FACTORS INFLUENCING COHABITATION BEHAVIOUR AMONG TERTIARY EDUCATION STUDENTS: A CASE OF THE INSTITUTE OF SOCIAL WORK

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Abstract

This article is based on a study that investigated the factors contributing to cohabitation among tertiary education students at the Institute of Social Work (ISW) in Dar es Salaam. Using a phenomenological research design. Data were collected from 40 purposively selected ISW students through semi-structured interviews and focus group discussions. Thematic analysis revealed that cohabitation is influenced by several key factors, including poverty, weak religious beliefs, lack of parental supervision and insufficient accommodation. In addition, cohabitation is associated with significant negative consequences for students, such as early and unplanned pregnancies, abortions, sexual abuse and violence, poor academic performance, and dropout due to financial difficulties. These findings led to the conclusion that cohabitation negatively impacts the overall well-being of ISW students. The study recommends that ISW should increase its capacity for affordable student accommodation and encourage greater parental/guardian involvement by emphasizing constant communication and understanding of students' living situations during their studies.

Keywords: Cohabitation, Coping, Higher Learning Students, Unplanned Pregnancy, and ISW.

1.0 INTRODUCTION

Cohabitation, defined as engaging in conjugal relationships without marriage, has seen a significant rise across various societies globally (Adegoke, 2010; Mauki, 2014; Manyama, 2017). This trend extends to students in higher education institutions, with cohabitation becoming a notable aspect of student lifestyles, particularly in Western countries (Svodziwa & Kurete, 2017). Statistical data from nations like Austria and the USA indicate that over 30% of first unions involve cohabitation. In contrast, countries such as Bulgaria, Germany, Hungary, Lithuania, Romania, Russia, Spain, and the UK show that more than half of initial unions are marriages not preceded by cohabitation. A common pattern observed is cohabitation eventually leading to marriage, a sequence prevalent in Austria, Germany and Norway accounting for over 30% of first unions (Donkers, 2016). Despite its increasing prevalence, cohabitation is often viewed by those practicing it as akin to legal marriage, although legally, and from religious and social standpoints, it generally lacks approval (Mligo & Otieno, 2018). Often considered a trial marriage, cohabitation lacks public commitment and formal declarations of love. Consequently, parental disapproval is common when unmarried individuals choose to live together as spouses.

Research highlights several factors that contribute to cohabitation among students, including economic pressures like poverty, limited availability of affordable on-campus housing and social factors such as inadequate sex education and weak religious commitment (Ileoye, 2018; Jiya & Zhiri, 2019). Otieno & Mligo (2018) further support these findings, observing that Tanzanian students from disadvantaged backgrounds, especially those not receiving government loans, encounter considerable financial challenges in meeting tuition and basic needs.

As a coping mechanism, some of these students enter into cohabiting relationships which can develop into more profound, conjugal connections. This aligns with Amato's (2014) research, which emphasizes financial constraints as a significant motivator for cohabitation. Furthermore, the scarcity of on-campus accommodation in higher learning institutions is linked to increased cohabitation rates, as observed in Nigerian universities (Iyekolo, 2021). Research consistently shows that adequate and comfortable housing is crucial for student success (Garmon, 2012; Kurete & Svodziwa, 2017). The lack of affordable on-campus options compels many students to seek less desirable living arrangements, including cohabitation (Jiya & Zhiri, 2019). This situation is reflected in Tanzania, where many higher education institutions, such as the Institute of Social Work, lack sufficient student housing, forcing students to seek off-campus rentals, a context that fosters cohabitation.

Moreover, beyond financial and housing issues, parenting styles also play a role in students' decisions to cohabit. Studies suggest that some students engage in cohabitation due to their family experiences (Arisukwu, 2013; Kensington, 2016). Some parents provide less guidance to their children once they enter college, assuming a level of self-regulation that may not always be present. Furthermore, many parents/guardians do not adequately prepare their children for the responsibilities of independent living during higher education, often believing that admission tosuch institutions inherently synonymous with responsible adulthood. Consequently, many parents remain unaware of their children's living situations and lifestyles, overlooking the continued need for guidance during this transitional phase. This reduced parental oversight and support, combined with the increased autonomy afforded to students in higher education institutions, can significantly influence their choices, including the decision to cohabit.

