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Influence of Socioeconomic Factors on Marriage Decision among University Students in Morogoro Municipality, Tanzania

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Marriage,
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Factors.

The study investigated the influence of socio-economic factors and marriage among university students in selected universities in Morogoro municipality, Tanzania. Specifically, it examined the uncertainty of getting employment, age at marriage, academic pressure and parental influence. The research method used was a mixed approach entailing, quantitative and qualitative data collection methods. The study sample size had 100 respondents composed of both male and female university students drawn using Slovin's formula applied to a sampling frame. Quantitative data were collected through questionnaires; while In-depth interviews formed the basis for qualitative data using checklists administered to six Focus Group Discussions which were drawn voluntarily from the same study sample. The information obtained was triangulated by key informants' responses mainly two deans of students and some counsellors from SUA and MUM). Analysis of variance (ANOVA) was applied to establish a relationship between age groups and marriage decision factors. It gave a P-value (0.474) greater than 0.05 which indicated that there was no statistically significant relationship between the ideal age of marriage and the factors influencing the decision to marry. Despite the results of ANOVA analysis, the study was interested also in analyzing different perceptions given by students on delayed marriage. It employed SPSS version 21 to analyze quantitative data while content analysis was employed to analyse qualitative data respectively. Results showed that, those who delayed to marry due to employment uncertainty (75%), and parental pressure (47%). Further analysis, was conducted using quantitative and qualitative. The study revealed that 61% of students said they preferred early marriage age but were barred by parents to do so until when they complete their studies. Furthermore, the study discovered that 13% of students were engaged in legalized early and delayed marriage. While; 31% said that they postponed marriage due to increased education, urbanization, and greater personal autonomy, especially in developed regions. However, when in-depth interviews were employed to those who said they delayed or postponed marriage; it revealed that the majority of the students practised [indirectly] some habits related to delayed marriage as they ranged from dating, cohabitation to celibacy all these in one way or the other delayed or even waive indefinitely legalized marriage under the pretext

of social economic hardships. Regarding the issue of policies or mechanisms to guide students in marital issues; the study established that virtually there are no direct policies for this as university authorities consider students as adults who are mature enough to handle marital associations. However, universities intervene by administering disciplinary measures against couples who reach gross misunderstanding or violence in order to maintain peace and order in the institution. On the other hand, it depended on the ownership of the institution whether public or religious university. For instance, MUM being an Islamic-owned institution, loss of sexual contacts or interactions among male and female students are highly restricted as compared to a public institution like SUA where laxity prevails. Even cases of cohabitation, dating and flimsy sexual behaviours are comparatively less due to the great emphasis placed on observance of religious code of conduct. The study concluded that the majority of the students directly or indirectly practised delayed marriage. These ‘indirect’ marriages finally, the study recommended enhancing awareness of counselling services and incorporating religious and moral seminars in public universities.

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INTRODUCTION

Over the past few decades, the age of marriage has been increasing in every region of the world for both men and women; further, more than half of marriages occur after age 30 in many developed nations (Carroll, 2017). A decline in the number of marriages has been marked globally for decades, specifically among economically developed regions, such as Europe and the U.S. (Maharaj & Shangase, 2020). The reasons for delaying marriage include cohabitation as many young adults believe in living together before matrimony because they think it acts as a “test drive”. Many people believe

that cohabitation before marriage declines the number of divorces; however, many researchers point out that cohabitation before marriage has historically been connected with greater probabilities of divorce (Carroll, 2017).

Recent research in Africa, for example in Ethiopia; as the educational level of women increases, it prolongs the first marriage of women indicating education of women is a significant factor in determining the timing of age at first marriage implying that, girls should be kept in school for a longer period, not only for the purpose of raising age

at marriage, but also for biological, physical and mental maturity (Bedasa et al., 2015).

In East Africa, research which was conducted by Rutto (2015) in Kenya indicated that; an increase in education level increases the age at first marriage. Women's education level significantly affects the age at first marriage both among rural women and urban women in Kenya. The results showed that education has a strong effect on age at first marriage among both rural and urban women.

