

DOI: <https://doi.org/10.63332/joph.v4i3.3131>

## Impact of Intrinsic Factors on the Insertion and Permanence of Low-Income Students in Public Universities in 2024

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### Abstract

*The development of early childhood is influenced by a multitude of factors, including the psychological resources of caregivers and the socioeconomic conditions of the family environment. The present study sought to examine the correlation between the intrinsic factors of mothers—including levels of self-esteem, anxiety, and perception of the maternal role—and low socioeconomic resources, in the context of the development of cognitive and affective skills in children aged 0 to 2 years. A quantitative correlational methodology was employed, with a sample of 120 mothers from marginal urban sectors. The findings indicated a substantial correlation between diminished maternal self-esteem and constrained affective development in offspring, along with an association between elevated anxiety levels and challenges in the mother-child bond. Conversely, the presence of poverty conditions exhibited a modulatory effect on this relationship. The present findings underscore the necessity of formulating psychosocial interventions that fortify mothers' emotional resources, particularly in contexts characterized by vulnerability, as a strategy to promote comprehensive child development from the earliest stages of life.*

**Keywords:** Early Childhood Development, Maternal Self-Esteem, Anxiety, Poverty, Affective Bonding.

### Introduction

Ensuring the inclusion and maintenance of students from vulnerable backgrounds in higher education is of paramount importance for the promotion of fair social development, particularly in nations where economic and sociocultural conditions impede the educational opportunities of students from disadvantaged backgrounds. In this context, the present study focuses on examining how internal factors affect the insertion and permanence of low-income young people in a public university in Peru, the Universidad Nacional San Luis Gonzaga, throughout 2024.

The capacity to thrive in higher education settings is influenced by a multitude of factors, including structural elements such as financial resources and public policies that promote inclusivity. However, it is also shaped by personal and emotional dimensions that impact students' ability to acclimatize to the demands of the university environment. Among these elements, motivation, self-esteem, self-efficacy, perception of the academic role, and the ability

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to cope with difficult situations are significant (Bandura, 1997; Zimmerman, 2000). This internal aspect is of particular significance when students hail from sectors characterized by high economic vulnerability. In such cases, obstacles present in their social environment have the potential to diminish their academic commitment.

In the context of Peru, numerous studies have demonstrated that conditions of poverty and exclusion not only restrict students' access to the university system, but also considerably increase rates of attrition during the initial academic cycles (Ministry of Education, 2020). These factors are further compounded by the absence of emotional support networks, familial economic pressures, and the dearth of continuous institutional strategies that promote equity. However, the impact of internal factors on this issue has received comparatively less research attention, despite its documented relevance in other regional and global contexts (Tinto, 1993; Bean and Metzner, 1985).

This research endeavor stems from the imperative to enhance our comprehension of the impact of personal factors on the academic performance and persistence of economically disadvantaged students. Specifically, the utilization of a validated instrument to quantify the relationship between these intrinsic aspects and the variables of insertion and permanence in university education is proposed. This perspective aims to demonstrate that, although external factors remain influential, they are not the only ones that justify school dropout. Conversely, the hypothesis is put forth that high academic motivation, a favorable perception of the educational environment, and robust self-esteem can function as resilience mechanisms in the face of economic adversity.

From a methodological perspective, this research is classified as a basic study of a non-experimental nature, employing a descriptive-correlational approach. No variable was deliberately modified; rather, the phenomena were examined in their natural environment, thereby facilitating the identification of the interrelations between the internal dimensions of the students and their continuity in the university. The sample consisted of 140 students from cycles VI, VII, VIII, and IX, belonging to different faculties of the Universidad Nacional San Luis Gonzaga. These students were selected through a deliberate non-probabilistic sampling method. The selection of these cycles is driven by the necessity to analyze the permanence in middle and advanced stages of the educational process, where the phenomenon of dropout tends to stabilize or increase.

A structured survey was utilized to collect information, employing a questionnaire that was designed and verified by experts in the field of education and educational psychology. The instrument measured aspects such as intrinsic motivation, perceptions of academic self-efficacy, vision of the professional role, and levels of commitment to their university career. The validity of the content was determined through evaluation by experts, and its reliability was measured using Cronbach's alpha coefficient. The analysis revealed an acceptable level for each of the dimensions analyzed ( $\alpha > 0.80$ ), thereby supporting the technical robustness of the study.

Preliminary results indicate that students who have higher levels of intrinsic motivation and good self-perception tend to stay in their studies more consistently, regardless of their economic limitations. Conversely, those who successfully cultivate a robust academic identity—defined as the integration of a life project with their professional training—demonstrate heightened levels of dedication and academic achievement. These findings align with the concepts proposed by Deci and Ryan (2000), who assert that self-determination and intrinsic motivation are pivotal factors in maintaining continuity in challenging educational environments.

It is salient to acknowledge the pivotal function of the institutional milieu in enabling these processes. The implementation of college wellness policies, tutorial support, access to mental health services, and the integration of mentoring programs can have a substantial impact on the intrinsic elements of students. However, many of these initiatives remain in their nascent stages or lack sustainability in Peruvian public universities (Arroyo & Lerner, 2019). Consequently, the development of comprehensive strategies that address both material needs and the emotional and psychological capacities of students, particularly those from vulnerable backgrounds, is imperative.

In summary, the present study is grounded in both an academic and a social perspective. From an academic perspective, it enhances the comprehension of the impact of psychological elements on university development and provides information that can inform educational policies focused on equity. From a social perspective, it is beneficial to highlight a demographic that is frequently overlooked in educational statistics: students who, despite encountering economic challenges, possess a genuine aspiration to progress and contribute to society through higher education. Therefore, the enhancement of internal capacities is not only advantageous for the individual but also contributes to the advancement of communities that have historically been marginalized.

### **Problem Statement**

Access, integration, and permanence in university education pose significant challenges for low-income students in Latin America, particularly in environments where socioeconomic inequalities exert a substantial influence on their educational trajectories. In Peru, particularly within public institutions such as the Universidad Nacional San Luis Gonzaga, a persistent challenge persists concerning the high rate of early termination in university education. This phenomenon cannot be adequately explained by structural or material factors alone.

While elements such as economic disadvantage, institutional resources, and academic challenges are crucial factors, numerous studies have highlighted the significance of internal factors, including motivation, self-esteem, self-efficacy, and the perception of professional role, in the training and retention of university students (Tinto, 1993; Bandura, 1997; Deci & Ryan, 2000). These aspects, being subjective in nature, can function as protective elements or as vulnerabilities, depending on the degree of emotional and cognitive development of the student.

