that accommodation significantly impacts students' academic performance, with schools providing good accommodation facilities seeing higher student performance compared to those with poor facilities. Supporting this view, Owolabi (2015) found that students living on campus were better able to access and benefit from university resources, including computer and information technology, university clubs, exercise facilities, and other extracurricular activities.

Zhao and Kuh (2004) argue that the effect of residential accommodation on a university student's academic performance may also be influenced by the student's satisfaction with their living arrangement. This perspective is relevant to the current study as it provides valuable insights and direction for addressing existing gaps in the literature.

According to Musonda, A. (2015) living off camps presents a range of complex difficulties for university students. These include financial pressures, security concerns, poor housing conditions, and limited access to

essential academic facilities, all of which can negatively influence students' well-being and academic performance. In Zambia and particularly at the University of Zambia, lack of adequate on-campus accommodation intensifies these challenges. Although studies such as Matipa and Nkhata (2019) shed light on how accommodation affects academic outcomes, there is still a need for more detailed and comprehensive research to better understand and effectively respond to the off-campus housing problems faced by CBU students.

CONCLUSION

Research consistently indicates that off-campus housing creates a variety of challenges for university students, including financial burdens, security concerns, inadequate infrastructure, and reduced access to academic facilities. These factors collectively influence students' well-being and may hinder their academic achievement. In Zambia, and particularly at the Copper belt University, the limited availability of on-campus accommodation intensifies these problems. Although studies such as that of Matipa and Nkhata (2019) offer some understanding of the academic effects, more comprehensive and in-depth investigations are required to fully grasp and address the off-campus accommodation difficulties faced by CBU students

Theoretical framework

The study is informed by Maslow's Hierarchy of Needs, Transaction-cost Theory (TCT) and social support theory

Maslow's Hierarchy of Needs is a psychological theory proposed by Abraham Maslow (1943). The theory suggests that human beings have different levels of needs, which must be fulfilled in a particular order for a person to reach their potential. This theory consists of five levels as follows; physiological needs which are the basic needs for survival (food, water, shelter), safety Needs (security and stability), Love and belonging needs (social connections), Esteem needs (self- esteem and recognition), and self-actualization Needs (personal growth and fulfilment), which represent a progression from basic to more complex and aspirational needs...In the context of off-campus accommodation, students needs may be impacted in various ways; students are expected to have access to safe and affordable housing, food and other basic necessities such as feeling secure in their living environment and having a stable and reliable place to call home. The need of having a supportive environment that allows to pursue their academic and personal goals.

Transaction- cost Theory (TCT) is an economic theory that explains how transactions are governed and organised. Its proponents are Ronard Coase and Oliver Williamson. In this study the theory will help explain the search costs for student's efforts in finding accommodation, negotiation costs where students are expected to interact with landlords or property managers. It also requires monitoring costs, that is ensuring compliance with lease agreement and enforcement costs which demands resolving disputes or issues. By understanding these theories, researchers and practitioners can better support students in off-campus accommodation and help them thrive and they can identify ways to reduce these costs and improve the efficiency of off-campus accommodation markets

Social support Theory suggests that individuals well-being and resilience are influenced by social connections and support they receive from others. The following are the types of social support; Emotional support from roommates and housemates, instrumental support from friends and family and information support from landlords and property managers. By understanding the importance of social support, universities and accommodation providers can foster supportive environments that promote students well-being and success.

METHODOLOGY

Introduction

The chapter outlined the methodology that was employed in investigating challenges faced by university students in off campus accommodation at CBU. It presented the research design, target population, sampling techniques, data collection methods, data analysis procedures and methodological limitations.

Research design and sampling procedures

This study utilised a descriptive survey design and employed both qualitative and quantitative approaches. The sample consisted of students from Copperbelt University in Kitwe district, Copperbelt province, Zambia. A stratified random sampling technique was used to ensure proportional representation of different students in intakes on campus. Stratified sampling was effective in improving accuracy by grouping the population into relevant subgroups (strata) and selecting participants from each.

Data collection

Data was collected through questionnaires and interviews. The questionnaire included demographic questions as well as inquiries about the challenges students face in finding affordable housing near the university. It featured both closed and open-ended questions. Out of 350 distributed questionnaires, 220 were completed and returned.

The table below was used to summarize the demographic of the participant

Table 1: Demographic of participants

Demography	Category	Frequency (N=220)	Percentage (100)
Gender	Female	108	49.1
	Male	112	50.9
	Total	220	100
Age	18-22	185	84.1
	23-27	31	14.1
	27-Above	4	1.8
	Total	220	100
Monthly Rent (K)	Less than 500	10	4.5
	500-750	45	20.5
	750-1000	109	49.5
	1000-above	56	25.5
	Total	220	100
Year of study	First	147	66.8
	Second	49	22.3
	Third	21	9.5
	Fourth	2	0.9
	Fifth	1	0.5
	Total	220	100

(Source: Authors field data 2024)

Table 1 shows the demography of respondents. 108 representing 49.1 % were female out of the 220 respondents whereas 112 respondents were male representing 50.9 %. The age group was between 18 -27, the Majority being 18 to 22 with 84.1% with 185 respondents. The first years are the majority with the highest number 147 representing 66.8 % followed by second years with 22.3%. The reason is that they are just coming in as new entrants and this put them in a very vulnerable situation to secure accommodation. The monthly rentals range from K500 to K1000 depending on the area and property owner's jurisdiction. In most instances houses near campus are on higher rates and those in far and in high populated areas are on a lower side.