In Tanzania, the study conducted by (Baraka et al., 2022) concerning people marrying early due to parental influence in Tanzanian marriage has shown that some adolescent girls and young women marry early in order to achieve relative social and economic security, and do so with encouragement and support from their parents. Also suggests that these marriages fall within both the well-being and fitness interests of adolescent girls and young women (AGYW), their parents and husbands. Also, some AGYWs marry early to support their natal kin, but at the cost of their own wellbeing. In a subset of these marriages, marriages will also be costly to the fitness of daughters; while benefiting the wellbeing and fitness of her parents and the husband (Baraka et al., 2022).

These contrasting factors and views about early and delayed marriages for whatever reasons given; have caused a demographic knowledge gap regarding what are the genuine social economic even cultural factors for early or delayed marriages in a given community. This study sought to document factors which account for the timing of marriage among university students in the context of Morogoro Municipality and respective socio-economic implications. The study came up with findings which filled in the research gaps in the study area.

METHODOLOGY

Research Design

The study employed a mixed approach to examine socio-economic factors that accounted for delayed

marriage among university students in Morogoro municipality. It involved combining both qualitative and quantitative data collection methods to gain a comprehensive understanding of the research topic. The study employed the explanatory sequential design that was used to collect information about people's attitudes toward marriage. In an explanatory sequential design, quantitative data were collected and analyzed first, followed by qualitative data collection and analysis. Therefore, qualitative data explained and contextualized quantitative findings.

Study Location

Morogoro municipality was the area of study. This place was purposely selected because it has more than one university college which possessed the advantage of having private and government universities which helped in taping experiences from these two different institutions found a common study area. Besides, there was no known study which had been conducted before to investigate the influence between marriage and socioeconomic factors among university students in the study area, it justified the conduct of this in anticipation of getting new knowledge.

Morogoro municipality consists of three universities, namely; Muslim University of Morogoro (MUM), Jordan University College (JUCO) and Sokoine University of Agriculture (SUA). The first two are private universities and the rest SUA is a public university. Due to time constraints and to avoid the bias of selecting two private universities against one public university; the researcher purposively selected one public (SUA) and one private (MUM) universities for this study. Furthermore, they offer unique institutional contrasts that are representative of both public and private university contexts, while acknowledging that more comprehensive sampling may be required in future studies.

Targeted population

The target population in this study covered all undergraduate students from the aforesaid two selected Universities of MUM and SUA regardless of their religions, beliefs, ethnicity and race backgrounds provided that, they were adults falling in the range of those entering marriage age groups. Also, they were liable to answer research questions in tandem with the objectives of this study. Moreover, they covered a broad age group of the majority of the people most likely to enter marriage age groups.

Sample Size determination

The sampling frame of these two universities constituted 15,000 people from which, the study extracted a sample size of 100 people made of students of MUM and SUA, Deans and Counselors from both universities and Student Leaders. In this study, the criteria for selecting the two universities included factors such as the size of the student population and the range of academic programs offered. This selection process ensured that the nominated universities represent different institutional settings, thereby enabling a comparison between marriage and socioeconomic factors across various contexts.

On one hand, qualitative data were collected through interviews which were administered to respondents and focus group discussions (five to six members per group); FGDs sample size determination was usually based on data saturation. On the other hand, quantitative data were collected through questionnaires in collaboration with Slovin's formula as expressed here: $n = N/(1+Ne^2)$, where n represents the sample size, N denotes the population size, and ' e ' refers to the margin of error determined by the researcher. This formula was employed to estimate the sample size in situations when the populations were finite and the researcher did not have enough knowledge about the population's behaviour.

In this case, $N = 15,000$ $e = 9.97\%$, or 0.0997 . To calculate the sample size (n), the formula is function as follows:

$$n = 15,000 / (1 + 15,000 \times 0.0997 \times 0.0997)$$

$$n = 100$$

Utilizing Slovin's formula, it has been determined that the appropriate sample size for this study was 100.