The student's ability to face academic challenges, adapt to the university environment, and maintain a long-term training project is influenced by their degree of emotional and cognitive development. In this context, self-efficacy—defined as the conviction in one's own ability to carry out necessary actions in specific situations (Bandura, 1997)—has been identified as an indicator of academic performance, as well as autonomous motivation.

According to Deci and Ryan (2000), autonomous motivation encourages greater perseverance in studying. However, in Peru, research that explores the relationship between these internal factors and university permanence in vulnerable groups is still scarce. This highlights a lack of empirical knowledge that needs to be addressed. The present study is predicated on the necessity to examine how intrinsic factors influence the incorporation and permanence of low-income students at the Universidad Nacional San Luis Gonzaga during the year 2024.

The following question is posited as a general problem: How do intrinsic factors affect the incorporation and permanence of low-income students at the Universidad Nacional San Luis Gonzaga in 2024? From this inquiry, the subsequent specific inquiries are derived: The present

study seeks to examine the relationship between students' self-esteem and their adaptation to the university environment. The present study seeks to examine the influence of intrinsic motivation on the permanence of low-income students. The present study seeks to examine the relationship between perceived self-efficacy and continuity in university studies.

The present study seeks to examine the relationship between students' perception of the professional role and their decision to continue their education at the university level. The act of providing responses to the aforementioned inquiries will facilitate the acquisition of a more profound comprehension of the personal elements that exert an influence on the academic trajectory of vulnerable students. Furthermore, it will furnish empirical evidence for the formulation of institutional policies that aspire to fortify their internal resources. These policies function as a complementary strategy to material support, thereby fostering a more equitable, inclusive, and sustainable higher education environment.

### **General and Specific Objectives**

The utilization of a validated instrument is imperative in elucidating the correlation between intrinsic factors and the insertion and permanence of the low-income student population at the Universidad Nacional San Luis Gonzaga in 2024.

To this end, the following are the specific objectives that will help reach the general purpose.

- To identify a relationship between the economic factors dimension and the insertion and permanence of the low-income student population at the Universidad Nacional San Luis Gonzaga, 2024.
- To specify the relationship between the spatial factors dimension and the insertion and permanence of the low-income student population at the Universidad Nacional San Luis Gonzaga, 2024.
- To identify the relationship between the academic factors dimension and the insertion and permanence of the low-income student population at the Universidad Nacional San Luis Gonzaga, 2024.
- To point out the relationship between the psychosocial-organizational factors dimension and the insertion and permanence of the low-income student population at the Universidad Nacional San Luis Gonzaga, 2024.
- To determine the relationship between the educational management dimension and the insertion and permanence of the low-income student population at the Universidad Nacional San Luis Gonzaga, 2024.
- To identify the relationship between the socialization agent dimension and the insertion and permanence of the low-income student population at the Universidad Nacional San Luis Gonzaga, 2024.

### **General and Specific Hypothesis**

There is a significant impact among the intrinsic factors on the insertion and permanence of the low-income student population at the Universidad Nacional San Luis Gonzaga, 2024.

The following are the specific hypothesis:

- There is a significant relationship between the economic factors dimension and the

insertion and permanence of the low-income student population at the Universidad Nacional San Luis Gonzaga, 2024.

- There is a significant relationship between the spatial factors dimension and the insertion and permanence of the low-income student population at the Universidad Nacional San Luis Gonzaga, 2024.
- There is a significant relationship between the academic factors dimension and the insertion and permanence of the low-income student population at the Universidad Nacional San Luis Gonzaga, 2024.
- There is a significant relationship between the psychosocial-organizational factors dimension and the insertion and permanence of the low-income student population at the Universidad Nacional San Luis Gonzaga, 2024.
- There is a significant relationship between the educational management dimension and the insertion and permanence of the low-income student population at the Universidad Nacional San Luis Gonzaga, 2024.
- There is a significant relationship between the socialization agent dimension and the insertion and permanence of the low-income student population at the Universidad Nacional San Luis Gonzaga, 2024.

## **Method**

The research project corresponds to the quantitative approach, taking into account that the researcher analyzes the certainty of the hypotheses formulated in a particular context to provide evidence regarding the research guidelines (Tamayo & Tamayo, 2003).

## **Type of Research**

Its fundamental nature is characterized by its pursuit of novel knowledge and the exploration of new research domains, unbound by the constraints of immediate practical applications. The objective of this study is to establish a foundation of theoretical knowledge, independent of its practical application. The subject is oriented towards knowledge and the resolution of broad, general problems of validity. (Landeau, 2007).

Given its inherent nature, the text will adopt an explanatory approach, with the objective of elucidating phenomena and investigating their interrelationships to ascertain their structural underpinnings and the factors that influence their dynamics. (Hernández Sampieri, Fernández Collado, & Baptista Lucio, 2013).

The temporal scope of the research design is characterized as cross-sectional (sectional, diachronic) due to its examination of a specific aspect of the subjects' developmental trajectory within a designated period (2024).

## **Research Level**

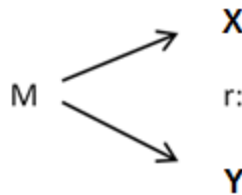
The present study corresponds to the descriptive-explanatory level, as it delineates the contemporary reality and puts forward the most salient issues within said reality, abstaining from any attempt to intervene in or modify the state of affairs. The objective of this study is to observe the influence of one variable on another.

## ***Research design***

Due to the nature of the research in the development of the study, special emphasis will be placed on the following methods:

- The hypothetical-deductive method, which is the procedure or path that the researcher follows to make his activity a scientific practice. As part of this, we will carry out the following essential steps: observation of the phenomenon to be studied, creation of a hypothesis to explain this phenomenon, deduction of consequences or propositions more elementary than the hypothesis itself, and verification or verification of the truth of the deduced statements by comparing them with experience. This method therefore forces us to combine rational reflection or rational moment (the formation of hypotheses and deduction) with the observation of reality or empirical moment: observation and verification (Hernández Sampieri, Fernández Collado, & & Baptista Lucio, 2013).
- Statistical: The results will be processed and graphed through descriptive statistics (Hernández Sampieri, Fernández Collado, & & Baptista Lucio, 2013).

In consideration of the assertions put forth by Hernández Sampieri, Fernández Collado, and Baptista Lucio in 2013, the design of cross-sectional or cross-sectional non-experimental research entails the collection of data at a specific point in time. The objective of this approach is to describe variables and analyze their incidence and interrelation at a given time. It is important to note that the researcher does not manipulate the phenomenon under study. The following is the scheme's structure.



