

A SELF-DETERMINATION THEORETICAL APPROACH INTO SURVIVAL STRATEGIES OF ON-CAMPUS AND OFF-CAMPUS STUDENTS FROM LOW-INCOME FAMILIES

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ABSTRACT

An enormous number of students from rural-based universities are drawn from provinces which are primarily regarded as rural provinces in South Africa, due to underdevelopment which is rhetorically blamed on the legacy of apartheid. Moreover, a vast number of these students are enrolled at universities as first generation and largely come from low-income families, characterised by elements of poverty. These students often experience literacy problems, mostly because of the type of high school they attended. Be that as it may, these students need to survive, hence, the need for this type of exploration, which sought to understand survival strategies of students from low -income families in a South African rural-based university. This study or article

is solely rooted on Self-determination theory as the theoretical point of departure. Nevertheless, it also incorporates elements of Bandura's Social cognitive theory as a supplementary theory. Following a qualitative research design, the population of the study comprised students from low-income families. Purposive and snowball sampling procedures were used to select students' questionnaires with open-ended questions, whilst content analysis was used as a data analysis tool. The findings of the article exhibit several complexities and difficulties that students from low-income families endure such as lack of funds, materials and being exposed to crime. Students make use of financial aid schemes, peer support groups and university's financial aid to survive. The article has implications for higher education institutions on how they can adopt a variety financial aid practices that could be tailored towards assisting on-campus and off-campus students from low-income families.

Keywords: survival strategies, low-income families, transitional support, on-campus and off-campus students

INTRODUCTION

This article investigates survival strategies of students from low-income families in one of the rural-based South African university and draws its literature from several studies. Students receive education in different ways, whether campus or off-campus based, they study and acquire knowledge differently (Rendón, 2009). Students from low-income families often grow up in poverty and usually attend resource-poor schools; there are always low expectations in relation to academic success of students from low-income families (Rendón, 2009). Further, Nyewe (2018) argues that poverty continues to hinder academic success of poverty-stricken students engaged in higher education. As researchers, our argument in this article is that students from low-income backgrounds encounter a lot of challenges ranging from socio-economic, safety and mental that can hamper their ambitions of doing well in their studies. Internationally, research has revealed that poor students use several different coping strategies to meet financial demands of tertiary education despite experienced difficulties such as, seeking out financial aid in the form of scholarships or loans and engaging in part-time employment (Nyewe, 2018). Some universities have been trying to solve this challenge by reduction of fees and issuing of study loans to students.

A study conducted by Nyewe (2018) reveals that academic and student counsellors in universities of technology in South Africa are faced with constant challenges of poverty, amongst students. As a result, this permeates more psychological intervention due to emotional distress to students and academic difficulties, as the most basic needs remain unmet. As one of the survival strategies to assist students from low-income families, South Africa attempted to provide support through government intervention. The adoption of National Student Financial

Aid Scheme (NSFAS) has done tremendous work in enhancing access to South African higher education. However, due to limited funding, not all students are catered for. It is worth noting that at the rural based university where the study was conducted, there is only one informal scheme for on-campus students from low income families, but it does not adequately assist financial constrained students.

Strategies to support students' resilience, persistence and improve retention

Johnston (2001) contends that there are developing strategies to improve student retention such as mentoring. Mentoring is vital in enhancing academic success of students from low-income families. Students from low-income families often look for academic mentors who have undergone through the same challenges they might be facing. Lansford et al. (2014, 112) argue that an inclusive, multicultural curriculum and using pedagogical strategies such as learning communities, active learning and connecting content to students' lives or "real work" experiences may positively impact students who are coming from low-income families.

Flores-Montgomery (2016, 1) argue that the best possible ways to support the educational needs of under-represented students is when policy makers and teachers are able to embrace multi-faceted strategies in addressing the situation as follows: *Starting early* –targeting interventions aimed at building students' knowledge of academics and financing; offering *transitional support* aimed at providing (low-income) students opportunities to earn college credit, while at the same time assisting pathways from two- to four-year colleges; and delivering or providing sustained support, which entails exposing students to academic and social integration programs, specialised learning communities, multipurpose diversity initiatives, and a campus culture that prioritises good teaching practices. This may ensure that students from low-income families are catered for and are able to progress well academically.