Table 2: Distance to Campus

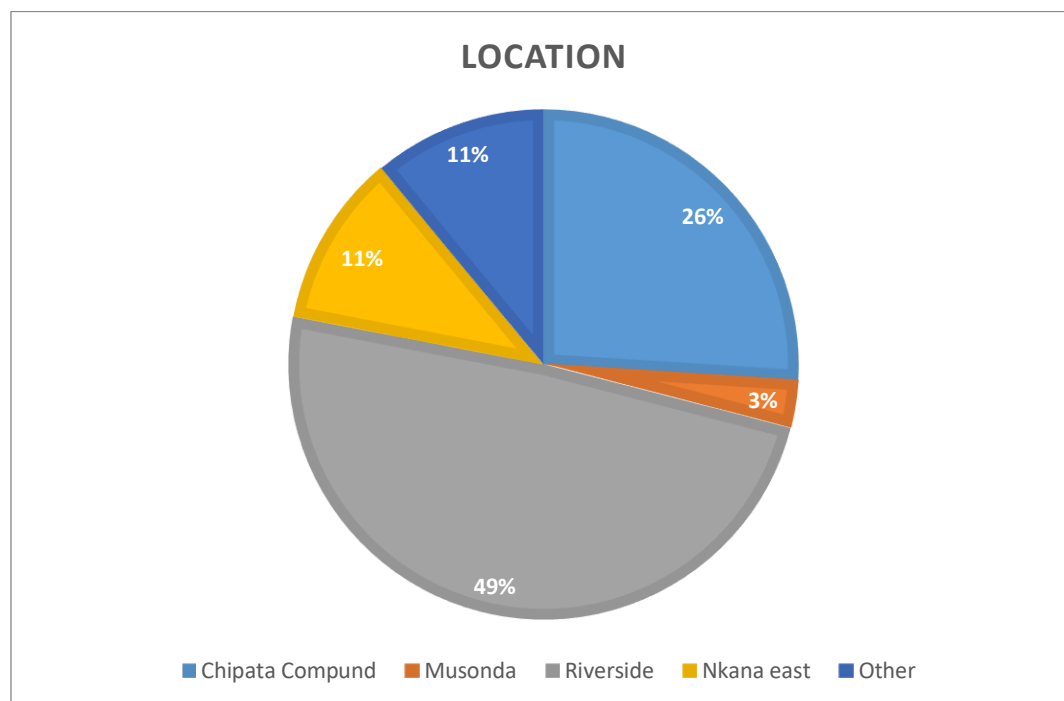
Kilometre	Category	Frequency (N=220)	Percentage (100)
	Less than a km	50	22.7
	1-2 kms	73	33.2
	2-5 Kms	61	27.7

	More than 5 kms	36	16.4
Total		220	100

(Source: Authors field data 2024)

Table 2 indicates the distance that respondents cover to campus from their boarding houses. As indicated in the table, 50 which is just 22% of the respondents cover less than a Kilometre 32% of the respondents cover 1-2 kilometres to campus whereas 27% cover 2-5 kilometres and only 16% cover more than 5 kilometres. It is indicated that about 44.1% cover not less than 2 kilometres to campus.

Figure 1: Location



Source: Authors field Data, 2024

The majority of the students interviewed reside in Riverside which is a low density area with 108 representing 49% followed by Chipata compound which is a shanty with 49 representing 26%. Nkana East representing another high cost has 11%, Musonda a shanty compound represents 11% and other representing 11 %.

Data Analysis.

Data analysis involved thematic analysis for qualitative data and a descriptive research design to identify the challenges students face with off-campus accommodation. Qualitative data was examined by organizing emerging themes into groups. Quantitative data was interpreted and presented using tables, graphs, and charts.

Presentation of findings, interpretations

The findings were based on the specific objectives which were outlined for the study. To give direction to the study, the following research objectives were set;

Identify challenges students face in searching for off-campus accommodation

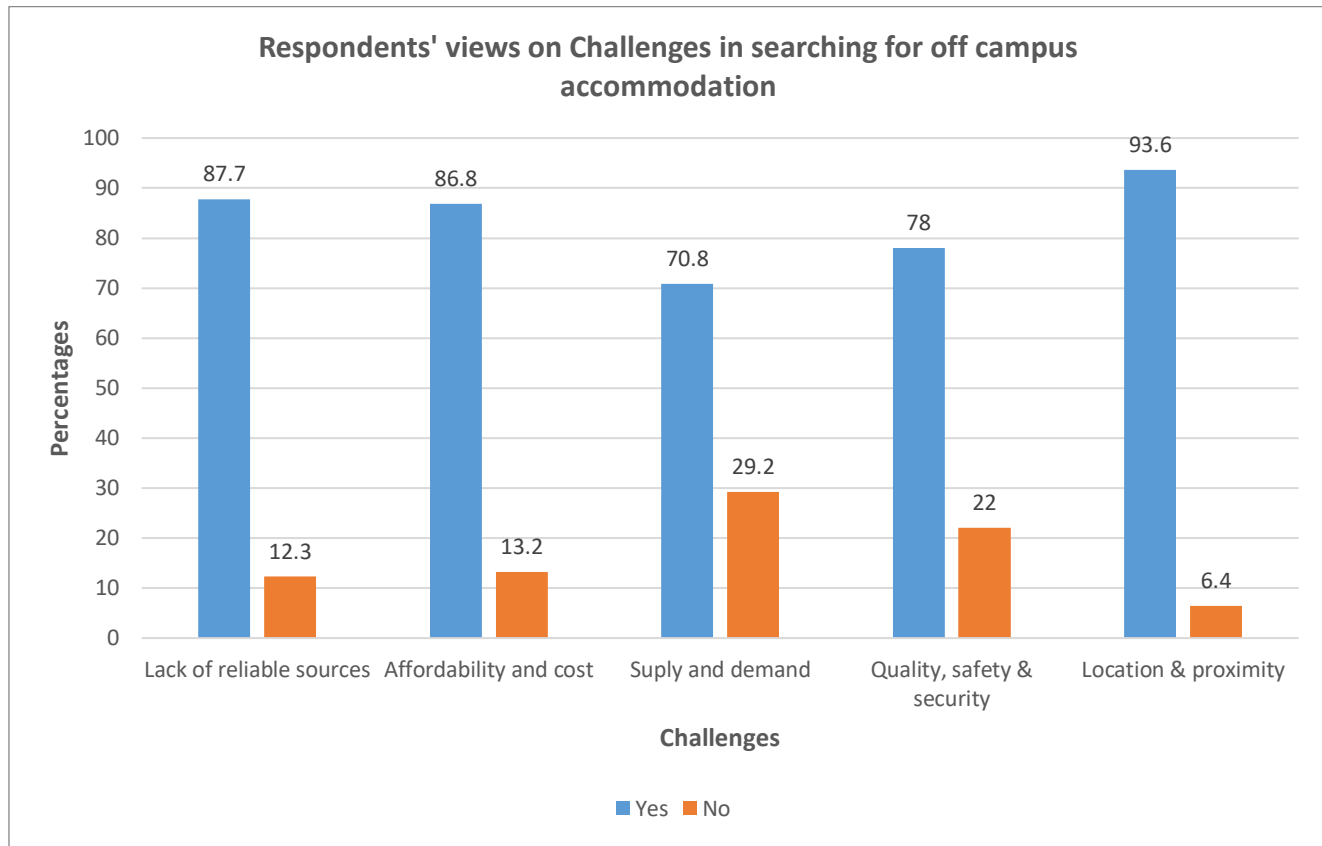
Determine the factors affecting the availability of off campus accommodation

