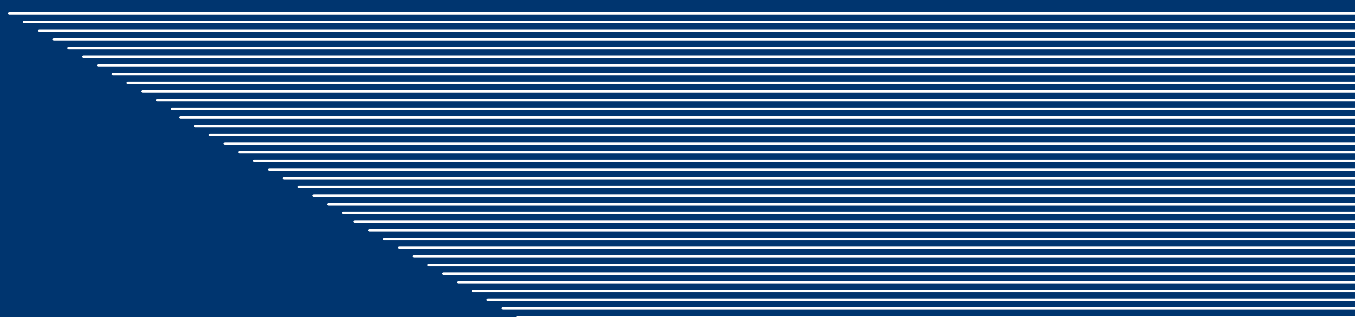


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Editors-in-Chief

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Mathematics Teachers' Perspectives and Practices on Use of Small Group Activities at Secondary School Level in Tanzania

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Abstract

Informed by the social cultural theory, this qualitative study investigated mathematics teachers' perspectives and practices of group activities as a teaching strategy when teaching mathematics at ordinary secondary school level in Tanzania. Guided by the interpretivism paradigm the study aimed to collect data on teachers' perspectives and how they practice the use of group activities when teaching mathematics. The study involved four basic mathematics teachers who were purposively selected based on the criteria of being trained during their professional training and were teaching basic mathematics at ordinary secondary school level. Data was collected through non-participating classroom observation and teachers' self-reflection of their lessons. The findings from this study revealed that, the participant mathematics teachers' standpoint was that, the group strategy is appropriate for helping students to work together as it is required by official documents when employing learner-centred pedagogy. The form of group tasks that teachers assigned to students informed the study that, although teachers were trained to implement the use of learner-centred pedagogy, teachers had not well-developed competencies to effectively use group task as a learner-centred strategy. The participant mathematics teachers employed group tasks that did not meet criteria for mathematics group tasks. Furthermore, the teachers' planned group activities did no help teachers to meet teaching and learning goals such as improving students' acquisition of the required mathematics competencies. Teachers in the study employed the strategy as a routine and a mean to satisfy higher educational authorities. These findings implied that, the participant teachers in this study had limited professional skills to use group activity as a teaching strategy. Students' participations in the teachers' planned group activities informed the study that, the teacher had not helped students to effectively make use of the tasks as means of acquiring learning competencies in mathematics classrooms. It is therefore concluded that, the participants' teachers' perspective of group activities and practices inform teachers' decision to use, practices and implement the teaching strategies. It is recommended that, mathematics professional development programs are required to help mathematic teachers acquire necessary competencies in the use of group activities. Such professional development programmes will enhance teachers' effective use the strategy so as to improve students' learning and outcomes in mathematics.

Key words: *Teachers, perspectives, practices, small group activities*

Introduction

Previous studies on group work as a strategy for teaching and learning process have indicated that, the model of learners interactions in group tasks have significant impacts on teaching and learning process (Laal & Laal, 2012). The impact on learning is only achieved when teachers make proper choice of tasks, plan the tasks, make decisions on the use and provide required guidelines to learners. Empirical evidence has previously shown that effective group work share common characteristics and that group members are motivated by their shared goals, positive interactions and formalized leadership of the group (Davies, 2009). Members' group goals in group activities are facilitated by members' participation and engagement in the activities with a common aim of developing the expected competencies. Research findings in the area of mathematics teaching continue to provide evidence on the significant impact of group work to learners' learning.

Researchers have documented on the teachers and learners' experiences in the use of the strategy in different ways. Educators support the use of group work as a teaching strategy in classrooms by stressing that, group activities are among the effective ways to let the students get involved in the learning process Cohen (1986). There are evidences from the literature that indicate that teachers experience and perspectives on the group work as a strategy in teaching has resulted to a debate on effective of group work as a strategy in teaching and enhancing learners' competence in the subject matter. In Tanzania, the revised mathematics syllabus (2023) demand teachers' use of learner-centred approaches whereby group work is identified as an interactive teaching and learning strategies hence recommended when teaching mathematics in secondary school classrooms. This study investigated mathematics teachers' perspectives and practices of group activities as a teaching strategy when teaching mathematics at ordinary secondary school level in

Tanzania. The aim of this study was to collect data on the reason teachers choice of the use of the strategy and the way teachers implemented in mathematics classrooms

Literature review

Previous studies on small group instructions have resulted into mixture of teachers' perspectives and practice on the use of strategy. The studies such as that of Gerleman, (1987) have revealed disappointing results on the strategy in mathematics classrooms as it failed to give the expected potential benefits like that of whole class teaching. A number of other empirical evidence on grouping for instruction have provided evidence that a group activity in the classrooms as a teaching strategy help learners to understand the subject matter as they interact in a social unit. In the United States of America Good et, al (1990) examined a sample of 1504 teachers from 126 elementary schools in 10 districts in three states. The findings from this study reported that, teachers' concepts of group size ranged from half a class to a group of four students. Their findings on teachers' practices showed that, 13% of teachers used two or more groups when teaching and that while they worked with one group, students were assigned in groups to work alone. The number of students in the classes varied from state to state or district or district). Only 5% of the teachers reported using two or more groups in which students were encouraged to work cooperatively. In the study by Webb (1990) mathematics teachers engaged students in higher order thinking group activities and teachers were reported with understanding that group activities supplemented their teaching deficient because during group activities learners seated in informal ways of seating arrangement which was opportunities for learners to exchange ideas and acquire additional information from peers.

On the aspects of form of activities Price and Nelson (1999) distinguish between lessons and activities in two ways. Both lessons and activities require different planning decisions and usually

lessons include various activities. The significant difference is based on the purposes, objectives and the type of evaluation needed. The purpose of the lesson may be to provide initial instruction on important skills or knowledge. Activities on the other hand may have varieties of purposes, for example, learners' motivation, additional experience, elaboration of information, additional practice, or integration or generalization of skills and knowledge. A lesson has a specific, measurable short-term objective, and that the teacher's intention is that each student will meet that objective by the end of the lesson. Activities are used along with lessons to help students make progress towards long-term objectives or goals. Lessons are followed by a formal evaluation while the evaluations used with activities are often less formal and less individual.

Cohen (1986) has referred group work to a small working group of learners designed in a way that everyone can participate on a task that has been clearly assigned. This concept mean that learners in a group work are expected to carry out their task without direct and immediate supervision from their teacher. Cohen (1986) categorized grouping strategies for instructions as group work and ability grouping. The ability grouping is used by teachers to divide up the classroom by academic criteria so that they can instruct a homogeneous group. This is possible when a class is a homogeneous group. This is normally not achieved as students in normal classes have individual differences that teachers are expected to manage. Teachers who overlook this aspect are faced with classroom management problems. The key features of group work according to Cohen (1986) are such that, teachers give students a group task and delegate authority by allowing learners to make mistakes and struggle on their own. In contrast to delegation, direct supervision is practiced whereby teachers tells students what task is to be done and how to do it. Teachers are so close and practice monitoring the students by preventing them from making mistakes and correct errors right away. Since group work strategy is of emphasis in Tanzanian secondary schools, this study was designed to collect data on the teachers' perspectives and practice on the strategy. Understanding

teachers' perspectives and practices informed the study on the teachers' practices as informed by their perspectives. Their perspectives and practices are beneficial to the effort to improve teaching and learning as demanded by the paradigm shift from the stress on the use of more teacher centred approaches to the use of more learner-centred approaches in the classrooms.