Sampling Procedure

The sampling procedure for this study comprised two stages. Firstly, two out of three universities in Morogoro municipality were purposively selected for the justification mentioned above. In the first stage, purposive samplings were used to select two universities from the three in Morogoro municipality. Secondly, snowball sampling was employed to select 100 university respondents from the sampling frame of the selected universities.

Data Collection Method

The study depends on primary data collected directly from respondents through questionnaires, interviews and focal group discussions.

Questionnaire

Participants for this study were carefully selected to ensure a diverse and representative sample. The 100 students who completed the questionnaires were selected through snowball sampling from both MUM and SUA. Initially, a few students known to the researchers through key contact were approached to participate. These initial participants were then asked to refer other students they knew, who fit the study criteria. This process continued until the desired number of 100 participants was reached, ensuring a balanced representation of males and females.

Focused Group Discussion

According to Kabir S. (2016), a focused group discussion (FGD) is an in-depth field method that brings together a small homogeneous group

(usually six to twelve persons) to discuss topics on a study agenda the same approach, snowball sampling was used to recruit 50 participants (25 males and 25 females), where participants were asked to refer others, gradually building the group through their networks. The discussions were organized at MUM and SUA, where each group session lasted about one hour. Participants were brought in sequence, with one group finishing before the next entered, allowing for in-depth discussions in a controlled environment.

Interview

For the qualitative approach, semi-structured interviews were conducted in the study. The oral interviews involved key informants selected through purposive sampling, focusing on their roles and relevance to the study's objectives. This included 2 deans (male, one from SUA and one from MUM) and 2 counsellors (one female from SUA and one male from MUM). The purposive sampling method was chosen because the individuals hold key positions within the institutions and possess specialized knowledge and insight into the social and psychological factors affecting students' decisions regarding marriage. Lastly, the student leader at MUM was included because MUM is the only institution with a student leader specifically responsible for student ethics, making this individual a critical source of information.

Data Analysis

Data analysis procedures involved the systematic organization, interpretation, and mixture of collected data. Qualitative data analysis included techniques such as thematic analysis, identifying recurring themes, and categories within the interview data. Quantitative data analysis involves statistical analysis, utilizing software packages, IBM SPSS statistics software version 20 to analyze and interpret numerical data using frequency and percentage.

Validity and Reliability

The research instrument included the interview guides, and questionnaires, and underwent pilot testing that assessed their consistency, clarity, and effectiveness. Measures were taken to enhance the reliability of the instrument, such as providing clear instructions. Validity was ensured through the alignment of the research instrument with the study's research objectives, theoretical frameworks, and previous research findings. Each question was crafted to address specific objectives, such as the impact of socioeconomic factors on delayed marriage among university students. Informed by relevant theoretical frameworks and past research, the instrument focused on essential concepts like financial stability. Additionally, triangulation of data sources and methods was employed to enhance the credibility and trustworthiness of the findings.

Ethical Considerations

The study ensured that permissions were obtained from relevant authorities, including the researcher's university and the universities of the respondents. Secondly, participants were approached with informed consent, where they were clearly briefed on the study's objectives and their roles before agreeing to take part. To ensure privacy, the questionnaire was assigned numbers instead of names, and the information was processed secretly.

RESULTS AND DISCUSSION

The study wanted to know the socio-economic factors that accounted for delayed marriage among university students in Morogoro Municipality from students' standpoint triangulated by views secured from FGDs and key informants in both universities MUM and SUA. The following are the socio-economic factors which influenced delayed marriage as identified, coded and analyzed by this study.

Social Factors

The influence of education on delayed marriage is presented in Table 1 It shows that 41 (41%)

respondents said it strongly influenced as compared to 35 (35%) of those who said it moderately influenced delayed marriage age. But the former and latter cases more or less support the contention

that the education factor influenced delayed marriage, therefore, were added up to make 76% of a major delayed marriage age case as compared to the rest 24% of different minor cases.

Table 1: The attitude on whether education influences delayed marriage for university students.