Identify the challenges student face in off-campus accommodation

Explore the impact of these challenges on students well-being and academic performance

Challenges students face in searching for off campus accommodation.

Figure: 2



As shown in Figure 2, the majority of respondents identified location and proximity (93%), affordability (87.7%), and lack of reliable sources (86.8%) as the main challenges in finding suitable and affordable off-campus accommodation. Additionally, about 78% of respondents cited quality, safety, and security, while 70.3% mentioned the imbalance between supply and demand as significant issues. The increased student enrolment has exacerbated the crisis in affordable housing options, forcing students to compromise on affordability, quality, safety, security, and proximity to campus. One of the respondents indicated that:

‘Looking for accommodation was costly. Agents who most of them are senior students charged agent fee of about K250 a non-refundable fee. This was burdening because if one doesn’t like the boarding house you lose out the K250. Refusal to payments leads to scolding and arguments’

Another respondent expressed disappointment on lack of reliable sources in search of accommodation and stated that:

‘Some agents misled us on locality and distance by saying that it is a 5 minutes’ walk from the boarding houses to campus. We paid everything via mobile transactions but when we reported, it was discovered that the boarding houses were actually far from the university and most boarding houses near campus were full’

Factors to consider in the choice of off-campus accommodation

Table 3: N=220

Factors	Very Important F (%)	Important F (%)	Fairly Important f (%)	Not Important F (%)
Security	195 (88.6)	14 (6.4)	7 (3.2)	4 (1.8)
Utility	124 (56.4)	74 (33.7)	21 (9.5)	1 (0.4)
Condition of the boarding house	149 (67.7)	47 (21.4)	20 (9.1)	4 (1.8)

Proximity to campus	172 (78.1)	36 (16.4)	11 (5)	1 (0.5)
Number of occupants in a room	117 (53.2)	63 (28.6)	31 (14.1)	9 (4.1)
Neighbourhood	125 (56.8)	54 (24.5)	27 (12.3)	14 (6.4)
Affordability	158 (71.8)	43 (19.6)	15 (6.8)	4 (1.8)

