Academic performance of university students: Is off-campus accommodation a predicament or help?

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ABSTRACT

Grounded in Bronfenbrenner's Ecological Systems Theory (EST), this study examined how off-campus housing affects university students' academic performance in Tanzania, both positively and negatively. The EST framework structured the analysis of interactions among housing conditions, institutional policies, social networks, and broader socioeconomic influences on student outcomes. Using a mixed-methods cross-sectional design, data were collected from 104 participants, including students, faculty, staff, and housing owners from three universities in the Morogoro Region. Participants were selected through stratified and purposive sampling, and data analysis involved logistic regression and thematic analysis. The outcome was that students living near the campus performed significantly better ($p = 0.014$), mainly due to better time management skills and access to academic resources. Cleanliness ($p = 0.000$), group satisfaction ($p = 0.023$), and the facilities provided ($p = 0.003$) also served as strong predictors of satisfactory academic performance. Higher income levels ($p = 0.038$) were also associated with better academic results, whereas higher rent costs ($p = 0.021$) negatively affected performance. Qualitative data supported these findings by emphasizing the importance of a stable peer environment, peer networks, and active family involvement. The study concludes that off-campus living can align with academic success if the housing is affordable, conveniently located, and conducive to studying. It suggests policy changes at institutions to enhance the quality of off-campus housing, implement rent caps, and bolster student support systems.

Keywords: Academic Achievement, Ecological Systems Theory, Off-Campus Housing, Tanzania

I. INTRODUCTION

Numerous academic disciplines have conducted extensive research on university students' academic performance. It is commonly understood to be the degree to which students meet their learning objectives over the long and short terms. Grade point averages, graduation and retention rates, and learning outcomes are typically used to gauge it. Numerous interrelated factors, such as socioeconomic status, living arrangements, student motivation, the quality of the learning environment, instruction, and access to academic and psychosocial support services, all have an impact on academic performance in higher education (Aktar, 2014; Mbandlwa, 2021; Muslim et al., 2012). This essay emphasizes how crucial student housing, especially off-campus housing, is in affecting academic performance. Due to growing enrolments, urbanisation, and changing student preferences, off-campus student housing has emerged as a major concern in higher education worldwide (Mkulu & Paschal, 2020; Ogunyemi, 2022). There has continuously been a greater demand for student housing than there is supply, particularly for purpose-built student housing (PBSA). To close the gap, private developers in the UK make significant investments in this field (Mkulu & Paschal, 2020; Stephen & Zotorvie, 2017).

Nonetheless, more students are choosing to commute from home due to rising expenses and improved remote learning tools. In the UK, 46% of students currently do so because of their financial situation and easier access to online resources (Altinay & Recep, 2024; Turley & Wodtke, 2017). Africa's housing crisis is exacerbated by the continent's rapid population growth and inadequate infrastructure. From about 4.5 million in 2000 to 9 million in 2020, tertiary enrollments have doubled; however, the infrastructure for student housing is still insufficient (Maina & Aji, 2017; Morris, 2025). Private investments are being made in Kenya because there are only 300,000 beds available for more than 520,000 students (Aktar, 2014; Mbandlwa, 2021). In a similar vein, South Africa's expanding student body after apartheid has called for new accreditation and housing requirements. Only 8–9% of Nigerian students live on campus; the remaining students are housed off campus through public-private partnerships.

Moreover, off-campus students throughout Africa deal with exorbitant rent, protracted commutes, and poor living conditions, all of which can have a detrimental effect on their general well-being and academic achievement (Maina & Aji, 2017; Mkulu & Paschal, 2020). According to research, students who attend classes on campus typically do better academically because of the organised setting, convenient access to university resources, and decreased stress associated with commuting (Morris, 2025; Stephen & Zotorvie, 2017). However, off-campus students frequently have to contend with erratic transportation, loud noises, and restricted access to educational resources. This study adds to the larger conversation by analysing how living conditions, distance from campus, and other factors affect Tanzanian universities' growing reliance on off-campus housing.

The objectives of the study were to examine the link between off-campus housing and academic success among university students in Tanzania's Morogoro Region. It specifically examined, firstly, how factors like housing quality, proximity to campus, access to utilities, affordability, study environment, and social distractions influence or mediate this relationship; Secondly, to offer empirical insights into how living conditions outside the university affect academic performance and to determine which factors most significantly impact students' success in off-campus housing.

II. LITERATURE REVIEW

2.1 Theoretical Review

2.1.1 The Description

Urie Bronfenbrenner developed the Ecological Systems Theory (EST) in 1979. It emphasises how different levels of environmental systems interact to influence behaviour and outcomes, thereby affecting human development (Ettekal & Mahoney, 2017). The theory identifies five nested environmental systems, including the microsystem, mesosystem, exosystem, macrosystem, and chronosystem, each representing a specific level of influence on an individual's life. A person's immediate environment, such as their family, school, or peer group, is referred to as their microsystem. These immediate environments' interactions are part of the mesosystem. External elements such as institutional policies and community resources are part of the exosystem, whereas more general cultural, societal, and economic elements are part of the macrosystem (Tong & An, 2019; Zaatari & Maalon, 2022).

