

FACTORS HINDERING STUDENTS FROM COMPLETION OF STUDIES
WITHIN THE PRESCRIBED DURATION: A CASE STUDY OF
THE PUBLIC UNIVERSITY IN NAMIBIA

Anna Niitembu Hako and Prisca Tautiko Shikongo
University of Namibia, Windhoek, Namibia

Abstract: *The authors investigated factors that hinder completion of the Bachelor of Education degree program within the prescribed duration at the public University in Namibia. The study population was 88 B.Ed. students selected using a simple random sample from the class of 214. The study employed a mixed methods approach. A questionnaire was used to collect both quantitative and qualitative data. Quantitative data were analyzed using descriptive statistics, i.e. frequency and percentage; whereas, qualitative data were analyzed by using thematic approach. The study revealed that a lack of study skills, poor time management, inability to prioritize school work, and lack of a mentoring program were the major factors that hinder student completion of study. The study further revealed that the public university used an improper system of allocating student numbers and has no well-coordinated student support services in place to help students succeed within the given time frame. The study provided crucial information on how students at that public university progress within the framework of the study and recommended that students be provided with a conducive, supportive environment where factors impeding their academic progress are minimized.*

Keywords: impeding factors, degree completion, university students, academic performance

Introduction

Higher education in Namibia started in 1980 when the Academy of Tertiary Education was established. Prior to this, students pursuing higher education went abroad, mainly to South Africa (Magadza, 2010). However, shortly after independence, two independent higher education institutions were established, the University of Namibia (UNAM) and Polytechnic of Namibia (PoN). The University of Namibia was established by an Act of Parliament in 1992 (Act No. 18 of 1992), and its programmes were established to meet national human resources requirement through quality teaching, research, consultancy, and community services with a view to produce productive and competitive human resources capable of driving public and private institutions towards a knowledge-based economy, economic growth, and improved quality of life (Centre for Quality Assurance and Management [CEQUAM], 2011). In

support of the objectives of Vision 2030, UNAM plays a significant role in capacity building and human development process with the ultimate goal of balancing the supply and demand in the labour market. Equally, UNAM is expected to provide quality higher education that prepares students to take advantages of a rapidly changing global environment (CEQUAM, 2011). To achieve the goals mentioned above, all four teacher training colleges were merged with UNAM in 2010. This merger was done with a view providing quality teacher education in the country in order to create a sustainable human resources foundation upon which to build a country's development (Magadza, 2010).

The site campus is the second largest teacher training institution in the country and had 900 students and more than 70 lecturers at the time of merging (Magadza, 2010). Since the merger in 2010, the campus has grown significantly, starting

with enrollment of 299 B.Ed. students in 2011 and progressing to 574 in 2017 (UNAM Annual Report, 2017). The attendance register of B.Ed. Honours year 4 students of 2017 academic year showed most of students had registration numbers

of 2009-2010 and beyond, but they were still studying at this campus even though they were expected to have completed by 2014. A pattern of not graduating when expected emerged (see Table 1).

Table 1

Degree Completion of Students Who Began Their B.Ed. Studies in 2011, 2012, and 2013

Admittance Date – Expected Graduation Date	Total # Admitted	Number/Percent Who Graduated on Time	Number/Percent Who Did Not Graduate on Time
2011 – 2015	299	192/64.2%	107/35.8%
2012 – 2016	315	203/64.4%	112/35.6%
2013 – 2017	402	359/89.3%	43/10.7%

Literature Review

This literature review covers some educational and psychosocial factors that hinder student study completion on time, and the student support services that can aid students in the completion of their degrees within the prescribed time frame.

Educational Factors

Several specific educational factors hinder degree completion. These factors include study time and hours, attendance, time management, shortage of accommodations, and home background (Jama, Mapesela, & Beyleveld, 2009; Mlambo, 2011; Oswalt & Riddick, 2007; Sikhwari, Maphosa, Masehela, & Ndebele, 2015). Creighton (2007) affirmed institutional experience, goals and commitments, high school rank, and students’ perception and pre-entry attributes as factors impeding the completion of study on time among the university students. Other researchers identified political affiliation, student over-enrollment, use of internet, and language competence as causes of low graduation rates at institutions of higher learning (Chukwuemeka, 2013; Fakude, 2012; Hussain, Scott, & Matlay, 2010).