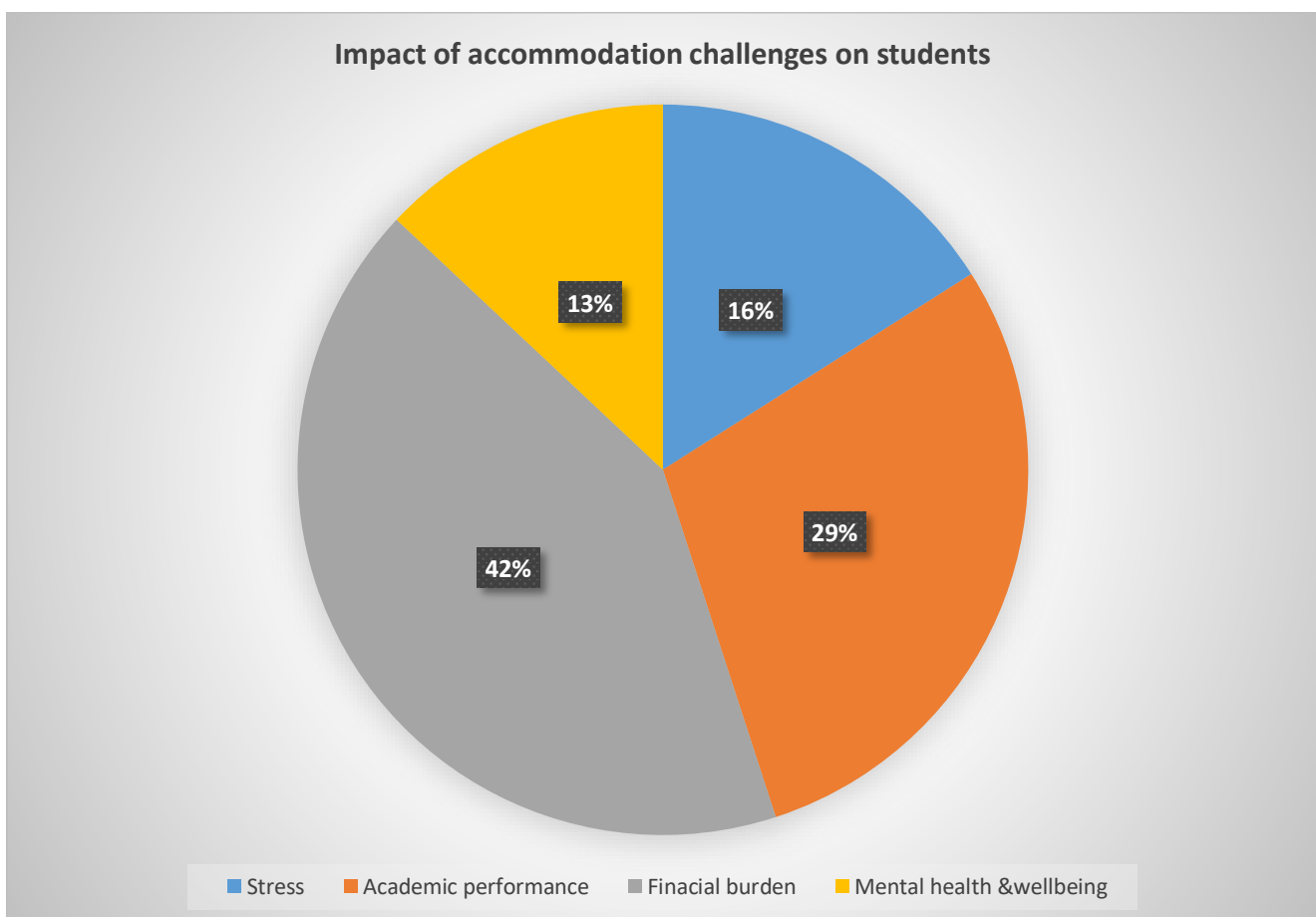
Source: Authors field data (2024)

As detailed in Table 3, the factors most important to students when choosing housing are security (88.6%), proximity to campus (78.1%), affordability (71.8%), and the condition of boarding houses (67.7%). These preferences are followed by considerations of the neighbourhood and utility, although the current social conditions often fail to meet students' needs. The number of occupants per room is considered less important, with only 53.1% of respondents highlighting it as a key factor. The significance of security, among other factors, is supported by Agbola et al. (2001), who note that security is a critical element in students' residential choices.

Most respondents reported that finding suitable and affordable accommodation with adequate security and a reasonable distance from the university campus was a major challenge. As a result, students were often compelled to stay in boarding houses that were far from campus and in poor condition, primarily due to their desperation and inability to afford higher rental rates.

Impact of Accommodation challenges on students

Figure 3



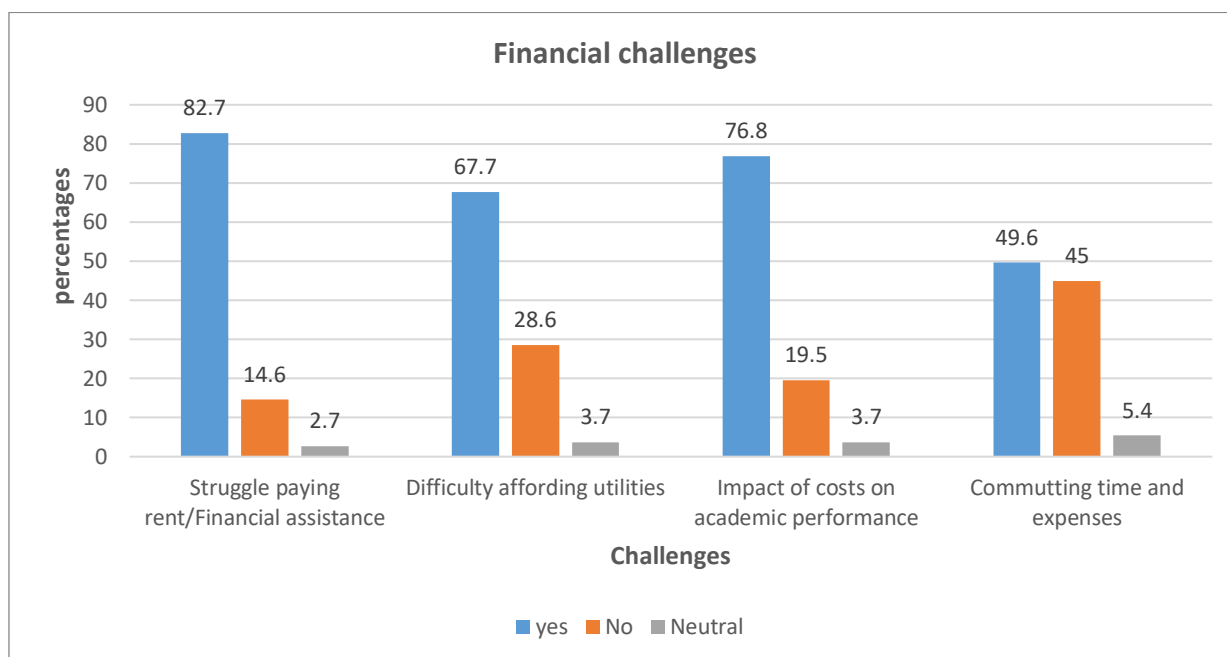
Source: Authors field data (2024)

Figure 3 illustrates the effects of accommodation challenges on students. According to the results, 42% of respondents reported that these challenges had a financial impact on them, while 29% noted that their academic performance was affected. Additionally, 16% experienced stress and anxiety as a result of accommodation issues, and 13% indicated that their mental health and well-being were negatively impacted.