Despite the growing global prevalence of cohabitation among students, particularly in Western contexts, there is a noticeable gap in comprehensive research specifically focusing on the unique factors and consequences of cohabitation within the context of Tanzanian higher education institutions, such as the Institute of Social Work (ISW). This study aims to explore the factors contributing to cohabitation among students and assess its consequences on their academic achievement at the Institute of Social Work (ISW) in Dar es Salaam.

2.0 Literature Review

In the African context, marriage is traditionally a communal affair, extending beyond a personal decision to involve parents, relatives, neighbours, and friends in a multi-stage process that includes introductions, dowry negotiations, and wedding ceremonies officiated by religious or customary leaders (Meekers, 1993; Baloyi, 2022). This perspective emphasizes marriage as a societal rather than solely an individual matter. However, the forces of globalization have introduced social changes that have impacted this traditional view, leading to an increasing acceptance of cohabitation among young people (Rwegelera, 2012; Amato, 2014). Research has consistently documented the negative impacts of cohabitation on students' overall well-being (Odhiambo, 2014; Ileoye, 2018; Jiya & Zhiri, 2019). These consequences include early pregnancies, which can contribute to the rise in street children, abortions, and strained interpersonal relationships. Furthermore, cohabitation can disrupt academic pursuits and increase the risk of contracting sexually transmitted infections (STIs) such as HIV/AIDS, gonorrhea, and syphilis (Rhoades, 2009; Onoyase, 2012). Engaging in cohabiting relationships has also been linked to psychological problems, including depression and other mental illnesses, and in some tragic cases, suicide. Beyond these direct impacts, cohabitation can create a cycle of disadvantage, where existing challenges such as financial

strain and lack of family support are intensified, further limiting students' opportunities and well-being. The emotional stress of unstable relationships and the difficulty of balancing academic responsibilities with a cohabiting lifestyle can also contribute to increased stress, anxiety, and a decline in overall mental health (Odhiambo, 2014). The substantial time commitment inherent in cohabiting relationships can distract students from their main focus: their studies, ultimately hindering their educational goals. Abubakar et al., (2017) highlight the detrimental effects of cohabitation, particularly the impact of relationship dissolution. When the demands of the relationship become overwhelming, misunderstandings arise, and the relationship often ends. During these turbulent periods, students struggle to effectively manage their academic and personal lives. Consequently, class attendance suffers, with students frequently missing lectures or arriving late, and dedicated study time in the library diminishes, leading to poorer academic performance. Frustrations and depression are also common outcomes of such relationship breakdowns (Baloyi, 2022). Generally, the effects of cohabitation are both psychological and physical, although some of these consequences may be subtle and not immediately apparent. The constant negotiation and maintenance of a cohabiting relationship, along with its emotional fluctuations, can create a chronic state of stress that negatively affects both mental and physical health, potentially manifesting as sleep disturbances, changes in appetite, weakened immune systems, and increased susceptibility to illness.

Despite the numerous factors that influence academic achievement in Higher Learning Institutions (HLIs), cohabitation has emerged as a significant impediment to student success. As Fu (2018) suggests, academic achievement extends beyond mere knowledge acquisition to encompass reaching one's full academic potential. Key indicators of this achievement include completion rates, grade scores, and school attendance (Potter, 2010; Munyi, 2013). Furthermore, educational achievement involves attaining both short-term and long-term educational goals, which are significantly influenced by the surrounding environment of the student (Amato, 2010). Studies have corroborated that grades, attendance, and completion rates are meaningful measures of academic achievement (Albertin, 2009; Hassan, 2017). As previously discussed, cohabitation can negatively impact all these indicators. The time demands and emotional strain associated with cohabiting relationships can lead to decreased attendance, lower grades due to reduced study time, and a decreased likelihood of degree completion. A study by Aremu, Aliyu, and Abubakar (2019) in Nigeria reinforces the complexity of factors influencing cohabitation, including financial constraints, peer pressure, and lack of adequate hostel accommodation, all of which resonate with the Tanzanian context. The psychological and physical consequences of cohabitation, such as stress, depression, and potential relationship breakups, further exacerbate these negative academic outcomes. Therefore, cohabitation, with its multifaceted impacts on students' lives, poses a substantial threat to their academic achievement.