Methodology

In answering the research question this study was guided by the social cultural theory that in building understanding of the key participants in the phenomenon it is important to consider their psychological functions. The social cultural theory helped the to tap behaviors and perspectives of the participants which was the main issue of the study. The fact is that, small group activity as a strategy is employed in a social learning atmosphere where each participant is a member of such a learning community. During these social learning activities, the teachers' perspectives on their roles was captured as students were learning in such a collaborative atmosphere. The study employed a qualitative study approach underpinned by the interpretivism philosophy to shed light on the teachers' perspectives and practices of group teaching strategies with a view that being key players in the use of group teaching strategies to teach mathematics subject at ordinary secondary school level, their experiences provided informed data to answer the research question.. The study involved four mathematics teachers identified as T1, T2, T3, and T4 who were purposively selected based on being teaching mathematics in four mathematics classrooms at ordinary secondary school level in Tanzania. The selection of teachers was based on the fact that, for more than five years these participant teachers had managed to record high performance status at school, district and national levels in Tanzania. The four teachers were professionally trained, certified by their education authorities and had experience in teaching for at least five years.

Data was collected through non-participating classroom observation and teachers' self-reflection of their lessons. Analysis of data was done qualitatively beginning by reading through the data to understand the data before generation of themes that emerged during classroom observations and

teachers self-reflection. During data analysis, each participant teacher was treated as a case study and a unit of analysis. After individual case study analysis, cross case analysis was conducted to capture similarities and differences in the teachers' perspective and the practices in the use of group activities as strategies when teaching mathematics.

Results and discussions

Teachers' reasons and decision to use group work when teaching mathematics

The participant teachers' reason for group teaching strategy was mainly management of students discipline and raising motivation level of the students as explained by T2: *"I use group instruction to distribute tasks that are manageable. I have large class and students who are slow in learning. Grouping them is a method that assist me to teach different concepts at once. Not all topics are simple.* T4 added that, the reason for use of group tasks is diversity of students and purpose of the activity as stated *"Techniques likes groups help us to make it simple to our students when learning with others". "You accommodate diversity of needs, however it is always a challenge because not all students like mathematics. I am trying to help students to work together with others in groups". To let it go, the tasks that I think are appropriate to students are problem solving task and when students work together to apply what they have learned.* T1 had a view that: *"without addressing students' interest in the subject, group work may not help to achieve objectives. We do use group activities as suggested but it seem to be rarely understood by many of fellow teachers. Teachers rarely plan in their lessons, so when implementations do not produce what is intended, we use it to fulfill requirements of the syllabus"* Another teacher T3 added:

Administrators pressurize us to over the cover syllabuses. Using group work or groups' strategies may cause delay in covering the contents. This reason has caused teachers to use it when inspectors observe their classrooms in sessions when they teach". Go around different classes you note that, there will be students wondering around and are not parts of any group and are

not engaged in their task. Some task are performed by very few students and others are working individually rather than being part of the group.

These teachers' reasons for using the group work strategy is fact determined by their beliefs on its significant value on the strategy. Teachers' belief on its effect on students' learning influences the choice and use of the strategy. Teachers' satisfaction on the students' participation determine choice of the strategy as argued by the reviewed literature in this study such as Good et.al. (1990).

Mathematic teachers' preference of group work

With regard to teachers' like and competence to the use of strategy, participant teachers shared their views that not all teachers are interested with the strategy as explained by T3: I dislike the use of group activities to improve mathematics achievement. My students are not interested too and have tried to resolve, I think group work apply to students who are highly motivated with the mathematics.

Data from classroom observation and teachers' self-reflections informed the study that, the participant mathematics teachers preferred the use small group work at the end of the lesson with a reason that, learners are familiar with material for discussions. This is as affirmed by a response from a teacher T1 during self-reflection session: *"at the end of the period, I used group assignment. I know that, the students know what to discuss, they revise and learn more than when you start with groups. It is a wastage of time because when you have students failing to understand the concept how can you deal with such case in a limited time?"* Another teacher T2 stated: *I personally had few activities at the introduction that did not require groups, you introduce, leave the students to learn more from you as you proceed in the end students do homework and it is a proper time to use groups. At the middle and sometime according to the need. However, I prefer doing at the end of my lesson. At the beginning I did a review in my lesson that required no group work.* A teacher T4 added: *I do use group discussion frequently and this happens like today when*

students have knowledge to share something I give group activity. It is optimal to provide group activities at the end of all class activities. A teacher T3 added: Five to ten minutes are reasonable for a group activity at the middle or the end of the lesson. I preferred this time because I expect to do assessment and evaluate learning. During this time students share ideas, learn more and add news as they discuss in groups. The presentation in this section shows that, the participant teachers had a positive perceptions towards group activities. There were also views from the key participants that, group work in the classrooms are not always applicable and it is inappropriate to fast learners who are bored when the task is too easy. The benefits was not by participant teacher to be applicable to slow learners who would require more time and assistance from their teachers and their peers.

Another teacher explained that motivation is a key factor as stated:

Group work is very necessary in mathematics teaching, however, the problem that face most of the teachers is the pressure to cover the syllabus. We normally run fast to make sure that the syllabus is over. Very often most of our students study in tuition classes. We find no reason to utilize this strategy several times. Although we understand that it can help, we feel that it bore most of the students. For this reason it is always hard to prepare teaching material enough for them under such pressure taking into consideration that it takes time to teach a topic using this strategy.

Teachers' observation on students' motivation revealed life in the classroom situation and the challenges that they faced in implementations process. The nature of the topic, material required, purpose for grouping, students' ability and the amount of time that is needed in group work are key elements of teachers' perspectives on group work that this study revealed. Evidence from

previous literature in favor of group activities has capitalized on reorganization of information to learners working together Webb (1991) and Kight (1993).

Conclusion and recommendations.

The findings from this study confirms that, teachers like to use group work for problem solving, motivating students, deal with students needs and have opportunity to exchange information. The teachers' perspectives on the use of group work is determined by the students' interest in the use of the strategy. The participant teachers' intimate knowledge of the students proved to be the most useful information in forming groups. The participant teachers' perspectives informed the study that, they preferred the use of small group activities more during the middle or last part of the lessons than at the beginning. Study on teachers' perspectives on the efficiency of group activities for meeting needs of students who vary in ability might help to explain more about this approach for teaching mathematics. Since the participant teachers in this study had different perspectives on the use of group activities, there is a need to continue with the effort of putting more emphasis on professional development to teachers that are geared towards creating awareness to teachers on what is needed to improve their use of group activities and hence use the strategy to improve students' achievement in mathematics.

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The Role of Special Libraries in Preserving Indigenous Ecological Knowledge: Implications for Tourism and Conservation in TANAPA

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Abstract

This study examines the critical role of special libraries and archives in preserving Indigenous Ecological Knowledge (IEK) and its implications for biodiversity conservation and sustainable tourism in Tanzania National Parks (TANAPA). As TANAPA navigates challenges of climate change, biodiversity loss, and evolving tourism demands, integrating IEK offers a pathway toward more resilient and equitable management. However, this predominantly oral and localized knowledge is at risk of erosion. This research posits that special libraries can act as dynamic repositories and ethical intermediaries, facilitating the integration of IEK into conservation planning and visitor experiences through collaborative curation and digital preservation. Employing a qualitative multi-case study approach, the research focuses on libraries associated with TANAPA parks, using systematic review analysis. Expected outcomes highlight a dual impact: for conservation, archived IEK can inform adaptive management practices like traditional fire management; for tourism, ethically curated IEK can transform visitor interpretation into deeper cultural-ecological storytelling. The study concludes by proposing a "Living Libraries" framework that not only preserves knowledge but ensures its intergenerational transmission and practical application. This research argues that such knowledge infrastructure is a strategic imperative for achieving TANAPA's intertwined goals of conservation, sustainable tourism, and community engagement.

Keywords: Indigenous Ecological Knowledge, special libraries, Tanzania National Parks, conservation, sustainable tourism, knowledge management, decolonizing archives.

Introduction

The global conservation paradigm has shifted from exclusionary "fortress conservation" toward integrative models that recognize the linkages between biodiversity, cultural heritage, and social equity (Nian et al., 2025; Poomhiran & Entwistle, 2025). Within this context, protected area like Tanzania National Parks (TANAPA) face a complex mandate to preserve ecological integrity, generate sustainable tourism revenue, and meaningfully engage local communities. Indigenous Ecological Knowledge (IEK), the cumulative, place-based knowledge, practices, and beliefs held

by local communities is increasingly acknowledged as a vital resource for addressing these challenges (Masenya, 2025). In Tanzania, this includes sophisticated pastoralist and agricultural knowledge of rangeland management, species behaviour and monitoring, and climate adaptation.