Hard and El-Shaarawi (2007) found that a good match between students’ learning

preferences and course study led to positive effect on performance. Whereas, Nchungo’s (2013) study at the University of Zambia found that academic performance of 67.5% of the students was not affected by not their liking the course of study. However, Nchungo revealed that 95% of students’ academic performance was affected by lack of up-to-date books in the library, which caused the students to not meet current academic demands, write substandard research papers, and restricted their thinking to outdated material, thus contributing to poor grades.

Psychosocial Factors

The findings of studies in psychosocial factors identified issues such as motivation, self-esteem, stress, test anxiety, help seeking, academic overload, academic performance, student adjustment to the environment, self-efficacy, mental distress, major negative life changes, and lack social support as elements that can affect students’ abilities to complete their studies (Hussain et al., 2010; Malefo, 2000; Sommer & Dumont, 2011). Fakude (2012), however, revealed that students were more affected by the environmental factors than internal factors such as motivation, self-esteem, and stress.

Another study by Jama et al. (2009) indicated that social integration, psychological and academic integration factors affected learning. These factors are the interactions between the individual student and the university environment, including their attributes, motivation, attitudes, skills, isolation, interests, commitments, and intellectual development. These findings support Hijazi and Naqvi's (2006) study that a student's performance is a product of socioeconomic, psychological, and environmental factors. Similarly, Lyttle-Burns (2011) found that lack of family involvement, poverty in community, high rate of mobility, and lack of role models are the major factors hindering student academic success. The effects of social factors on student academic performance in Nigerian tertiary institutions can determine how the student strikes a balance between stressful academic attainment and social activities (Umar, Shaib, Aitusi, Yakubu, & Bada, 2010). This study revealed that the student performance was affected by unstable romantic relationships due to the emotional state they can cause. Anxiety and mental distress affected academic performance of adolescent students (Hussain et al., 2010) as can peer pressure (Nchungo, 2013), and loneliness and adjustment to a new environment (Oswalt & Riddock, 2007).

Student Support Services

Global view on student support services. According to Tinto (2010), student support services (SSS) aim to motivate students toward the successful completion of their studies. They can be in a form of student financial assistance, academic advice, assistance in course selection, basic academic skills, mentoring, and tutorial services among others. He emphasised that the first two years of university are crucial for student retention. Fryer (2014) classified three types of SSS: (a) academic (cognitive support); (b) affective (includes social elements); and (c) administrative (non-academic and technical support).

Fryer further urged that most of the support services offered at colleges and university campuses were developed to serve the old-fashioned student population. Therefore, a need to re-evaluate the models of SSS is necessary to suit current situations and needs.

Simpson (2016) categorized support services into three kinds of support: cognitive, organizational, and emotional. Cognitive or academic support focuses on developing students' learning skills including the skills of assessment and feedback. Academic support also includes tutorial services, mentoring programme involving family, basic skills instruction in writing, mathematics, and study skills, academic advising in assisting with course selection, exposure to cultural events, activities designed to assist eligible program in securing admission into graduate and professional programs (Gray, Adams, & Owen, 2014). Organizational support helps students control their studies through effectively managing their study time; keeping up with the pace of the courses; prioritizing school, work, and personal issues; developing motivation and self-confidence; and managing stress (Simpson, 2016). This type of support can also help students with course selection, career advice, skills development, and post graduate planning (Gray et al., 2014; Simpson, 2016). Emotional support is about helping students to deal with the emotional side of their learning and overcome problems that inhibit their academic progress. Through emotional support, students are empowered with skills to overcome problems such as stress, loss of concentration, and effectively sort out personal problems affecting their studies (Simpson, 2016). An emotional learning programme not only improves academic achievement but also increases prosocial behaviours such as kindness, sharing, and empathy; improves students' attitudes toward learning; and reduces depression and stress among students (Durlak,

Weissberg, Dyminicki, Taylor & Schellinger, 2011). Furthermore, effective emotional support services help students develop key skills such as self-awareness, self-management, social-awareness, relationship skills, and responsible decision-making skills.