Where:

**M**= Sample

**X** = Observation of the Variable: Intrinsic Factors

**Y**= Observation of Variable 2: Insertion and permanence in the university

**R**= Causal-explanatory relationship of both variables

### **Population and Sample of the Research**

The student body will consist of university students from the final two academic cycles, along with faculty members from the faculties of obstetrics, nursing, administration, agronomy, communication sciences, tourism, and archaeology, affiliated with the National University San Luis Gonzaga. The total enrollment is estimated to be 331 students and 161 faculty members, comprising 69 full-time faculty members, 6 heads of practice, and 86 part-time professors, respectively. (Source: Human Resources, Universidad Nacional San Luis Gonzaga, July 2024).

In the present study, probabilistic inspection was employed, which entails meticulously planning the research units in a manner that ensures the election procedure encompasses all units within the designated population. It is evident that each demographic within the population possesses an analogous likelihood of contributing to the aforementioned example. The equation was employed to calculate the required sample size for the given example.

Thus, the following algorithm emerges:

$$n_0 = \frac{1.96^2 \times 0.5 \times (1 - 0.5)}{0.05^2} = 140$$

Where:

N: Sample size

Strata	Population	Sample
University students	331	140
Teachers	161	40
Total	492	180

### **Data Collection Techniques and Tools**

In order to ensure that the research is characterized by veracity and reliability, it is necessary to employ a survey technique to collect and measure the different results. This will facilitate the development of research and allow for the formulation of optimal conclusions. As Münch and Ángeles (2015) have demonstrated, the survey is a collection of information that is carried out through questions that measure the various indicators that have been determined in the operationalization of the terms of the variable.

#### ***Instruments***

Levin and Rubin (2008) define the questionnaire as a "research instrument that consists of a series of questions and other indications with the purpose of obtaining information from those consulted." In this study, a set of 27 questions will be administered to a sample of university students and faculty members from the aforementioned faculties at San Luis Gonzaga National University. The sample includes 140 students and 40 teachers.

### **Results**

The following tables and figures illustrate the results of the study. For the interpretation of the data, a description of the findings is presented.

<b>What do you consider to be the reasons why the student wishes to continue university studies?</b>					
		Frequency	Percentage	Valid percentage	Cumulative percentage
Valid	Learn more	50	27,8	27,8	27,8
	Securing Job	71	39,4	39,4	67,2
	Help for the family	48	26,7	26,7	93,9
	Recognized in the community	11	6,1	6,1	100,0
	Total	180	100,0	100,0	

Table 1. Frequency Table on the First Question and the Answers of Participants

<b>Do you think that economic resources are a preponderant factor in entering and maintaining continuity in the university?</b>					
		Frequency	Percentage	Valid percentage	Cumulative percentage
Valid	Yes	142	78,9	78,9	78,9
	No	5	2,8	2,8	81,7
	Partly	33	18,3	18,3	100,0
	Total	180	100,0	100,0	

Table 2. Frequency Table on the Second Question and the Answers of Participants

<b>Do you think that economic inequalities are a preponderant factor in entering and maintaining continuity in university?</b>					
		Frequency	Percentage	Valid percentage	Cumulative percentage
Valid	Yes	82	45,6	45,6	45,6
	No	51	28,3	28,3	73,9
	Partly	46	25,6	25,6	99,4
Lost	System	1	,6	,6	100,0
Total		180	100,0	100,0	

Table 3. Frequency Table on the Thrid Question and the Answers of Participants

<b>Do you think that the proximity of the university to the place of your residence counts to enter and maintain continuity in the university?</b>					
		Frequency	Percentage	Valid percentage	Cumulative percentage
Valid	Yes	52	28,9	28,9	28,9

	No	78	43,3	43,3	72,2
	Partly	50	27,8	27,8	100,0
	Total	180	100,0	100,0	

Table 4. Frequency Table on the Fourth Question and the Answers of Participants

<b>Do you think that the existence of bookshops, libraries, photocopying centres and general services, etc., are related centres that facilitate admission and permanence in the university?</b>					
		Frequency	Percentage	Valid percentage	Cumulative percentage
Valid	Yes	86	47,8	47,8	47,8
	No	42	23,3	23,3	71,1
	Partly	52	28,9	28,9	100,0
	Total	180	100,0	100,0	

Table 5. Frequency Table on the Fifth Question and the Answers of Participants

<b>Do you think that the academic offer facilitates admission and permanence in the university?</b>					
		Frequency	Percentage	Valid percentage	Cumulative percentage
Valid	Yes	111	61,7	61,7	61,7
	No	28	15,6	15,6	77,2
	Partly	41	22,8	22,8	100,0
	Total	180	100,0	100,0	

Table 6. Frequency Table on the Second Question and the Answers of Participants

<b>Do you consider that the university provides enough opportunities for innovative educational experiences to ensure the entry and permanence of students within it?</b>					
		Frequency	Percentage	Valid percentage	Cumulative percentage
Valid	Yes	63	35,0	35,0	35,0
	No	62	34,4	34,4	69,4
	Partly	55	30,6	30,6	100,0
	Total	180	100,0	100,0	

Table 7. Frequency Table on the Second Question and the Answers of Participants

<b>Do you consider that the prestige of teachers influences the entry and permanence or desertion of university students?</b>					
		Frequency	Percentage	Valid percentage	Cumulative percentage

Valid	Yes	119	66,1	66,1	66,1
	No	31	17,2	17,2	83,3
	Partly	30	16,7	16,7	100,0
	Total	180	100,0	100,0	

Table 8. Frequency Table on the Second Question and the Answers of Participants

Do you consider that "peer pressure" influences the permanence or dropout of university students?					
		Frequency	Percentage	Valid percentage	Cumulative percentage
Valid	Yes	68	37,8	37,8	37,8
	No	66	36,7	36,7	74,4
	Partly	46	25,6	25,6	100,0
	Total	180	100,0	100,0	

Table 9. Frequency Table on the Second Question and the Answers of Participants

¿Cuáles considera que son las razones por la que el estudiante desea continuar estudios universitarios?