Research Gap

While existing studies (Ileoye, 2018; Jiya & Zhiri, 2019; Otieno & Mligo, 2018) identify economic pressures, housing shortages, and parental oversight as general contributors to cohabitation, these factors often provide broad insights or focus on different geographical or institutional contexts. Much of the existing literature may not fully capture the nuanced experiences and challenges faced by students in contexts where cohabitation might be less socially or religiously sanctioned yet increasingly common due to practical constraints. Specifically, there is a lack of in-depth, localized research that investigates the interplay of these factors and their direct consequences on students' well-being and academic achievement within the specific socio-economic and cultural environment of Tanzanian tertiary

institutions. For example, the particular challenges and pressures faced by social work students, who may be exposed to different ethical considerations and community expectations, might uniquely influence their decisions regarding cohabitation and its subsequent impact on their studies. A more granular study within a specific institution can reveal more precise drivers and consequences, enabling the development of highly relevant and effective support programmes. The findings of the study on which this article is based on provided a localized and comprehensive understanding of the determinants and consequences of cohabitation among ISW students. As shown below, it emerged with crucial depth and specificity missing from the existing body of literature thus offering valuable insights for targeted interventions and policy development.

2.1 Theoretical Framework

This study is guided by the trial marriage theory (Hewitt, 2002), which proposes that couples cohabit to assess their compatibility for marriage, with the understanding that their commitment levels may change over time. According to this theory, individuals may enter cohabiting relationships with varying degrees of certainty about their future together. Cohabitation then serves as a period to experience daily life as a couple, potentially strengthening or weakening their commitment. Specifically, this study investigates whether testing compatibility is a significant factor driving cohabitation among students. It explores if students explicitly state testing compatibility as a reason for cohabiting or if their motivations align with the central principles of the theory. These aligned motivations include a desire for deeper understanding of a partner before a long-term commitment, the wish to experience everyday life together to evaluate true compatibility, and the need to assess a partner's habits, lifestyle, and values within a shared living environment. By examining these motivations, the study will determine the extent to which trial marriage theory explains cohabitation behaviour within the student population.

3.0 Methodology

This study adopted a qualitative research approach, grounded in the social constructivism paradigm. While this framework has faced criticism, notably concerning its potential for relativism or overemphasis on subjective meaning at the expense of objective realities (Creswell, 2014; Hacking, 1999; Sokal & Bricmont, 1998), it remains an exceptionally appropriate foundation for this inquiry. Its core tenets align perfectly with the study's goal: to delve deeply into the complex and subjective experiences, perceptions, and underlying reasons behind cohabitation among students at the Institute of Social Work (ISW). A social constructivism lens is indispensable for this research because it seeks a rich, nuanced understanding of how students make sense of and ascribe meaning to cohabitation. It recognizes that the reality of cohabitation, its causes and effects, is not fixed or universal, but is instead socially constructed through students' interactions, shared understandings, and interpretations within their specific context at ISW in Dar es Salaam. Unlike quantitative methods that might miss these intricate, individual, and collectively negotiated meanings, social constructivism uniquely enables the exploration of the multifaceted and context-dependent understandings central to this research, despite its known limitations. The selection of ISW was strategic due to its established counseling center and diverse student population, ranging from NTA Level 4 to 9, many of whom are navigating independent living for the first time. The accessible population comprised lecturers who also serve as counselors, student welfare leaders, and wardens.