Challenges students face in affordable off-campus accommodation

Financial challenges

Figure 4



(Source: Authors field data 2024)

Figure 4 displays the percentages of participants reporting financial challenges related to off-campus accommodation. According to the data, 82.7% of respondents struggle with paying rent. The study highlights that many self-sponsored students or those with student loans rely on family support to cover additional expenses. This reliance is unsustainable, as many students come from underprivileged backgrounds with existing financial pressures and limited resources. Furthermore, property owners have increased rental prices unfairly, capitalising on the high demand for off-campus housing, which creates additional uncertainties for students in managing their living expenses.

The study reveals that 67.7% of respondents faced difficulties accessing essential utilities due to inadequate facilities, such as cooking equipment, electricity, water, and insufficient shower rooms. Despite these deficiencies, they were still charged for these services as outlined in their rental agreements. The lack of adequate facilities has led to significant challenges, including overcrowding and hygiene issues in many boarding houses. Additionally, most respondents reported that they could not afford personal utilities like portable cookers.

One respondent submitted:

‘When water goes, no provision of alternative source of water is made. The landlords don’t even pay attention; we have to fetch water on our own. But our friends in campus when water goes water bowsers are provided immediately and it is treated as an emergency’.

It was also noted that, at times, students have to pay others to fetch water for them, as they need to focus on academic assignments or are unfamiliar with the water source.

The study further indicated that accommodation costs can have a significant negative impact on academic performance. According to the findings, 76.8% of respondents reported that accommodation expenses adversely affected their academic performance. Financial stress and anxiety often increase as payment deadlines approach, which in turn impacts their studies. Some off-campus students take on part-time jobs to cover accommodation costs, which can also interfere with their academic work. Due to the high cost of boarding houses near campus, students often opt for cheaper accommodations that are farther from the university. Consequently, many students end up living in boarding houses with poor living conditions. One respondent indicated:

‘Personally, living in Chipata compound has negatively affected my academic performance this academic year and I don’t know what to do.’

Another respondent added:

‘Staying in Musonda compound is really challenging, the environment and boarding houses are not good but there is nothing much I can do because I cannot afford Riverside and Nkana East boarding houses.’

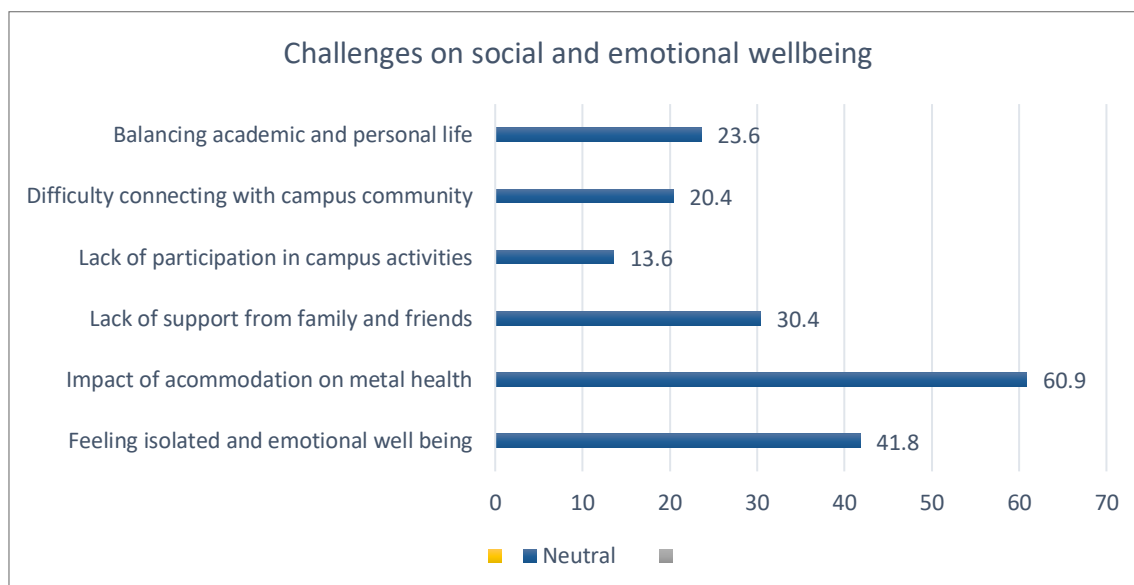
The study found that 49.6% of respondents reported that commuting time and expenses affected their academic performance. Analysis of the data indicates that nearly half of those living off-campus spent considerable time walking long distances to their lectures due to an inability to afford transportation costs. Many students live in areas with limited access to public transport. Consequently, those who can afford commuting expenses end up spending significantly more on taxis to and from campus. One respondent said,

‘Walking from the boarding house to campus is really stressful and sometimes results in missing classes’

Community expenses, as noted by Agbola et al. (2001), often force students to walk long distances to their lectures, which negatively affects their learning. Many students endure these long commutes, arriving at school fatigued, which hampers their academic performance.

Social and emotional well being

Figure 5



Source: Authors field data (2024)

Figure 5 illustrates the challenges affecting students' social and emotional well-being. The study found that 50.9% of respondents identified balancing academic and personal life as a significant challenge for many students living off-campus. It was noted that students experience considerable pressure and anxiety to achieve good grades, especially during exams. The academic demands contribute to stress that impacts their personal lives. Many first-year students, in particular, face intense pressure from themselves and others, leading to panic and reduced time for socializing with friends. Additionally, stress management often remains neglected.