Also, changes within these systems over time are reflected in the chronosystem. Understanding the many facets influencing college students, particularly off-campus housing and its effect on academic achievement, is facilitated by this framework. To fully understand the impact of off-campus living on students' academic performance, it is necessary to consider several ecological factors, including diverse living conditions, social environment, and financial implications (Ettekal & Mahoney, 2017; Tong & An, 2019; Zaatari & Maalon, 2022). Generally speaking, off-campus housing is less regulated than on-campus housing, particularly in Tanzania and many other nations. Urban planning laws, local government policies, and occasionally the universities themselves determine the regulatory framework for off-campus housing. Nevertheless, these rules frequently place more emphasis on the safety and legality of structures than on the actual calibre of the lodging.

2.1.2 Application of the Theory

The academic performance of students is greatly impacted by their proximity to the campus. The mesosystem and microsystem are essential for comprehending how student success is impacted by proximity. The microsystem includes the immediate living space of students, where the time and distance of their commutes directly affect their daily schedules. According to Ettekal and Mahoney (2017), long commutes can worsen academic performance by increasing fatigue, decreasing study time, and decreasing participation in academic activities. The relationship between students' living situations and university resources, like lecture halls and libraries, which are critical to academic achievement, is referred to as the mesosystem. Living close to campus makes it simpler to access these resources and collaborate with peers, which promotes increased academic engagement (Ettekal & Mahoney, 2017; Tong & An, 2019).

Moreover, students' living situations have an impact on their academic achievement. Living conditions are significant because of the reasons explained by the microsystem and exosystem. Microsystem elements that significantly impact students' capacity to focus on their studies include the standard of housing, the availability of study areas, internet connectivity, and essential utilities (like water and electricity). Unhealthy living circumstances, like crowding or a lack of basic amenities, can divert attention and impair concentration in students (Altinay & Recep, 2024; Masha & Agyeman, 2024; Tong & An, 2019). The exosystem, which consists of outside components like institutional rules and housing policies, also contributes to ensuring that students have access to acceptable housing options. For instance, in Tanzania, a lack of campus housing frequently results from government regulations and financial constraints, forcing students to find off-campus housing that might not satisfy their academic requirements (Aktar, 2014; Masha & Agyeman, 2024). The academic performance of students is influenced by their social

environment. Interactions with neighbours, landlords, and roommates are examples of the social environment that is part of the microsystem and mesosystem. Group study sessions and emotional support are two ways that supportive social networks and positive peer relationships can help students succeed academically.

On the other hand, living in unruly surroundings or having bad relationships can lead to distractions that impair academic focus (Masha & Agyeman, 2024; Mrope et al., 2025). The mesosystem highlights the relationship between community networks, university culture, and students' home environments. On or off campus, students who reside in orderly and encouraging environments are more likely to engage in academic activities, while unfavourable environments can lower performance and engagement (Magambo et al., 2020; Stephen & Zotorvie, 2017). The cost of living has an impact on students' academic achievement. The macrosystem and exosystem shed light on the relationship between housing costs and academic achievement. Market trends, student loan programs, and financial aid regulations are examples of exosystemic factors that affect off-campus housing costs. Rising rent costs force students to settle for subpar housing, sometimes leading to longer commutes, particularly in urban areas like Morogoro.

2.2 Empirical Review

According to empirical data, Tanzanian public universities and other public universities around the world face severe student housing shortages as a result of growing enrollments and poor infrastructure. According to Masha and Agyeman (2024), housing development has lagged behind the growth of the student population. In South Africa, Sepadi and Chadyiwa (2025) highlight acute shortages, particularly in urban universities, while Ogunyemi (2022) attributes this issue to financial and infrastructure limitations in Nigeria. Similar patterns can be observed in developed countries. According to Itopa et al. (2025), private rentals are becoming increasingly important to Malaysian universities. According to Stephen and Zotorvie (2017), the shortage of on-campus hostels in Ghana forces students to look for housing off campus.

Although student housing has historically been provided by Tanzania's Ministry of Education (Mrope et al., 2025), growth has been impeded by financial constraints (Magambo et al., 2020; Mtani & Nuhu, 2019) discovered that many Tanzanian establishments have more space than they can accommodate. Tuition and essential living expenses are mainly covered by the Higher Education Students' Loans Board (HESLB), so students must look for alternate housing, which is frequently crowded (Mkulu & Paschal, 2020; Mrope et al., 2025). Academic success depends on being close to campus because it shortens commutes and enhances access to university resources (Aktar, 2014; Turley & Wodtke, 2017). Students who live close to campus are more likely to be persistent and perform better. In contrast, people who rely on public transit experience financial strain and delays, which reduces their study time (Mbandlwa, 2021; Ogunyemi, 2022). Students' academic engagement suffers in Tanzania when they live far from campus because they have less access to study areas and the internet (Mkulu & Paschal, 2020; Mrope et al., 2025).

