

Accommodation Beyond Infrastructure: Student Satisfaction with Facilities and Management in NSFAS-Accredited Housing under Massification and Post-Fees Must Fall Transformation

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ABSTRACT

Background: Student accommodation has emerged as a critical determinant of student success, well-being, and retention in higher education institutions globally. In South Africa, the challenge of providing adequate student housing has intensified due to massification, enrolment expansion, infrastructural constraints, and persistent socio-economic inequalities. The #FeesMustFall movement further exposed inadequacies in student housing and amplified demands for affordable, safe, and quality accommodation.

Objectives: This study examined students' accommodation experiences, preferences, and the relationship between accommodation-related experiences, personal well-being, and academic success at a South African university.

Methods: A quantitative cross-sectional survey design was employed among 178 students residing in university residences and NSFAS-accredited off-campus accommodation. Data were analysed using descriptive statistics, exploratory factor analysis, reliability testing, correlation analysis, and multiple regression analysis using IBM SPSS Version 31.

Results: Accommodation-related experiences significantly predicted personal well-being ($R^2 = 0.541$; $p < 0.001$) and academic success ($R^2 = 0.161$; $p < 0.001$). Students reported positive satisfaction with accommodation infrastructure, with ceiling quality (58.0%) and floor quality (57.0%) receiving the highest satisfaction ratings, while sanitary systems (37.4%) and water pressure (38.4%) received the lowest. However, significant governance concerns emerged: 43.9% of students reported that management ignores bullying and assaults, 34.4% experienced poor responses to building defects, and 26.2% faced difficulty contacting management. Well-being partially mediated the relationship between accommodation experiences and academic success (indirect effect = 0.221; 33.6% mediated).

Conclusion: While physical infrastructure demonstrates strong to moderate alignment with NSFAS standards, governance domains particularly management responsiveness and student

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org/licenses/by/4.0/). protection reveal significant weaknesses. The study concludes that accommodation quality constitutes a critical component of student success and recommends strengthening NSFAS accreditation processes to include binding governance indicators, increasing investment in student housing infrastructure, and enhancing institutional oversight mechanisms.

Keywords: Student accommodation, NSFAS, student well-being, academic success, massification, Fees Must Fall, higher education transformation, South Africa

Introduction

The provision of student accommodation has evolved from a basic logistical necessity into a fundamental pillar of higher education that shapes student welfare, academic engagement, social

integration, and institutional quality. Across the globe, universities are increasingly recognising that where and how students live during their studies profoundly influences not only their immediate comfort but also their psychological well-being, sense of belonging, academic persistence, and ultimate success (Blimling, 2015; Tinto, 2017). Contemporary scholarship has moved beyond simplistic conceptions of accommodation as mere shelter, embracing a more holistic understanding that encompasses physical infrastructure, management practices, governance systems, safety provisions, and the overall quality of the living-learning environment.

In South Africa, the discourse on student accommodation is inextricably linked to the nation's broader transformation agenda. Following the historic democratic transition of 1994, higher education policy has been animated by the imperative to redress historical exclusions and expand access to historically disadvantaged populations. The massification of higher education characterised by dramatic increases in student enrolments has been a cornerstone of this transformation, contributing to enhanced

social mobility and the diversification of university communities (Asmal, 2001).

However, this rapid expansion has simultaneously exposed and exacerbated critical infrastructural deficiencies, particularly in the realm of student housing. The development of university owned residences has consistently failed to keep pace with enrolment growth, creating a persistent and deepening accommodation shortage across the sector (DHET, 2020).

The resultant accommodation deficit has compelled universities to forge partnerships with private accommodation providers, a strategy that has expanded housing capacity but introduced new complexities related to quality assurance, affordability, safety standards, and regulatory compliance. This public-private accommodation landscape has generated considerable variability in student living experiences, raising fundamental questions about equity, quality, and institutional accountability (Letseka & Maile, 2008; Mdepa & Tshotsho, 2021).

The inadequacies of student accommodation attained unprecedented national prominence during the #FeesMustFall movement of 2015–2017. While the movement's primary focus was the affordability of higher education, student housing emerged as a central and deeply emotive concern. Students articulated powerful critiques of overcrowding, dilapidated facilities, inadequate maintenance, safety failures, and the systemic inequalities that consigned many students to substandard

living conditions (Booyesen, 2016). The

The movement thus re-framed accommodation not merely as an administrative or logistical issue but as a fundamental matter of social justice, dignity, and educational equity. This reframing expanded the transformation discourse beyond tuition fees to encompass the totality of students' lived experiences within higher education institutions.

In response to these challenges, the Department of Higher Education and Training (DHET) promulgated the Policy on Minimum Norms and Standards for Student Housing at Public Universities in 2015. This landmark policy established comprehensive minimum requirements spanning infrastructure, health and safety, sanitation, study facilities, accessibility, and student support services. Building upon this regulatory foundation, the National Student Financial Aid Scheme (NSFAS) instituted an accreditation framework designed to ensure that accommodation funded through student financial aid complies with prescribed standards and provides safe, conducive living environments for students (NSFAS, 2023).

Despite these regulatory advances, substantial concerns persist regarding the effectiveness and comprehensiveness of current accreditation frameworks. Existing accreditation processes remain predominantly oriented toward physical infrastructure compliance verifying building conditions, room capacities, fire safety installations, and basic service provision. Comparatively less attention has been directed toward the governance and management dimensions of student accommodation: the responsiveness of management to student concerns, the effectiveness of complaint resolution mechanisms, the quality of communication between providers and residents, maintenance responsiveness, and the adequacy of student protection protocols. Emerging evidence suggests that these governance-related dimensions are at least as significant as physical infrastructure in shaping students' overall accommodation satisfaction and well-being (Evans et al., 2003; Blimling, 2015).

The international literature on student housing

has increasingly emphasised the multidimensional nature of accommodation satisfaction. While adequate facilities, safety measures, and access to essential services remain foundational, students also evaluate their accommodation based on management responsiveness, the efficiency of maintenance systems, communication quality, and the extent to which providers create supportive, respectful living environments (Soria & Horgos, 2020; Zaman & Hosain, 2024). However, limited empirical evidence exists regarding how these dimensions are experienced within NSFAS-accredited accommodation in South Africa, particularly in the challenging context of ongoing higher education massification and post-Fees Must Fall transformation imperatives.

Moreover, South African accommodation research has historically concentrated on access, affordability, infrastructure deficits, and housing shortages. Relatively little scholarly attention has been devoted to the governance and management dimensions of student accommodation or to students' satisfaction with both facilities and service delivery within accredited housing environments. As South African universities continue to rely on private accommodation providers to address housing demand, understanding students' experiences of accommodation management and facility quality becomes increasingly vital for policy development, accreditation reform, and institutional quality assurance.