The study found that 58.6% of respondents reported difficulties in connecting with the campus community. Additionally, 69% indicated that lack of participation in campus activities negatively impacted their social and emotional well-being. The findings revealed that students, spending less time on campus, struggle to engage in extracurricular activities. Some students avoid these activities to save on commuting expenses, as many occur on weekends or after classes. Academic pressures often take precedence, leading some students to prioritize their studies over social activities. Others cited security concerns, which further limit their opportunities to connect with the university community and engage in teamwork and networking with peers, classmates, and mentors.

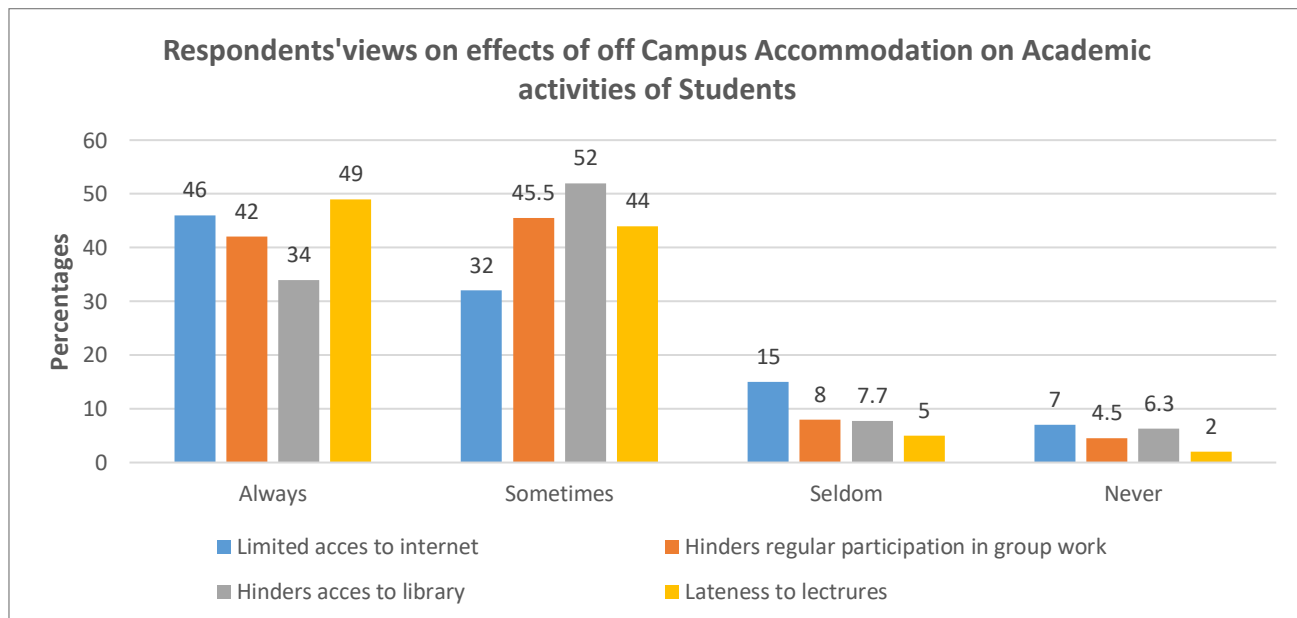
The study revealed that 32.7% of respondents felt that a lack of support from family and friends adversely affected them socially and emotionally. Some students reported that they do not receive financial support from their families due to financial constraints, and in some cases, students may even send money back to their families because of their own vulnerability. This lack of support negatively impacts their mental health and well-being, which in turn contributes to poor academic performance.

The study found that 20% of respondents believed that their accommodation affects their mental health. They reported exposure to poor living conditions, such as overcrowding, noise, and insecure environments, in addition to issues related to affordability and financial stress, particularly in low-cost areas like shanty compounds. These conditions contribute to anxiety and depression, with some students turning to substance abuse as a coping mechanism for accommodation-related challenges.

The study also found that 33.6% of respondents felt that accommodation challenges had negatively impacted their social interactions, leading to feelings of isolation due to increased stress and anxiety. Those affected often withdraw from social activities, experience low moods, and have reduced concentration and interest in various activities.

Effects of off Campus Accommodation on Academic activities of Students

Figure 6



Source: Authors field data (2024)

There are numerous factors that affect academic activities of students in off-campus accommodation.

Limited access to Internet

The study revealed that 46% of respondents reported that off-campus accommodation frequently hindered their access to the internet. Additionally, 32% indicated that they sometimes faced difficulties with internet access, while 15% and 7% reported having limited access rarely and never, respectively. This suggests that 78% of the students interviewed experienced restricted internet access. A respondent stated:

‘The university should consider exempting students in off-campus accommodation from paying internet fess and other surcharge because we don’t benefit and take part in campus activities’

In contrast, students living on campus benefit from free internet access at the library and other campus locations. This lack of access to online resources, such as books and journals, poses academic challenges for students in off-campus accommodations, making it difficult for them to conduct research and utilise online materials effectively.

Participation in group work

The study further revealed that 42% of respondents felt that off-campus accommodation consistently hindered their participation in group work, while 45.5% experienced this issue occasionally. In contrast, 8% and 4.5% reported seldom and never facing this challenge, respectively. This means that 87.5% of students frequently found it difficult to engage in group studies with classmates due to distance barriers. Some respondents noted that coordinating meeting times with on-campus students was challenging due to commuting hours, and they acknowledged that frequently missing group discussions negatively affected their academic performance. Heilwel (1973) suggested that off-campus students often feel like marginal members of their institutions, with minimal involvement in social and recreational activities, leading to social isolation.