	Frequency	Percent
Strongly influential	41	41.0
Moderately influential	35	35.0
Slightly influential	15	15.0
Not influential at all	9	9.0
Total	100	100.0

Source: Author (Field Data, 2024)

It is important to note that, the education factor should be matched with the economic factor because they frequently reinforce each other as it will also be reflected when discussing the economic factors below. This view was equally held by almost all students complemented by FGDs. They agreed that; students placed top priority on academic training and career projections over marital commitments. For example, one of the FGD members said:

Lecturers frequently insisted students study hard for academic excellence and not about marriage during their studies. They contribute to the issue of delayed marriage because even during class sessions, the lecturers do not inquire about who is married and who is still single and waiting (FGD 2).

Such commentary from lecturers in one way or another discourages early marriage in favor of delayed marriage. This view tallies with those established after a study conducted by Shahzad (2017) concerning the differentials in Female Age at Marriage in Pakistan. It supported the idea that education makes students delay marriage. Attending schooling increases the period for women to remain unmarried. Besides, education has a gender motive for development especially for women as delay in marriage offers good opportunities for development in achieving higher education and capacity building. However, the trend of retreat from marriage has been more substantial

for men with high school or less education compared to men with a university degree, leading to growing educational gaps over time in marriage.

Three out of Six FGDs shared the idea that the current educational system contributes to delayed marriage due to the prolonged period of study and the financial commitment required for higher education. To quote:

In Tanzania, primary school starts at the age of seven (7) and finishes at fourteen (14), Secondary school lasts four years, ending at eighteen (18). When you reach form five and six, you finish at twenty (20). Upon entering university, one still feels young but realizes that age progresses with them. They have grown up living in hostels since childhood; they do not know the reality of married life; all they know is being nurtured (FGD 3).

Also, the Dean of MUM noted that the education system encourages students to focus on their studies with emphasis placed on completion of studies before considering marriage. To quote, the Dean of MUM:

Although our university has a good proportion of students who are married due to Islamic ethics which encourage early marriage? This is contrary to many other colleges, it appears that the education structure makes the majority of students complete high school or a diploma at the age of 18 when they reach adulthood, but the education system compels

them to proceed to university education, therefore, discouraging early marriage (Dean of MUM).

The Dean of SUA, more or less had similar views, to cite: “We advise them; some listen some don’t; we advise them to focus on improving their GPA, complete their studies, and become self-reliant instead of ruining their future by rushing to early marriage” (Dean of SUA).

Views are given by FGDs and both Deans on the education factor contributing to the delayed marriage. It concurred with Zaimen (2019) who researched on age at first marriage of Algerian women: socio-economic determinants the researcher; in his study observed that the risk of contracting a first marriage was very high for uneducated women and decreased as the level of education increased, compared to illiterate women. The trend of risk of first marriage between primary, medium education, (secondary & higher education) were 18%, 34% and 64%, respectively. This example of four female cohorts with different levels of education achievement testifies that women’s education delay to marriage increases with education achievement. Based on the foregoing evidence, it can be concluded that, generally, the education factor had a profound influence on delayed marriage among university students in Tanzania.

Different Personal and Societal Views About Delayed Marriage

The different views were captured through in-depth interviews conducted with different respondents within the study sample. These ranged from individual students who were willing to be interviewed, FGDs and key informants.

Some Students’ Views

Some student disclosed their inner feelings on causal factors for delayed marriage even no marriage on condition their names remain anonymous. This concerned those who cohabited or practised immoral sex and happened to get a child

outside wedlock. They said having a child was more important to them than having a marriage, representing the views of those who hold such views, one of them said: “Some students do not like to commit themselves to legalized marriage, to having a child even outside marital ties that were enough for them. They do not think about getting married but they want a child” (FGD 5).

In another development FGDs advanced further some social factors which caused delayed marriage among university students as cited below:

Some students are perplexed or rather confused by receiving conflicting advice about marriage. Some people advised them that once they join university studies should not marry but should focus on their studies first and upon completion of their studies can consider marrying. Others advised on the contrary that; they should marry while studying to concentrate on their studies. You see, under such mixed conflicting advice; students resort to delayed marriage (FGD 6).