Against this backdrop, the present study investigates students' satisfaction with accommodation facilities and accommodation management within NSFAS-accredited housing. The study further examines the implications of these experiences for higher education massification, accommodation quality assurance, NSFAS accreditation processes, and the broader transformation agenda that has emerged in the post-Fees Must Fall era. In so doing, the study aims to contribute empirical evidence to inform policy reform and institutional practice, ultimately advancing the goal of equitable, high-quality student accommodation in South African

higher education.

Research Objectives

The study addresses the following research objectives:

To examine students' satisfaction with accommodation facilities in NSFAS-accredited housing.

To evaluate students' experiences of accommodation management and governance practices.

To identify areas of strength and weakness within accommodation service delivery and quality assurance systems.

To assess the implications of student accommodation experiences for massification, NSFAS accreditation, and post-Fees Must Fall transformation in South African higher education.

Literature Review

The Massification of Higher Education and Its Implications for Student Housing

Transformation and Massification in South African Higher Education

The democratic transition of 1994 inaugurated a transformative era in South African higher education, characterised by a deliberate policy shift from an elite, exclusionary system to a mass participation model capable of accommodating a rapidly diversifying student population. As articulated by the first democratic Minister of Education, Kader Asmal, higher education institutions were mandated to undergo fundamental transformation to redress historical injustices and contribute to national development (Asmal, 2001). The National Plan for Higher Education articulated equity, redress, transformation, and increased participation as interconnected strategic imperatives, establishing ambitious targets for enrolment expansion among historically disadvantaged groups.

Massification, as conceptualised by Trow (1973), describes the transition from elite to mass higher education systems, marked by enrolment rates exceeding 15% of the relevant

age cohort. In South Africa, massification became a deliberate policy instrument for advancing social transformation, enabling access to higher education as a mechanism for redressing apartheid-era inequalities and fostering social mobility. The expansion of access has been substantial, with university enrolments growing dramatically over the past three decades.

However, the benefits of massification have been tempered by significant infrastructural constraints. Institutional capacity particularly student accommodation has failed to expand commensurately with student numbers. The Department of

Higher Education and Training (DHET, 2020) has documented persistent and worsening shortages in student housing across public universities, creating a structural mismatch between supply and demand. This mismatch has intensified pressure on existing accommodation stock and generated increased reliance on private accommodation providers, introducing considerable variability in accommodation quality, affordability, and governance standards.

Research by Mutongoza and Mthembu (2023) indicates that accommodation shortages disproportionately affect students from rural and low-income backgrounds, effectively reproducing inequality within a system ostensibly designed to promote equity. Students from disadvantaged communities are more likely to be relegated to substandard, unsafe, or overcrowded accommodation, undermining the transformative potential of expanded access. As Badat (2010) compellingly argued, access without adequate support systems including quality accommodation undermines the transformative potential of higher education. Student accommodation thus constitutes not merely a logistical requirement but a critical institutional mechanism for enabling equitable participation and realising the transformative promise of massified higher education.

The Accommodation Supply-Demand Gap

The structural mismatch between accommodation supply and demand has

created a persistent crisis in South African higher education. The DHET (2020) estimates that approximately 60% of South African university students lack access to university-owned or accredited accommodation, forcing many to seek housing in the private rental market, often under conditions of insecurity, exploitation, and inadequate quality. This supply-demand gap has intensified as enrolments have grown, with new student housing development failing to keep pace with demographic expansion.

The reliance on private accommodation providers, while necessary to meet demand, has introduced significant challenges. Private accommodation varies widely in quality, safety standards, and management practices, creating an uneven landscape where students' living experiences depend heavily on the specific provider they access. The lack of consistent quality assurance across private providers has raised concerns about student welfare, particularly for financially vulnerable students who have limited choice and bargaining power (Mhlanga & Moloi, 2020).

The accommodation gap has also produced geographical inequities. Students in urban centres, where private accommodation markets are more developed, may have access to a wider range of options than those in rural or peri-urban areas, where accommodation scarcity is often more acute. This geographical dimension of the accommodation crisis intersects with broader patterns of spatial inequality inherited from apartheid-era planning, further entrenching disadvantage for students from historically marginalised communities (Boughhey & McKenna, 2021).

Student Accommodation Satisfaction and Institutional Experience

The Multidimensional Nature of Accommodation Satisfaction

Student accommodation satisfaction is increasingly understood as a multidimensional construct shaped by both tangible and intangible dimensions of the housing experience. Physical infrastructure the quality of rooms, sanitation facilities, study spaces, and building conditions represents the most

visible and traditionally emphasised dimension. However, contemporary scholarship recognises that satisfaction is equally influenced by administrative and governance factors:

management responsiveness, maintenance efficiency, communication effectiveness, complaint resolution systems, and the overall quality of the residential environment (Blimling, 2015; Soria & Horgos, 2020).

The multidimensional nature of accommodation satisfaction has important implications for policy and practice. Interventions focused exclusively on physical infrastructure, while valuable, may fail to address governance failures that are equally detrimental to student well-being. Evans et al. (2003) drew a critical distinction between primary housing defects structural inadequacy, lack of basic services and secondary management failures

unresponsive maintenance, inadequate communication, and poor complaint handling. Both dimensions independently affect resident well-being, suggesting that

comprehensive accommodation improvement requires attention to both physical and administrative quality.

Theoretical Foundations: Student Integration and Involvement

Tinto's (2017) Student Integration Theory provides a valuable framework for understanding the role of accommodation in shaping student experiences and outcomes. Tinto argues that institutional success is determined by students' integration into both academic and social environments. Accommodation systems constitute a key social environment where students form relationships, develop a sense of belonging, and perceive the quality of institutional support. Positive accommodation experiences facilitate integration by providing safe, supportive spaces for social connection and academic engagement. Conversely, negative accommodation experiences particularly those involving management neglect or safety concerns can undermine integration by eroding trust in institutional systems and

diminishing students' sense of belonging.

Astin's (1999) Student Involvement Theory complements Tinto's framework by emphasising the importance of active engagement with institutional environments. Astin posits that student development is a function of the quality and intensity of involvement in institutional life. Accommodation represents a key site of involvement, where students interact daily with institutional systems, governance structures, and peer communities. The quality of these interactions including students' experiences with accommodation management shapes their overall involvement and, consequently, their developmental outcomes.

Together, these theoretical perspectives suggest that accommodation satisfaction is not merely a matter of physical comfort but a fundamental determinant of student integration, involvement, and success. Accommodation environments function as active sites of institutional engagement, where students form enduring perceptions of institutional quality, support, and care.