Students from low-income families are unlikely to have personal or professional mentors to guide them through challenges of higher education. They are also less likely to have family support for choosing the right university, completing financial aid forms, or even regular visits once they get admission. The best resources for students from low-income families are academic-based programmes designed to increase persistence for under-served students. Academically, Shah (2009) indicates that the performance of students from low-income families improves when lecturers show respect to them. The rationale for this study is drawn from Scott (2009) as it is based on the understanding of a growing need for higher education to holistically understand and provide efficiently for authenticities and multiplicity of the student population on our campuses today. It is critical that universities start understanding the type of

students they are serving (Tinto, 1975), the same can be said of the rural-based university where the study was conducted. Moreover, the National Development Plan 2030 stipulates that universities are expected to offer extra support to underprepared learners to help them cope with the demands of higher education (National Planning Commission, 2013).

THEORETICAL UNDERPINNINGS OF THE ARTICLE

This study utilised multiple theoretical perspectives to examine and interpret same data sets (Nendauni, Sadiki, and Baloyi, 2021, 23). The article is underpinned by the Self-determination theory (1970s) as the theoretical point of departure and incorporating elements of Bandura's (1989) Social cognitive theory as a supplementary theory. Ryan and Deci (2000, 68) describe self-determination theory (SDT) as "an investigation of people's inherent growth tendencies and innate psychological needs that form the basis of their self-motivation and personality integration, as well as for conditions that foster those positive processes".

It is "primarily concerned not only with the specific nature of positive developmental tendencies, but it also examines social environments that are antagonistic toward these tendencies, with a key focus on the importance of human evolved inner resources for personality development and behavioural self-regulation" (Ryan and Deci 2000, 69). Self-determination theory (SDT) is closely tied with motivation, persistence and resilience as well as the willpower to succeed. In this article, this pertains to survival strategies utilized by students from low-income families while pursuing their studies at the university. It is on this argument that for students to survive and do well in their studies, despite all the challenges they are faced with or encountering, this calls for their own self determination and resilience, closely linked with their motivation to succeed.

Bandura's (1989) Social cognitive theory, on the other hand, adopts "an agentic perspective to self-development, adaptation and change". It purports that there are always motives carrying plans and techniques for goal attainment. To add, people always have a goal behind every action, and they set a plan of goal-attainment. This means that on-campus students from low-income families are planners and fore-thinkers as well as self-regulators since they engage in activities that satisfy their being. For them to survive on campus, they observe and scrutinise their own functioning and can reflect on "their personal efficacy, the soundness of their thoughts and actions, the meaning of their pursuits, and make corrective adjustments if necessary" (Scott 2009, 12).

PURPOSE OF THE ARTICLE

This article was aimed at exploring survival strategies of on-campus and off-campus students from low-income families in a South African rural-based university. The following objectives were utilised to expedite the realisation of the purpose:

- To identify and examine challenges encountered by on-campus and off-campus students from low-income families in their day-to-day lives.
- To discover strategies that on-campus and off-campus students from low-income families apply to counter challenges in their day-to-day lives.

RESEARCH PARADIGM AND METHODOLOGY

Qualitative research approach was utilised to explore survival strategies of both on-campus and off-campus students from low-income families at a rural-based university situated in Limpopo Province, South Africa. It is a case study article grounded on the constructionism paradigm, which is based on an understanding that there is no absolute truth out there but rather, only narrative realities that keep on changing all the time (De Vos et al. 2017). The approach adopted in this article is that of trying to develop an in-depth analysis of the activity, as noted by Creswell and Creswell (2018). In line with Schram (2006, 107), the strategic value of this case study was primarily aimed at acquiring knowledge on the topic explored in relation to students, both on-campus and off-campus. This study was aimed at facilitating researchers' gaining of knowledge about social realities faced by both on-campus and off-campus students. The focus was primarily on the meaning that subjects (participants) give in relation to their life experiences to fathom their experiences in the context of their day-to-day lives (De Vos et al. 2017).

The target population comprised on-campus and off-campus students from low-income families enrolled at one of the rural-based universities in South Africa. Using purposive sampling and snowball sampling, the researcher selected participants for the study. The availability of students determined the number of participants whilst questionnaires with open-ended questions were used to gather data. Participants were given questionnaires to complete within a stipulated period. After retaining completed questionnaires, data was analysed using content analysis. Researchers were granted permission to conduct the study by Research and Innovation directorate at the rural-based university where the study was carried out. The information sheet and consent form were provided to selected students. This included all essential information such as the purpose of the study, its significance, anonymity as well as voluntary participation.