Another support service that is often overlooked is financial support. Financial support provides an environment for students to learn take advantages of opportunities to grow and succeed (Garwe & Mananga, (2015). Murray (2014) argued that it does little good to have a high number of students at the institutions of high learning without sufficient financial resources to support their learning. Financial resources are essential as support in terms of learning, planning, and execution of any mission. Financial support is critical for students to succeed and reach their intended goals (Borders & Drury, 1992; Gysbers & Henderson, 2001).

UNAM support services. There are two student support offices under the Dean of Students: the counselling support services and the student support officer. Each campus has a student support services officer who deals with general student welfare. The office of student support is aware of many issues that affect students' performances and are willing to share such phenomena; however, there is no conducive environment to share and deliberate on such matters with all stakeholders together (lecturers, student leadership, campus management). In most cases, they only point out critical issues to the right channel to be solved. The biggest hindrance has been timetabling. The timetable is too congested, and the only common free time is after 22:00 hours in the evening during the week or Fridays after 17:00 hours; nevertheless, such free times are too late, and people are too worn-out to do anything. The referral system is nonfunctioning at this campus, and many cases die sophisticated death.

Additionally, the student counselling services office has only two student counsellors who cater to the four northern campuses. However, they have managed to train some peer counsellors for each campus. The commonly faced challenges by students as pointed out by the counselling support service offices include accommodation, finance, career choice, time management, and academic issues. Many students are struggling with accommodation as the campus is not able to provide hostel lodging for all students. Students end up renting or lodging with nearby relatives or friends.

Statement of the Problem

Students at UNAM are expected to perform well academically, to pass all the courses, and to graduate within the minimum required time. Likewise, universities are expected to produce high quality graduates in a timely manner and to have high retention and graduation rates for its students, while at the same time maintain low dropout rates (Fakude, 2012). However, the graduation pattern of this campus for 2015, 2016 and 2017 revealed that B.Ed. students did not graduate within the given time frame (see Table 1). In addition, the majority of B.Ed. year 4 students in the 2017 academic year had registration numbers (admission dates) that were out-dated. This pattern of old registration numbers raised the concern to investigate the reason behind this trend. Furthermore, since the merging of Colleges of Education with the University of Namibia in 2010, no empirical study has been conducted at the University of Namibia, particularly at the target campus, pertaining to the progress, throughput, and completion rates of the B.Ed. students. This lack of data makes the current study on factors hindering the students' completion within the prescribed timeframe relevant.

The research questions were

1. What are the factors that hinder B.Ed. (Hons) students' study completion at this campus?
2. What student support services are available for B.Ed. students to graduate within the given time at this campus?
3. What are the psychological factors hindering B.Ed. students to graduate on time?
4. What are the effects of teaching and learning resources on B.Ed. students?

Methodology

The study adopted a cross-sectional survey design framed within a mixed method research approach that gathered quantitative and qualitative data. The researchers deemed it appropriate to gather data on factors hindering B. Ed. (year 4) student's completion of study on time. Using both closed and open-ended questions made it possible to arrive at richer and more complete description covering all aspects of the phenomenon under investigation. The main reason why the researchers used this form of inquiry was that the combination of qualitative and quantitative approaches provided a more complete understanding of a research problem than either approach alone. Bertram and Christiansen (2015) reiterated that the use of both quantitative and qualitative methods provides more insights and understanding that can be missed if only one method is used.

Population

Wiid and Diggins (2013) defined population as "the total group of people or entities from whom information is required" (p. 186); whereas, du Plooy-Cilliers, Davis, and Bezuidenhout (2014) described the population as a group of people who are the focus of a research study and to which the results would apply. The target population for this study comprised

of B.Ed year 4 students of 2017 academic year who were lagging behind in completion of their studies within the prescribed duration of study. The study used a simple random sampling method to select the participants.

Sample and sampling procedures.