Furthermore, accessibility is still a big problem. Students are forced into subpar housing due to high living expenses (Aktar, 2014; Lefkowitz & Walters, 2022; Muslim et al., 2012). Rent expenses have a significant impact on student budgets and frequently take funds away from necessary academic expenses (Mkulu & Paschal, 2020; Mtani & Nuhu, 2019). Stress related to money can affect focus and academic performance, but having access to reasonably priced housing can lessen financial strains and improve learning results. Success in school is also impacted by housing quality. Stress is increased by inadequate security in dorms, and poor living circumstances impair concentration (Maina & Aji, 2017; Mrope et al., 2025; Stephen & Zotorvie, 2017). Important facilities like internet, water, and electricity must be accessible (Itopa et al. 2025; Masha & Agyeman, 2024). Furthermore, social support systems are critical for academic success because students who are in supportive environments typically perform better (Masha & Agyeman, 2024; Morris, 2025; Stephen & Zotorvie, 2017). In order to address student housing issues, universities, policymakers, and the private sector must work together to provide adequate and affordable housing.

III. METHODOLOGY

3.1 Research Design

This study employed a mixed-method, cross-sectional approach guided by Bronfenbrenner's Ecological Systems Theory (EST). This methodology effectively captures both the macro and micro perspectives of how environmental, social, and economic factors influence academic performance (Ettekal & Mahoney, 2017; Tong & An, 2019; Zaatari & Maalon, 2022). The cross-sectional design allowed for data collection at a single time point, while the combination of quantitative and qualitative methods provided a comprehensive understanding of complex interactions within the microsystem, exosystem, and macrosystem as outlined in EST.

3.2 Study Setting

The research was conducted in Morogoro Municipality, Tanzania, involving three tertiary institutions: that is Muslim University of Morogoro (MUM), Sokoine University of Agriculture (SUA), and Mzumbe University (MU). A census approach included all universities within the municipality that offer degree programs and rely heavily on off-campus housing. This approach aimed to ensure extensive geographical and institutional coverage, enhancing the relevance and representativeness of the findings. These universities differ in academic focus and infrastructure, providing a robust basis for comparing various housing conditions and their influence on academic performance.

3.3 Target Population

The study focused on four main stakeholder groups, which include Off-campus university students, academic staff, university housing administrators, and private housing owners (landlords). These participants were chosen to provide diverse perspectives on the academic effects of student housing environments. While students shared firsthand experiences, staff and landlords offered institutional and external viewpoints.

3.4 Sampling Strategy and Sample Size

The sampling combined purposive and stratified methods. Purposive sampling selected university administrators, landlords, and academic staff with direct knowledge of housing and academic issues. Stratified sampling was used for the student population to ensure diversity in gender, academic level, and program of study. To determine the student sample size, Yamane's formula was applied, using an estimated student population of 265 and a 95% confidence level (α = 0.05). (α = 0.05):

$$\boldsymbol{n} = \frac{N}{1+N(e)^2}$$

$$\boldsymbol{n} = \frac{265}{1 + 265(0.05)^2}$$

$$\boldsymbol{n} = \frac{265}{1.6625}$$

$$\boldsymbol{n} = 159$$

Where:

n = sample size
N = population size (265)
e = level of precision (0.05)

However, due to time and resource constraints and the need for in-depth qualitative engagement, the final sample was refined to include: 86 students, 12 academic staff, 3 housing administrators, and 3 landlords; making a total of 104 participants. This size allowed both quantitative generalisation and qualitative saturation.

3.5 Data Collection Instruments and Variables

Two data collection tools were employed, including an online questionnaire for quantitative data and semi-structured interviews for qualitative insights. The structured questionnaires, given to students, included questions on academic performance (self-reported GPA ranges), housing features (cleanliness, type, distance from campus), social factors (group satisfaction, peer support), and financial details (monthly rent, income, affordability). The semi-structured interviews involved key informants such as faculty, landlords, and administrators, who discussed observed student behaviours related to living conditions, their perceptions of housing issues and institutional responses, and the social and emotional effects of living off-campus. These variables were conceptually connected to EST levels, including microsystem (e.g., group interactions), exosystem (e.g., housing policies), and macrosystem (e.g., income levels).

3.6 Reliability and Validity

A pilot test involving 10 students was carried out to ensure instrument reliability. Their feedback clarified ambiguous questions. Internal consistency of the Likert-scale items was evaluated using Cronbach's alpha, with scores above 0.70 deemed reliable. Content validity was enhanced through reviews by lecturers and housing experts. Using questionnaires and interviews as methods added credibility by enabling evidence from various sources to converge.