International Evidence on Accommodation and Student Outcomes

A growing body of international research has established robust links between accommodation quality and student outcomes. Pascarella and Terenzini (2005), in their comprehensive synthesis of college effects research, documented that residential environments significantly influence student learning, development, and persistence. Students living in high-quality, well-managed accommodation demonstrate higher levels of engagement, satisfaction, and academic achievement than those in substandard housing.

Soria and Horgos (2020) found that students' satisfaction with housing facilities and services significantly influenced their overall university experience, with well-managed accommodation contributing to psychological well-being and institutional attachment. Similarly, Zaman and Hosain (2024), in a

study of 384 students across six Scottish universities, identified that perceived location advantage, facilities, and safety/security all had significant positive associations with academic performance. Importantly, the Scottish study also found that perceived overall satisfaction partially mediated the relationship between accommodation characteristics and academic performance, suggesting that accommodation affects academic outcomes both directly (through study environment) and indirectly (through psychological states).

Conversely, poor accommodation management delayed maintenance, inadequate communication, and weak complaint resolution has been identified as a major determinant of student dissatisfaction and disengagement (Blimling, 2015). These governance-related failures are increasingly recognised as central to understanding student experiences in higher education housing systems, particularly in contexts where institutional capacity is stretched by massification pressures.

Governance and Service Delivery in Student Accommodation

Accommodation as a Governance System

Student accommodation is increasingly conceptualised as a governance system rather than merely a physical infrastructure issue. Governance, in this context, encompasses the structures, processes, and practices through which accommodation is managed and regulated. Key governance dimensions include management responsiveness, maintenance systems, communication structures, complaint resolution mechanisms, accountability frameworks, and student protection protocols.

This governance perspective recognises that students' accommodation experiences are shaped not only by the physical quality of buildings but by the administrative and regulatory systems that govern their operation. Even high quality physical infrastructure can fail to support student well-being if governance systems are weak, unresponsive, or neglectful. Conversely, effective governance can mitigate the negative effects

of moderate infrastructure deficits by ensuring prompt maintenance, respectful communication, and adequate student support.

Evans et al. (2003) argued that housing quality must be understood holistically, incorporating both physical and administrative dimensions. Inadequate service delivery processes delayed maintenance, poor communication, unresponsive management significantly reduce students' satisfaction with accommodation environments, even where physical conditions are adequate. These governance failures can generate chronic stress and erode trust in institutional systems, with negative consequences for student well-being and academic engagement.

Governance Failures in South African Student Housing

In South Africa, Mhlana and Moloi (2020) have highlighted that governance inefficiencies in student housing disproportionately affect financially vulnerable students, particularly those dependent on state funded accommodation schemes. Governance challenges include delayed responses to maintenance issues, lack of accountability mechanisms, inconsistent service delivery across providers, inadequate communication systems, and insufficient student protection protocols. These failures are often more pronounced in private accommodation, where regulatory oversight may be less consistent than in university owned residences.

Research by Mdepa and Tshotsho (2021) documented similar governance concerns, noting that students in accredited accommodation often experience significant gaps between policy commitments and actual practice. While accreditation frameworks establish minimum standards, implementation and enforcement remain inconsistent, leaving students vulnerable to exploitation and neglect.

The governance dimension has thus emerged as a critical determinant of student satisfaction with accommodation, particularly in contexts where institutional capacity is stretched by massification pressures. Addressing

governance failures requires not only enhanced regulatory frameworks but also strengthened monitoring, enforcement, and accountability mechanisms.

Student Accommodation and Institutional Quality

Accommodation as an Indicator of Institutional Quality

The relationship between accommodation and institutional quality is grounded in theories of student engagement and institutional involvement. Astin's (1999) theory of involvement argues that student experiences are shaped by the quality of institutional environments and systems of engagement. Accommodation environments are not passive spaces but active governance sites that influence students' perceptions of institutional quality, responsiveness, and care.

Similarly, Tinto (2017) emphasises that institutional integration is influenced by students' experiences within non-academic environments, including housing systems. Students who perceive accommodation management as responsive, fair, and supportive are more likely to develop positive institutional attachment and persist in their studies. Conversely, students who experience neglect, unresponsiveness, or disrespect from accommodation management may develop negative perceptions of the institution, undermining their engagement and success.

International evidence suggests that accommodation quality significantly shapes institutional reputation, student retention, and satisfaction (Pascarella & Terenzini, 2005). Blimling (2015) further argues that residence systems function as extensions of the university's administrative and governance framework, with management practices reflecting broader institutional values and priorities.

In South Africa, accommodation governance failures have been linked to student dissatisfaction and disengagement (Letseka & Maile, 2008; Mhlana & Moloi, 2020). Where complaint resolution systems are weak or inconsistent, students may develop perceptions

of institutional neglect, undermining trust and engagement.

Quality Assurance and Accreditation Frameworks

Quality assurance in student accommodation has emerged as a critical policy concern in South African higher education. The NSFAS Accommodation Accreditation Framework represents the most developed quality assurance mechanism, establishing minimum standards for infrastructure quality, safety and security, sanitation, internet connectivity, study facilities, basic service provision, and management systems (NSFAS, 2023).

The framework aims to ensure that public funding supports safe and adequate student housing while protecting students from exploitative practices. However, emerging evidence suggests that accreditation systems remain heavily focused on infrastructure compliance, with limited emphasis on governance performance and service delivery quality. This creates significant gaps in accountability, particularly in relation to management responsiveness and student complaint resolution systems (Council on Higher Education, 2019).

The present study contributes to ongoing debates by examining student satisfaction with both facilities and management within NSFAS-accredited accommodation environments, providing empirical evidence to inform accreditation reform and quality assurance enhancement.

The #FeesMustFall Movement and Student Accommodation Transformation

Accommodation as a Site of Contestation

The #FeesMustFall movement of 2015–2017 represented a watershed moment in South African higher education transformation. While the movement's primary focus was the affordability of higher education, student accommodation emerged as a central and deeply emotive concern. Students articulated powerful critiques of overcrowding, dilapidated facilities, inadequate maintenance, safety failures, and the systemic inequalities that consigned many students to substandard

living conditions (Booyesen, 2016).

Student accommodation was thus re-framed as a fundamental matter of social justice, dignity, and educational equity. The movement expanded the transformation discourse beyond tuition fees to encompass the totality of students' lived experiences within higher education institutions, including their housing conditions. Accommodation became a visible site of contestation where students demanded dignity, safety, and equitable living conditions as essential components of educational justice.

Jansen (2017) argues that Fees Must Fall exposed deep structural inequalities beyond financial access, including institutional governance failures affecting student welfare. The movement revealed how accommodation systems could reproduce and entrench disadvantage, even as access policies expanded. This recognition has had lasting implications for policy development, with subsequent reforms emphasising the need for comprehensive approaches to student support that include housing quality as a core concern.