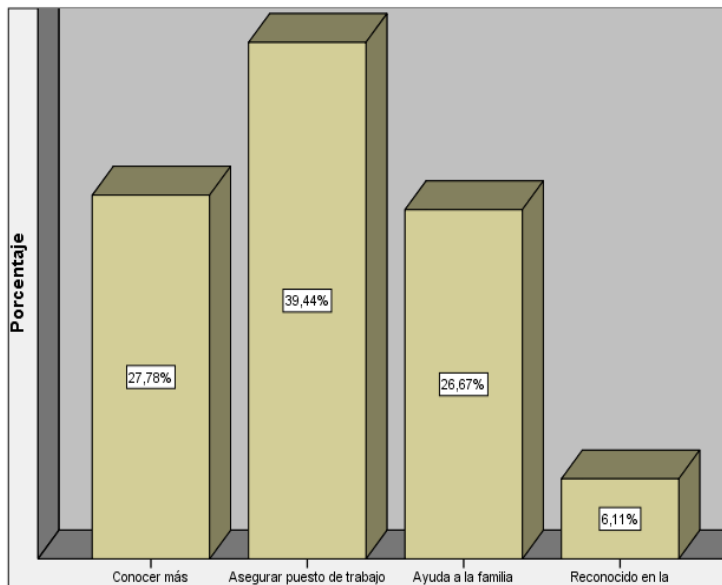


Fig. 1. Answers To Question 1

Interpretation:

According to Fig. 1, 27.78% of the sample considers that one of the reasons why they want to continue university studies is to acquire more knowledge; 39.44% say that to secure a job; 26.67, to help the family and only 6.11, to be recognized in society.

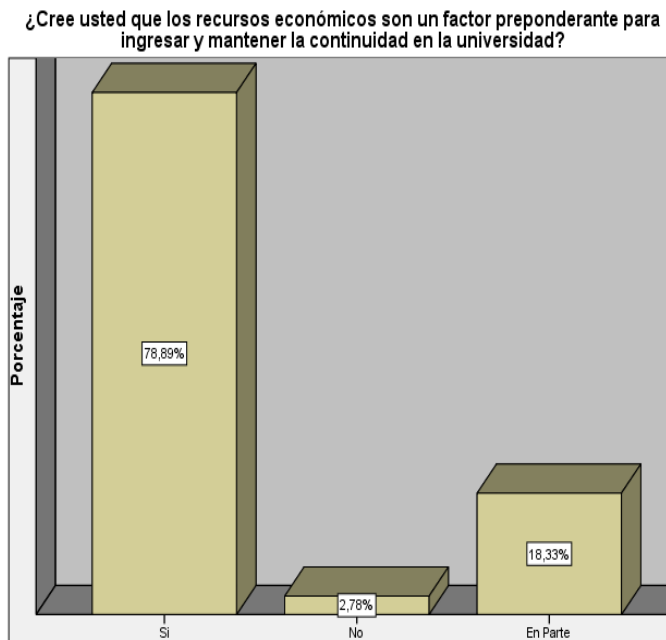


Fig. 2. Answers To Question 2

Interpretation:

According to Fig. 2, 78.89% of the sample considers that economic resources are a preponderant factor in entering and maintaining continuity in the university; 2.78% believe that it is not and a considerable 18.33% argue that it is partly; answers that lead us to conclude that economic resources are a preponderant factor in ensuring the continuity of students in the university.

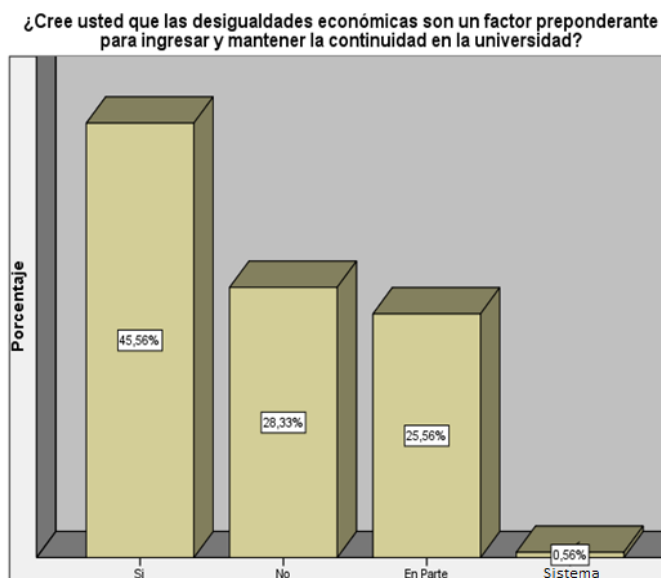


Fig. 3. Answers To Question 3

## Interpretation:

According to Fig. 3, 45.56% of the sample considers that economic inequalities are a preponderant factor in entering and maintaining continuity in the university; 28.33% believe that it is not, a considerable 25.56% alleges that it is partly and 0.56% lost data, that is, from people who did not answer this question.

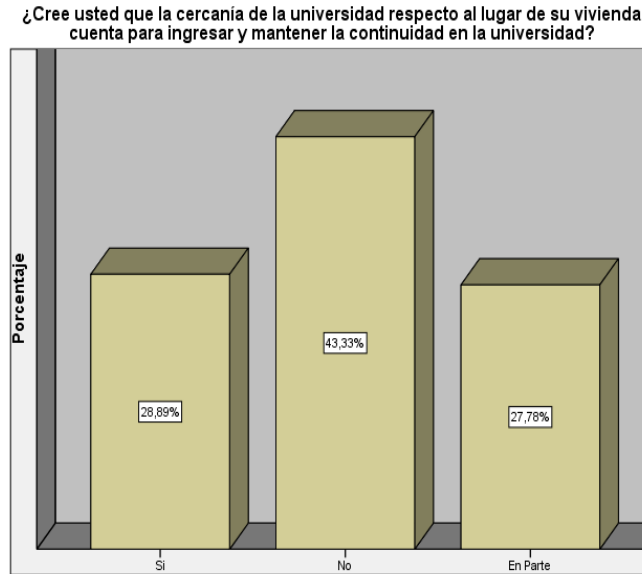


Fig. 4. Answers To Question 4

## Interpretation:

According to Fig. 4, 28.89% of the sample considers that the proximity of the university to the place of their residence counts to enter and maintain continuity in the university, 43.33% say that it does not and 27.78% consider that it is part.

¿Cree usted que la existencia de librerías, bibliotecas, centros de fotocopiado y servicios generales, etc. son centros conexos que facilitan el ingreso y permanencia en la universidad?