Data collection involved in-depth interviews and focus group discussions with a proportionally stratified random sample of thirty students (ten from each program). This stratification ensured representation across different academic programmes, allowing for a nuanced understanding of how cohabitation might manifest or be perceived differently across various student cohorts. Additionally, purposive sampling was used to select lecturers who also serve as counselors, student welfare leaders, and wardens. This diverse participant pool allowed for a comprehensive understanding of the phenomenon from various perspectives, leveraging their unique institutional insights. Data were gathered through these semi-structured interviews, which facilitated deep exploration of individual experiences and perspectives on cohabitation, and focus group discussions, which encouraged dynamic interaction and the emergence of shared views and norms within student groups. Furthermore, documentary review, including the collection of students' academic progress reports, was used to objectively assess the impact of cohabitation on students' studies.

4.0 Findings

4.1 Factors Contributing to Cohabitation among Students

The analysis of the study findings revealed several key sub-themes that contribute to the central phenomenon: poverty, weak religious affiliation, insufficient parental supervision, and a shortage of on-campus housing (hostels).

4.1.1 Financial Hardship

A key reason for cohabitation among ISW students is economic difficulty, that is, some students cohabit due to financial hardship. Parents sometimes underestimate the budget required by their children in Higher Learning Institutions (HLIs) leading to their inability to meet basic needs. The foregoing was also underscored during in-depth interviews with students as is evident in the two quotes below:

> *"My friend was living with her boyfriend; they had to pay their school fees and pocket money together. They said it was not easy to manage campus life with the little money they had. Therefore, they shared the little they had to make ends meet. I can now see that life is slightly different from how I used to see her; she is now doing well…."* (IDI, Student, Social Work Department).

The following quote corroborates the above finding:

> *"It's been my secret for a long time, since my second year. I have been living with my girlfriend. She comes from a well-off family. Her parents pay for everything; my financial situation is very poor. Even tuition is a struggle. I am grateful to her. We have been friends since our first year, and when we started our second year, she asked me to live with her. However, our parents are unaware of our relationship"* (IDI, Student, Social Work).

Despite potential social and psychological costs, the findings suggest that financial necessity is a significant driver of cohabitation among students in higher learning institutions (HLIs). The need for additional funds to cover household expenses and personal needs often outweighs concerns about negative consequences, such as infidelity. Furthermore, Jiya & Zhiri (2019) point out that the limited resources of students in cohabiting relationships can lead to difficulties in supporting their partners financially.

4.1.2 Shortage of On-campus Accommodation

Many higher learning institutions face challenges in accommodating their students. Typically, priority for on-campus housing is given to first-year students, those from up-country, and students with special needs. This study confirms that on-campus accommodation shortages are a major challenge, compelling most students to find housing elsewhere which is comparatively more expensive. One student informant explained:

> *"I lived on-campus when I joined ISW as a first year; however, in the second year, the problem started, and I struggled to find a place to live. My boyfriend found a room near the campus, but the room was very expensive considering his financial status, and because I had no accommodation, we decided to put our money together and started living together"* (IDI, student, Human Resources Management).

The life of students in off-campus accommodation was not comfortable to students as they were prone to problems that would eventually negatively impact their academic progress. This was echoed by a warden at the Institute of Social Work who said that:

> "*I frequently encounter cases involving students living off-campus. While most manage to live independently and survive their first semester, by the end of the year, some have entered marital relationships. Many are too young to balance academic life with married life, often resulting in conflicts and unplanned pregnancies"* (IDI, Warden- ISW).

The preceding quotes illustrate how a lack of adequate on-campus housing and the high cost of off-campus accommodation can contribute to cohabitation. This is supported by Otieno & Mligo's (2018) argument that HLIs must provide more on-campus accommodation if cohabitation is to be addressed.

4.1.3 Freedom from Parental Supervision

Many students in higher learning institutions are adolescents, and most parents/guardians believe that they are mature enough to live independently, which may not always be the case. The study findings indicate that some ISW students are experiencing life away from home for the first time. Consequently, many students lack the survival skills necessary to navigate their new environment, especially when living off-campus. This vulnerability was a recurring theme in our focus group discussions, with students sharing touching examples. Reflecting the foregoing, a student informant said:

> *"One of our friends was forced by her boyfriend to live with him. Her parents were sending her money, but he forced her to give it to him. She had decided to live with him after she joined ISW for her certificate and diploma, and this continued until we decided to report the situation to her mother, whose number we obtained after our friend fell sick. This news came as a shock to her mother"*(Student, Labour Studies Department, FGD Participant).