Institutional Accountability and Student Housing

Beyond access, Fees Must Fall also reshaped debates on institutional accountability in student housing systems. Students challenged not only the availability of accommodation but also the quality of management and the responsiveness of institutional systems (Booyesen, 2016).

Key issues raised included delayed maintenance response systems, poor communication between students and management, inequitable allocation of accommodation, and unsafe living environments. These concerns repositioned accommodation as a governance issue rather than purely an infrastructure challenge, highlighting the need for enhanced accountability mechanisms and student protection protocols.

The movement also underscored the importance of student voice and participation in accommodation governance. Students demanded greater involvement in decision-

making processes affecting their living conditions, including the selection and monitoring of accommodation providers. This emphasis on student participation has influenced subsequent policy development, with growing recognition of the need for student centred approaches to accommodation quality assurance.

The NSFAS Accommodation Accreditation Framework

Framework Structure and Standards

The NSFAS Accommodation Accreditation Framework regulates privately provided student accommodation funded through financial aid. The framework sets minimum standards across multiple domains: infrastructure quality (building condition, room size, furnishings), safety and security (fire safety, access control, lighting), sanitation (toilet facilities, cleanliness, waste management), internet connectivity (access and reliability), study facilities (quiet spaces, lighting, furniture), basic service provision (water, electricity, waste removal), and management systems (complaint handling, communication, maintenance) (NSFAS, 2023).

The framework aims to ensure that public funding supports safe and adequate student housing while protecting students from exploitative practices. Accreditation is intended to provide students and universities with assurance that funded accommodation meets minimum quality standards, thereby protecting student welfare and ensuring value for public expenditure.

Limitations and Gaps in the Accreditation Framework

Despite its valuable objectives, the NSFAS Accreditation Framework has significant limitations. As noted by the Council on Higher Education (2019), accreditation processes remain heavily focused on infrastructure compliance, with limited attention to governance performance and service delivery quality. This creates gaps in accountability, particularly in relation to management responsiveness and student complaint

resolution systems.

The asset-based emphasis of current accreditation approaches means that providers may comply with physical infrastructure requirements while maintaining inadequate governance systems. Unresponsive management, neglected maintenance, and inadequate student protection can persist even where physical conditions meet minimum standards. These governance failures may be at least as detrimental to student well-being as infrastructure deficits, yet they receive comparatively less attention in accreditation processes.

The present study addresses these gaps by examining both infrastructure satisfaction and governance experiences within NSFAS-accredited accommodation, generating evidence to inform accreditation reform and the development of more comprehensive quality assurance frameworks.

Theoretical Framework

This study is anchored in two complementary theoretical perspectives that collectively illuminate the relationship between accommodation quality, student well-being, and academic success:

Tinto's Student Integration Theory (2017)

Tinto's Student Integration Theory posits that institutional success is shaped by students' integration into both academic and social environments. Integration

occurs through formal and informal interactions with institutional systems, faculty, peers, and administrative structures. Accommodation systems form part of this integration process by shaping daily experiences, engagement opportunities, and institutional attachment. Students who perceive their accommodation as supportive, well-managed, and responsive are more likely to develop positive institutional integration, enhancing their sense of belonging and commitment to their studies. Conversely, negative accommodation experiences particularly those involving management neglect or safety concerns can undermine integration by eroding trust in institutional

systems and diminishing students' sense of institutional care.

Astin's Student Involvement Theory (1999)

Astin's Student Involvement Theory emphasises that student development is influenced by the quality and intensity of involvement in institutional environments. Involvement is defined as the investment of physical and psychological energy in the academic experience. Accommodation represents a key site of involvement where students interact daily with institutional systems and governance structures. The quality of these interactions including students' experiences with accommodation management shapes their overall involvement and, consequently, their developmental outcomes. Well-managed accommodation that provides responsive, supportive governance encourages positive involvement by creating environments conducive to engagement and connection. Poorly managed accommodation, characterised by unresponsiveness, neglect, or disrespect, may discourage involvement and diminish students' investment in their institutional experience.

Theoretical Integration and Study Rationale

Together, these theories support the argument that accommodation satisfaction is shaped by both physical facilities and management systems. Physical infrastructure provides the material conditions for comfortable living, while governance systems determine the quality of administrative support, responsiveness, and accountability. Both dimensions independently influence student well-being, institutional attachment, and academic success.

The integration of these theoretical perspectives provides a robust framework for understanding the relationship between accommodation experiences and student outcomes. Accommodation is not merely a logistical convenience but a fundamental institutional environment that shapes students' daily experiences, psychological states, and academic engagement. Understanding the mechanisms through which accommodation

influences student outcomes requires attention to both physical and governance dimensions, as well as their interactions with student well-being and institutional processes.

Methodology

Study Population and Sample

The study population comprised registered students residing in university residences and off-campus accredited accommodation associated with the institution. A total of 178 consenting students participated in the study, comprising 74 males, 99 females, and 5 LGBTQ+ individuals.

Data Collection Instrument

Prior to data collection, the study was ethically approved by the Central University of Technology-Free State Human Research Ethics Committee (CUT HREC) with reference number #CUT/REIC2025/000566. Gatekeepers' permission was sought from the CUT Institutional Planning and Quality Enhancement (IPQE) unit.

Data were collected using a structured questionnaire with 5 sections of which for this study only two sections were used:

Accommodation-Related Experiences

Accommodation Characteristics

Responses were measured using categorical questions and five-point Likert scales ranging from strongly disagree (1) to strongly agree (5).

Data Analysis

Data were analysed using IBM SPSS Version

31. The following analyses were conducted:

- Descriptive statistics
- Exploratory Factor Analysis (EFA)
- Reliability Analysis
- Correlation Analysis
- Multiple Regression Analysis

Statistical significance was evaluated at $p < 0.05$.

Results**Challenges****Accommodation Management Challenges**

Table 1: Accommodation Management

Table 1 clearly demonstrates accommodation management challenges. Management responsiveness remains a significant concern despite generally positive accommodation experiences.

Challenge	Percentage
Ignoring Bullying/Assault	43.9%
Poor Response to Building Defects	34.4%
Difficulty Reaching Management	26.2%
Poor Safety Support	25.4%

Accommodation Characteristics

Table 2 presents the percentage of students (N = 178) who reported being "Very Satisfied" with specific accommodation facilities. Satisfaction rates ranged from 37.4% (sanitary systems) to 58.0% (ceiling quality). Structural elements received the highest ratings: ceiling quality (58.0%), floor quality (57.0%), door quality (48.8%), electrical wiring (48.8%), and electrical fittings (48.0%). Wall quality (46.5%), window quality (45.6%), and furniture quality (44.1%) fell within the moderate range.