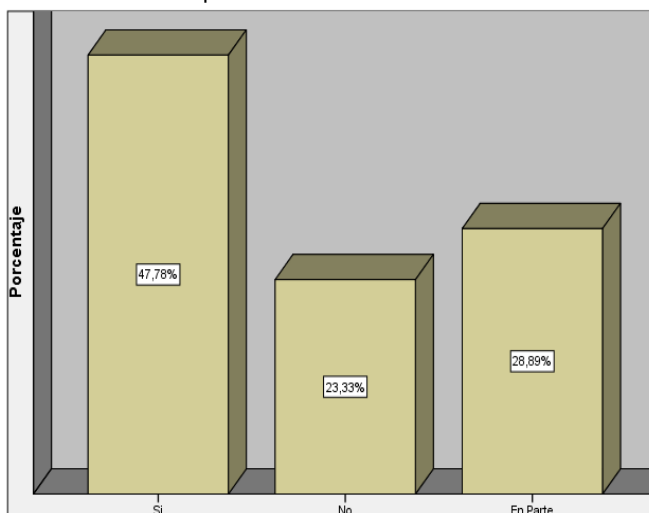


Fig. 5. Answers To Question 5

Interpretation:

According to Fig. 5, 47.78% of the sample considers that the existence of bookstores, libraries, photocopying centers and general services, etc. are related centers that facilitate admission and permanence in the university; 23.33% think no and 28.89% consider that in part.

¿Cree usted que la oferta académica facilita el ingreso y permanencia en la universidad?

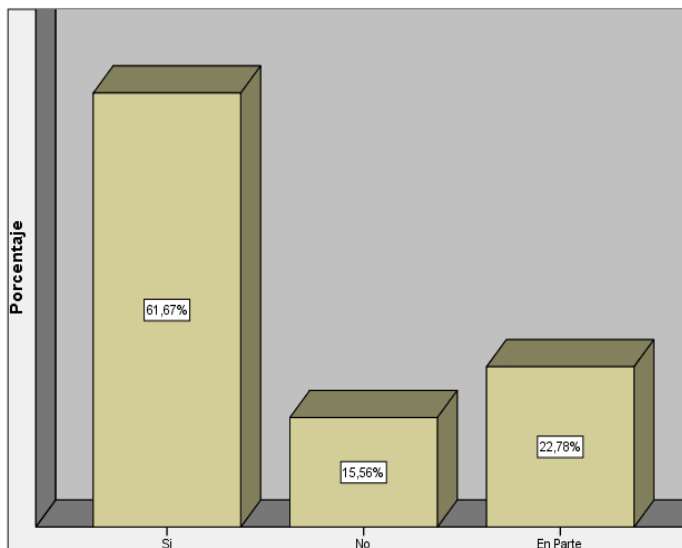


Fig. 6. Answers To Question 6

Interpretation:

According to Fig. 6, 61.67% of the sample considers that the academic offer facilitates admission and permanence in the university; 15.56% say no, while 22.78% consider that in part.

¿Considera usted que la universidad brinda suficientes oportunidades de experiencias educativas innovadoras que asegure el ingreso y permanencia de los estudiantes dentro de la misma?

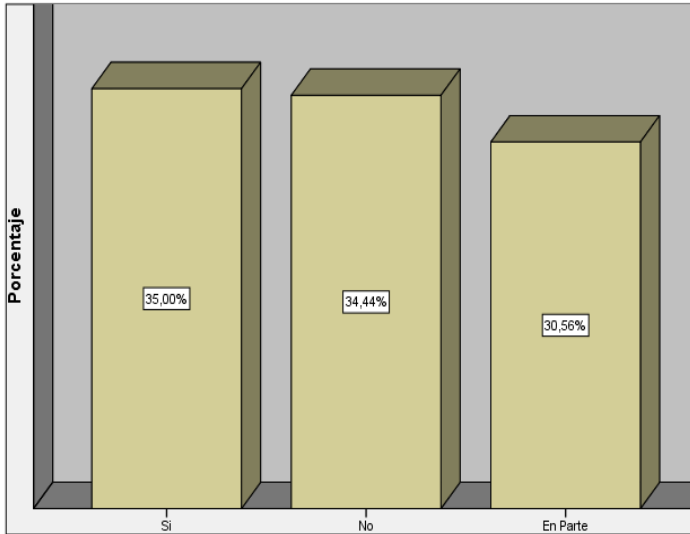


Fig. 7. Answers To Question 7

Interpretation:

According to Fig. 7, 35.00% of the sample considers that the university provides sufficient opportunities for innovative educational experiences to ensure entry and permanence in the university; 34.44% say no, while 30.56% consider that in part.

¿Considera usted que el prestigio de los docentes influye en el ingreso y permanencia o deserción de los estudiantes universitarios?

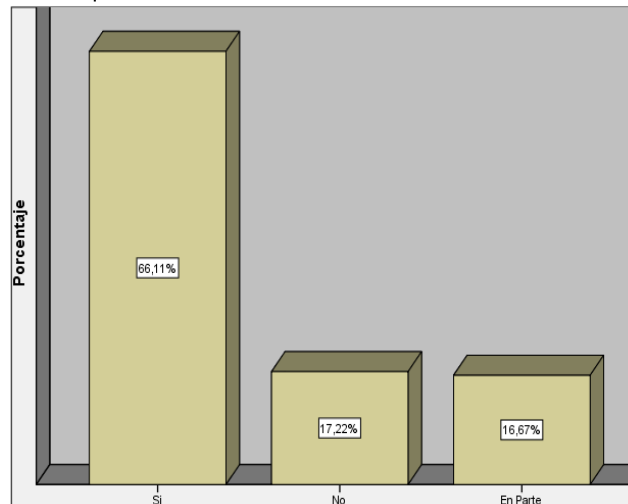


Fig. 8. Answers To Question 8

Interpretation:

According to Fig. 8, 66.11% of the sample considers that the prestige of teachers influences the entry and permanence or desertion of university students; 17.22% say no and a considerable 16.67% argue that, in part.

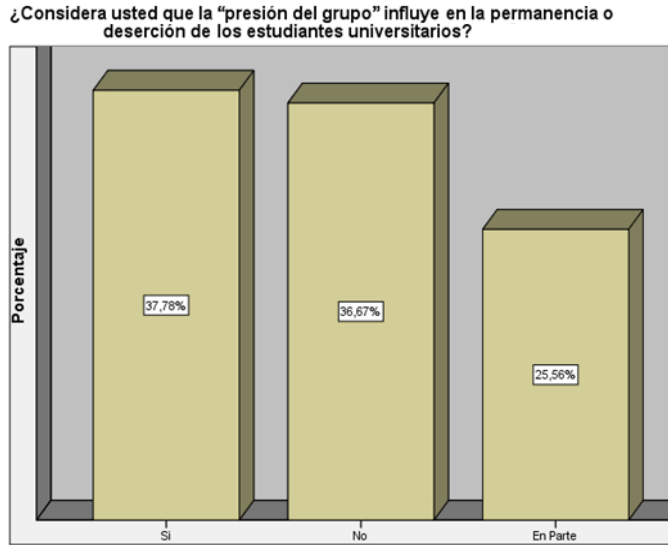


Fig. 9. Answers to Question 9

Interpretation:

According to Fig. 9, 37.78% of the sample considers that "peer pressure" influences the permanence or dropout of university students; 36.67% say no and 25.56% consider that it is partly.