TANAPA is the mandated steward of globally iconic and biodiverse landscapes, including the Serengeti National Park and Mount Kilimanjaro National Park, which function as premier destinations and primary drivers of a tourism sector that is critical to Tanzania's national economy and foreign exchange earnings (Tanzania National Parks, 2024; World Bank, 2022). Local and indigenous communities hold sophisticated ecological knowledge (IEK) of the species, plants, and climate within these protected areas, knowledge that has co-evolved with and sustained the ecosystems for generations (Berkes, 2018; Tengö et al., 2017).

However, this knowledge is predominantly tacit, transmitted orally through narrative, ritual, and daily practice, making it highly localized, context-dependent, and vulnerable to rapid socio-economic changes, cultural assimilation, and generational shifts (Whyte, 2013; Bohensky & Maru, 2011). Consequently, valuable IEK is at risk of being lost, creating a systemic disconnect from formal, science-based management and planning. This gap weakens holistic ecosystem stewardship and reduces the socio-cultural richness of tourism. (Charles & Nawe, 2017; Masenya, 2025; Sterling et al., 2017). This disconnect not only represents a loss of cultural heritage but also undermines the resilience and adaptive capacity of conservation systems in the face of environmental change (Gómez-Baggethun et al., 2013).

This study fills a crucial need at the intersection of cultural tourism, conservation, and knowledge management. While the value of IEK is recognised, mechanisms for its systematic preservation, ethical curation, and active integration remain underdeveloped. This study argues that special libraries, including archives, research collections, and information centres within museums, universities, and conservation agencies can bridge this gap. Conceptualised as dynamic "knowledge hubs," they can facilitate the respectful documentation and application of IEK. The central research questions are *How can special libraries be strategically leveraged to preserve indigenous ecological knowledge? and What are the implications for enhancing conservation outcomes and tourism experiences within TANAPA?* By answering the questions, the study seeks to offer a theoretical and practical framework for improving environmental knowledge management in crucial conservation environments.

Theoretical Framework and Case Study Integration

Knowledge Management Theory and "Living Libraries"

The study is grounded in Knowledge Management Theory (KMT), with specific emphasis on the famous SECI model (Socialization, Externalization, Combination, Internalization) developed by Nonaka and Takeuchi (1995). The theory presents a core framework for studying the dynamic interplay and conversion between explicit (codified, transmissible) information and tacit (personal, experiential) knowledge.

The majority of indigenous and local ecological knowledge (IEK) is tacit, ingrained in oral traditions, cultural practices, and lived experience (Polanyi, 1966; Berkes, 2018). Specialised "Living Libraries," such as the one conceptualized here, are theorised to operationalise, most critically, the Combination phase by systematically organizing discrete pieces of explicit knowledge (e.g., individual interviews, maps, photographs) into new, integrated, and accessible knowledge systems like participatory digital archives (Dalkir, 2017). The "Living Library" is an organisation that actively and iteratively supports the entire cycle of knowledge generation, sharing, refining, and practical application.

However, the institutional environment must be carefully considered while evaluating the viability of putting this KM-centric paradigm into practice. A pertinent study of knowledge management practices in Tanzanian universities found an alarmingly low explicit awareness of formal KM frameworks and a pronounced lack of structured knowledge-sharing mechanisms (Charles & Nawe, 2017). A fundamental obstacle to sustained implementation is highlighted by this study, which indicates a substantial gap between the theoretical potential of advanced knowledge management systems and the present institutional realities and capacity in situations like Tanzania.

The Usambara Knowledge Project (UKP), a collaborative partnership between a U.S. university library (Indiana University) and Tanzanian community stakeholders, serves as the critical analytical case study. It pragmatically exemplifies the SECI model in action: Externalization (tacit to explicit) is achieved through methods like oral history interviews and recurrent photography, translating lived experience into documented assets (Yakura, 2002). Combination (explicit to explicit) is realised through the meticulous curation, metadata tagging, and thematic organisation of these assets into a searchable digital archive. Internalization (explicit to tacit) is facilitated by

making the archive accessible for community education and use, allowing documented knowledge to be reabsorbed into practice and understanding (Hislop et al., 2018).

Thus, the UKP provides a tangible, operational benchmark for KM praxis in an IEK context. Simultaneously, its structure particularly its reliance on a foreign institutional steward inevitably raises pressing questions about long-term digital sustainability, genuine local ownership, and equitable governance. These themes are productively analysed through a political ecology lens, which scrutinises the power dynamics and socio-political constraints inherent in such cross-cultural knowledge partnerships (Robbins, 2011; Sillitoe, 2006).

Political Ecology and Decolonizing Archival Praxis

The UKP's methodological approach is critically informed by political ecology, a theoretical framework that scrutinises the power imbalances and political economies embedded within environmental knowledge production (Robbins, 2011). The project consciously counters traditional colonial archival practices, which have historically alienated indigenous communities from their own cultural and ecological records by extracting knowledge without consent or ongoing stewardship (Trouillot, 1995; Stoler, 2009). By prioritising community co-curation through participatory workshops that position elders as primary knowledge authorities and actively involve local scholars as recorders and producers, the UKP fundamentally reframes the library's role from that of a neutral or extractive owner to an ethical steward and accountable intermediary (Furner, 2022; Hennessy et al., 2019). This aligns directly with broader decolonial calls to transform the management of Indigenous Knowledge Systems (IKS), advocating for collaborative, rights-based models that recognise and uphold community sovereignty, data governance, and epistemic authority (Masenya, 2025; Kukutai & Taylor, 2016; Chilisa, 2019).

Generating Experiential Tourism Value Through Narrative

The UKP archive enables a pivotal shift from passive sightseeing to deep narrative engagement, a core tenet of modern experiential and heritage tourism (Pine & Gilmore, 2011). By systematically curating the multi-layered "story of place" interweaving ecological, historical, and socio-cultural narratives, the library provides the essential raw material for transforming standard tourist interpretation into immersive, meaningful experiences (Moscardo, 2020). This process aligns with the Stimulus-Organism-Response (S-O-R) framework from environmental psychology, where curated, authentic narratives act as the critical stimulus (Mehrabian & Russell, 1974). These

narratives can profoundly influence a visitor's internal cognitive and affective state (Organism), fostering stronger place attachment, environmental empathy, and a sense of ethical responsibility (Ramkissoon et al., 2013). This altered state, in turn, drives desirable behavioural Responses, including a reinforced conservation ethic, increased support for community-based tourism initiatives, and greater willingness to pay for sustainability (Li et al., 2025; Knobloch et al., 2017).

Consequently, the library's curation directly adds unique, non-replicable cultural value to a destination, moving beyond scenic beauty to offer competitive differentiation in the tourism market (Richards, 2018). This supports a more sustainable tourism model that actively disperses economic and social benefits to knowledge-holding communities and encourages long-term pro-conservation behaviour among visitors, creating a virtuous cycle of value and preservation (Nian et al., 2025; Stronza et al., 2019).

Seemingly, UKP demonstrates the integration of these three theoretical domains. Its knowledge management processes are conducted through a decolonial praxis, producing authentic narratives that enrich tourism. For TANAPA, this suggests that a park-affiliated knowledge centre could similarly co-create "Living Library" collections with adjacent communities, informing ecological management, ranger training, visitor exhibits, and community-led heritage tours.

Methodology

This study employed a systematic review methodology, guided by the PRISMA framework (Page et al., 2021), to synthesize existing literature on special libraries, IEK preservation, and its applications in tourism and conservation. A comprehensive search was conducted across databases (Scopus, Web of Science, Library & Information Science Source) using keywords: "special libraries," "traditional ecological knowledge," "preservation," "tourism," "conservation," and "Tanzania." The process involved identification, screening, eligibility assessment, and data extraction. A total of 50 studies were analyzed through qualitative thematic synthesis and for meeting inclusion criteria, which included English publications and knowledge management (Thomas & Harden, 2008). Data on theoretical frameworks, methods, case contexts, and outcomes were coded and organised thematically, guided by the tripartite theoretical framework. This approach ensured a robust evidence base, mapped global models, and identified specific gaps relevant to TANAPA, setting an agenda for future primary research (Snyder, 2019).