Table 2: Satisfaction with Accommodation Facilities

Variable	Very Satisfied (%)
Ceiling Quality	58.0
Floor Quality	57.0
Door Quality	48.8
Electrical Wiring	48.8
Electricity Fittings	48.0
Wall Quality	46.5
Window Quality	45.6
Furniture Quality	44.1
Plumbing Quality	39.6
Water Pressure	38.4
Sanitary System	37.4

Conversely, essential services like plumbing quality (39.6%), water pressure (38.4%), and sanitary systems (37.4%) received the lowest satisfaction ratings, with fewer than two in five students expressing satisfaction. Overall, these findings suggest partial compliance with NSFAS accreditation standards. While highly visible structural elements (ceilings, floors) generally meet student expectations, less visible but equally critical infrastructure (plumbing, water pressure, sanitation) reveals significant

gaps requiring institutional attention.

Management Responsiveness and Student Support

Beyond physical

structure, infrastructure, 1 reports 43.9% reported that accommodation management ignores bullying and assaults

34.4% reported poor
response to building

defects

26.2% experienced difficulty contacting
accommodation management

significant areas requiring systemic improvement. Notably, the prevalence of ignored bullying and assault reports (43.9%) is particularly concerning, given established evidence linking perceived safety to student well-being and academic persistence (Blimling, 2015)

These findings indicate a divergence between physical infrastructure quality and management performance. While physical facilities may be approaching NSFAS standards, management responsiveness, student safety protocols, and communication channels remain

Table 3: Regression Models for Well-being and Academic Success

Model	R ²	F	p-value
Accommodation → Well-being	0.541	207.43	< 0.001
Accommodation → Academic Success	0.161	33.75	< 0.001

Accommodation-related experiences significantly predicted personal well-being (R^2

= 0.541; $p < 0.001$) and academic success ($R^2 = 0.161$; $p < 0.001$) as shown in table 3. The strong effect on well-being indicates that accommodation quality accounts for over half the variance in students' psychological state.

Table 4: Mediation Analysis Results

Effect	β	SE	p-value
Direct Effect (Accommodation → Academic Success)	0.438	0.058	< 0.001
Indirect Effect (via Well-being)	0.221	0.045	< 0.001
Total Effect	0.659	0.058	< 0.001

Well-being partially mediated the relationship between accommodation experiences and academic success (indirect effect = 0.221; 33.6% mediated) as shown in table 4. This suggests that accommodation affects academic outcomes both directly (through study environment) and indirectly (through psychological states).

Discussion

Accommodation Quality and NSFAS Accreditation

The discrepancy between management responsiveness (Table 1) and physical infrastructure quality (Table 2) has important theoretical and practical implications. Evans et al. (2003) distinguish between primary housing defects (e.g., structural inadequacy, lack of basic services) and secondary management failures (e.g., unresponsive maintenance, ignoring safety complaints). While the present sample suggests that primary defects may be partially addressed through NSFAS accreditation, secondary failures remain pervasive. These secondary failures may explain why accommodation experiences explained 54.1% of variance in well-being (Table 3). It is not merely the physical quality of walls or floors that affects mental health, but the chronic stress of unaddressed complaints, perceived neglect by management, and unsafe social conditions (43.9% reporting ignored bullying). Thus, interventions aimed at improving student well-being through accommodation should prioritise accommodation management accountability and safety enforcement alongside physical upgrades.

The high satisfaction levels reported across multiple accommodation infrastructure indicators suggest that NSFAS accreditation processes may be contributing positively to accommodation quality.

These findings suggest that NSFAS accreditation standards which historically emphasise physical infrastructure may insufficiently address operational governance, maintenance responsiveness, and student safety protocols. Future accreditation frameworks should incorporate binding accommodation management performance indicators, including complaint resolution timelines, student safety reporting mechanisms, and accessible communication channels.

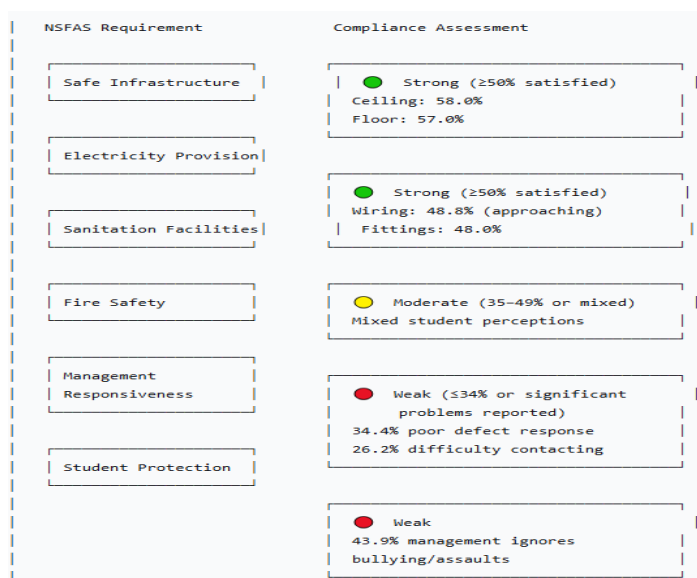


Figure 1: Compliance Assessment of Study Findings Against NSFAS Accommodation Standards

Figure 1 summarises the alignment of study findings with NSFAS accommodation standards. Infrastructure domains (safety, electricity, sanitation) demonstrated strong-to-moderate compliance, consistent with Table 2's satisfaction ratings (e.g., ceiling quality: 58.0%). However, governance-related standards such as management responsiveness and student protection

showed weak compliance. Nearly half of students (43.9%) reported that accommodation management ignores bullying and assaults, and 34.4% experienced poor defect responses. NSFAS should therefore expand accreditation criteria to include binding governance indicators alongside physical infrastructure audits.