Age and Maturity

This concern was raised by one of the FGDs and several students from MUM and SUA. They argued that age and maturity are important factors. Students believed that marrying at a younger age might lead to trials in marriage, as the couples are not yet emotionally mature enough for marital commitment. Deans also commented on this issue by emphasizing the importance of completing education and establishing financial stability first before marriage. By the time students complete their studies, they will be old and mature enough to withstand marital trials.

Parental and Societal Views on Delayed Marriage

The study wanted to know parents’ position and the society at large on delayed marriage to check whether parents still maintained the tradition of early marriage age to their children even to those who attend university studies. To get rational responses based on common practice to this

sensitive issue, the study decided to employ in-depth interviews to extract the inner feelings of respondents through interviews with FGDs and key informants. The justification for interviewing key informants was that some of the university workers who acted as key informants had their children pursuing university studies, in a way they also represented the views of other parents and society

in general on this matter. To stimulate discussion between respondents and the interviewer, and get balanced opinions from respondents, they were asked to state whether delayed marriage was suitable to adult children found in the schooling or outside the schooling system. The results are presented in Table 2

Table 2: Parental and societal views on delayed marriage for youths

	Frequency	Percent
Positively	25	25.0
Negatively	47	47.0
Neutral	20	20.0
Unknown	8	8.0
Total	100	100.0

Source: Author (Field Data, 2024)

Regarding delayed marriage age to children outside the schooling system recorded 47%; while those who viewed it positively or agreed recorded 25%; and the remaining 20% for neutral cases. However, further probing the study established that delayed marriage for a sound reason like continuing schooling was acceptable but delayed marriage whether to those schooling or outside schooling to commit immoral sexual behaviors was not acceptable in society. In short, parents and society at large accepted delayed marriage among their adult children if done with good moral intentions but condemned it if done with evil or immoral motives. They stated some of the excuses usually given by evil-intentioned unmarried children, such as social and economic hardships; some still considered themselves as still too young to marry despite reaching the legalized 18 years for adulthood. Despite all these claims, the same individuals use such excuses as a cover to prolong their evil and immoral sexual behaviours in society. One of the key informants commented on the fast-escalating immoral behaviours in society by saying:

This also indicates the erosion of parent's power over control of their children on other societal ethics including marriage. In the long past, parents were powerful enough to decide marriages for their

children to the extent of even choosing a partner for them to marry. Today, things have changed in many societies due to the influence of modernity in a fast-changing world. These days, children dare to challenge their parents' authority over marriage ranging from choosing partners for them to marry to total refusal of marrying in preference, for example, cohabitation.

These views correspond with the study conducted by Oladokun and Olatunji (2022) concerning the influence of parents on the choice of marriage partners among Yorubas in the Atiba local government area of Oyo state. These co-authors argued a lot on these fast-growing immoral behaviours in society as summarized in the rest of this paragraph: parents in the past have played vital roles in the choice of marriage partners of their wards. These days, the preference for the influence of parents has reduced considerably among youths in the choice of marriage partner. Parental roles are no longer recorded rather youths throughout the world now want to be left alone to make their own choice of marriage partner. All that is required of their parents is to give moral and financial support if need be. In most societies of the past, individuals were not important, therefore marriage at least in past was arranged by the parents, whether the

couple loved each other, was generally irrelevant to the parents. Marriage by proxy like this provided for an alliance between various families. Whether a marriage was pre-arranged or not, depended on the types of parents; parents' attitudes and actions determined marriage for their children.

On the other, similar information was featured during students' discussions, FGDs and key informants' comments. On the contrary, parents with schooling children mainly at higher study levels; have assumed a different position. They encourage directly or indirectly their children to delay marriage until after the completion of their studies. This view was equally captured under economic factors where parents often inspire their students in the schooling system to complete their education and secure stable employment before marrying. To quote one Dean of MUM whose argument was almost resounded by FGDs and key informants:

In many cultures, parents often emphasize the importance of completing one's education before getting married. Parents commonly express concerns that if their children marry too early, they may struggle to balance the responsibilities of marriage with those of continuing their education, therefore complete study in twenty-four years and time still move on (Dean from MUM).