Findings and Discussions

Findings

Persistent Systemic Disconnect & Historical Bias

A entrenched scientific bias continues to marginalise IEK within formal conservation frameworks, systematically excluding it from protected area planning and management protocols. This exclusion is perpetuated by institutional norms that often privilege Western scientific paradigms while dismissing IEK as anecdotal or non-empirical, leading to conservation strategies that are culturally discordant and locally unsupported.

A Proven Model for Integration: The "Living Library"

In stark contrast to the prevailing institutional gap, the Usambara Knowledge Project functions as an effective operational model. It successfully manifests the combination phase of the SECI knowledge management model by creating a participatory digital archive, a "Living Library." This platform facilitates the conversion of tacit, experiential IEK into explicit, shareable formats while maintaining community ownership and context. This model highlights a viable technical and social process for integration, underscoring the feasibility of such approaches even in contexts like Tanzania, where formal institutional knowledge management awareness remains generally low.

Converging Economic Imperative: The Market for Authenticity

Parallel to this operational model, a significant shift in tourism valuation is creating a powerful economic imperative for IEK integration. Modern tourist demand increasingly prioritises relational and socio-cultural values, seeking authentic, narrative-driven experiences over conventional sightseeing. This trend generates a direct and growing market for IEK-enriched tourism products, positioning IEK not merely as a cultural asset but as a core economic resource. This market force aligns with and can potentially incentivise the adoption of participatory knowledge models like the Living Library, suggesting a convergence of ethical, ecological, and economic interest

Indeed, the findings revealed a critical juncture; while historical biases sustain systemic barriers, functional models for IEK integration exist and are increasingly validated by emerging market demands. This creates a tangible opportunity to leverage economic channels to advance more inclusive, effective, and socially just conservation practices.

Discussion

The findings strongly support the proposition that "Living Libraries" can act as critical bridging

institutions, linking IEK preservation directly to the applied domains of conservation management and tourism development, thereby creating a mutually reinforcing cycle (Tengö et al., 2017; Sterling et al., 2017). This is validated by the UKP's practical application of the SECI model, which demonstrates a mechanism to systematize tacit, oral IEK into an explicit, formal management asset (Daly et al., 2002; Conte, 2021; Nonaka & Takeuchi, 1995), offering the Tanzania National Parks (TANAPA) a strategic and operational pathway to bridge its identified institutional knowledge management gap (Charles & Nawe, 2017). Beyond this operational utility, the UKP's collaborative methodology represents a politically significant decolonizing praxis, actively addressing entrenched power imbalances by positioning local communities as co-creators and primary knowledge authorities rather than passive subjects (Smith, 2012; Chilisa, 2019).

Adopting such a model is therefore an ethical and political imperative for TANAPA, signaling a fundamental shift away from historically extractive and marginalising conservation paradigms toward a recognition of communities as legitimate partners and knowledge holders (Agrawal, 1995; West, 2005). Furthermore, this integration meets a critical market demand within the rapidly growing sector of experiential and cultural tourism, where visitors increasingly seek relational and socio-cultural values embedded in authentic, place-based narratives (Martín-López et al., 2019; Weiler & Smith, 2009). A "Living Library" directly supplies this invaluable, authentic content, enabling TANAPA to co-develop unique interpretive materials, strategically differentiate its park offerings in a competitive market, and crucially, design mechanisms to channel tangible economic and social benefits back to the knowledge-holding communities, fostering a virtuous cycle of valuation and preservation (Li et al., 2025; Nian et al., 2025; Stronza et al., 2019).

The public history envisaged under the UKP rejects narrow academic interpretation. The UKP encourages exhibits that provide insight into daily life, sustainable agriculture, introduced species, natural disaster, famine, colonialism, and changing ecosystems (UK National Parks, 2025). The information should supplement the expanding scientific understanding of East Africa's natural history with the locals' feeling of place (Magoc, 2014). For example, in Georgia, university partnerships are central to digital archiving projects, which collaboratively work to sustain archives and address gaps in the representation of communities, cultural groups, and historical narratives (Spratt et al., 2023). These initiatives are often embedded in university curricula, where students first visit archives to identify omissions in the metanarrative and then conduct oral history projects to fill those gaps (Kehoe & Miyaoka, 2020). The scholarly outputs are public-facing digital compositions, such as new archival collections, blogs, and Wikipedia entries (Parsons et al., 2022;

Squibb et al., 2023). This model is reflected in Tucker, Georgia, where there is a local desire to build a stronger, innovative partnership among the area's university, school system, historical society, and public library to collect the historical artifacts and narratives that define the community's past, present, and future (Panther et al., 2024).

Nevertheless, the analysis identifies several pressing research gaps, chief among them a partnership inconsistency: the UKP's reliance on a foreign university for stewardship raises fundamental concerns regarding long-term local ownership, sustainable digital access, and substantive decolonization (Daly et al., 2002; Smith, 2020). This paradox necessitates future investigation into equitable governance and capacity-building models for truly Tanzanian-led archival systems (Masenya, 2025). Furthermore, research must move beyond the technical "Combination" of the SECI model to examine the essential social-organisational processes, including participatory design of classification systems (Liu et al., 2021), democratic access protocols, and equitable benefit-sharing mechanisms (Norton, 2022) that underpin an archive's legitimacy and sustainability. Finally, addressing the awareness-application gap requires studies on how archived IEK can actively inform TANAPA's adaptive conservation management (e.g., fire regimes, species monitoring) (Méndez et al., 2023) and be effectively translated into marketable tourist experiences (Li et al., 2025; Nian et al., 2025) to realise tangible ecological and community benefits.

Conclusion

This research establishes that special libraries, reconceptualised as "Living Libraries," can serve as dynamic, ethical hubs that bridge preservation, conservation, and tourism. They offer a structured methodology to transform tacit IEK into a co-created, systematised resource, addressing gaps in formal KM practice. This model facilitates a decolonising shift by positioning communities as knowledge authorities, challenging historical marginalisation. For TANAPA, adopting this framework represents a strategic evolution toward managing ecosystems through a fusion of knowledge systems. The resulting preserved knowledge can power sustainable tourism development by providing authentic narratives for unique visitor experiences, creating a virtuous cycle of conservation funding and community benefit. Investing in the "Living Library" model is thus a foundational strategy for building more resilient, equitable, and compelling protected areas. Future research should prioritize pilot projects within TANAPA to test the model's application and address the identified gaps in sovereignty, process, and practical integration.

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Impact of Fintech on Business Financing and Development Outcomes: A Systematic Review

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Abstract

The Sustainable Development Goals are still being hampered by a severe lack of funding for small and medium-sized businesses (SMEs) in developing nations as well as a more general shortage of development funds. Development Goals (SDGs). Fintech (financial technology) is expected to transform business and development finance by reshaping how funding is accessed and delivered. This study conducts a systematic review of extant literature to synthesize theoretical perspectives and empirical evidence on how fintech innovations are addressing traditional market failures in credit provision for businesses. The review encompasses 78 peer-reviewed articles, reports from key multilateral institutions, and working papers published from 2015 through 2024. Findings indicate that fintech, primarily through alternative lending platforms, mobile money, and blockchain-based solutions, mitigates information asymmetries, reduces transaction costs, and enhances financial inclusion for previously underserved SMEs. This has tangible positive implications for entrepreneurship, job creation, and economic growth, thereby contributing to broader development objectives. The review also highlights critical risks, such as widening digital divides, embedded algorithmic bias, data privacy vulnerabilities, and threats to financial stability. It is concluded that while fintech is not a panacea, it represents a powerful complementary tool within the development finance architecture. The originality of this review lies in its explicit integration of fintech business financing models with macro-development financing goals, providing a synthesized framework for researchers, policymakers, and development practitioners.

Keywords: Fintech, SME Financing, Development Finance, Financial Inclusion, Systematic Review, Alternative Lending, SDGs.