**Hypothesis Testing**

There is a significant impact between the intrinsic factors and the insertion and permanence of the low-income student population at the "San Luis Gonzaga" National University, 2024.

<b>Correlations</b>				
			variable1	variable2
Spearman's Rho	variable1	Correlation coefficient	1,000	,542**
		Sig. (bilateral)	.	,000
		N	180	179
	variable2	Correlation coefficient	,542**	1,000
		Sig. (bilateral)	,000	.
		N	179	179

\*\* . The correlation is significant at the 0.01 level (bilateral).

**Type of Statistical Test**

Spearman's Rho test is chosen

Level of significance

If  $\alpha = 0.05$ .

Interpretation:

The results presented indicate that there are significant correlations between intrinsic factors and the insertion and permanence of the low-income student population in the national university "San Luis Gonzaga", 2024. ( $p= 0.000 < 0.05$ ), and by the value of the correlation coefficient 0.542 we determine that the correlation is moderate.

**Specific hypotheses**

There is a significant relationship between the economic factors dimension and the insertion and permanence of the low-income student population at the "San Luis Gonzaga" National University, 2024.

<b>Correlations</b>				
			FACTECO	variable2
Spearman's Rho	FACTECO	Correlation coefficient	1,000	,151*
		Sig. (bilateral)	.	,044
		N	180	179
	variable2	Correlation coefficient	,151*	1,000
		Sig. (bilateral)	,044	.
		N	179	179
*. The correlation is significant at the 0.05 level (bilateral).				

*Interpretation*

The results presented indicate that there are significant correlations between the economic factors dimension and the insertion and permanence of the low-income student population at the national university "San Luis Gonzaga", 2024. ( $p= 0.044 < 0.05$ ), and by the value of the correlation coefficient 0.151 we determine that the correlation is very low.

There is a significant relationship between the spatial factors dimension and the insertion and permanence of the low-income student population at the "San Luis Gonzaga" National University, 2024.

<b>Correlations</b>				
			FACTESPAC	variable2
Spearman's Rho	FACTESPAC	Correlation coefficient	1,000	,212**
		Sig. (bilateral)	.	,004
		N	180	179
	variable2	Correlation coefficient	,212**	1,000
		Sig. (bilateral)	,004	.
		N	179	179
**. The correlation is significant at the 0.01 level (bilateral).				

*Interpretation*

The results presented indicate that there are significant correlations between the spatial factors

dimension and the insertion and permanence of the low-income student population in the national university "San Luis Gonzaga", 2024. ( $p= 0.004 < 0.05$ ), and by the value of the correlation coefficient 0.212 we determine that the correlation is very low.

There is a significant relationship between the dimension of academic factors and the insertion and permanence of the low-income student population at the "San Luis Gonzaga" National University, 2024.

<b>Correlations</b>				
			FACTACADE M	variable2
Spearman's Rho	FACTACADE M	Correlation coefficient	1,000	,210**
		Sig. (bilateral)	.	,005
		N	180	179
	Variable2	Correlation coefficient	,210**	1,000
		Sig. (bilateral)	,005	.
		N	179	179
**. The correlation is significant at the 0.01 level (bilateral).				

*Interpretation*

The results presented indicate that there are significant correlations between the academic factors dimension and the insertion and permanence of the low-income student population at the national university "San Luis Gonzaga", 2024. ( $p= 0.005 < 0.05$ ), and by the value of the coefficient 0.210 we determine that the correlation is very low.

There is a significant relationship between the psychosocial-organizational factors dimension and the insertion and permanence of the low-income student population at the "San Luis Gonzaga" National University, 2024.

<b>Correlations</b>				
			FACTPSICO	variable2
Spearman's Rho	FACTPSICO	Correlation coefficient	1,000	,417**
		Sig. (bilateral)	.	,000
		N	180	179
	variable2	Correlation coefficient	,417**	1,000
		Sig. (bilateral)	,000	.
		N	179	179
**. The correlation is significant at the 0.01 level (bilateral).				

*Interpretation*

The results presented indicate that there are significant correlations between the psychosocial-organizational factors dimension and the insertion and permanence of the low-income student population at the national university "San Luis Gonzaga", 2024. ( $p= 0.000 < 0.05$ ), and by the value of the correlation coefficient 0.417 we determine that the correlation is moderate.

There is a significant relationship between the educational management dimension and the insertion and permanence of the low-income student population at the "San Luis Gonzaga" National University, 2024.

<b>Correlations</b>					
			DIMGESTEDUCAT	variable2	
Spearman's Rho	DIMGESTEDUCAT	Correlation coefficient	1,000	,463**	
		Sig. (bilateral)	.	,000	
		N	180	179	
	variable2	Correlation coefficient	,463**	1,000	
		Sig. (bilateral)	,000	.	
		N	179	179	
** . The correlation is significant at the 0.01 level (bilateral).					

### *Interpretation*

The results presented indicate that there are significant correlations between the educational management dimension and the insertion and permanence of the low-income student population at the "San Luis Gonzaga" National University, 2024. ( $p= 0.000 < 0.05$ ), and by the value of the correlation coefficient 0.463 we determine that the correlation is moderate.

There is a significant relationship between the socialization agent dimension and the insertion and permanence of the low-income student population at the "San Luis Gonzaga" National University, 2024.

<b>Correlations</b>					
			SOCIAL IMAGE	variable2	
Spearman's Rho	SOCIAL IMAGE	Correlation coefficient	1,000	,285**	
		Sig. (bilateral)	.	,000	
		N	180	179	
	variable2	Correlation coefficient	,285**	1,000	
		Sig. (bilateral)	,000	.	
		N	179	179	
** . The correlation is significant at the 0.01 level (bilateral).					

### *Interpretation*

The results presented indicate that there are significant correlations between the socialization agent dimension and the insertion and permanence of the low-income student population at the national university "San Luis Gonzaga", 2024. ( $p= 0.000 < 0.05$ ), and by the value of the correlation coefficient 0.285 we determine that the correlation is very low.