3.7 Data Analysis Plan

Data analysis was conducted in two phases. The first phase involved descriptive and inferential analysis, where quantitative data were analysed using SPSS to produce frequencies, percentages, and cross-tabulations. This helped summarise demographic information and housing-related variables. For inferential analysis, binary logistic regression was used to examine the relationship between predictor variables (e.g., cleanliness, rent, income) and

academic performance. An alpha level of 0.05 was set to determine statistical significance. This facilitated identifying variables that significantly impacted students' academic outcomes. The second phase involved qualitative analysis, where interview transcripts were examined through thematic analysis. Patterns were identified around emotional well-being, resource access, and institutional support. Themes were coded and interpreted within Bronfenbrenner's framework, enhancing the understanding of the quantitative findings.

3.8 Ethical Considerations

The study was ethically approved by MUM, SUA, and MU authorities. All participants electronically consented before data collection. Participation was voluntary, with the option to withdraw anytime. Data were anonymised and stored securely to protect confidentiality. Neutral questions were used during interviews to avoid discomfort or harm. These ethical practices ensured research integrity and safeguarded participants' privacy, dignity, and autonomy.

IV. FINDINGS & DISCUSSION

4.1 Descriptive Analysis

This section provides a descriptive overview of the key variables examined, highlighting the characteristics and experiences of off-campus university students in the Morogoro municipality of Tanzania. Each variable is shown with its frequencies and percentages, followed by an interpretive discussion based on Bronfenbrenner's Ecological Systems Theory (EST) and relevant literature. The aim of this analysis is to enhance understanding of students' living conditions, financial status, social environment, and academic performance, serving as a basis for further inferential analysis.

Proximity to Campus: Out of 104 participants, 57.7% (n = 60) lived near their university campuses, while 42.3% (n = 44) resided farther away. Students living close to campus generally had shorter commutes, better access to resources, and more opportunities for peer collaboration and faculty consultation. See Table 1 shows the frequency of proximity of off-campus students to campus.

Table 1
Proximity of Student Housing to Campus (N = 104)

Proximity Category	Frequency (n)	Percentage (%)
Near Campus	60	57.7%
Far from Campus	44	42.3%

Source: Filed data, 2025

These findings support Masha and Agyeman (2024), who noted that physical proximity to campus enhances academic engagement and participation. Itopa et al. (2025) also observed that students living nearer are more integrated into the academic community, which contributes to improved performance.

Housing Cleanliness: Most participants indicated that their housing was clean, with 67.3% (n = 70) reporting cleanliness and 32.7% (n = 34) describing it as unclean. A clean environment supports students in focusing, studying comfortably, and maintaining good health. Figure 1 shows the frequency of perceived cleanliness of off-campus student housing.

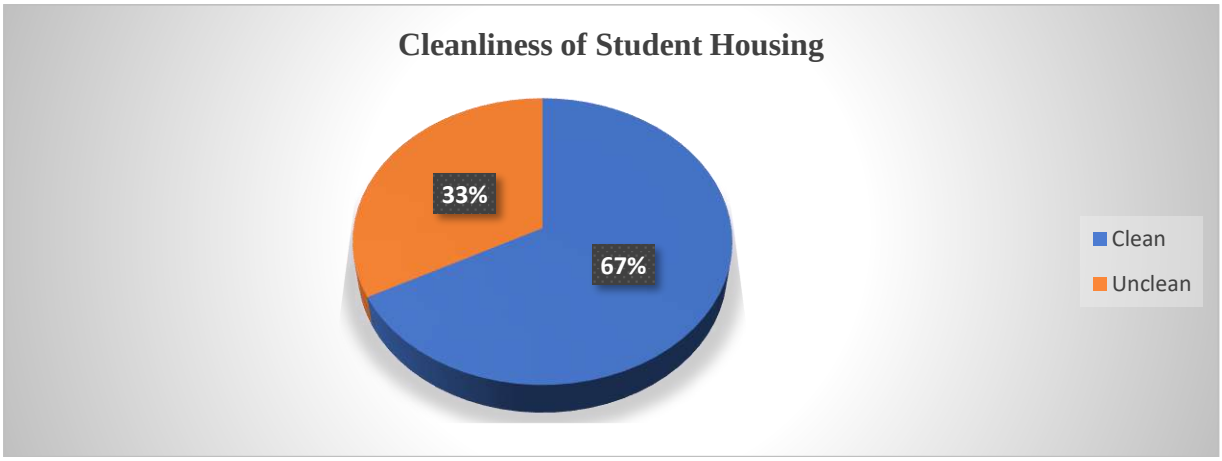

Figure 1
Perceived Cleanliness of Student Housing
Source: Field Data, 2025

This aligns with other scholars, who suggested that poor or unhygienic housing adversely affects students' mental and physical well-being, potentially impacting their academic performance (Aktar, 2014; Mkulu & Paschal, 2020; Turley & Wodtke, 2017). Additionally, clean housing conditions are indicative of the quality of the immediate microsystem in Bronfenbrenner's model.

Group Satisfaction: 59.6% of students were satisfied with their shared accommodations, while 40.4% were not. This reflects the quality of their relationships with roommates, which affects their emotional well-being. Table 2 shows the frequency of students satisfied with group living arrangements.