Sampling is a process of taking a portion from the whole population to represent that population; while, a sample is a selected small collection of units that closely represents features of interests on a larger collection of cases called population (Neuman, 2011). According to Gay, Mills, and Airasian (2011), simple random sampling is a process of selecting a sample in such a way that all the individuals in the defined population have an equal and independent chance of selection for the sample. The participants were systematically randomly selected at the interval of every fifth student. The probability sampling was adopted for this study to allow all students equal and independent chance of selection for the sample. The sample for this study was 88 students out of 214 who were behind in completion of their studies within the prescribed duration.

Data Collection and Ethics

The data for this study were collected using a questionnaire that was given to students to complete independently within one week. The rationale was to accord the participants enough time to complete the survey questions at their own convenience. However, only 33 questionnaires were returned and analysed.

Respondents were informed about the purpose of the study. Participation in the study was voluntary, and they could withdraw at any time. Participants were ensured that anonymity would be maintained throughout the study. Confidentiality was ensured, and only aggregated data were reported. The data were kept secure and only available to other

researchers. The researchers undertook to adhere to the Helsinki declaration, which emphasizes autonomy, beneficence, non-maleficence, and justice (Bertram & Christiansen, 2014).

Research Instrument

The data were collected using a questionnaire with both closed and open-ended questions. The questionnaire was divided into four sections: Section A – demographic information; Section B – education factors; Section C – support services; and Section D – psychological factors. Demographic, closed-ended questions were used to gauge experience and characteristics; while sections B-D used both closed and open-ended questions to obtain feelings, beliefs, attitudes, and perceptions of participants on factors affecting their completion of study within the prescribed duration. Although open-ended questions encourage the flow of spontaneous responses and allow respondents to write their own opinions without being constrained by closed-ended responses, the researcher may find it difficult to compare responses that have little in common (Cohen, Mannion, & Morrison, 2007 cited in Bertram & Christiansen, 2015).

Results

Data analysis was carried out by first finding out the number of responses for each item or statement on each section of the questionnaire by each respondent. The response scores for each section of the questionnaire of respondents were calculated, and the results presented in tables using descriptive statistics. The qualitative data analysis followed the flow of data reduction, data display, and conclusion drawing and verification. Each researcher coded and analysed the qualitative data individually after a persistent rereading of the data and later compared and agreed on the common findings and themes. Thus, responses from

the respondents' own views were analysed using thematic approach. This procedure for data analysis is consistent with the method for identifying, analyzing, and reporting themes within data (Bertram & Christiansen, 2015).

Thirty-three student-participants returned their surveys: ten identified as males and 23 identified as females. Of the ten male participants, two were trainee/students studying lower primary phase; one was a trainee/student in upper primary phase; and seven were trainees/students in secondary phase. With regards to the 23 female participants, 11 were trainees/students in lower primary phase; seven were trainees/students in upper primary phase; and five trainees/students were in secondary phase. As for accommodations, eight males and 10 females indicated that they lived on campus, while two males and 13 females lived off campus. The ages of the participants were as follows: 11 were 18 to 22 years old; ten were 23 to 27 years old; eight were 28 to 32 years old; and two were over the age of 32.

Only two students in the 2013 cohort indicated that their study progress was affected by repeating a module, while 31 students indicated that they were progressing within the duration of time but had been affected by the improper allocating of student numbers (i.e. the student is allocated a student number in the first year s/he applied for the course and not allocated the student number on the actual year of registering the study programme).

Factors Hindering Program Completion

Besides participants' profile, this report examined three factors hindering students from completion of studies within the prescribed duration on this campus. These factors are educational factors, student support services, and psychosocial factors (see Table 2).

Students were asked to respond to the statements stating whether they agree, disagree, or not sure if the item hindered their completion of the program. Using the mean and standard deviations to explain, the data indicate

- Most responses show that they were not sure of the reasons of failure to complete the course on time.
- There is agreement that inability to prioritise academic work and mentoring

programs hindered the completion of study.

- The deviations indicate a normal distribution and representation of responses and that there is consensus in the responses. These data show that poor time management has a negative influence on the completion of study at this campus.