Another respondent shared her personal experience, highlighting a critical lack of parental oversight by saying that:

> *"My parents do not know my status since I joined this college three years back; they do not know where I live; they only give me pocket money and pay my school fees"* (IDI, *Student, Social Work Department*).

These statements collectively underscore the significant challenges students face when they are trusted into independent living without adequate preparation or constant parental guidance. This makes them susceptible to exploitative or problematic cohabiting arrangements. The following quote from a lecturer is illustrative of the foregoing:

> *"Sometimes, you find a student struggling financially while their parents remain unaware of the situation. Once they have sent their child to college, there is often no follow-up to check on their living arrangements, how they manage financially, or how they are coping with other issues. This can lead students to make their own decisions, some of which may not be in their best interest"* (IDI, Lecturer, ISW).

The above quotes reveal a communication gap between cohabitating students and their parents/guardians. Consequently, parents/guardians may be unaware of their children's living situations, academic progress, and relationships. This relational gap significantly contributes to cohabitation among students in HLIs. Generally, most parents/guardians are shocked and find it difficult to accept the consequences of their children's actions. Surprisingly, some parents are unaware of their children's course of study or the institution they attend, effectively granting students considerable freedom to do as they please.

4.1.4   Lack of Self-awareness

Many students in HLIs lack a clear understanding of their identity, goals, and aspirations, including their dreams and how to achieve them. Consequently, they struggle to focus on their studies and future professional development. Furthermore, when they enter into relationships, they often lack the knowledge about the potential impact on their present and future lives. The study indicates that some interviewed students enter into cohabitation unaware of its effects and how to avoid it. A student informant posited that:

> *"I thought I would easily get out of it. When I started living with my girlfriend, we enjoyed life…. I didn't know there are other responsibilities when one of us gets sick; who will serve the other …. I found myself not mature enough to proceed with that life, so I quit the relationship"* (IDI, Student, Human Resources Department).

In the same vein, a Lecturer said:

> *"Some students are very slow to make their own decisions. It's their first time living independently. They lack self-awareness and struggle to consider the consequences of their choices thoughtfully. Given their age and limited experience, they don't think twice about relationships"* (IDI, Lecturer-ISW).

The above quotations show that students engage in cohabitation without knowing much about its challenges. Indeed, studies by Rwegelera (2012); Odhiambo (2014); and Ileoye (2018) show that cohabitation is not as easy as it may look from the outside for those entering it for the first time. Moreover, immaturity and lack of knowledge have been reported to be a cause

for many students entering into cohabitation, which may prove stressful due to their lack of knowledge of managing the relationship and the accompanying challenges.

4.1.5 Fear of Losing a Lover

Observations from the study suggest that some students enter cohabitating relationships out of fear of losing their partners. This need becomes more pressing if finding a partner is difficult, with some viewing cohabitation as the best way to maintain the relationship. The following quote supports this argument:

> *"I was so scared that other students would snatch up my boyfriend. You know those rumors on campus about people being unfaithful? Plus, he'd been my boyfriend since form three, so when I joined ISW, I was terrified to lose him. That's why we decided to live together"* (IDI, Student, Business Administration Programme).

Another student said:
> *"When I joined ISW, I was worried about my girlfriend being surrounded by many other people. I was afraid of losing her. So, I convinced her to live with me...it did not work out in the long run, but it was driven by fear"* (IDI, Student, Business Administration Programme).