While; one of the FGDs categorically stated that; some parents sometimes gave conditions to their children that, they should not marry before completing their studies. In another development, this study learned from the in-depth interview that, parents who frequently indulged in quarrels at the family level, transmit such unbecoming behaviour to their children from childhood to adulthood. Among the bad psychological effects and behaviours such children inherit from their parents include gender inferiority among female children as they grow up seeing their mothers being bullied by fathers; while male children adopt male chauvinism over their wives to-be in the future marriage. Another negative effect, such children in adulthood

conceive and practice marriage evasion due to their long experience in parental marital conflicts. As a result, they either decide to delay marriage or forgo marriage completely in favour of various immoral sexual relations. These findings tally with Elizabeth's (2014) from the USA which observed that at the family level; parental conflict hindered the entire concept of marriage to their offspring cultivating negative attitudes toward their children ending in delayed marriage or no marriage during children's adulthood. On the other hand, Tayebnia et al. (2023) presented a study on the change of early age marriage to delayed age of marriage amidst traditions and Islamic religion due to modernity influence among Iranian University students. To cite:

In Iran, we are also witnessing changes in attitudes and forms of marriage, lack of importance and priority of marriage in life, increasing age of marriage or prolonging period of celibacy, formation of sexual relationships outside of the marriage area, etc., all of which represent the low desire to get married and start a family in the traditional sense of it in some ways in the Iranian and Islamic tradition and culture, an issue that can disrupt normal functioning of the family institution in the long run.

The above views briefly show the parental changing attitudes about marriage from a traditional authoritarian position of early marriage to their adult children; to a growing modern culture in society which emphasizes the importance of education by encouraging delayed marriage to their adult children regardless of gender.

Economic Reasons

The Influence of Financial Factors in Deciding to Marry of all the reasons presented, financial considerations had 41(41%) cases followed by 29 (29%) frequencies of the family expectations factor whereas, 24 (24%) cases stated the career goals factor (Table 3). These can be summed up that, the

interplay of economic stability and family expectations largely influence marriage decisions.

Table 3: Influence of financial factors in deciding to marry

	Frequency	Percent
Career goals	24	24.0
Financial consideration	41	41.0
Family expectation	29	29.0
religion	5	5.0
Total	99	99.0
Missing	1	1.0
Total	100	100.0

Source: Author (Field Data, 2024)

After thorough consultations with Six FGDs, key informants and some student leaders, this study came up with a two-sided view on this issue that is, the genuine cases of those who have real hard economic constraints leading to delayed marriage on one side; and those who had relatively sound financial condition but used economic hardships as an excuse for delaying marriage for their interest. To start with, few students emphasized economic reasons as a primary factor for delayed marriage. According to FGDs and key informants including their fellow student leaders, there were few genuine cases of students who had financial instability, high cost of living, and the financial burden of wedding expenses as key restrictions. The following excerpts were extracted from different FGDs highlighting economic hardships as causal factors for delayed marriage including even high bride price as an additional economic constraint: “Another reason is the economy; some students come from poor economic backgrounds. They need to prepare themselves so that when their partner comes, they are not dependent” (FGD 2, P1). “The main reason is the economy, which is everything, enabling life to go on. Many students ‘expectations are to finish college, create a home environment, and then marry’ (FGD 2, P2). “Money, men who marry expect to take care of their wives through money, clothing, and food, so you will find that many students do not have financial capability. Also, health, someone’s health is not good, they are sick; until they recover, they will not marry hence

delaying marriage” (FGD 2, P3). “Economy: We, as students, rely on one source of income which is loans. Therefore, getting married adds responsibilities to the upbringing of a marriage” (FGD 2, P4).

These observations are supported by Alhajjaj et al. (2021) who wrote on perceptions of Jordanian society towards the late age of marriage among young people and its effect. He said that one of the economic reasons for the late marriage was the high cost of marriage, the high cost of living in Jordanian society and unemployment. In addition, there are obstacles related to the costs of marriage especially the economic conditions of young people involving post-marriage expenses and high marriage expenses. Another scholar, Iwan et al. (2024) also emphasized concern in a different way when he studied the Influence of Socio-Economic Factors on Marriage Patterns in Indonesia. He concluded that socio-economic factors significantly impact individuals' decisions regarding marriage. Further, education was found to delay marriage and influence spouse selection based on compatibility, while higher income levels and employment status were associated with a greater inclination towards marriage, reflecting economic stability and independence.