Access to Library

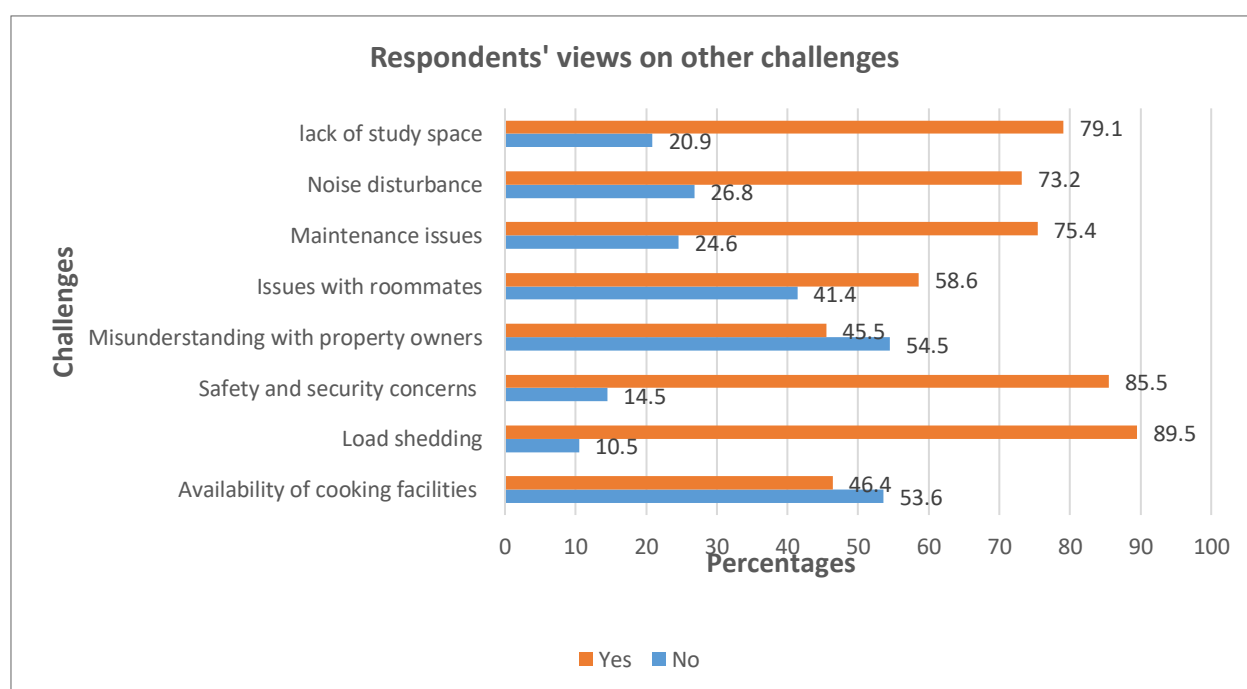
The study found that 34% of respondents felt that off-campus accommodation consistently hinders their access to the library, while 52% reported this issue sometimes. In contrast, 7.7% said they faced this challenge seldomly, and 6.3% indicated never. This means that 86% of students encountered various difficulties accessing the school library. They cited distance and location as major obstacles, noting that they often have to rush back to their boarding houses after lectures, which prevents them from staying in the library. Additionally, students reported difficulties using the university library and other research facilities late in the evening due to security concerns, leading them to spend more time walking to and from campus.

Lateness to lectures

The study revealed that 49% of respondents are always late for lectures, while 44% are late sometimes. In contrast, 5% said they are seldom late, and 2% reported never being late. A significant majority (93%) indicated that they are typically late for their first lectures. The delays are often due to shared facilities, such as inadequate bathrooms, which lead to overcrowding and late bathing. Consequently, students must rush to campus or the nearest bus stop, resulting in being minutes to an hour late by the time they arrive. These findings suggest that accommodation challenges have a negative impact on academic performance, as students' ability to achieve their academic goals and objectives is closely linked to their housing conditions.

Other Challenges

Figure 7



Source: Authors field data (2024)

Figure 7 highlights additional challenges faced by students. A lack of studying space is a significant issue, with 79.1% of respondents acknowledging this problem. Many boarding houses do not provide dedicated study areas, forcing students to complete their assignments and study from their beds. Noise disturbance is another major challenge, with 73.2% of students identifying it as a significant issue. Many boarding houses are located in environments not designed for student living, such as areas near bars and markets, particularly in shanty compounds. The noise from these establishments, which often operates late into the night, disrupts students' ability to concentrate and negatively impacts their academic performance and overall well-being. A respondent stated;

'I feel like sometimes we put ourselves in danger by leaving campus late and this is due to avoiding noise pollution in neighbouring houses as campus is a peaceful environment for studying'

The study found that 26.8% of respondents, primarily from low-density areas, reported not experiencing noise disturbance. These students indicated that their environments are generally peaceful and secure, although some noted issues with unreasonable restrictions, as another respondent added:

'Some of us stay like we are in a boarding secondary school. They are rules at the boarding house such as the time the gate is supposed to be locked. They do not allow visitors either friends or family members at the boarding house and the care takers are vigilant'

The study found that 75.4% of respondents experienced maintenance issues in their boarding houses. Many boarding houses lack caretakers to ensure a clean and safe living environment, leading to compromised cleanliness, particularly in kitchens and sanitation areas due to overcrowding. Vulnerable students, particularly 37% residing in Chipata and Musonda compounds, often face poor living conditions and overcrowding. It appears that many property owners prioritize rental income over maintaining a clean and healthy environment. Agbola et al. (2001) have noted that many off-campus accommodations are unsuitable for students, which can hinder their learning and academic performance.