Introduction

The persistent gap in access to finance is a central challenge in economic development. The International Finance Corporation (IFC) estimates that over 65 million micro, small, and medium enterprises (MSMEs) in developing countries face an unmet financing need of \$5.2 trillion annually (IFC, 2017). This "missing middle" exists because traditional banks find it unprofitable to serve SMEs due to high perceived risks, lack of collateral, and prohibitive transaction costs associated with small-ticket loans (Beck, 2020). Concurrently, official development assistance (ODA) flows are insufficient to meet the trillions of dollars required annually to achieve the SDGs

(UNCTAD, 2021). Fintech, technology-driven innovation in financial services has disrupted this stagnant paradigm. Peer-to-peer (P2P) lending, crowd financing, mobile money, and big-data credit scoring are examples of innovations that are revolutionising the way firms obtain funding.

Fintech uses digital platforms, alternative data, and automated algorithms to democratize finance, reaching unbanked and underbanked populations. This work addresses a major research subject using a systematic literature review approach: How does Fintech impact business financing and development outcomes? By synthesizing a wide body of literature, this review aims to provide a clear, evidence-based assessment of fintech's role as a catalyst for development financing.

Methodology: Systematic Literature Review

This study follows the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines (Page et al., 2021) to ensure a transparent and replicable process. Major academic databases, including Scopus, Web of Science, Google Scholar, and EconLit, were searched in order to gather data. The keyword strategy involved combinations of terms, such as ["fintech" OR "financial technology"] AND ["SME financing" OR "business lending" OR "MSME"] AND ["development finance" OR "financial inclusion" OR "economic development"]. Grey literature from organisations including the World Bank, IFC, IMF, and BIS was also included to collect important business and policy viewpoints. Inclusion required three criteria: a focus on fintech in business or development finance, English publication from 2015 to 2024, and the presentation of theoretical models or empirical data.

Articles focused solely on consumer fintech or developed markets without a development context were excluded. The initial search yielded 250 records. After eliminating duplicates and screening titles and abstracts, 150 papers were assessed for eligibility through a full-text evaluation. The final dataset for synthesis consisted of 78 studies that met all inclusion criteria after the full-text review. Key information from these studies was extracted into a standardized matrix, capturing details on authors, research focus, methodology, key findings, and theoretical framework. A thematic analysis was then conducted on this matrix to identify dominant theories, consistent empirical trends, and emerging research gaps.

Theoretical Framework

Fintech's impact on business and development financing can be understood through several established economic and financial theories, with modern applications. Firstly, the problems

of Information Asymmetry (as described by Akerlof's (1970) "Market for Lemons") and Transaction Cost Economics (developed by Coase, 1960) remain highly relevant. Fintech directly addresses these classic issues by using non-traditional data like social media activity, utility payments, and digital footprints, and machine learning to build more accurate, dynamic risk profiles than traditional credit scoring allows (Goldstein et al., 2019). This process reduces the fundamental problems of adverse selection and moral hazard, diminishes the need for physical collateral, and lowers the costs associated with screening and monitoring borrowers, making small-ticket loans economically viable for lenders. Second, this aligns with contemporary Financial Inclusion Theory (Ozili, 2018), which holds that access to affordable financial services is a critical enabler for reducing poverty and fostering economic development.

Fintech acts as a powerful engine for inclusion by creating low-cost, accessible digital financial ecosystems that serve as a gateway for SMEs to enter and participate in the formal financial system. Furthermore, fintech companies are classic examples of Disruptive Innovators as conceptualized by Christensen (1997). They initially target segments overlooked by incumbent banks, such as small businesses without a credit history, by offering simpler, more convenient, and cheaper services. Over time, they improve their offerings and move upmarket, eventually competing directly with traditional financial institutions (Thakor, 2020). In conclusion, the mechanics of many fintech models are explained by Network Effects and Platform Economics (Hagiu & Wright, 2020). Models like crowdfunding and P2P lending function as multi-sided platforms that connect borrowers directly with lenders and investors. The platform exhibits a strong network effect: its value grows exponentially with each new user, creating a virtuous cycle that rapidly scales financing and injects liquidity into illiquid markets.

Empirical Review and Synthesis

The empirical literature from 2015-2024 reveals several key fintech models and their documented impacts on the ground. Alternative lending platforms, including P2P and marketplace lending, significantly expand the pool of available credit. For instance, research on Chinese P2P platforms found they markedly improved lending volumes to SMEs in regions with less developed traditional banking infrastructures (Huang et al., 2020). Similarly, studies on lending-based crowdfunding platforms like Kiva have demonstrated their ability to reduce borrowing costs for entrepreneurs in developing countries by connecting them directly with a global pool of individual lenders (Balyuk & Davydenko, 2019). The core mechanism here is the use of algorithmic scoring to assess

creditworthiness based on alternative data, often resulting in a much faster loan approval and disbursement process compared to traditional banks.

Mobile Money and Payments represent another profound impact, with the M-Pesa case in Kenya being the most seminal example. Empirical research has linked the adoption of M-Pesa to increased financial resilience for households and a significant reduction in poverty rates (Suri, 2017). For businesses, it provides a secure, low-cost transaction platform, improves digital record-keeping, and crucially, creates a verifiable digital data trail that can be used to build a financial identity for accessing further credit products. Equity Crowdfunding, while riskier, fills a critical gap for early-stage, high-growth potential firms that fall between traditional venture capital and bank lending. It democratizes investment, allowing SMEs to raise growth capital by selling small equity stakes to a large number of retail investors, thereby diversifying risk among a large pool of backers (Block et al., 2018).

Nevertheless, more emergent technologies like Blockchain and Smart Contracts hold promise for development finance by increasing transparency in aid disbursement and supply chain finance, ensuring funds reach intended recipients while reducing fraud and intermediary costs through automation (World Bank, 2021). Synthesizing this evidence, it is clear that fintech is highly effective at expanding the extensive margin of credit, bringing entirely new firms into the formal financial system. Its impact on the intensive margin (increasing loan sizes for already-banked firms) is more mixed and context-dependent, but the overall effect is a measurable reduction in the SME financing gap, leading to higher rates of firm formation, survival, and growth.

Linkage to Development Financing

The improvement of SME finance through fintech acts as a direct and powerful conduit to achieving broader development goals, thereby creating a critical link between micro-level business financing and macro-level development financing. The Sustainable Development Goals (SDGs) provide the best illustration of the significance and influence of this relationship. For example, Fintech directly advances SDG 8 (Decent Work and Economic Growth) by improving capital access for SMEs. As the primary job creators in developing economies, these businesses can then invest, hire, and expand (GPFI, 2020). It also fosters SDG 9 (Industry, Innovation, and Infrastructure) by funding new, innovative ventures and helping small firms scale their operations, thus supporting industrialisation. Furthermore, fintech contributes to poverty reduction (SDG 1) and can help reduce inequalities (SDG 10) by fostering entrepreneurship and employment. Its

impact on inequality stems from its ability to serve remote, underserved populations and from the potential for well-designed algorithms to mitigate human biases in credit access (Feyen et al., 2021). Beyond the SDGs, fintech plays a crucial role in crowding-in private capital for development. It creates a more efficient and transparent market that can attract private investment from impact investors, institutional lenders, and diaspora communities into development projects and SMEs in emerging markets (Barba et al., 2022). This mobilizes private capital at scale, thereby leveraging and complementing the finite resources of public official development assistance (ODA), making the overall development finance architecture more robust and sustainable.

Risks and Challenges

Despite its transformative potential, fintech's integration into development finance presents significant risks and challenges that require careful acknowledgment and management. The digital divide presents a fundamental challenge: fintech's reliance on digital access and skills can systematically exclude vulnerable, rural, and elderly groups, potentially worsening existing social and economic disparities (Song et al., 2022). A second major challenge is algorithmic bias. Machine learning models can perpetuate or amplify societal prejudices present in their training data, leading to discriminatory lending outcomes for certain demographics or regions (Fuster et al., 2022).

Closely related is the issue of Data Privacy and Security; the massive collection and use of alternative data for credit scoring raise serious concerns about consumer privacy, informed consent, and protection against data breaches, for which regulatory frameworks in many developing countries are still underdeveloped (Arner et al., 2020). Increasingly, there are systemic risks related to Regulatory Arbitrage and Financial Stability; the rapid growth of fintech can outpace the establishment of appropriate regulatory frameworks, creating risks of consumer abuse, fraud, and opaque lending practices. Furthermore, if fintech lending becomes widespread and highly correlated, a macroeconomic downturn could trigger a wave of defaults, posing potential systemic risks to the broader financial system, which may not be under the same prudential scrutiny as traditional banks (FSB, 2023).