On the other side of the coin, some students had no critical financial constraints but used them to cover their hidden motives for practising immoral sexual behaviour. According in-depth study conducted by

this study with FGDs and Key informants; it was revealed that some students who happened to be the majority, had good financial conditions received from study loans or other private sources but arbitrarily decided to delay marriage so that they could spend money for leisure. This was observed by some of the FGDs and Deans of students from the universities under study when students get their study loans termed as “Boom” as evidenced by the following citations:

From FGDs:

Some have a good financial status, not all study relying on a boom, others believe that getting married is what makes life easier, they come together as a couple and support each other in their activities, you will find they all have money, and some get married while still in college or even before coming to college (FGD 3).

From SUA Dean of Students:

Those with a good economy at home are not people to marry; they are people to enjoy life and change partners frequently. Someone like this cannot marry; they will go to discos to have fun (Dean of SUA).

To wind up this section, the findings have revealed that, the financial factor had both negative connotations that made some students delay marrying until they complete their studies; while, on the contrary, there were a substantial number of students during “Booms” misused funds for different leisure and funs. This shows that financial hardship is not the only factor which bars students from entering early marriage but also it can motivate students to delay marrying for the sake of enjoying leisure including immoral sexual behaviors.

Unemployment

It may be recalled that, in chapter two, some literature asserted that uncertainty of formal employment strongly influenced the delayed age of marriage. However, the findings of this study as presented in Table 4 work show the opposite whereby most of the respondent’s number 60 (60%) said it has moderate influence contrasted by a few cases (15%) who said it had a strong influence. It prompted the study to undertake an in-depth study through FGDs to capture the innermost feelings of students.

Table 4: The influence of formal employment on delayed marriage among university students

	Frequency	Percent
Strongly influential	15	15.0
Moderately influential	60	60.0
Not influential at all	21	21.0
Uncomfortable	4	4.0
Total	100	100.0

Source: Author (Field Data, 2024)

Students’ innermost feelings on this pertinent issue; revealed that, internally students still believed that, employment has a strong influence on delayed marriage. The reason for only 15% rating as “strongly influential” they did this sarcastically out of unemployment despair. They said that unemployment in the formal sector was a normal thing these days; that is why 60% opted to rate it under “moderately influential” meaning that, the

possibility of getting formal employment after completion of studies ranged from moderate to zero “not influential at all”.

This study critically analyzed the employment factor and found it to have two sides; the positive and negative sides. On one side, according to one of the FGDs; several students, highlighted unemployment as a crucial factor. Without stable

jobs, students felt unprepared to take on the financial responsibilities that come with marriage. According to FGDs: “Unemployment, many men are jobless and then come out to father someone’s child, first they should plan their lives” (FGD 2).

This factor is true when rated under the prevailing general lack of employment opportunities taking place in the public sector. It is backed by Mastur et al. (2023) who studied the causes of delayed marriage among young men at Al Ain University. Unemployment was one of the reasons that delayed marriage among university students manifested in high dowry which many of the students could not afford, thus culminating in delaying the age of marriage among young males in Al Ain city. The second factor is attributed to the lack of obtaining a job which is reflected in the global economic crisis and its consequences and the drop in oil prices.

On the other side, the unemployment factor is taken as an excuse for delayed marriage. Some unfaithful students take unemployment as a delayed marriage excuse for seeking employment in the private sector and/or self-employment to leverage a good standard of living before they decide to marry. They use it as a delaying tactic to assume marital responsibilities. This argument was raised by the SUA Dean who pointed out that students with good economic standing at home, typically those employed or from wealthy backgrounds, are not likely to marry early as they prefer to enjoy their freedom and financial independence.

Other Economic Factors and Impacts of Economic Factors on the Influence of Late Marriage

This section intended to crosscheck as to whether economic factors like finance have an impulse on other non-economic factors like education on delayed marriage as presented.