## **Discussion**

The objective of this study was to ascertain the impact of intrinsic factors on the integration and permanence of the low-income student population at the National University "San Luis Gonzaga" in 2024. The findings of this study substantiate the general hypothesis that there is a significant relationship between these factors. The findings of this study are consistent with those reported by Velásquez Narváez & Gonzáles Medina (2017), who concluded in their study that there is a significant relationship between economic factors and the academic performance of students from the 4th to the 6th cycle of the business administration specialty at the Alas Peruanas Higher Technological Institute in Piura. A thorough examination of the results reveals that the national university "San Luis Gonzaga," 2024, is not isolated from other realities. This finding indicates that a significant proportion of university students, amounting to 61% of the total student population surveyed, believe that the academic offer plays a pivotal role in

facilitating entry and permanence at the university. Furthermore, 66% of respondents consider the prestige of the faculty to be a crucial factor in determining admission and subsequent permanence or desertion of students.

*On the significant relationship between the economic factors dimension and the insertion and permanence of the low-income student population at the "San Luis Gonzaga" National University, 2024.*

It is evident that there is a discrepancy between the enrollment rates in higher education in Peru and the most recent statistics from the National Household Survey on living conditions and poverty. The aforementioned statistics indicate that enrollment in higher education in Peru exhibits bias against the economically disadvantaged; that is, only 10 out of every 100 young people who have completed secondary school are enrolled in a university. Conversely, within the most affluent 20% of the population, 35% of young individuals are enrolled in this tier of education.

As demonstrated in the study by Castro & Yamada (2010), the attainment of university higher education can reach up to 17%, even after considering educational costs. Consequently, the small percentage of young people who are selected from advanced education, particularly among low-wage families, is striking. The most perspicuous elucidation of this outcome pertains to the existence of fiscal constraints: economically disadvantaged families often lack proprietary financial assets or substantial financing mechanisms to address the immediate and indirect expenses associated with advanced education. This phenomenon elucidates the underlying reasons why the most unfortunate families, despite their exceptional performance, do not partake in this type of enterprise.

*On the significant relationship between the spatial factors dimension and the insertion and permanence of the low-income student population in the "San Luis Gonzaga" National University, 2024.*

The results presented indicate that there are significant correlations between the spatial factors dimension and the insertion and permanence of the low-income student population in the national university "San Luis Gonzaga", 2024. ( $p = 0.015 < 0.05$ ).

*On the significant relationship between the dimension of academic factors and the insertion and permanence of the low-income student population at the "San Luis Gonzaga" National University, 2024.*

The findings reveal that there are no substantial correlations between the academic factors dimension and the integration and permanence of the low-income student population at the "San Luis Gonzaga" National University, 2024. The p-value of 0.152 is greater than 0.05, indicating that the null hypothesis is not rejected at a 5% level of significance. In this regard, Castro and Yamada (2010) evaluated and recreated a fact model that clarifies the probability that a person with full optional access to university higher education. The objective of the present study was to assess the general importance of financial limitations versus the accumulation of aptitudes and different qualities of the individual related to his or her family and educational foundation, in order to clarify the enrollment gap mentioned above. To do so, they initiated the study by examining the probability of enlistment of a poor individual and individually reproduced the impact of evolution. The factors that were examined included: (a) the financial condition of the non-poor, which is comparable to facilitating the family's money-related constraints; (b) the degree of instruction of its people to the normality of a non-poor individual; (c) its instructive

basis to the normality of a non-poor person; and (d) their intellectual capacities and their stability with respect to the normality of a person who is not poor. At that time, the level of the recruitment gap between the poor and non-poor in university training was determined to be capable of being closed with each change.

As is evident, disparities in family income likely elucidate approximately half of the observed variations in access to higher education. The remaining aspects of the hole pertain to the contrasts in the individual's instructive foundations, the degree of instruction of his people, and his accumulation of psychological skills. Therefore, it can be concluded that the bias against deficient access to advanced education is largely influenced by two factors. Firstly, long-distance confinements are present, aiming to confine individuals to ensure fundamental skills are acquired. Secondly, contrasts in family foundations determine individual training inclinations.

*On the significant relationship between the psychosocial-organizational factors dimension and the insertion and permanence of the low-income student population at the "San Luis Gonzaga" National University, 2024.*

The findings reveal a robust correlation between the psychosocial-organizational factors dimension and the integration and persistence of the low-income student population at the "San Luis Gonzaga" National University, 2024. It is evident that  $p < 0.05$ , thereby indicating a statistically significant result. It is imperative to acknowledge that the decision to enroll in a university and the probability of doing so are not solely influenced by the availability of tax assets. Conversely, it is predicated on the competencies that the youth possesses upon the conclusion of fundamental instruction, and the significance that this and the family impart for training. These variables impact both the available university education alternatives and the standard expenses and benefits associated with such training. For instance, the following inquiries are pertinent: Is it possible to successfully navigate the determination procedure, courses, and assessments? The effort exerted in this endeavor is a critical factor in determining the outcome. The question of whether this effort is worthwhile must be addressed. These principles find application in the decision regarding the pursuit of advanced education, with the optimal response being informed by the adolescent's aptitudes and propensities for learning.

According to Carnero and Heckman (2002), the probability of progressing toward advanced education should be examined in consideration of two types of limitations: (I) immediate constraints related to financial resources, and (II) long-term constraints associated with familial circumstances and the quality of guidance provided. These limitations, which are extensive in scope, determine the set of skills with which the young person concludes foundational training, as well as their aptitudes for instruction.

From a methodological perspective, the investigation of the general importance of these two types of constraints is problematic due to the presence of a strong connection between the current salary and the family limit. This connection complicates the aggregation of skills in students, as it is essential to ensure sufficient procedure.

*On the significant relationship between the educational management dimension and the insertion and permanence of the low-income student population at the "San Luis Gonzaga" National University, 2024.*

The results presented indicate that there are significant correlations between the educational management dimension and the insertion and permanence of the low-income student population in the national university "San Luis Gonzaga", 2024 ( $p = 0.000 < 0.05$ ). The results presented

indicate that there are significant correlations between the educational management dimension and the insertion and permanence of the low-income student population at the national university "San Luis Gonzaga", 2024 ( $p= 0.000<0.05$ ).