FINDINGS AND DISCUSSION

The following were some of the major challenges that emanated from the findings of the study and are aligned with the objectives set out in the introductory part of this article.

Challenges faced by off-campus students

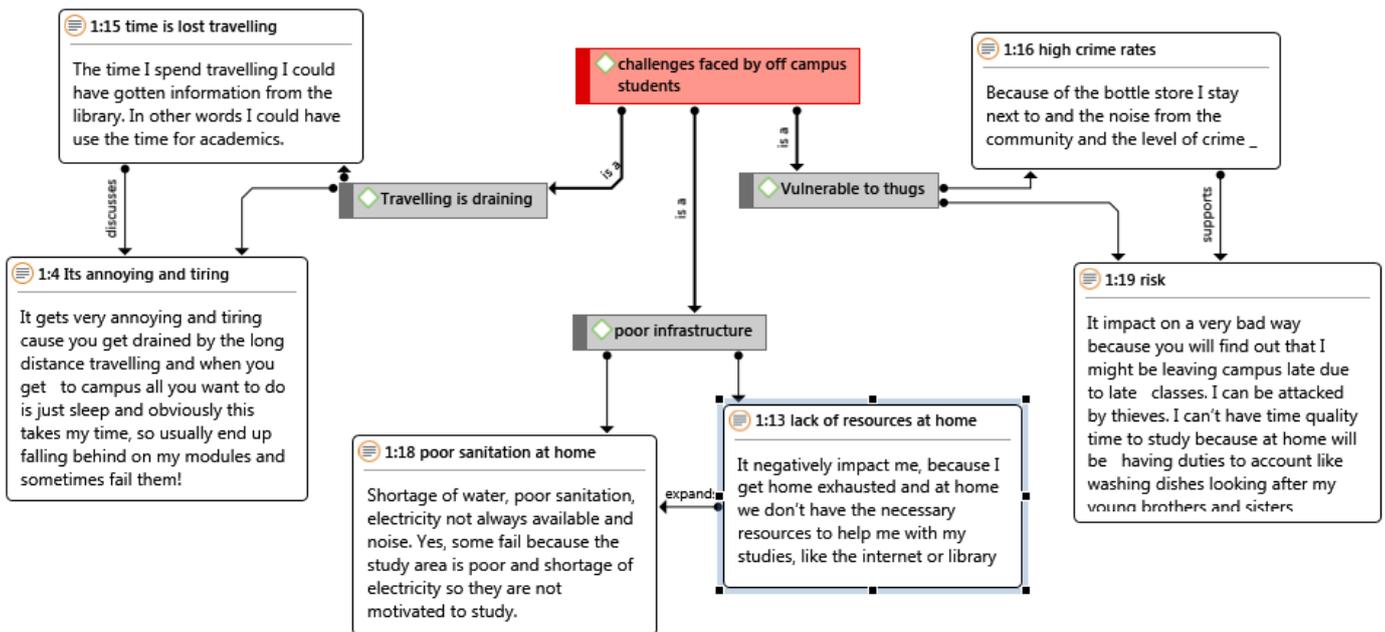


Figure 1: Challenges faced by off-campus students

Poor Infrastructure

Results indicate that poor infrastructure at home exposes students to poor sanitation and other health hazards, as well as poor studying environment. One of the students had this to say,

“Poor infrastructure negatively impacts me because I get home exhausted and at home, we do not have the necessary resources to help me with my studies, like the internet and library”. (Student).

According to UNICEF (2013), unavailability of teaching and learning services is a “pervasive factor for out of campus students in rural and densely populated urban settings, particularly where internal migration is high in remote rural areas” (UNICEF 2013, 186). It is further affirmed that “there is strong evidence that high-quality infrastructure improves instruction and learners’ academic performance and reduces dropout rates. Previous studies reveal that a household with sufficient learning tools, clean water and calm environment are important for

academic success” (Earthman, Cash, Lemaster 1996). This proves that infrastructure and learning are somewhat connected.

In Nigeria, Ejionueme et al (2011, 37) reports that “the physical infrastructure in students’ homes was poor and continues to adversely affect contributions of national education to the Millenium Development Goals (MDGs)”. Lack of proper infrastructure in students’ homes extends to their performance at universities. The same applies in the South African context, wherein large numbers of students are living in dire poverty, without access to proper infrastructure at home to accommodate learning.