Table 2

Student Satisfaction with Group Living Arrangements

Satisfaction Level	Frequency (n)	Percentage (%)
Satisfied	62	59.6%
Not Satisfied	42	40.4%

Source: Field data, 2025

The study aligns with other scholars who have reported that positive peer environments enhance academic persistence and performance, particularly through collaboration or emotional support (Masha & Agyeman, 2024; Mtani & Nuhu, 2019). This study's findings support the idea that students thrive in supportive housing.

Access to Facilities: 63.5% (n = 66) of participants reported having access to key facilities like electricity, internet, clean water, and study spaces. Meanwhile, 36.5% (n = 38) indicated they lacked one or more of these resources. These essentials are vital for academic success, especially for off-campus students who need to manage their study environments independently. Figure 2 shows the frequency of access to academic and living facilities.

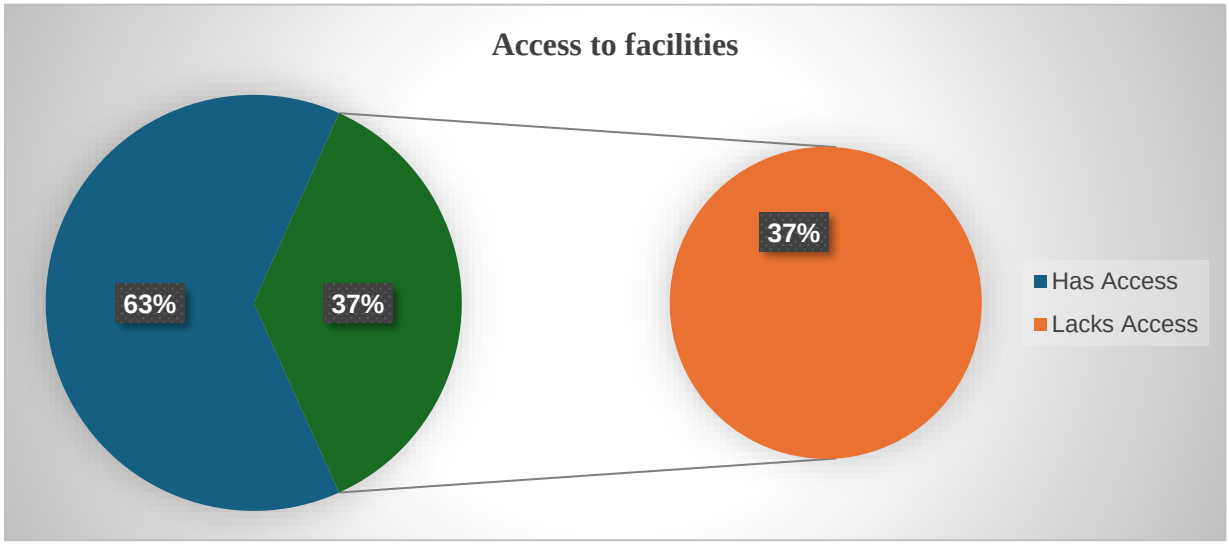

Figure 2

Access to Academic and Living Facilities

Source: Field Data, 2025

Previous scholars argue that missing critical utilities can disrupt academic activities and increase stress, especially when students rely on these resources for online classes or late-night studying (Stephen & Zotorvie, 2017; Ogunyemi, 2022).

Monthly Income: Regarding financial stability, 46.2% (n = 48) of students reported a monthly income exceeding TZS 150,000, while 53.8% (n = 56) earned less than that. This indicates a nearly equal division between students with moderate financial stability and those experiencing economic hardship. Students with higher incomes tend to be better positioned to secure comfortable housing, afford learning materials, and avoid distractions from financial stress. Table 3 shows the frequency of monthly income distribution among off-campus students.

Table 3
Monthly Income Distribution among Students

Income Category	Frequency (n)	Percentage (%)
≥ TZS 150,000	48	46.2%
< TZS 150,000	56	53.8%

Source: Field Data, 2025

These results align with previous scholars who argued that limited financial resources are a significant obstacle to academic success in Tanzanian higher education institutions (Mkulu & Paschal, 2020; Mrope et al., 2025).

Monthly Rent: An analysis of housing affordability reveals that 61.5% (n = 64) of students pay more than TZS 50,000 in monthly rent, whereas 38.5% (n = 40) pay less. Elevated rental costs might lead students to cut back on other academic necessities like internet access, textbooks, and nutrition. Table 4 shows the frequency of monthly rent paid by students.

Table 4
Monthly Rent Paid by Students

Rent Category	Frequency (n)	Percentage (%)
> TZS 50,000	64	61.5%
≤ TZS 50,000	40	38.5%

Source: Field Data, 2025

The findings support other scholars who highlighted that the financial strain of off-campus living can notably impact students' academic well-being and concentration (Sepadi & Chadyiwa, 2025). These findings exemplify the influence of the macrosystem in Bronfenbrenner's framework, where larger economic forces shape individual student experiences.