Comparison with Previous South African Studies

Table 5: Local and Global studies on student accommodation

Study	Country/Region	Main Finding	Comparison with Current Study
South African Studies			
Letseka & Maile (2008)	South Africa	Housing influences student retention	Supported: Accommodation explained 16.1% of variance in academic success

Mhlanga & Molo (2020)	South Africa	Accommodation affects well-being	Supported: Accommodation explained 54.1% of variance in well-being
Masinge & Wiese (2021)	South Africa	Quality accommodation improves academic performance	Supported: Direct effect of accommodation on academic success ($r = 0.437$)
DHET (2020)	South Africa	Student housing shortage exists	Supported: Moderate satisfaction with essential services suggests supply-demand gaps
NSFAS (2023)	South Africa	Accreditation improves physical infrastructure quality	Partially supported: Physical infrastructure strong-to-moderate; governance weak
International Studies			
Zaman & Hosain (2024)	Scotland (6 universities, N=384)	Perceived location, facilities, safety associated with academic performance	Corroborates and extends: Current study similarly found direct and indirect effects
Affordable Housing Institute (2023)	Ghana, Kenya, Nigeria, South Africa	Only 15-40% of students accommodated in university residences	Contextual alignment: Supports conclusion that NSFAS accreditation has mixed effectiveness
Chiwaya & Liwago (2026)	Malawi (University of Malawi)	Off-campus students face substandard housing and poor landlord relations	Strong corroboration: Both studies identify governance failures as critical mediators
Study	Country/Region	Main Finding	Comparison with Current Study
Kaduna State University (2024)	Nigeria (KASU, N=48)	Students generally dissatisfied across most performance elements	Partially diverges: Current study found higher satisfaction with structural elements
JLL (2020)	South Africa, Kenya, Nigeria, UK	South Africa: 223,110 PBSA beds, 95-100% occupancy	Contextual alignment: Moderate satisfaction reflects pressure on ageing infrastructure

How the Current Study Corroborates International Evidence

The current findings as shown in table 5 align with a growing body of international research demonstrating that student accommodation quality significantly influences both well-being and academic outcomes.

A rigorous study of 384 students across six Scottish universities found that perceived location advantage, facilities, and safety/security all had significant positive associations with academic performance (Zaman & Hosain, 2024). Importantly, the Scottish study also identified that perceived overall satisfaction partially mediates the relationship between accommodation characteristics and academic performance, a finding that directly parallels the current study's mediation analysis, where well-being partially mediated the accommodation–academic success relationship (indirect effect

= 0.221; 33.6% mediated). The convergence of findings across radically different national contexts (Scotland vs. South Africa) strengthens confidence in the generalizability of the mediation model: accommodation influences academic outcomes both directly and indirectly through psychological states.

Malawian evidence (Chiwaya & Liwago, 2026). A recent qualitative study at the University of Malawi documented that off-campus students face "substandard housing, unaffordable rent, unreliable utilities, long commuting distances, insecurity, poor landlord relations and lack of study spaces," concluding that such conditions "disrupt study time, induce financial and emotional stress and weaken student engagement". This finding strongly corroborates the current study's governance failure findings 43.9% of students reporting that management ignores bullying and assaults is essentially a manifestation of "poor landlord relations" documented in Malawi. Both studies converge on the conclusion that governance quality, not merely physical infrastructure, is a critical determinant of student well-being and academic engagement.

Cross-African market analysis (Affordable Housing Institute, 2023). A comprehensive

comparative study of Ghana, Kenya, Nigeria, and South Africa documented that only 15-40% of students are accommodated in university residences, creating significant supply-demand gaps. The study noted that South Africa and Kenya exhibit the most mature Purpose-Built Student Accommodation (PBSA) markets, largely due to nationwide student aid schemes (NSFAS in South Africa, HELB in Kenya) that catalyse demand. However, the same report warns that these aid schemes introduce price ceilings and supply-side restrictions a finding that contextualises the current study's observation that NSFAS accreditation has been partially successful for physical infrastructure but weak for governance. The current study extends this cross-African analysis by quantifying the governance gap (43.9% ignored bullying) that prior macro-level studies could not capture.

Where the Current Study Extends or Diverges from Prior Research

Extension 1: Quantifying the governance gap. While previous South African studies (Letseka & Maile, 2008; Mhlanga & Moloi, 2020; Masinge & Wiese, 2021) established correlational links between housing and student outcomes, none quantified the specific prevalence of governance failures (ignored bullying: 43.9%; poor defect response: 34.4%; contact difficulty: 26.2%) or linked these directly to NSFAS accreditation gaps. The current study provides the first empirical test to our knowledge distinguishing physical infrastructure compliance (strong to moderate) from governance compliance (weak).

Extension 2: Mediation model with well-being. The Scottish study (Zaman & Hosain, 2024) identified overall satisfaction as a partial mediator. The current study extends this by specifically identifying well-being as the mediator and quantifying the indirect effect (0.221) and proportion mediated (33.6%). This provides a more psychologically grounded mechanism: accommodation affects academic outcomes not only through satisfaction but through the emotional and stress-related states that satisfaction produces.

Divergence from Nigerian findings. A Nigerian study at Kaduna State University found that students were "generally dissatisfied across all performance elements". In contrast, the current study found moderately high satisfaction with structural elements (ceiling: 58.0%; floor: 57.0%) and mean scores all exceeding the scale midpoint (accommodation: 3.54; well-being: 3.75; academic success: 3.91). This divergence likely reflects the impact of NSFAS accreditation in South Africa, which despite its governance weaknesses has improved physical infrastructure relative to unaccredited or informally regulated contexts like Nigeria. This interpretation is supported by the Affordable Housing Institute's observation that "South Africa and Kenya showcase mature markets with innovative models" while Nigeria lacks "widely available student aid," resulting in the majority of students living in "unregulated/informal student accommodations".

Theoretical Implications of Cross-Study Comparisons

The convergence of findings across Scotland, Malawi, Nigeria, and South Africa supports a transnational theoretical model where students' accommodation quality affects academic outcomes through two pathways: a direct pathway (mediated by study environment, quiet spaces, internet access, proximity) and an indirect pathway (mediated by well-being, stress, safety perceptions, and management trust). The current study's finding that well-being explains 54.1% of variance in accommodation's effect ($R^2 = 0.541$) suggests that the indirect pathway may be stronger in lower-resource contexts where governance failures (ignored bullying, unresponsive management) generate chronic stress. In higher-resource contexts like Scotland, the direct pathway (location, facilities) may assume relatively greater importance.

Policy implication of cross-study comparison. The finding that governance failures (43.9% ignored bullying in South Africa; "poor landlord relations" in Malawi; lack of student protection in Nigeria) are documented across

multiple African contexts suggests a regional pattern: accreditation and regulatory frameworks across the continent systematically undervalue management accountability and student protection relative to physical infrastructure. South Africa's NSFAS, despite being the most advanced aid scheme in Africa, has not yet addressed this gap a finding that should inform policy reform not only in South Africa but across the region.

Fees Must Fall and Accommodation Justice

The Fees Must Fall movement represented a pivotal moment in South African higher education. While public discourse focused primarily on tuition fees, accommodation emerged as a central concern among students (Booyesen, 2016). The current findings illustrate why accommodation continues to feature prominently in student activism. Although infrastructure quality has improved, challenges relating to affordability, management accountability, and student welfare persist.

The fact that 88.1% of respondents relied on financial aid and that 86.1% received NSFAS funding demonstrates the extent to which accommodation access remains linked to broader issues of socio-economic inequality. The Fees Must Fall movement highlighted the importance of viewing accommodation as a social justice issue rather than merely a logistical concern. The present study supports this perspective by demonstrating the significant impact of accommodation experiences on well-being and academic outcomes.