Table 2
Educational Factors Hindering Degree Completion

	Disagree	Not sure	Agree	Mean	$\Sigma(x - \bar{x})^2$	SD
	Number/ Percent	Number/ Percent	Number/ Percent			
Not liking the course	12/36.4%	16/48.4%	5/15.2%	0.9	2.03	0.06
Lack of study skills	23/69.7%	8/24.2%	2/6.1%	1.4	2.5	0.08
Inability to prioritize academic work	17/51.5%	11/33.3%	5/15.2%	1.5	2.8	0.08
Poor time management	27/81.8%	5/15.2%	1/3.0%	1.7	3.5	0.1
Lack of a mentoring program	18/54.5%	11/33.3%	4/12.1%	1.3	9.6	0.29

n = 33

Financial aid was another hindering factor evaluated under SSS (see Table 3). When asked to respond to a question about whether financial support hinders completion of their study, 12 of them said yes, while 21 students said no. The majority of students (63.6%) responded that they do not have financial problems that hinders their academic progress mostly because the *Namibian Students Financial Assistant Fund* (NSFAF) funded their studies. Some of students indicated that their parents were paying for their studies. However, 36.4% of students indicated that financial difficulties hampered their academic performances because most of the time, they worried about having enough money to pay for their studies and food. In addition, some students also revealed that their studies were affected by unsupportive parents. Most parents have low income level that could not afford to pay for higher education training of their children. One student said, “My parents are not working, and I do not have a study loan.

Regarding the question whether lecture halls hinder their study completion, only 15 (45.5%) students out of 33 students said they were affected by quality of lecture hall because of the large number of students in one lecture hall (e.g., 300 students to one lecturer without proper sound equipment). Those who indicated that lecture halls hinder their study completion cited that congested lecture halls prevent them from hearing the lecturer presentations and seeing notes in the slides. These students suggested that small classes would accelerate their efforts in attaining the educational goals as lecturers would have time to individually assist them, especially those that are struggling to learn.

When asked about the campus accommodation availability, 33.3% of the students indicated “yes” that the lack of campus accommodation affected their learning, and 66.7% of students said that their study was not affected by lack of accommodation on campus. However, one student claimed that accommodation was one of the major factors that hindered

completion of study. This student said, “I failed my first year because I was not accommodated in the university hostel. I used to commute and travel 30 km every day, and sometimes I did not have taxi money. But, now that I am in the hostel, I am passing with flying colours.”

On the question whether counselling services hinder their completion of study, 7 (21.2%) students indicated “yes”, while 26

(78.8%) said “no”. Most of the students indicated that their study completion was not affected. However, a sizeable minority of students (21.2%) believed that counselling services at this campus really affected their completion of study. One student said, “I had problems in my first year, and I suffered in silence as I was not aware that there were counselling services for students on campus (see Table 3).

Table 3
Student Support Services Affecting Program Completion

	Number/Percent of Responses		Mean	$\sum(x - \bar{x})^2$	SD
	Yes	No			
Did your financial support hinder your completion of study?	12/36.4%	21/63.6%	0.9	2.03	0.06
Did lecture halls affect completion of your study?	15/45.5%	18/54.5%	1.4	2.5	0.08
Is lack of campus accommodation hindering completion of your study?	11/33.3%	22/66.7%	1.5	2.8	0.08
Is counselling services hindering the completion of study?	7/21.2%	26/78.8%	1.7	3.5	0.1

n = 33

When asked to share their opinions on the campus orientation program, four students rated the program as excellent, 13 students rated it as good, and 16 students rated the orientation program as weak. The students who rated it as weak suggested improvement on the content and

organization of the program. They felt that more information on course selection (i.e. pre-requisite modules) should be discussed during the orientation program and touring of the whole campus for students to know where to find lecture halls is highly commendable (see Table 4).

Table 4
Ranking of Student Orientation Program

	Number/Percent of Responses				$\sum(x - \bar{x})^2$	SD
	Excellent	Good	Weak	Mean		
How do you rate the student orientation program?	4/12.1%	13/39.4%	16/48.5%	1.3	9.6	0.29

n = 33

Two other support services were assessed by the participants: the library facilities and the internet capability on campus. Regarding the library facilities affecting their study completion, many students said no; however, a small number of students said that the library facilities affected their completion of study because there are no up-to-date books, journals, or materials on the library shelves. The students further

indicated inadequate access to library computers due to insufficient number available. More than fifty percent of students said that the internet facility really affected their completion of study. They specified that internet was unreliable or “off” most of the time, and this unreliability delayed the submitting of their assignments on time or finding relevant articles online to review for tests and examinations.