*On the significant relationship between the socialization agents dimension and the insertion and permanence of the low-income student population at the "San Luis Gonzaga" National University, 2024.*

The findings reveal that there are no substantial correlations between the socialization agents dimension and the integration and permanence of the low-income student population at the "San Luis Gonzaga" National University, 2024. The p-value of 0.359 is greater than 0.05, indicating that the null hypothesis is not rejected at a 5% significance level. The results of this study pose a significant challenge for the design of policies aimed at ensuring that more low-income young people have access to higher education. First, it is crucial to temper expectations regarding the impact of a targeted scholarship and/or credit scheme. A significant component of the financial challenges faced by households in poverty stems from long-standing constraints that are not easily addressed through short-term financial interventions. In a similar manner, attaining a harmonious balance between competence and value in this program type presents a considerable challenge. If the objective is to allocate assets to the most disadvantaged, there is a significant risk of exacerbating the existing skills gap within the population, thereby hindering the effective utilization of these assets. It is highly probable that the youth will either abandon the program or, if they graduate, they will be employed by an entity of inferior quality.

Consequently, the necessity for any grant and/or credit scheme targeting young individuals with limited financial resources is indisputably associated with a comprehensive instrument for selecting beneficiaries that is contingent on their academic aptitude. The primary objective of this initiative is to promote effective communication between the fundamental and advanced education grades. To that end, it is recommended that this decision be informed by the results of a state-administered test designed to evaluate the fundamental competencies that young individuals are expected to acquire by the conclusion of their primary education.

## **Conclusions**

The findings of this study affirm that internal factors are fundamental for the insertion and permanence of low-income students at the Universidad Nacional San Luis Gonzaga. These elements, which encompass psychological aspects such as motivation, self-esteem, academic self-efficacy, and the vision of the professional role, have a direct impact on how students deal with adversities in the university environment. It has been observed that individuals who develop these internal characteristics tend to exhibit a resilient attitude, a positive disposition toward learning, and an enhanced ability to navigate the challenges of the higher education system.

In terms of economic considerations, a significant correlation was identified between the financial constraints experienced by students and their continued enrollment in university. While domestic resources can serve as a compensatory mechanism in the absence of external support, economic challenges persist as a significant impediment. A student's ability to meet fundamental needs, including but not limited to transportation, food, educational materials, and access to appropriate technologies, has been demonstrated to have a detrimental effect on their academic performance. Furthermore, the aforementioned factors have been shown to increase stress and demotivate students, potentially leading to their cessation of academic pursuits. Consequently, the economic dimension cannot be disregarded or entirely supplanted by emotional or

motivational development. Rather, it must be addressed in conjunction with institutional policies that provide comprehensive support.

The geographical dimension also proved to have a notable impact on the academic journey of students. Individuals residing in distant locations or in substandard housing conditions encounter heightened logistical challenges in attending classes, engaging in extracurricular activities, or accessing conducive study environments. This phenomenon impacts not only the regular attendance of students but also their comprehensive integration into the academic environment. Consequently, the geographical context functions as a conditioning factor of the educational experience, thereby generating additional inequalities between students of disparate origins.

Furthermore, the academic dimension emerged as a pivotal factor in the analysis of student retention. Students' perceptions of educational quality, the clarity of curriculum content, the pedagogical support they receive from teachers, and the availability of teaching resources directly affect their motivation to continue their studies. An academic environment that is regarded as conducive to intellectual stimulation, while also presenting challenges and maintaining accessibility, and that fosters critical thinking and autonomy, has been shown to contribute positively to permanence. Conversely, the absence of clarity in the curricular structure, the paucity of tutorial support, and the traditional methodologies that are disconnected from the context act as demotivating elements that can lead to attrition.

From a psychosocial-organizational perspective, the sense of academic community and the availability of institutional support are identified as pivotal factors in sustaining the educational process. The establishment of an emotional bond between students and the university is conducive to academic dedication. Students who feel welcomed, valued, and cared for on campus have been shown to establish such bonds, which in turn reinforces their academic dedication. The presence of support networks, both formal (e.g., tutors, mentoring programs, and wellness services) and informal (e.g., friends and student groups), has been shown to reduce feelings of loneliness and minimize the risk of dropping out. These networks function as emotional support and guidance systems, playing a pivotal role in assisting individuals grappling with personal challenges.

Finally, the strategic relevance of internal factors in the formation of successful educational trajectories is reiterated, especially in situations of economic vulnerability. Self-esteem, defined as a positive assessment of one's abilities; academic self-efficacy, defined as the belief in the ability to face educational challenges; and internal motivation, defined as a driver of the desire to improve, have been identified as variables that impact not only academic performance but also the emotional well-being and future outlook of the student. These findings should be considered when developing university policies focused on equity, as they extend the intervention's scope beyond structural elements to encompass the enhancement of students' personal resources.

In summary, the present study provides substantial evidence supporting the necessity of implementing comprehensive strategies that take into account economic, spatial, academic, psychological, and emotional factors influencing the educational experience of students with limited resources. It is imperative to adopt a holistic and student-centered approach to facilitate the transition to a genuinely inclusive higher education system. Such an approach is essential to ensure not only equitable access but also the creation of tangible conditions that promote permanence, personal growth, and academic success for all students.

### **Recommendations**

These recommendations are directly articulated with the findings of the study, and are designed to guide institutional policies that promote equity, retention, and academic success for low-income students:

- **Optimize the institutional financial structure;** maintain application and tuition fees at levels accessible to the low-income student population, thus guaranteeing their insertion and permanence. It is suggested to strengthen institutional dissemination strategies, increasing investment in advertising to attract a greater number of applicants. This would allow additional revenue to be generated that supports financial sustainability without sacrificing accessibility.
- **Improve transportation infrastructure;** Given the significant link between spatial factors and student retention, it is recommended to acquire at least one additional transport vehicle and improve the maintenance of the current fleet. This will ensure safe and efficient transportation from the various locations to the campus, reducing logistical barriers that affect attendance and academic continuity.
- **Strengthen psycho-academic accompaniment;** It is recommended to expand the team of tutors with professionals in psychology and establish flexible schedules. This measure seeks to offer more effective support to low-income students, promoting their emotional well-being and strengthening their professional vocation, key aspects for their academic retention.
- **Expand access to academic resources;** Guarantee extended hours and continuity in the use of the library, computer rooms and digital platforms. In addition, implement accessible information tools for students and parents, which allow academic progress to be visualized and promote joint monitoring of the achievements and needs of the student body.
- **To improve teaching pedagogical practices;** Promote student-centred methodologies that encourage effective interaction and communication inside and outside the classroom. Teachers must be integrated by actively guiding the process, favoring meaningful learning in students.
- **Promote student-teacher interaction;** To foster a teaching environment where teachers recognize the personal circumstances of each student and adapt their pedagogical strategies. It is suggested to develop courses and workshops on innovative methodologies, active learning and personalized attention, whose objective is to place the student at the center of the educational process.

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