The findings provide empirical support for the NSFAS Accommodation Accreditation Framework. Students generally reported positive perceptions regarding infrastructure quality, indicating progress towards compliance with accreditation standards. However, the prevalence of complaints relating to management responsiveness suggests that accreditation should evolve beyond infrastructure assessments.

Policy Implications

The findings have important implications for higher education policy at three levels: NSFAS, universities, and the Department of Higher Education and Training (DHET).

Implications for NSFAS

The finding that governance domains such as management responsiveness and student protection showed weak compliance while physical infrastructure showed strong-to-moderate compliance indicates that NSFAS accreditation criteria require fundamental expansion. Currently, NSFAS accreditation emphasises asset-based audits (bed counts, building condition, fire safety certificates) with limited attention to operational governance. The present study demonstrates that this asset-focused approach is insufficient even where physical infrastructure meets standards (e.g., ceiling quality: 58.0%), governance failures (e.g., 43.9% ignored bullying) independently erode well-being and, indirectly, academic success.

Specific policy implications for NSFAS include:

- Expand accreditation criteria beyond physical infrastructure. NSFAS should incorporate:
- Student well-being indicators: Through annual surveys measuring psychological distress, perceived safety, and belonging. Providers scoring below established thresholds (e.g., mean well-being < 3.5 on a 5-point scale) should receive targeted support or probationary status.
- Complaint resolution systems: Mandatory tracking of maintenance and safety complaints with public reporting of resolution rates and timelines. The 34.4% of students reporting poor defect responses indicates systemic failure in this area.
- Management accountability metrics: Binding requirements for management responsiveness, including maximum 48-hour response to urgent defects and 24-hour response to safety complaints. Providers failing to meet these

standards should face financial penalties.

- Student satisfaction measures: Annual satisfaction surveys across multiple domains (physical infrastructure, management responsiveness, safety, communication) with results publicly disclosed to enable student choice among accredited providers.

Create independent oversight mechanisms. The finding that 43.9% of students report management ignores bullying and assaults suggests that internal complaint channels are inadequate. NSFAS should establish a national, independent student accommodation ombuds with authority to investigate complaints, compel provider responses, and recommend sanctions.

Implications for Universities

Universities, as the primary referrers of students to accredited accommodation, bear shared responsibility for ensuring provider quality.

Strengthen oversight of accredited accommodation providers. Universities should move beyond passive reliance on NSFAS accreditation certificates to active monitoring. This includes:

- Annual provider audits encompassing both physical infrastructure and governance performance
- Student feedback surveys administered independently by the university (not by providers)
- Termination of contracts with providers persistently failing governance standards

Establish accommodation monitoring units. Dedicated university offices should be responsible for:

- Receiving and tracking student complaints about accredited accommodation
- Conducting regular site visits with student interviews

- Mediating disputes between students and providers

Integrate accommodation support within student wellness services. Given that accommodation explains 54.1% of variance in well-being, universities should embed accommodation-related support within counselling and wellness services. This includes:

- Training wellness staff to identify accommodation-related distress
- Providing advocacy for students experiencing management neglect or safety concerns
- Referral pathways to university legal services for serious cases (e.g., ignored assault reports)

Conduct annual accommodation audits. Audits should assess not only physical infrastructure but also:

- Complaint resolution timeliness (addressing the 34.4% poor response rate)
- Student protection protocols (addressing the 43.9% ignored bullying rate)
- Management accessibility (addressing the 26.2% difficulty contacting management)

Implications for DHET

The Department of Higher Education and Training plays a critical role in funding, regulation, and systemic coordination.

Accelerate student housing infrastructure programmes. The moderate satisfaction with essential services (plumbing: 39.6%; water pressure: 38.4%; sanitation: 37.4%) indicates persistent

infrastructure gaps despite NSFAS accreditation. DHET should increase capital funding allocations to universities and accredited private providers specifically for upgrading sanitation, water, and plumbing systems.

Strengthen compliance monitoring and enforcement. Current NSFAS accreditation enforcement

appears inconsistent, as evidenced by weak governance compliance. DHET should:

- Conduct unannounced compliance inspections
- Establish graduated sanctions (warnings, fines, probation, decertification)
- Publicly name non-compliant providers

Promote public-private partnerships with governance safeguards. Private accommodation providers are essential to

addressing South Africa's student housing shortage. However, the present governance failures suggest that private providers require stronger regulation. DHET should develop standardised governance contracts for public-private partnerships that include binding complaint resolution timelines, independent ombuds access, and student protection protocols.

Recommendations

Based on the findings, the following actionable recommendations are offered.

#	Recommendation	Evidence Base
1	Establish Accommodation Quality Assurance Offices with dedicated staff responsible for provider oversight and student complaint resolution	43.9% ignored bullying; 34.4% poor defect response
2	Introduce annual accommodation satisfaction surveys administered independently by the university	$R^2 = 0.541$ for well-being; need for ongoing monitoring
3	Develop student accommodation ombuds services at institutional level, with authority to investigate complaints and recommend remedies	26.2% difficulty contacting management
4	Strengthen residence management training focusing on complaint handling, trauma-informed responses to bullying/assault, and communication protocols	43.9% report management ignores bullying

Institutional Recommendations (Universities)

Government Recommendations (DHET)

#	Recommendation	Evidence Base
1	Conduct annual compliance audits encompassing both physical infrastructure AND governance domains (management responsiveness, student protection, complaint resolution)	Weak compliance for governance
2	Introduce student-centred accreditation measures including well-being surveys, satisfaction tracking, and anonymous safety reporting	$R^2 = 0.541$ for well-being; 43.9% ignored bullying
3	Create national accommodation complaint platform independent of providers, with public reporting of complaint volumes and resolution rates	34.4% poor defect response; 26.2% cannot contact management
4	Publish provider performance reports annually, enabling students to make informed choices about accredited accommodation	Variation in satisfaction (37.4–58.0%)

NSFAS Recommendations

#	Recommendation	Evidence Base
1	Increase student housing infrastructure funding specifically targeting sanitation, plumbing, and water pressure upgrades	Sanitary: 37.4%; water pressure: 38.4%; plumbing: 39.6%
2	Expand accredited accommodation capacity through targeted incentives for providers meeting governance standards	Student housing shortage (DHET, 2020)
3	Incentivise private-sector participation through tax breaks or subsidised loans, conditional on binding governance agreements	Need for increased capacity while maintaining quality
4	Develop integrated student housing strategies linking accreditation, funding, well-being outcomes, and academic success metrics	$R^2 = 0.161$ for academic success; well-being as mediator

Limitations of the Study

The study has several limitations that warrant consideration when interpreting the findings.