Sikhwari et al. (2020) argue that the environment on campus affects the performance of students. Their study found that most students residing on campus progress in their courses or modules in contrast to off-campus students. Again, Sikhwari et al. (2020) study talks to students’ inclusion as an important entity for ensuring that students are motivated and can succeed in their studies and most importantly ensuring that that they complete their study or degree programmes study commitment, success and preventing students from dropping out. Further, Sikhwari et al. (2020) argue that students who are primarily from historical black institutions or historically disadvantaged institutions have always been faced with shortage of accommodation on university campuses. This has forced them to stay in off-campus accommodation even though both on-campus and off-campus students are anticipated to pass in their studies and complete on time.

Poor sanitation at home

WHO Press (2014) highlights that the vast rural parts of Africa experience lack of basic sanitation which affect students immensely as both sanitation and education are intensely linked. Not According to UNDP (2006), lack of adequate sanitation does not only lead to diseases but also affect students’ class attendance. Students in this rural-based university are not an exception because the majority comes from rural geographically dispersed areas wherein service delivery is a problem. A participant had this to say,

“... yes, some fail because the study area is poor and there is shortage of electricity so they cannot study”. (Student).

Most students in the university hail from rural areas where there is no adequate water supply, and this is the cause of sanitation challenges. A student had this to say, “Shortage of water, poor sanitation, electricity not always available and noise” (Student).

Letseka and Breier (2008) note that many black parents and guardians are not well

educated which makes it difficult for them to get an employment opportunity and a such being unable to provide adequate sanitation.

Vulnerability to thugs

Respondents feel that off-campus residences are not as secure as on-campus residences. They indicated that off-campus residences are associated with high crime rates, and ladies are vulnerable to rape. One of the student states,

“... Because of the bottle store I stay next to and the noise from the community and the level of crime.” (Student).

Due to high crime rates, students are forced to leave library facilities early; a student had this to say,

“It impacts on us very negatively because you might find that I leave campus late due to late classes and can be attacked by thieves.” (Student).

Safety of students and how they are subjected to all sorts of crimes have widely been reported, especially in some rural universities in South Africa. One such an example is that of students at the University of Venda who were raped while others were robbed of their cellphones and laptops as they were busy studying for their exams (Molosankwe 2020; Govender 2020; Njilo 2020). Crimes experienced by off-campus students are not only confined to South Africa, but to other countries as well. In the United States of America, Hockin et al. (2021) and Marquez (2020) report that students are faced with crimes whereby some of their belongings such as their laptops are stolen from residences while others are robbed at gunpoint in their residences.

With more financial support in the form of student loans and many other available supports, more students are choosing to enroll in institution of higher learning and universities or colleges. In other words, the number of students with low socio-economic backgrounds living in crime-prone societies will increase. Sometimes this also contribute to an increase in the number of crimes that are experienced by students. According to Pezza and Bellotti (1995), this has necessitated the need for many students in the crime-stricken community to be taught the beliefs, attitudes, and behaviors of “predisposition, potential, and strengthening of violence”. This, however, may not in any ways ensure that off-campus students are protected by the university beyond the scope of the university.

Travelling is draining, tiring and costly

Travelling long distances is a major challenge faced by students staying off-campus. Respondents indicated that after travelling long distances, they feel drained. Two major themes emerged, namely, 1) Tiring, 2) Costly. Thus, students staying off-campus struggle to cope with these challenges.

Tiring

One student had this to say,

“It gets very annoying and tiring because you get drained by the long distance travelled and when you get to campus, all you want to do is to sleep; obviously, this takes my time, so I end up left behind.” (Student).

The above student’s perspective is supported by Equal Education spokesperson, Nombulelo Nyathela, who states, “many students walk a ... long distance to ... schools ... this does not only endanger them but also fatigues them by the time they arrive at school” (Ledwaba, 2019). This proves that long distance travel to the university does affect students’ performance. According to UNICEF (2013), a considerable number of students in Africa often drops out from school because of long-distance travel that they have to endure daily. This makes such underprivileged students to lose any prospect of a better future for themselves and their immediate families.

Costly

Most students at the university indicate that travelling long distance is costly in terms of time and money. For instance, one student had this to say,

“The time I spend travelling, I could have gotten information from the library. In other words, I could have used the time for academics.” (Student).

Since the advent of democracy in 1994, governments and universities have sought fairness in higher education against a background of limited finances, leading to unpleasant decisions and choices (Motala 2018). However, studying at university is still expensive, especially for middle-class students. According to African and Latin American studies, wealthy students can compete for access to the public colleges of their choice, and all but the best students are poor college students, so wealthy students You can benefit far more from free public education than the poor. To private pay facilities or low-quality public facilities.