Conclusion

In conclusion, this systematic review of literature from 2015-2024 affirms that fintech is a significant and strong disruptor in the domains of business and development financing. Grounded

in established economic theories related to information asymmetry, transaction costs, and financial inclusion, fintech demonstrates a clear capacity to overcome the traditional market failures that have long constrained SME growth in developing economies. The contemporary empirical evidence demonstrates that through models like alternative lending, mobile money, and crowdfunding, fintech is effectively expanding the extensive margin of credit, bringing new firms into the formal financial fold. This rise in financial inclusion generates tangible benefits for entrepreneurship, employment, and growth, directly advancing both the development finance agenda and the Sustainable Development Goals.

Although there are clear hazards associated with this shift, there is also a clear solution: SMEs cannot effectively manage the risks of exclusion, bias, privacy, and instability unless government, oversight agencies, and industry take concerted, forward-looking action. Therefore, while fintech is not a silver bullet that will single-handedly solve the development finance gap, it represents an indispensable and powerful tool that must be carefully integrated into a broader, holistic development strategy. This strategy must include continued investment in digital infrastructure, the development of robust and adaptive regulatory frameworks, and support for traditional financial institutions where they remain relevant, ensuring that the fintech revolution leads to inclusive and sustainable development for all.

Implications

The review's conclusions have important ramifications for a number of stakeholders. For policymakers and regulators, the imperative is to develop "proportional regulation" or "regulatory sandboxes" that carefully balance the need to foster innovation with the necessity of managing consumer and systemic risks (Zetzsche et al., 2020). Furthermore, public investment in digital infrastructure (such as broadband internet and digital ID systems) is a fundamental prerequisite for inclusive fintech growth, as are policies focused on improving digital literacy to prevent a new form of exclusion. For development institutions, such as the World Bank (World Bank, 2025; CGAP & GPF, 2024; World Bank, 2028), UNDP, and regional development banks, there is a clear opportunity to partner with and de-risk promising fintech platforms to catalyze greater volumes of private investment towards development goals. These institutions should also direct technical assistance towards helping national regulators in developing countries build the capacity to oversee this evolving sector effectively (UNDP, 2017; Inter-American Development

Bank-IDB, 2022). This review offers researchers a number of avenues for further investigation. To evaluate the long-term effects of fintech financing on firm growth and survival rates, more longitudinal researches are required. Research must also further investigate the specific manifestations and mitigation strategies for algorithmic bias in a development context (IFM, 2025; World Economic Forum, 2024; Ehrentraud, Ocampo., & Garzoni (2021, December 13). 2025). Finally, emerging technologies like Central Bank Digital Currencies (CBDCs) hold significant potential to enhance the efficiency and transparency of development finance, a prospect that merits extensive exploration (World Bank, 2021; BIS, 2020, 2023).

Originality and Contribution

The originality of this review stems from its systematic and interdisciplinary approach to synthesizing a contemporary body of literature (2015-2024) that spans the fields of finance, development economics, and technology studies. The analysis explicitly delineates the causal mechanism linking fintech-driven SME financing to macroeconomic development outcomes, thereby bridging the gap between micro-level operational discussions and macro-level development finance imperatives. By synthesizing evidence on both the transformative potential and material risks, this paper creates a balanced framework to inform future scholarly work, policymaking, and development investments in this dynamic arena.

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Effect of Marital Conflict on the Academic Performance of Day Public Primary and Secondary School Students in Moshi Municipality, Tanzania

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Abstract

Marital conflict is a significant stressor with potential repercussions for children's academic attainment. This study examined its effect on the academic performance of day public primary and secondary school students in Moshi Municipality, Tanzania. A correlational research design was employed, with data collected from 200 respondents via questionnaires. Data were analyzed using multiple regression. The study revealed a high prevalence of marital conflicts, primarily driven by communication breakdowns, financial strain, insecurity, and alcohol use. Regression analysis indicated that communication gaps ($p < 0.001$), parental disagreements over schooling support ($p < 0.001$), logistical issues like transport ($p < 0.001$), and general neglect of school needs ($p < 0.001$) significantly impaired academic performance. Direct conflict manifestations, including parental fighting ($p < 0.001$) and arguing ($p < 0.001$) had strong negative effects like school absence ($p < 0.001$), divorce/separation ($p < 0.001$), and deprivation of basic needs ($p < 0.001$). Alcohol use was linked to domestic violence ($p < 0.001$), severe financial consequences ($p < 0.001$), parental neglect ($p < 0.001$), and a devaluation of education ($p < 0.001$). The study concludes that marital conflicts exert a profoundly negative impact on students' academic performance. Also, it is recommended that parents be encouraged to seek counselling services to resolve conflicts and that school administrations develop frameworks to intervene supportively in students' family conflicts.

Keywords: Academic Performance, Marital Conflict, Students, Moshi Municipality, Tanzania, Family Dynamics

Introduction

Marital conflict represents a critical psychosocial stressor with demonstrable negative consequences for child development and academic attainment globally (Brown et al., 2018; Karim et al., 2016). These conflicts, often stemming from financial strain, communication breakdowns, infidelity, and substance abuse, disrupt family stability and create a home environment characterized by emotional insecurity and neglect, which can severely impede a child's capacity to learn (Gopakumar & Johns, 2017; Davies & Cummings, 1994). In the Tanzanian context, rapid urbanization, economic pressures, and evolving social norms have intensified marital strife, as evidenced by rising divorce rates reported by the Registration, Insolvency and Trustee Agency (RITA, 2025) and high prevalence of intimate partner violence (Luoga et al., 2025).

While the detrimental effects of family dynamics on children's psychological well-being are well-

documented in existing literature (Kavindi et al., 2024; Buberwa, 2014; Matemu, 2023), a significant research gap persists. Previous studies have often focused broadly on child development or psychosocial outcomes without establishing a clear, localized, and empirical link between specific dimensions of marital conflict and measurable academic performance metrics among day students. These students are particularly vulnerable as they traverse between the stressful home environment and school daily, yet they lack the buffer of a boarding school structure. Therefore, this study seeks to bridge this gap by specifically examining the effect of marital conflicts on students' academic performance of day public primary and secondary school students in Moshi Municipality, Tanzania. The findings aim to provide targeted evidence for policymakers, educators, and social workers to design effective intervention strategies. The research objectives included determining the leading factors for marital conflicts in Moshi Municipality, examining the prevalence of marital conflicts in Moshi Municipality, and identifying the effect of marital conflicts on the academic performance of day public primary and secondary school students in Moshi Municipality

Theoretical Literature Review

This study is anchored by two complementary theoretical frameworks that elucidate the pathways through which marital conflict affects child outcomes

Emotional Security Theory (EST)

The theory, developed by Davies and Cummings (1994), highlights how parental conflict affects a child's well-being and development. Considering the theory, Davies, Martin, and Sturge-Apple (2016) established that children exposed to interparental and family conflict are at greater risk for developing mental disorders. Emotional insecurity is a unique and robust mediator of multiple pathways involving family adversity and children's adjustment problems. Studies by Merrilees et al. (2019) and Papp, Kouros, and Cummings (2019) examined children's reactions to interparental conflict.

Destructive interparental conflict (e.g., hostility, aggression, unresolved disputes) threatens this security, triggering emotional dysregulation, hypervigilance, and cognitive preoccupation with family threats. This constant state of alertness depletes the cognitive resources necessary for concentration, memory, and academic engagement, directly leading to poorer school performance (Xuesi, Jingya, & Melfang, 2021; Sturge-Apple et al., 2022). A study by McCloskey et al (2019)

on gender inequality and intimate partner violence among women in Moshi found that 21% of women reported having experienced intimate partner violence (i.e., having been threatened with physical abuse, subjected to physical abuse or forced into a sexual relationship); 26% reported such an experience, which affect children's educational development.

Social Cognitive Learning Theory (SCLT)

This theory by Vygotsky's Social Cognitive Learning Theory (1978) postulates that social interaction is fundamental to cognitive development. Certainly, this theory integrates cognitive, behavioural, and environmental influences, making it a key agenda in psychology and significant for education. Marital conflict provides a model of dysfunctional interpersonal relationships, poor conflict resolution (e.g., aggression, withdrawal), and maladaptive coping mechanisms (e.g., substance use). Children from high-conflict homes may internalize these behaviors, exhibiting them in school settings through aggression with peers, withdrawal from classroom activities, or reduced academic self-efficacy, further hindering their learning and social integration (Giallo et al., 2022; Band et al., 2019).