Academic Performance: According to self-reports and institutional data, 65.4% (n = 68) of students are performing satisfactorily academically, while 34.6% (n = 36) are underperforming. This suggests that most off-campus students are managing well academically, but a notable portion still encounters difficulties. Figure 3 explains graphically.

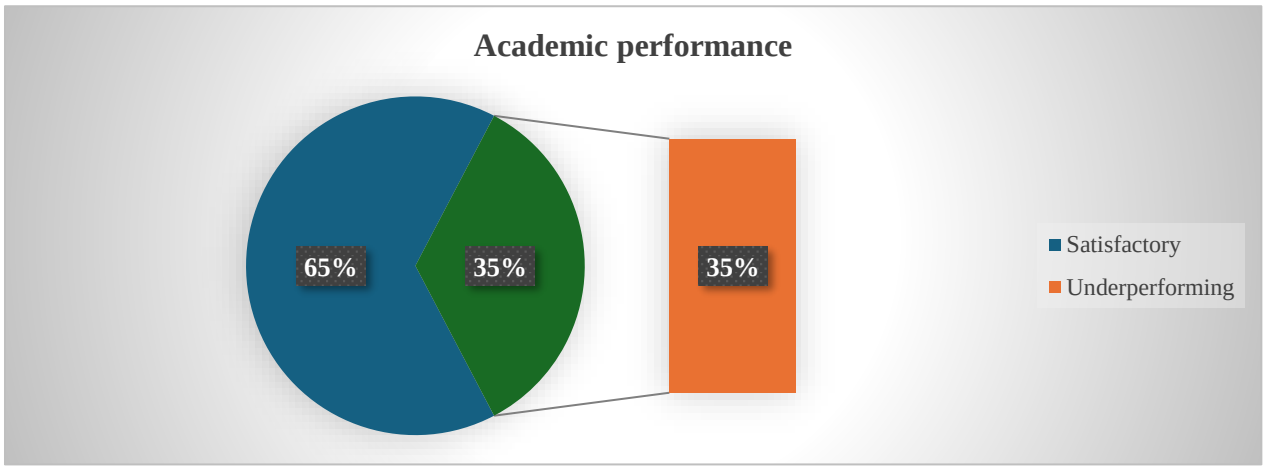

Figure 3
Academic Performance of Respondent
Source: Filed data, 2025

These results align with Mbandlwa (2021), who state that academic success depends not only on intellectual ability but also on environmental support, social integration, and financial stability.

Therefore, the analysis shows clear patterns in off-campus students' living and learning conditions in Tanzania. Factors like proximity to campus, cleanliness, access to facilities, financial capacity, and social cohesion influence their academic journeys. Using Bronfenbrenner's ecological framework, it's evident that students' performance results from a complex network of interconnected factors at multiple levels. After describing the population, the next section covers inferential analysis using statistical tests to assess the significance of these factors.

4.2 Inferential Analysis

Four hypotheses guide the presentation and discussion of the findings. The first suggests that proximity to campus affects students' academic performance at selected universities. The second posits that living conditions impact students' academic results. The third proposes that the social environment plays a role in students' academic success. Lastly, the fourth claim is that the cost of living influences students' academic performance in the universities of the Morogoro Municipality.

4.2.1 Students' Academic Performance and Proximity to the Campus

The results firmly bolster the idea that students' academic performance is greatly impacted by their proximity to campus. A statistically significant correlation between performance and distance was found by logistic regression analysis (p = 0.014), confirming that students who live closer to campus typically have higher academic achievement.

Table 5

Distance and Performance

Variables in the Equation									
		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B)	
								Lower	Upper
Step 1[a]	DIST_PERFORMANCE (1)	1.514	.617	6.016	1	.014	4.543	1.355	15.226
	Constant	1.070	.335	10.239	1	.001	2.917		

Significance (Sig.)

Proximity improves access to learning resources, such as libraries and discussion boards, by reducing commute time and fatigue, which encourages greater participation in academic activities. However, factors like transportation mode and commute duration did not significantly impact the role of distance, indicating that distance primarily affects students' ability to organize their study time and access resources efficiently. These results are consistent with Bronfenbrenner's mesosystem and microsystem levels (Tong & An, 2019; Zaatari & Maalon, 2022), where environmental closeness promotes positive interactions between students and institutional resources.

4.2.2 Living Conditions and Students' Academic Performance

The study's results clearly support the idea that students' academic success is heavily influenced by their living environments. It analyzed three key factors, including cleanliness of housing, satisfaction with group living, and access to facilities. The findings revealed strong links between each of these aspects and academic performance, highlighting how both physical and social conditions in living spaces can impact students' results.

Table 6

Cleanliness of Housing

Variables in the Equation									
		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B)	
								Lower	Upper
Step 1[a]	cleanliness (1)	-.463	.546	.718	1	.397	.630	.216	1.835
	Constant	1.910	.379	25.407	1	.000	6.750		

Significance (Sig.)