Challenges faced by on-campus students

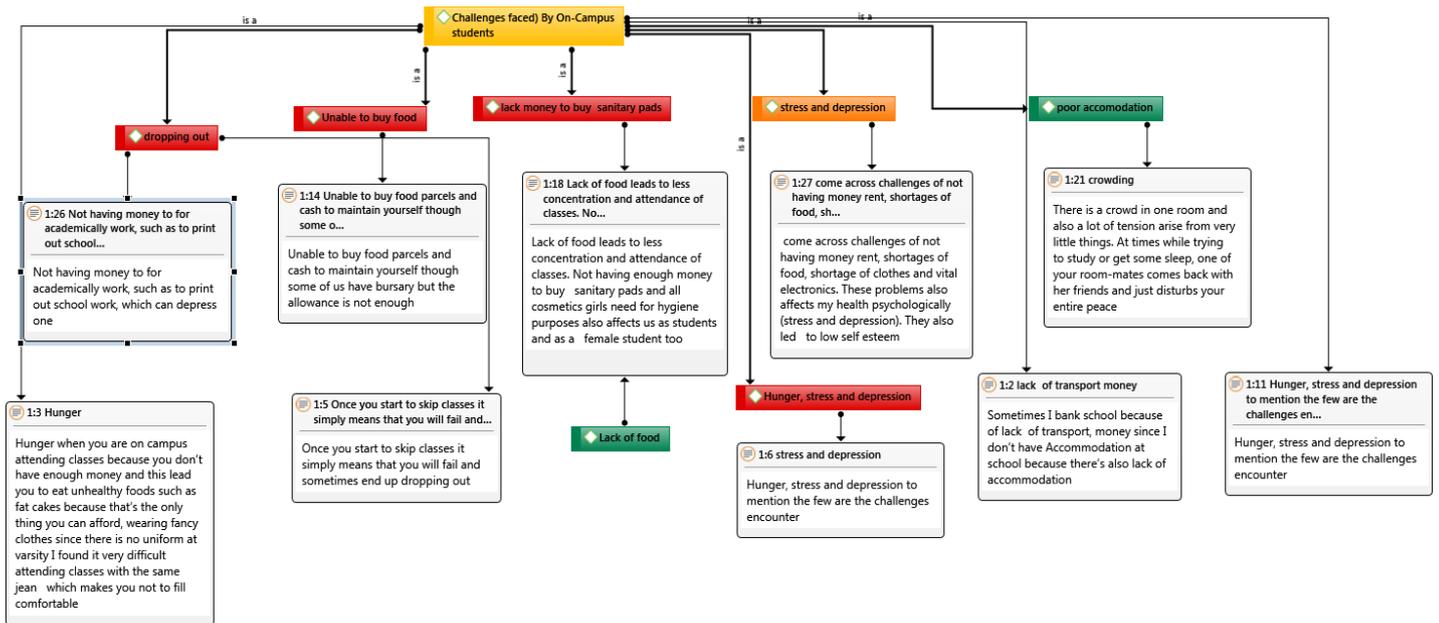


Figure 2: Challenges faced by on-campus students

Hunger, lack of funds to sustain themselves and poor on-campus accommodation

Some of the challenges faced by on-campus students include, amongst others, hunger, lack of funds to buy food, as well as poor accommodation. Students highlighted that some of them are unable to buy food parcels as they do not have cash to maintain themselves; even though some of them have bursaries, the allowances given to them is inadequate to maintain them throughout the month. Moreover, lack of food leads to less concentration and attendance. All these challenges result in students feeling depressed and having low esteem, while others end up dropping out of their studies. As one of the students adds: “Once you start to skip classes, you will fail and sometimes end up dropping out”. One of the students had this to say:

“For me, it is lack of money to buy sanitary pads and all the basic cosmetics girls need for hygienic purposes; it affects us as students ... especially females.”

“Not having money to do academic work such as printing assignments.” (Student).

“When you are on campus attending classes and because you do not have money, you end up eating unhealthy foods such as fat cakes because that is the only thing you can afford. On top of that, you can’t even afford to buy clothes since there is no uniform at varsity, so this makes it difficult for me to attend classes with the same pair of jeans. This makes me feel uncomfortable” (student added).