Trotter et al. (2019) noted that when married couples start quarrelling, they often spend less time caring for their children and withdraw from social networks. As a result, school-age children are likely to lose their parents' love and cooperation, contributing to a lack of support for schooling. A study by Agbor et a. (2024) on parental conflict and academic performance found that divorce, childbearing, external pressure, financial problems, and communication breakdown negatively affect students' academic performance.

Together, these theories provide a robust framework: EST explains the internal, emotional toll that disrupts cognitive function, while SCLT explains the external, behavioral outcomes that affect academic engagement.

Empirical Literature Review

A substantial body of empirical evidence, both global and local, corroborates the negative impact of marital conflict on children's wellbeing and educational outcomes. The mechanisms are multifaceted and often interlinked.

Meta-analyses and studies from the Global North have established strong correlations between interparental conflict and a range of adverse outcomes. These include lower GPA and standardized test scores (Supol et al., 2020), deficits in executive function and working memory crucial for

learning (Gustafsson et al., 2013), and higher rates of school dropout. The work of Cummings and colleagues has been pivotal in showing that conflict properties matter; destructive patterns involving verbal aggression, physical hostility, and unresolved tension are far more damaging than constructive disagreements (Cummings & Davies, 2010). The negative effects are not merely correlational but are often mediated by the emotional insecurity and cortisol stress responses identified in EST (Sturge-Apple et al., 2022).

Research across Sub-Saharan Africa reveals similar patterns, albeit within distinct socio-economic and cultural contexts. Studies in Nigeria have linked marital conflict stemming from infidelity and economic pressure to poor social development and academic performance in primary school children (Ijoyah et al., 2022). In Kenya, research in Nakuru County confirmed a direct connection between family disputes and lower educational attainment, often exacerbated by economic hardship (Maina, 2020). A significant regional factor is the practice of bride price, which can create power imbalances and financial pressures that trap women in abusive relationships, indirectly affecting children's welfare (UN Women, 2023). Furthermore, polygynous family structures have been associated with more mental health and social problems for children compared to monogamous families (Al-Sharfi, Pfeffer, & Miller, 2015).

Within Tanzania, the literature paints a concerning picture that directly informs this study. Research in Ilala and Kinondoni municipalities has documented how broken households and divorce lead to low student motivation, emotional problems, and poor academic performance due to financial hardship and a lack of parental care and supervision (Buberwa, 2014; Malinda, 2017). A critical study in Dar es Salaam by Materu (2019) directly linked marital disputes to children being pushed onto the streets, with half of the street children citing parental alcoholism and frequent disputes as primary causes. Nationally, the high prevalence of Intimate Partner Violence (IPV) estimated at 38.9% among women of reproductive age (Luoga et al., 2025) and an alarming divorce rate (RITA, 2025) indicate a widespread issue of family instability. Alcohol consumption is consistently identified as a key trigger for IPV and marital breakdown (Mosha, Akiyoo, & Ezekiel, 2018; Kazungu & Byaro, 2023).

However, a precise gap remains. While these studies establish the link between conflict and broad developmental or social outcomes, there is a lack of focused, mixed-methods research that quantitatively measures the academic performance of day students (who are highly vulnerable to daily home stressors) and qualitatively explores the specific mechanisms, such as the inability to

pay for transport or school materials as facilitated by marital conflict in a specific urban setting like Moshi. This study aims to fill this gap by providing granular, empirical evidence from Moshi Municipality, connecting the theoretical frameworks to tangible educational metrics.

Methodology

This study was conducted in Moshi region, Tanzania employing a correlation research design to examine the impact of marital conflict on student academic performance. Quantitative data were collected via structured close-ended questionnaires from a population of 200 respondents, comprising (100 students, 71 parents, 4 social welfare officers, and 25 teachers) selected through cluster sampling. Two phases of data analysis were carried out, to include multiple regression analysis used to find significant correlations between important variables after descriptive statistics (percentages and frequencies), which indicated occurrence of marital conflicts. In line to data analysis, Lee (2022), noted that regression analysis helps to explore the relationships among variables, predicting an outcome, or the subject of a hypothesis test. In this study, the researcher adopted a multiple linear regression model, which contributed to computing the estimated magnitude and direction (positive/negative) of the relationship between each independent variable and the dependent variable (Frost, 2024).

In addition, the blend of traditional Chagga culture with modern urban influences in Moshi creates unique family dynamics, contributing to marital conflicts, which affect children's academic outcomes due to less parenting practices. Children exposed to frequent marital conflict often show poorer executive functioning, which is crucial for academic tasks requiring focus, organization, and working memory (Alphonse, Binamungu, and Bakta, 2022). Increasingly, as a tourist hub, Moshi's seasonal economy may create financial stress that exacerbates marital conflict and its educational impacts on children. Indeed, severe marital conflict may result in children missing school or dropping out entirely, undermining their academic achievement.

Findings

Prevalence of Marital Conflict

The study respondents were asked to identify their experience with marital conflicts. Results in Table 3 indicated that 52.5% of the respondents agreed that they had experienced marital conflicts, while 47.5% did not agree with the concept. It implies that the majority of respondents were aware of the

prevalence of marital conflicts in either their households or in the surrounding environment. This rate of responses similarly denotes that the students from the surveyed schools were likely to be exposed to frequent marital disputes, which aggravate psychological issues about academic performance.

Table 1: Experience with marital conflicts

Response	Frequency	Percentage (%)
Yes	105	52.5%
No	95	47.5%
Total	200	100.0

Source: field data, 2025

Leading factors of marital conflict

The leading contributing factors were identified as: Alcoholism (30%): Cited as a primary cause of financial mismanagement and domestic violence. Economic Shortcomings (25%): Financial strain was a major source of arguments and neglect. Communication Breakdown (20%): Lack of positive communication exacerbated misunderstandings and resentment. Large Family Size (25%): Stretched financial and caregiving resources, increasing household stress.

Table 2: Causes of marital conflicts

Variable	Frequency	Percentage (%)
Alcoholism	60	30%
Economic shortcoming	50	25%
Communication gap	40	20%
Large family size	50	25%
Total	200	100.0

Source: Field data, 2025

Impact on academic performance

Multiple regression analysis revealed statistically significant ($p < 0.001$) negative effects across all measured dimensions of marital conflict:

Communication breakdown

The regression results in Table (9) reveals that negative parental communication patterns significantly disrupt household calmness, which is vital for children’s academic performance, with parents never talking positively showing the strongest detrimental effect ($\beta=0.52$, $p<0.001$), followed closely by the father's silence toward the mother ($\beta=0.48$, $p<0.001$). While these conflict factors show robust statistical significance ($p<0.001$), parents sharing problems demonstrates a weak protective effect ($\beta=-0.15$, $p=0.012$), suggesting open dialogue may partially mitigate household tension. The model explains 28% of the variance in calmness (McFadden's $R^2=0.28$), with all predictors statistically significant ($p<0.05$).

Table 3: Causal effect of the communication gap on students’ academic

Predictor	Coef. (β)	Std. Error	p-value	Sign.
Parents never talk positively	0.52	0.08	<0.001	***
Father never talks to Mother	0.48	0.07	<0.001	***
Parents share problems	-0.15	0.05	0.012	*

Source: Field data (2025)

Financial strain

The regression results in Table 11 reveals that all parental quarreling factors significantly harm children's education (all $p<0.001$), with complete lack of school support showing the strongest effect ($\beta = 0.58$, $p<0.001$), followed by transport barriers ($\beta = 0.41$, $p<0.001$) and late fee payments ($\beta = 0.38$, $p<0.001$). General neglect of school needs ($\beta = 0.29$, $p<0.001$) and lack of encouragement ($\beta = 0.32$, $p<0.001$) also demonstrate statistically strong impacts. The model explains 31% of variance (McFadden's $R^2 = 0.31$), with predictors statistically significant ($p<0.05$).