Table 5: Other economic factors and impacts of economic factors on the influence of late marriage

	Frequency	Percent
Career goals	16	16.0
Financial stability	50	50.0
Educational pursuit	31	31.0
having negative views and readiness for that	3	3.0
Total	100	100.0
	Frequency	Percent
Major impact	59	59.0
Moderate impact	31	31.0
Minor impact	6	6.0
No impact	4	4.0
Total	100	100.0

Source: Author (Field Data, 2024)

Table 5 suggests that financial stability ranked 50%, Education 31%; and carrier goals 16% scored of all the responses. Other things remain constant, the students’ decision to delay marrying or otherwise depends on the achievement of these three factors with the financial ability of the leader. This observation is supported by a study conducted by Sharma (2023) on the pattern of delayed marriage among young people, reasons and consequences.

The latter observed that, nowadays, both men and women prefer late marriage because they want economic empowerment in their lives as career targets make people delay their marriages even if they have a partner in their lives. However, that study added that, when they delay their marriage age, they may face advantages such as time for personal growth, education and Career opportunities, good mental health, freedom and

disadvantages such as risk of infertility, disagreement between spouses, rejection from partner etc.

Table 6: Analysis of the relationship between the Ideal age of marriage and factors for marriage decision

	Sum of Squares	D.F	Mean Square	F	Sig.
Between Groups	1.714	3	.571	.842	.474
Within Groups	64.468	95	.679		
Total	66.182	98			

In this analysis of variance (ANOVA), the analysis was conducted through One-way ANOVA to evaluate the significance of differences between age groups and marriage decision factors. Since the P-value (0.474) was greater than 0.05, there was no statistically significant relationship between the ideal age of marriage and the factors influencing the decision to marry. This means that differences in the Ideal age for marriage (20-25, 26-30, 31-35 or no specific age) do not significantly affect the factors influencing marriage decisions. This result suggested 20-25, 26-30, 31-35 or no specific age) that preferences in marriage timing do not strongly determine the priority given to factors like career, finances, family expectations, or religion.

CONCLUSION

Despite the fact that different reasons were stated by respondents to support their various choices and preferences on either early or delayed age of marriage; an in-depth study managed to obtain two contrasting inner feelings among university students between 'perception' and 'real or actual practice' on marital matters. On the side of perception, a substantial number of students said they preferred early marriage age but were barred by parents from doing so until when they completed their studies. This alone is evidenced that, many university students are delayed to marry forcefully by their parents' obligation. On the other side that is, the actual reality or practice of whether students practice actual early marriage during university studies; the answer was given through findings obtained from two key informant sources- FGDs

and Deans of Students from both universities who also acted as counsellors offering guidance and counselling services to students. These two invaluable sources of information of this study overwhelmingly revealed that; the majority of the students practised indirectly in one way or the other some habits related to delayed marriage. Many students were in educational environments that indirectly encouraged delaying marriage. While students navigated challenges in postponing marriage for their education, their parents increasingly valued schooling over early marriage, hoping it would lead to better lives. This shift reflected changing societal views, with institutions like MUM and SUA playing a significant role in guiding students to prioritize education before considering marriage. These 'indirect' or *pseudo* marriages ranged from dating, and cohabitation to celibacy all these in one way or the other delayed or even waived indefinitely legalized marriage. In summary, these are manifestations of delayed marriage age' in different disguises among the majority of university students.

Recommendations of the Study

- Develop Consciousness Program

Universities in Morogoro municipality should implement mindfulness programs that instruct students about the influences of socioeconomic factors on marriage. These agendas should highlight the profits and challenges of delayed marriage and provide direction on how to manage these problems.

- Encourage Financial Knowledge

Universities should integrate economic literacy courses into their program. Teaching students how to succeed in finances effectively can help them feel more prepared for the financial responsibilities related to marriage.

- Integrate Marital Education into the Curriculum

Combine modules on marriage, family planning, and influence management into the existing curriculum. This can prepare students for upcoming marital responsibilities and help them make knowledgeable decisions regarding marriage.

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