Table 6 shows that house cleanliness significantly predicts academic performance (p=0.000). Students in cleaner environments perform better, as these settings improve focus, health, and learning. This aligns with Sepadi and Chadyiwa, (2025), linking living conditions to focus. According to Bronfenbrenner's framework, cleanliness is part of the microsystem affecting daily performance.

Table 7

Group Satisfaction

Variables in the Equation									
		B	S.E.	Wald	df	Sig.	Exp(B)	95 C.I.for EXP(B)	
								Lower	Upper
Step 1[a]	GROUP_SATISFACTION (1)	1.498	.657	5.195	1	.023	.224	.062	.811
	Constant	.582	.286	4.127	1	.042	1.789		

Significance (Sig.)

The group satisfaction analysis in Table 7 revealed significant results (p = 0.023). Students satisfied with their housemates or co-tenants tended to report better academic outcomes. Social harmony in shared living spaces fosters emotional stability, motivation, and teamwork. In contrast, disruptive or hostile environments cause stress and distractions that may impair academic performance. This highlights the importance of the mesosystem, where interactions within the home impact personal development. The results support Nimako and Bondinuba (2013) assertion that social integration and interpersonal support are crucial for student success.

Table 8

Lacking Facilities

Variables in the Equation									
		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B)	
								Lower	Upper
Step 1[a]	Lacking Facilities (1)	-2.054	.691	8.839	1	.003	.128	.033	.497
	Constant	1.920	.323	35.349	1	.004	6.000		

Significance (Sig.)

Table 8 shows that having access to essential facilities like water, electricity, internet, and study spaces is strongly associated with better academic performance (p = 0.003). Students who have these resources at home tend to maintain study routines and complete their assignments more effectively. In contrast, students without these amenities often face lower academic success, likely due to frequent disruptions, limited digital learning tools, and less comfortable study environments. This finding supports Mrope et al. (2025) and Ogunyemi (2022), who noted that infrastructural deficiencies negatively affect student outcomes. The availability of these utilities is primarily influenced by external housing policies and landlord practices, which place this factor within the exosystem level of Bronfenbrenner's framework.

4.2.3 The Cost-of-Living and Students' Academic Performance

The study's findings indicate that living expenses have a substantial effect on students' academic performance. In particular, monthly income and rent emerged as key predictors, reinforcing the notion that financial resources directly affect students' ability to manage their academic responsibilities.

Table 9

Monthly Income

Variables in the Equation									
		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B)	
								Lower	Upper
Step 1[a]	MONTLY_INCOME (1)	1.281	.616	4.327	1	.038	3.600	1.077	12.035
	Constant	1.204	.329	13.380	1	.000	3.333		

Significance (Sig.)

Table 9 shows that students' monthly income positively correlates with academic performance, with a significant p-value of 0.038. Higher income students perform better, likely because they can afford better housing, study materials, and utilities like internet, electricity, and transportation. Higher income also reduces financial stress, allowing focus on studies, supporting Stephen and Zotorvie (2017) that emphasize financial security for persistence in Tanzanian higher education. Also, align with Bronfenbrenner's Ecological Systems Theory, which argues that monthly income is part of the macrosystem and is influenced by economic conditions, loan policies, and family socioeconomic status.

Table 10

Monthly Rent

Variables in the Equation									
		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
								Lower	Upper
Step 1[a]	MONTHLY RENT (1)	-1.925	.837	5.292	1	.021	.146	.028	.752
	Constant	.539	.275	3.853	1	.050	1.714		

Significance (Sig.)

Table 10 shows that monthly rent significantly affects academic performance ($p = 0.021$). Higher rent increases financial pressure, causing students to cut essentials like food, transportation, or supplies, which harms their focus and readiness. This aligns with other scholars, who noted that unaffordable housing hampers student success in sub-Saharan Africa (Amoah et al., 2025; Muslim et al., 2012). Bronfenbrenner's model suggests rent reflects influences from local housing markets, landlords, policies (exosystem), and broader economic forces (macrosystem).

4.2.4 Association of Academic Performance of Students with their Social Environment

The qualitative data from university faculty, administrative staff, and landlords strongly indicate that students' academic success is shaped not only by their individual efforts but also by the social environments in which they live and study. These social factors, such as family structure, peer networks, neighbourhood characteristics, and cultural values, interact across the microsystem, mesosystem, and macrosystem levels of Bronfenbrenner's Ecological Systems Theory.

Economic Disparity and Unequal Access to Resources: The most commonly mentioned obstacle to academic success was the economic inequality that affects many students' living conditions. A senior administrative officer remarked on the daily struggles faced by students from low-income backgrounds. She commended that:

> *Many students aren't failing because of a lack of intelligence or discipline; instead, exhaustion is the main issue. They wake up early to avoid unreliable public transportation, skip meals because of limited allowances, and spend evenings in noisy, crowded homes with poor electricity or internet. Their primary focus is on basic survival, such as paying rent, buying food, and obtaining water, rather than studying or completing assignments. Addressing financial inequalities could provide vital support and greatly enhance academic performance for everyone.*

This powerful account directly addresses the macrosystem level of EST, where larger socioeconomic factors like income inequality, housing policies, and urban infrastructure influence students' daily lives. It also aligns with findings in (Stephen & Zotorvie, 2017) and (Ogunyemi, 2022), which state that financial insecurity compromises both academic focus and student well-being. The administrator's focus on basic needs highlights how external economic pressures interfere with students' ability to fully participate in their academic responsibilities.