Geographical and institutional scope. Data were collected from a single South African university. While the sample size ($N = 178$) provided adequate statistical power (exceeding 99% for detecting large effects), the findings may not generalise to other universities, particularly those in different provinces, with different student demographics, or with different accommodation models (e.g., fully university-owned vs. predominantly private accredited). Multi-institutional replication is required.

Cross-sectional design. The cross-sectional design limits causal inference. Although the path diagram implies directional relationships (accommodation $\rightarrow$ well-being $\rightarrow$ academic success), the data were

collected at a single time point. Alternative causal orders are plausible: students with higher well-being may perceive their accommodation more positively (reverse causation), or academic success may enhance well-being, which then colours accommodation perceptions (bidirectional effects). Longitudinal research with repeated measures is needed to establish temporal precedence.

Self-reported measures. All constructs—accommodation satisfaction, well-being, and academic success—were measured via self-report. This introduces several potential biases. First, social desirability bias (Paulhus, 1991) may have inflated self-ratings, particularly for academic success ($M = 3.91$; d

1.21). Students may overreport academic achievement to present favourably. Second, common method variance (Podsakoff et al., 2003) may have inflated observed correlations, as all data came from the same source (students) using similar response formats. Third, recall bias may affect retrospective reports of management responsiveness and bullying incidents. Future research should incorporate objective measures: institutional records of grade point averages, complaint logs from accommodation providers, and independent observational audits of physical infrastructure.

Sample representativeness. The sample may not represent all South African university students. Participants were drawn from a single institution, which may have unique characteristics (e.g., urban vs. rural location, public vs. private, historically advantaged vs. disadvantaged). Additionally, students living in university-owned residences may differ systematically from those in private accredited accommodation or unaccredited private housing. The findings are therefore most appropriately generalised to similar institutional contexts.

Measurement of academic success. Academic success was measured via self-report rather than objective grade point averages. While self-reported academic achievement correlates moderately with official records ($r \approx 0.70$ – 0.80 ; Kuncel et al., 2005), the very large effect size for academic success means ($d = 1.21$) suggests possible overestimation. Future studies should obtain institutional permission to access registered grades.

Unexplained variance. Despite significant models, 45.9% of variance in well-being and 83.9% of variance in academic success remain unexplained by accommodation experiences. This is not a limitation of the study per se—both constructs are multiply determined—but it does indicate important omitted variables. Future research should incorporate personality traits (neuroticism, resilience), social support networks (family, peers, romantic partners), financial stress, physical health behaviours (sleep, exercise, nutrition), prior academic achievement, teaching quality, and study habits.

Lack of qualitative data. The quantitative design quantifies relationships but cannot explain the mechanisms underlying governance failures. For example, why do 43.9% of students perceive that management ignores bullying? Is this due to provider understaffing, inadequate training, deliberate neglect, or student reluctance to report? Qualitative interviews or focus groups would illuminate these processes.

Building on the findings and limitations above, several directions for future research are proposed.

Longitudinal effects of accommodation on student success. Future studies should employ longitudinal designs tracking students across multiple time points (e.g., pre-entry, during first year, end of first year, second year) to establish causal ordering. Key questions include: Does accommodation quality predict subsequent changes in well-being and academic performance? Do improvements in accommodation (e.g., after maintenance repairs) produce corresponding improvements in well-being? Do students who move from poor to good accommodation show well-being gains?

Mental health outcomes associated with accommodation quality. While the present study measured general well-being, future research should examine specific mental health outcomes: clinical anxiety and depression (using validated screening tools such as PHQ-9 and GAD-7), sleep quality (Pittsburgh Sleep Quality Index), and stress biomarkers (cortisol). The finding that 43.9% of students report ignored bullying warrants particular attention to post-traumatic stress symptoms.

Comparative studies across universities and accommodation types. Multi-institutional studies should compare:

- University-owned residences vs. private accredited accommodation vs. unaccredited private housing
- Urban vs. rural institutional locations
- Historically disadvantaged vs. advantaged universities
- NSFAS-funded vs. private-pay students

Such comparisons would identify whether governance failures are universal or concentrated in specific provider types.

Gender differences in accommodation experiences. Given the finding that 43.9% of students report management ignores bullying and assaults, disaggregating by gender is critical. Female students may experience differential safety concerns, harassment risks, and management responsiveness. Future research should examine gender moderation effects.

Effectiveness of NSFAS accreditation

processes. The present study provides partial support for NSFAS accreditation claims (infrastructure strong, governance weak). Future research should evaluate:

- Whether accredited providers outperform non-accredited providers on student outcomes
- Whether specific accreditation indicators (e.g., fire safety certificates) predict actual safety outcomes
- Whether governance-focused accreditation reforms (e.g., complaint resolution

- Does upgrading mandates) improve student well-being? sanitation and water pressure (the lowest-satisfaction items in Table 2) produce measurable

Qualitative investigations. Mixed-methods studies should include

student interviews or focus groups to understand:

- How students experience management unresponsiveness (e.g., emotional toll, coping strategies)
- Why students may not report bullying or assaults (fear of retaliation, disbelief in effectiveness)
- What students perceive as the most important governance improvements

Cost-effectiveness analysis. Given resource constraints in South African higher education, future research should compare the cost-effectiveness of infrastructure upgrades vs. governance reforms. For example, does investing in management training and ombuds services produce greater well-being gains per rand spent than upgrading plumbing systems? Such evidence would guide efficient resource allocation.

Conclusion

In summary, the present study demonstrates that among 178 South African university students, accommodation experiences explain 54.1% of the variance in personal well-being

and 16.1% of the variance in academic success, with well-being partially mediating the

Intervention studies. Experimental or quasi-experimental studies should test whether specific interventions improve accommodation quality and student outcomes. For example:

- Does providing management training on trauma-informed complaint handling reduce the 43.9% who feel ignored?
- Does establishing independent ombuds services improve well-being among students in accredited accommodation?

relationship (indirect effect = 0.221; 33.6% mediated). While physical infrastructure shows strong-to-moderate alignment with NSFAS standards, governance domains management responsiveness and student protection reveal significant weakness (43.9% reporting ignored bullying; 34.4% poor defect responses). These governance failures likely drive the chronic stress and perceived neglect underlying the strong accommodation well-being relationship.

Comparison with previous South African studies largely supports existing evidence but extends it by quantifying variance explained, identifying well-being as a mediator, and providing the first empirical test of NSFAS accreditation effectiveness distinguishing physical from governance compliance. NSFAS must therefore expand accreditation criteria to include binding governance indicators alongside physical infrastructure audits. Improving student well-being and academic success in South African higher education requires not only better walls and roofs, but responsive management, accessible complaint systems, and genuine student protection.

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