The study found that 58.6% of respondents encountered difficulties with their roommates, primarily concerning cleaning responsibilities. Some students deliberately ignored cleaning and maintenance schedules to avoid participating in the upkeep of shared spaces, such as bathrooms, kitchens, and common areas. Additionally, differing lifestyles and habits posed challenges, with some roommates failing to respect each other's presence and privacy by partying, drinking, and smoking at all hours without consideration for others. The study also revealed that in some male boarding houses, roommates would bring individuals of the opposite gender into the house without considering the impact on their roommates' privacy. This behaviour led to personal and emotional conflicts. Such issues often arise from the lack of clear expectations and rules in many boarding houses.

The study identified several challenges with property owners in boarding houses, with 45.5% of respondents reporting issues. Key problems included safety and security concerns, nuisance complaints about roommates, disputes over rent payments, and maintenance issues. The study also noted that some boarding houses are shared with property owners, leading to significant challenges. This arrangement often compromises privacy and safety, with disturbances such as noise from the property owners' family members exacerbating the situation. One respondent stated;

'There are a lot of uncertainties that can happen when staying with the landlord in the same house. Recently our landlord died and the funeral was held at the same house we were staying with him. It was inconveniencing, we missed classes because it was difficult to prepare for school.'

The study revealed that property owners often exploit their position, treating students more like family members than tenants. This approach has led to significant issues regarding safety and security, with 85.5% of respondents citing these as major challenges in off-campus accommodation. The lack of security services or caretakers in many boarding houses has heightened the risk of theft and other dangers. Additionally, many students, particularly in the 2024 academic year, have experienced attacks while walking to their boarding houses, leading to increased vulnerability and emotional distress, which has notably affected their academic performance. A respondent revealed;

‘From my experience, where I stay, I have been attacked before. The attackers took my laptop and I lost other accessories. I was coming late from campus where I stayed long for attending group assignment discussions. It was heartbreaking and it made me stay away from school for a week.’

Figure 7 show that 46.4% of respondents faced challenges with the availability of cooking facilities. Shared cooking spaces in many boarding houses led to overcrowding and forced some residents to prepare meals at inconvenient times. The study found that many boarding houses lacked essential cooking amenities, such as stoves, refrigerators, and shelves. As a result, residents often scrambled for space to store their food, with some labelling their food packs to avoid confusion. Despite these efforts, it was still challenging to keep track of personal items due to varied cooking schedules. Conversely, 53.6% of respondents reported no issues with the availability of cooking facilities.

The study found that frequent load shedding has had a negative impact on students, with power outages lasting more than 15 hours in many areas where students live. Students often experience prolonged periods without electricity, and despite these outages, they are still required to pay for electricity. This situation has significantly hindered their ability to study. One respondent submitted:

‘Load shedding has created an unfair playground given the fact that our fellow students in campus have electricity through out while us living outside campus we experience 17 hours of load shedding. There are times that you would be in school power comes at 9 hours and goes at 15 while you are still in school, you come back you find there is no power through the whole night and you leave at 7 hours, with power not restored.

Load shedding is a major challenge in Zambia, driven by insufficient water levels in the Kariba Dam. This issue is exacerbated by the fact that many property owners do not implement measures such as generator sets or solar power to mitigate the problem.

CONCLUSION

The study concludes that students in off-campus accommodation face several challenges, including financial difficulties and issues affecting their social and emotional well-being. Additionally, students encounter problems related to academic activities, such as inadequate cooking facilities, load shedding, noise disturbances, and a lack of study space.

RECOMMENDATIONS

The impact of accommodation challenges faced by university students can have significant consequences on their academic performance, mental health and overall wellbeing. Those challenges are sometimes brought on by expensive rent, a shortage of available housing, subpar living conditions and lengthy commutes. There are a number of potential strategies to deal with these problems;

Expanding Accessible On-Campus Accommodation

University can expand on-campus housing options, including more affordable dormitories, apartments, or shared accommodation units. This would reduce the financial burden on students and improve convenience, as they would be able to live closer to campus, thereby reducing commuting stress and costs

Introduce Subsidised Housing Programs

Governments or universities could offer subsidies or financial assistance to help students cover accommodation costs. This would make housing more affordable from students from low-income backgrounds, allowing them to focus more on their studies.

Partnership with Private sector Housing

Universities can collaborate with local landlords or housing developers to create student-specific rental accommodation that offers rent in exchange for longer-term leases or bulk bookings. This would increase the availability of student-friendly housing while ensuring rental prices remain lower than typical market rates.

Encouraging Shared Housing

Students could be encouraged to engage in cooperative housing or share apartments with others to reduce costs. This would make housing more affordable and also foster a sense of community among students. It encourages resource sharing, such as utilities and furniture.

Building More Purpose-Built Student Accommodation (PBSA)

Increasing the development of purpose built student accommodation which caters specifically to the needs of students. Purpose-built student accommodation can offer higher quality living spaces with features like study areas, high speed internet, and communal spaces, improving the overall student experience.

Building Off-Campus Student Communities

Universities can create stronger off-campus communities by providing resources to connect students with potential roommates, local housing options, or co-living spaces. This would help alleviate the strain on-campus housing and provide students with more affordable, communal living arrangements.

Promoting the Use of Housing Cooperatives

Student housing cooperatives, where students own or jointly manage their accommodations, could be established. These cooperatives often provide affordable housing and empower students to have a say in how their living spaces are managed. This would offer a sustainable and affordable option for students, especially if there is lack of affordable housing in the local market.

Research and Policy Development

Government and universities can conduct research on the housing needs of students and implement policies that address these issues effectively, such as rent controls or housing regulations that prioritize students. Long-term policies aim at regulating housing costs and ensuring fair rental practices would help prevent future housing crises for students.

These solutions can help alleviate the accommodation challenges faces by university students, creating a more supportive environment for them to succeed academically and socially.

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