Family Involvement and Emotional Anchoring: Beyond financial constraints, the presence or absence of parental involvement was consistently seen as a major factor affecting student performance. A private landlord, who had watched students over multiple academic years, shared this perspective:

> *There's a clear difference between students with involved parents and those on their own. Those whose parents visit or check in regularly tend to be more grounded, keeping their rooms tidy, attending classes on time, and managing their budgets well. It's not about micromanaging; it's simply about knowing someone cares. These students don't just drift through college; they have structure. Conversely, students who rarely hear from home often fall behind, not only in rent but in every part of their lives.*

This narrative illustrates how relationships at the microsystem level, particularly family connections, contribute to emotional stability, reinforce structure, and shape positive academic behaviours. The landlord's statement also emphasizes the mesosystem, and aligns with other scholars who argue that where the interaction between family engagement and the educational environment becomes crucial (Accardo et al., 2018; Nimako & Bondinuba, 2013). These insights align with scholars who argue that this highlights the significance of personal support networks in fostering academic involvement and resilience (Morris, 2025).

Neighbourhood Conditions and Community Safety: Another crucial aspect of the students' social environment was the neighbourhood and community setting, especially the quality and safety of the areas where students live. One faculty member, reflecting on students' challenges with off-campus housing, explained:

> *Students residing in unsafe or chaotic neighbourhoods encounter major barriers to studying and success. Some report difficulty sleeping due to external noise or avoid walking home at night out of safety concerns. Others lack access to quiet study spaces or adequate lighting. Conversely, students from more stable, well-lit, low-crime areas with good amenities tend to be better rested, more prepared, and less anxious. It is unfair to compare their academic results without taking these circumstances into account.*

This detailed description highlights the mesosystem, where the student's environment overlaps with their educational responsibilities. Unsafe, chaotic, or resource-lacking communities disadvantage students, not because of personal failings but due to external obstacles. Morris (2025), Lefkowitz and Walters (2022) found that community safety and infrastructure impact students' mental health, routines, and university persistence.

Cultural Norms and the Value of Education: Cultural values and norms emerged as another vital factor affecting students' academic engagement. An administrator from the university described how students' upbringing and cultural background shape their approach to academics. He commented that:

> *Some students see university as a vital goal influenced by family and community pressures. They view education as a way to better themselves and support their families, staying focused, respectful, and goal-*

driven. Others are unsure of their purpose at university, often because their communities don't prioritize formal education or because they have responsibilities like marriage, running a business, or religious duties. These students often lack motivation to face challenges, with cultural norms shaping their attitudes toward studying.

This comprehensive reflection aligns with both the microsystem and macrosystem aspects of EST. On an individual level, students adopt the values of their families and communities; at the broader societal level, educational success is influenced by national or regional cultural norms. These insights echo the observations of other scholars, who noted that the academic journeys of Tanzanian students are deeply linked to their cultural heritage, family aspirations, and societal influences (Accardo et al., 2018; Amoah et al., 2025; Itopa et al., 2025).

V. CONCLUSION & RECOMMENDATIONS

5.1 Conclusion

This study demonstrates how being close to campus improves time management, reduces fatigue, and increases access to resources, all of which have a substantial positive impact on students' academic performance. Living conditions are also crucial; while poorly maintained housing with basic amenities fosters a healthy learning environment, subpar housing impairs focus and academic performance. The social environment, which includes peer relationships, neighborhood safety, and family support, also affects motivation and focus. In contrast to instability and insecurity, which raise stress and disengagement, a robust support network fosters academic resilience. Financial limitations continue to be a significant barrier, as high living expenses, particularly rent, force students to make difficult decisions that impact their academic engagement and general well-being. Stress, limited access to educational resources, and inadequate study spaces are all frequently caused by a lack of financial resources. Fostering academic success and general well-being requires addressing these problems with better housing policies, focused financial aid, and enhanced student support systems.

5.2 Recommendations

In light of the results, college administrators, legislators, and housing stakeholders ought to put plans in place to improve the academic achievement of off-campus students. First, to reduce commute time and improve access to educational resources, universities should collaborate with private developers and local government agencies to build reasonably priced, secure, and well-equipped housing near campuses. The second step is to improve financial aid programs, such as targeted scholarships and rental subsidies, to lessen the financial strain on students. Thirdly, creating socially supportive environments can enhance academic engagement and emotional stability. These include structured group housing initiatives and peer mentoring programs. To ensure that off-campus housing positively impacts students' academic performance, ongoing oversight of housing quality, amenities, and neighborhood safety is crucial.

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