“Due to lack of accommodation on campus; sometimes I bunk classes because of lack of transport and money to travel” (another student added).

One student highlighted challenge, such as not having enough money for rent, food, clothes and

vital electronics, as some of the key things affecting his health psychologically. Regarding accommodation, much of what was highlighted had to do with lack of accommodation on campus, which leads to students struggling to commute to and from university and overcrowding. The issue of overcrowding refers to students who often resort to sharing one room with three or four people, to afford payment for accommodation. As one of the student states, he does not have money to buy equipment such as a laptop to search for information from internet. This mirrors Pretorius and Blaauw’s (2020) findings that flagged financial challenges and constraints as the biggest challenges faced by students in South African higher education institutions. Moreover, financial constraint is the biggest contributor to the subjective well-being of students who have since taken a central role in student protests across universities in South Africa.

Coping strategies utilised by students from low-income families

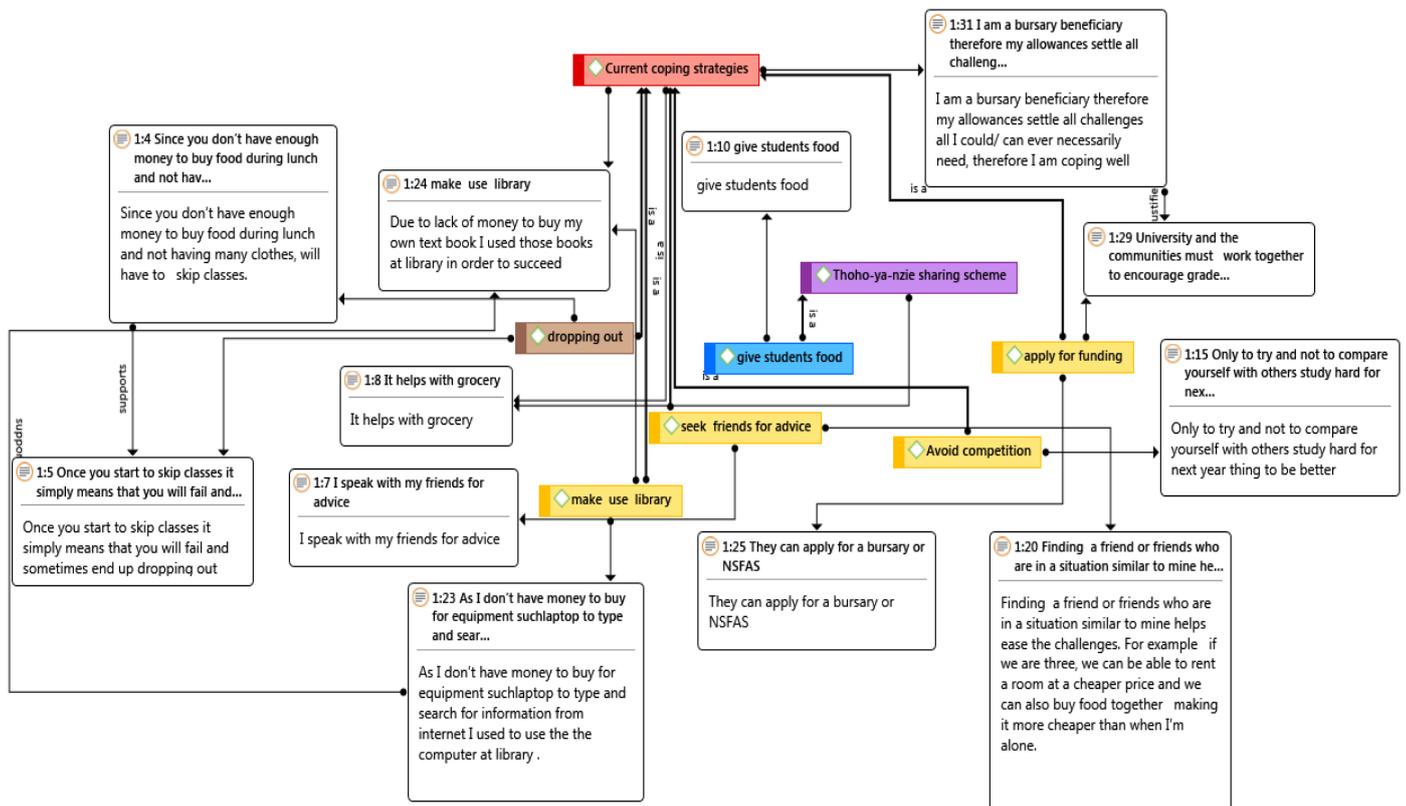


Figure 3: Coping strategies utilised by students

The respondents provided strategies that they are utilising to cope despite challenges they are facing from time to time during their studies. They highlighted that they are using the library, applying for NSFAS bursary, assistance from the *Thoho-ya-nzie* initiative, confiding in friends with similar challenges and not bowing down to peer pressure (avoiding competition with

others. Respondents also suggested that the institution should work hand-in-hand with communities to ensure that students are provided with food. Some of responses are captured as follows:

“Because I am a bursary holder, my allowances can settle all the challenges that I might have been facing.” (Student).

“Due to lack of money to buy my own textbooks, I use books that are in the library to succeed in my studies.” (Student).

“As I don’t have money to buy equipment such as a laptop to search for information from internet, I use computers at the library to do well in my studies.” (Student).

One of the coping strategies noted by respondents is that of avoiding coping other students’ lifestyles and finding friends who are faced with the same challenges they are faced with. One of the students noted:

“Finding a friend or friends who are in a situation like mine helps ease challenges. For example, if we are three, we can be able to rent a room at a cheaper price and buy food together, making it cheaper than when I’m alone.”

In their study, Case et al. (2018) found student funding especially NSFAS, being problematic to the vast number of students. The findings in a study by Case et al. (2018) point to the necessity of having small financial flexibility in the family very critical in how students do well in their studies. For instance, one of the students stated that due to lack of money to buy textbooks, he uses books that are in the library to succeed. Further, being unable to fit in socially may result in feelings of distress. Case et al. (2018) echo the importance of students to fit in socially and having friends who are studying the same course to form study groups. This resonates what Bandura describes as an agentic perspective that one adopts, with the sole purpose of developing self through adaptation and willingness to change. Self-determination shown and described by students is an incantation that despite varying challenges they are faced with, their intention persists with their action plans and strategies to succeed in their studies.

Türkdoğan and Duru (2012) argue that negative influence, such as worries about tests influence the well-being and survival of students. Pretorius and Blaauw (2020) add other aspects such as overcrowding on campus residence and higher levels of crime levels experienced in number of higher education institutions as very problematic because of their negative impact on students’ well-being and studies. Moreover, Makhanya (2017) highlights that crime, violence, delinquency and antisocial behaviours are not new in institutions of higher

learning. This is noted by students in this study or article who stressed that they are concerned by the level of crime that they had to endure on and off-campus.

Pretorius and Blaauw (2020) also argue and advocate for cooperation between the university management and law enforcement agencies to enhance the experiences of off-campus students who are often vulnerable to crime activities. This will aid off-campus students who are more vulnerable to crime at night. More concerted efforts have to be applied to increase students' chances of doing well and be successful in their studies, as per expectations by social norms and structures of our society (Pretorius and Blaauw, 2020).

Jacoby and Garland (2004) noted transportation issues, multiple roles that students play or juggle within their lives, integrating support networks, a sense of belonging to an institution, student engagement, financial aid and employment, as some of the key trepidations experienced by students not staying on campus, and which tend to have a bearing on their studies. Jacoby and Garland (2004) reasoned that financial aid officers in institutions of higher learning should provide realistic budgets inclusive of both educational and other living expenses to students. Such living expenses need to include, amongst other items, living costs such as rent, transportation, childcare, and food. Jacoby and Garland (2004) highlight the importance of family support structures that should be provided to students to do well in their studies.

Eckersley (2011) emphasises that the growth of media and communications technology is another area of change that has tended to be underestimated in the ancient history of youth health. Their influence is still controversial, but mass and social media are one of the most obvious features of our time. Powerful, ubiquitous, and proud of breathtaking technology, it dominates the free time of young people. For all of their entertainment, education and work values, they also encourage and promote poor eating habits, alcohol abuse, aggression and bullying, poor body images, sedentary lifestyles, and sleep loss. A powerful agent of adverse effects on mental and physical health, including, cognitive impairment, reduced social cohesion, social isolation, child sexual expression, negative social and future images, hateful social External goals and expectations based on comparison, financial success, social status, appearance, and lifestyle.