Table 4: Causal effect of financial strain on students’ academic performance

Predictor	Coef. (β)	Std. Error	t-value	p-value	Sign.
Never support	0.58	0.09	6.44	<0.001	***
No transport	0.41	0.07	5.86	<0.001	***
Late fee payment	0.38	0.06	6.33	<0.001	***
Rarely meet school needs	0.29	0.05	5.80	<0.001	***
No encouragement	0.32	0.06	5.33	<0.001	***

Source: Field data, 2025

Direct violence and emotional distress

The regression results in Table 13 reveals that parental conflicts significantly reduce study motivation, with both fighting ($\beta = -0.42, p < 0.001$) and arguing ($\beta = -0.38, p < 0.001$) showing strong negative effects, while the mother crying ($\beta = -0.31, p = 0.001$) has a slightly weaker but still significant impact. In contrast, maternal care ($\beta = +0.12, p = 0.047$) exhibits a small yet positive influence, suggesting it partially mitigates the detrimental effects of household conflict on education.

Table5: Causal effect of violence on students’ academic performance

Variable	Coef. (β)	Std. Error	t-value	p-value	Sign.
Intercept	4.25	0.18	23.61	<0.001	***
Parents always fight	-0.42	0.09	-4.67	<0.001	***
Parents always argue	-0.38	0.07	-5.43	<0.001	***
Mother cries	-0.31	0.08	-3.88	0.001	**
Mother always cares	+0.12	0.06	2.00	0.047	*

Source: Field data (2025)

Insecurity and instability

Regression results in Table 15 reveal that all four variables significantly impact students’ academic performance ($p < 0.05$), with school absence showing the strongest effect ($\beta = 0.48, p < 0.001$) on students’ academic performance. Family-related factors, such as divorce/separation ($\beta = 0.42, p < 0.001$) are also highly significant impacting students’ academic performance, while lacking basic needs ($\beta = 0.35, p < 0.001$) significantly affects students’ academic performance ($\beta = 0.35, p < 0.001$); and low concentration ($\beta = 0.22, p = 0.001$) has a smaller but still statistically significant impact on students’ academic performance.

Table 6: Causal effect of insecurity on students’ academic performance

Predictor	Coef. (β)	Std. Error	p-value	Sign.
Intercept	-1.80	0.25	<0.001	***
Divorce/separation	0.42	0.08	<0.001	***
Lacking basic needs	0.35	0.07	<0.001	***

Low concentration	0.22	0.06	0.001	**
School absence	0.48	0.09	<0.001	***

Source: Field data, 2025

Alcohol use

Regression results in Table 17 demonstrates that all alcoholism-related factors are statistically significant predictors of household dysfunction (all $p < 0.001$). Domestic violence exhibits the strongest effect ($\beta = 0.51, p < 0.001$), financial consequences are also highly significant, with high income expenditure ($\beta = 0.42, p < 0.001$) and poor financial management ($\beta = 0.35, p < 0.001$) showing substantial impacts. Child welfare concerns are equally critical, as both parental neglect ($\beta = 0.38, p < 0.001$) and devaluation of education ($\beta = 0.29, p < 0.001$) show strong, statistically significant associations. The model explains 29% of variance (McFadden's $R^2 = 0.29$), establishing these factors as key intervention targets, with domestic violence being the most urgent priority, followed by financial strain and child welfare issues.

Table 7: Causal effect of alcohol use on students' academic performance

Predictor	Coef. (β)	Std. Error	t-value	p-value	Sign.
High-income expenditure	0.42	0.07	6.00	<0.001	***
Drunk parents never care	0.38	0.06	6.33	<0.001	***
Domestic violence	0.51	0.08	6.38	<0.001	***
Poor financial management	0.35	0.06	5.83	<0.001	***
Value education	0.29	0.05	5.80	<0.001	***

Source: Field data, 2025

Discussion of findings

The findings of this study strongly affirm the theoretical propositions of Emotional Security and Social Cognitive Learning theories while providing granular, context-specific insights into the academic ramifications of marital conflict in Moshi.

The high prevalence of conflict (52.5%), driven primarily by alcoholism and economic hardship, creates a home environment lacking of the emotional security as cited by Davies & Cummings

(1994) to be crucial. This directly manifests in academic neglect, as confirmed by the regression analysis which showed that financial strain led to a failure to support schooling ($\beta = 0.58, p < 0.001$) and provide transport ($\beta = 0.41, p < 0.001$). This finding aligns with global studies on poverty and education (Wething & Bivens, 2024) and specifically with Tanzanian research on resource allocation in stressed households (Buberwa, 2014).

Furthermore, the results demonstrate that direct exposure to conflict through parental fighting ($\beta = -0.42, p < 0.001$) and arguing ($\beta = -0.38, p < 0.001$) corrodes a child's sense of security, leading to the emotional dysregulation and cognitive preoccupation predicted by EST. This internal turmoil translates into an inability to concentrate in school, a finding consistent with studies linking family stress to impaired executive function (Gustafsson et al., 2013). Through the lens of SCLT, children model this aggressive and hostile behavior, potentially explaining observations of social and behavioral problems in school that further disrupt learning (Giallo et al., 2022).

The role of alcohol as a key aggravating factor is critical in the study as its strong association with domestic violence ($\beta = 0.51, p < 0.001$) and financial waste ($\beta = 0.42, p < 0.001$) encapsulates a dual crisis: it simultaneously models destructive behavior (SCLT) and devastates the material and emotional foundations of the home (EST). This confirms earlier findings in the Tanzanian context on alcohol-related neglect (Kumar, 2019; Omachare, 2020).

Finally, the most severe outcomes, school absence ($\beta = 0.48, p < 0.001$) and dropout are the ultimate consequence of this multifaceted assault on a child's life. They represent the point where the cumulative burden of logistical neglect, psychological distress, and family instability (e.g., divorce) completely overwhelms a child's capacity to engage with education, echoing concerns raised by local studies on street children in Dar es Salaam (Materu, 2019).

Conclusion

This study provides compelling and nuanced evidence that marital conflict is a pervasive and critical determinant of academic underperformance among day public school students in Moshi Municipality, Tanzania. The findings affirm that the negative impact is not a simple correlation but operates through a complex web of direct and indirect pathways. Financial conflicts lead to tangible material deprivation, denying students essential resources like textbooks, transportation, and fees. Concurrently, the emotional and psychological turmoil generated by constant exposure

to arguing, violence, and alcohol abuse erodes the cognitive and emotional capacity necessary for learning, as predicted by Emotional Security Theory. Furthermore, children learn and replicate the negative behaviors modeled in their home environment, leading to social and behavioral issues in school that further impede academic integration, in line with Social Cognitive Learning Theory. The culmination of these stressors manifests in the most severe outcomes like chronic absenteeism and ultimately, school dropout, which permanently derail a child's educational trajectory. Indeed, addressing the academic challenges faced by students in Moshi requires a paradigm shift that recognizes the classroom as an extension of the home. Effective educational interventions must therefore be holistic, addressing the deep-seated familial conflicts that spill over into the schoolyard and the classroom, ultimately determining a child's chance for a successful future.

Implications

Theoretical Implications

The study strongly validates the integrated application of Emotional Security Theory and Social Cognitive Learning Theory in a non-Western, urban Tanzanian context. It demonstrates that these frameworks are not only complementary but essential for fully understanding the dual internal-cognitive and external-behavioral mechanisms through which family dysfunction translates into academic failure.

Practical Implications for Educators and Schools

To effectively mitigate the impact of economic hardship on students, schools must adopt a holistic, supportive approach that includes training teachers to move beyond an academic-only focus and identify early warning signs of distress, such as sudden academic decline, absenteeism, or behavioral changes enabling timely intervention; this necessitates establishing accessible, on-site psychosocial support and counseling services to provide a critical safe haven for affected students; furthermore, schools must proactively build stronger parent-school partnerships, creating open communication channels not just for academic reporting but to offer guidance and community resource referrals, framing the entire effort as an essential collaboration to support the child's overall well-being.

Policy Implications

Addressing the ripple effects of marital conflict on children requires a multi-faceted policy approach that includes developing integrated, community-based family support services through

local government and NGOs, which combine marital counseling, conflict mediation, and parenting training within existing social welfare frameworks; simultaneously, policies must focus on the root cause by promoting economic empowerment and poverty alleviation to directly mitigate a primary trigger of instability. Building upon this foundation, targeted public health campaigns are needed to address specific secondary triggers like alcohol abuse and reduce the stigma around seeking help, while concurrently strengthening and adequately funding formal child protection systems, including police gender desks, to ensure they can effectively respond to incidents of domestic violence and neglect.

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