Psychological factors. These factors included stress management, lack of motivation, and peer pressure. When asked to respond to whether lack of stress management affected their completion of study, 14 (42.4%) students said “yes”, while 19 (57.6%) students said “no”. Although not a majority, a considerable number of students expressed that they lack stress management skills, and that lack affected their learning progress. Students felt that stress distracted them from learning and eventually hampered their academic success. Lack of motivation hindered nine (27.3%) of the students; whereas, 24 (72.7%) of the students said that their study was not affected by lack of motivation. However, more than a quarter of students shared that they needed someone to push them to study as they are used to the micro-management and high school teachers’ control. When asked if peer pressure affected their completion of study, 14 (42.4%) students gave a “yes” response, and 19 (57.6%) students gave a “no” response. More than a third of the students showed that they were easily influenced by peers, and they did not have self-regulatory system to drive their own studies. As a result, their study completion is affected.

Other factors noted by participants. When they were asked to share any other factors that affected their study completion, students mentioned delayed course outline provision, shortage of study guides, congested examination timetable, student-lecturers ration, and interpersonal relations between students and some lecturers as factors that affected their completion of study on time. Students felt that they needed lecturers to avail themselves so that students can openly engage with them on personal issues affecting their learning. They said lecturers need to encourage students to do well in their studies and have time to have individual discussions with students who are struggling with learning.

With regards to the overall recommendations to enable students to complete their studies on time, students specified more lecturers should be appointed; some modules’ content should be reviewed; students should be given time management and stress management skills training, especially the first year students; study guides should be available for all subjects; and counselling services should be provided to help students set priorities and instill self-motivation. The respondents further recommended that students be given enough time to prepare for the examinations, lectures to encourage and private talks with struggling students, and invite motivational speakers (especially the alumni) to address them on issues affecting university fraternity.

Discussion

The survey aimed at exploring the views of B.Ed., year four students. The survey was administered during the 2017 academic year focusing on issues affecting the students’ completion of study within the prescribed time.

Educational Factors

In this study, educational factors were more prevalent in influencing students’ academic achievement than psychosocial and student support services. Most of the students indicated lack of study skills, inability to prioritize academic work, poor time management skills, poor mentoring program, and unreliable internet facility as hinderances to their learning progress. Students who lack time management and study skills could become disorganized and uncertain of their goals and priorities. These factors could lead to an inability to effectively budget and manage their time. These findings are supported by both Nchungo (2013) and Fakude (2012) who found out that students who are unable to manage their study time tend to procrastinate and neglect their study responsibilities. This tendency affects their

study and the quality of their work and eventually fail to complete their studies.

Student Support Services

The study found that some students experienced financial difficulties, congested lecture halls, and lack of accommodation as stumbling blocks towards the completion of their studies. Although financial issues were not the main factor for this study, in general financial challenges distract university students from academic success and undermine university affordability and completion. Those students who enrolled for study without having funding confirmed that their days were consumed by worries about sponsorship. However, when financial aid helps cover tuition fees and other costs, students could then spend more time in class and studying instead of engaging in unproductive activities. Sikhwari et al. (2015) opined that with excessive worry about financial problems, students might find it difficult to concentrate on their studies. Consequently, their work could be mediocre, or they could miss assignment deadlines and eventually end up failing the courses. Financial problems lead to some students to make difficult choices, like dropping out of the university. The student's main priority was to secure financial aid before focusing on academic activities. Only once they were able to deal with this stumbling block did they shift focus to their studies. Financial resources are essential as support of people in terms of learning, planning, and execution of any mission. These results are further supported by other studies that stated financial aid, family income, socioeconomic status, and parental involvement and guidance as contributing factors to students' low academic performance (Jama et al., 2009; Mlambo, 2011; Oswalt & Riddock, 2007).