Coping with learning and their studies despite varying constraints

As soon as students from low-income families enter university, two factors, socialisation and societal status, contribute significantly to their behaviour. Such socialisation process of a university usually puts pressure on students to become peers and risks social rejection, but by pursuing high social status, students are in several areas. Socio-economic status forms most of

this equation (Ravhuhali et al. 2020, 15282). Students emanating from low-income families “rarely choose to behave differently, but they are faced daily with overwhelming challenges that affluent student never have to confront” (Beegle 2006). This makes the brains of students from low-income families to adapt to “suboptimal conditions in ways that undermine good school performance”, thereby ultimately affecting teaching and learning.

It is worth noting that this article was aimed at understanding key aspects that drive self-determination amongst students and make them to succeed in their studies despite all the constraints. This is in line with Sikhwari et al. (2019) whose study found that students utilised variety of measures to achieve excellent despite their poor backgrounds. Such students were mainly from low-income families and were able not only to cope with socio-economic demands of higher education but, could excellence on teaching and learning using their family background as the main motivation. Other students highlighted the importance of having friends and tapping from inner or self-motivation as well as remaining disciplined, focused and determined to succeed, as some of key aspects that made them to succeed and excel in their studies (Sikhwari et al. 2019).

Drawing from the current study’s data, we submit that students from low-income families struggle to cope with learning and this affects their academic success within the higher education. This is in line with Nyewe (2018) who argue that poverty continues to hinder academic success of poverty-stricken students engaged in higher education. It is observed in this study that transitioning from high school to tertiary is a struggle for students from low-income families due to lack of adequate resources. Most of the students from low-income families lack academic resources such as laptops and books, this makes coping with higher education an enormous task. Hence, the appropriateness of having educational practitioners within institutions of higher learning, to make students’ academic life easier by advancing strategies that can be adopted.

Eclectic ways in which university teachers can contribute towards enhancing teaching and learning to pedagogical constraints

Gale (2011) highlights pedagogy as essential part of a transformative educational system. Pedagogy as a process that focuses more on inclusivity should according to Gale (2011), ensure that university systems are able to enhance learning that is equally “inspiring, enlightening, liberating and knowledge producing for students from disadvantaged backgrounds as it is for those who are more privileged”. It is therefore, on this basis that it remains vital for university teachers to enhance teaching and learning to overcome pedagogical constraints. The findings

of the current study highlight that students from low-income families mostly lack resources needed for university education, as AD practitioners, we therefore submit that university teachers should promote the sharing of practice and encourage students to seek assistance from centres of excellence. Through effective practices, university teachers should ensure that the learning outcomes close the gap between students from low-income families and the affluent ones. Lecturers should advise learners to embrace their identity and work towards perfecting their careers. Students' identities are important to understand from a social justice perspective because they comprise their self-perception and orientation (Stobart 2008). It worth noting that though the highlighted suggestions may provide some vital strategies towards enhancing teaching and learning for students coming from low-income families, an extensive study might seem a worthwhile exercise.

Implications of the article on higher education institutions

Based on the findings in this study, it is important to make every possible effort to increase the opportunities for students to achieve the results expected by social norms and social structures. This may be the best way to improve their student life experience. In addition, academic success is a key factor in achieving private and social benefits in South Africa's higher education sector, which limited resources demand from us. Ultimately, this reduces the additional pressure that future generations of students will have to burden new students, makes it harder to confidently break through the learning doors, and increases their chances of success. Brennan and Naidoo (2008, 287) pose a thought-provoking question pertaining to social justice as follows, "How can we contribute to the creation of a more equitable, respectful and just society for everyone?". It is on this basis that Gordon, Elmore-Sanders and Gordon (2017) argue that although one may not be able to do everything right, it is important to always ensure that issues pertaining to students' social justice are deliberated on and addressed efficiently. Ross (2014) reasons that within the higher education context, there are some practices meant to promote social justice tailored towards ensuring that students can reflect critically and understand sociopolitical diversity issues. This assists students to navigate their higher institution journey successfully. Most importantly, this article recommends that mentoring and tutoring programs of first year students should be enhanced to prepare students, including those from low-income families, to increase their chances of success. It would be a prudent and worthwhile exercise that communities of practices be formed wherein academic development practitioners, in partnership with residence staff, assist students to become comfortable in the institutional environment. The university needs to adopt financial schemes and source funding to aid

students from low-income families that do not meet criteria for government financial schemes such as NSFAS. Given that this article is a case study focusing on only one rural-based university, further studies on survival strategies of on-campus and off-campus students from low-income families in South African rural based universities should be explored.

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