Accommodation availability to students was a main concern for the students in this study. Many students in this study could not find hostel accommodation on campus due

to limited space. In retrospect, there is only one teacher training institution in the overpopulated area; therefore, the institution is unable to cater for the high demand of student accommodation. Other researchers have discussed that lack of accommodation can negatively affect academic performances (Ali, Haider, Munir, Khan, & Ahmed, 2013; Hijazi & Naqvi, 2006); Mushtaq & Khan, 2012).

Psychosocial Factors

The study further revealed that lack of stress management skills, intrinsic motivation, and peer pressure were some of the psychosocial factors affecting their study. Although it is common for people to have stress in their lives, failing to manage that stress effectively might cause people not to achieve their goals. Peer pressure puts demands on students to help their friends even at the cost of bunking classes, going out with friends during academic activities, or completing the other's assignments while missing their own. This kind of behavior may negatively affect their learning and eventually their completion of study on time.

The literature maintains that stressful academic situations impact the performance of students (Oswalt & Riddock, 2007). If stress is not managed properly, it can prevent students from successfully achieving their academic goals. Moreover, if students are unable to manage and complete their work in the set time, it could cause them greater stress and feelings of being overwhelmed. In the end, this high level of stress could lead students to become disorganized, uncertain of their goals and priorities, and subsequently lead to inability to effectively manage their study time. Similar to the results of this study, other studies identified motivation, self-esteem, stress, test anxiety, academic overload and performance, students' adjustment self-efficacy, mental distress, high negative life change as psychological

factors that impede learning (Malefo, 2000; Sommer & Dumont, 2011).

Conclusion

Students are affected by many problems that hinder completion of their studies. The prominent problems were poor time management skills, lack of study techniques, and a shortage of accommodation. Students are not making effective use of support services or are unaware of the availability of student support services. In addition, delay of course outline provision, shortage of study guides, repetition of modules, congested examination timetables, student-lecturers ratio, and interpersonal relations between students and some lecturers affected students. The study further proved wrong the assumption that students were lagging behind because of their delayed student numbers; nevertheless, their student numbers only reflected the year they first applied to UNAM, not the year they were began those courses, and as such had no effect on their study completion dates.

Recommendations

The following recommendations are suggested to solve the problems and limitations that are responsible for students' delay in graduating within the expected time frame. These recommendations are useful for both administrative and academic point of view.

- The university management will be made aware of some factors that hinder students from completing their studies on time (i.e., inadequate library resources, poor internet services, overcrowded lecture halls, insufficient utilization of student support services, and poor time management).
- The current orientation program could be reviewed and strengthened to better cater to students' success by helping students who are lacking study skills and prioritizing their academic work.
 - Workshops should be organised regularly for alumni to share experiences on how to study, how to manage time, and on how to seek student support services.
 - An online consultation with students can be established.
- Concerning accommodation, the researchers recommend that UNAM management build more hostels lodging for students.
- There is a strong need for strengthening the student support services to guide the students and assist them to cope with university life. The student support services office should also work closely with lecturers to engage each other on how best to support students who are struggling with their studies.
- The teacher educators will be encouraged to conduct more individual consultations with those students who need assistance.
- It is suggested that the examination bodies review both the examinations and classroom timetables to be more accommodating for students.
- Regarding students' numbers, it is recommended that UNAM should have two data input systems. One to record all applications, and another to allot students' numbers based on the year admitted for that course, in that way, students who are lagging in their studies could be easily detected and be assisted to complete on time.

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Authors

Anna Niitembu Hako, Ph.D., is a guidance and counselling lecturer in the University of Namibia, Hifikepunye Pohamba Campus. She holds a Ph.D. in educational psychology from the University of the Western Cape and a master's degree in counsellor education from Emporia State University. She also holds a Bachelor of Education degree from the University of Namibia. Her research areas are guidance and counselling, psycho-social support, and teaching and learning.

Tautiko Prisca Shikongo, M.Ed., works as English teacher educator at the University of Namibia, Hifikepunye Pohamba Campus. She holds a master's degree in training English language teachers (TELT) from the University of Exeter in England. She obtained a bachelor's degree in teaching English to speakers of other languages (TESOL) from Warwick University in England. She has contributed greatly in training teachers of English in Namibia over the years plus her valuable contribution to teachers' professional development and evaluation of English programs. She is passionate about quality teacher development.