The above quotations suggest that existing relationships can contribute to cohabitation, particularly when partners attend the same institution. The new environment, with its large and diverse student population, can create insecurity, leading some couples to choose cohabitation to maintain their relationship. The study findings reveal the perception among some young people that universities offer considerable freedom of choice and a large pool of potential partners. This qualitative insight was further contextualized by reviewing existing institutional documents and student handbooks, which, while not explicitly addressing cohabitation, reveal policies and social guidelines that implicitly shape students' perceptions of relationships and acceptable living arrangements on campus. While both male and female students discussed the benefits of shared expenses, female students uniquely emphasized safety concerns related to living off-campus alone. This sentiment was common, reflecting worries about personal security. For instance, one female student said:

> *"Given that the Institute is full of beautiful girls, men are always tempted. I've seen what happens when partners don't live together: it's like a free pass for them to do whatever they want, even be violent. Moving in, for me, feels like a way to say, 'Okay, you're committed now, and I'm safe"* (IDI, Student, Human Resource Department).

Another participant added that:

> *"I heard stories about other people getting abused by their boyfriends just because they weren't living together. That's why I decided to live with mine, to keep him from leaving me and to have constant access"* (IDI, Student, Labor Relations Department).

The preceding quote offers a rich insight into the complex, often fear-driven, motivations for cohabitation among some female students. While the perceived correlation between non-cohabitation and abuse may not be universally logical or empirically proven, it clearly

highlights a deep-seated fear rooted in social narratives or anecdotal evidence from peers. This powerful perception significantly shapes their decision-making, leading them to view cohabitation as a means to solidify the bond and make it more difficult for the partner to withdraw.

4.1.6 Peer Influence

The study findings reveal that some students cohabitate due to peer influence. Seeing friends or classmates cohabiting normalizes the practice, reducing perceived stigma or reservations. The following excerpts from student interviews illustrate this influence:

> *"The influence of cohabiting peer groups on academic performance was also observed. One student, who had demonstrated strong academic performance in her first year, began cohabiting with her boyfriend after joining a social group where all three of her friends lived with their partners. Following this change in living arrangements, her academic engagement noticeably declined. Her class attendance became irregular, and her participation in group discussions decreased significantly"* (IDI, Student welfare leader, SW).

The above quote suggests a potential correlation between joining a cohabiting peer group and a shift in academic priorities, possibly due to the time and emotional investment required by a cohabiting relationship. The demands of maintaining a cohabiting relationship, such as shared household responsibilities, increased social activities with the partner, and the emotional complexities inherent in intimate partnerships may divert time and energy away from academic pursuits.

4.2 Effects of Cohabitation on Students' Educational Achievement

The effects of cohabitation on students' educational achievement are complex and can vary significantly. As mentioned above, cohabitation can have diverse impacts depending on the underlying causes, the level of commitment, and the individuals' ages. According to the respondents, these effects include absenteeism, unplanned pregnancy, relationship conflicts, exam postponement, poor grades, and dropping out of school, as detailed below:

4.2.1 Absenteeism

Relationships generally come with a cost, including time and money, which can often lead to challenges. Students involved in cohabitation frequently find it difficult to balance their academic and social lives. The study findings indicate that cohabitating students often struggle with regular class attendance due to other social responsibilities. For example, students may spend a significant amount of time on household chores; cooking, or running errands, leading to missed lectures and difficulty concentrating during class. This can also impact their ability to complete assignments on time and prepare effectively for examinations. To further corroborate these reported academic struggles, the study incorporated a documentary review of students' academic progress reports. This allowed for an objective assessment of the tangible impact of cohabitation on their academic performance, providing empirical evidence to complement the qualitative insights gathered from interviews and focus group discussions. This comprehensive approach revealed patterns of declining grades, course withdrawals, or delayed completion among cohabiting students,

directly supporting the qualitative accounts of missed classes and reduced study time. Reflecting this, a student respondent said the following about his friend:

> *"He used to attend group discussions regularly. He was even our group chairperson. But soon after he started living with his girlfriend, things changed. He stopped attending discussions altogether and even started missing some classes"* (IDI, Student, Labour Relations Department).

Another student said:

> *"He used to come over with his friends and ask me to cook for them, even though we were in different programs. When I refused, we'd end up fighting. To avoid arguments, I'd keep quiet and skip class. That semester, my GPA was terrible. That's when I decided to end the relationship"* (IDI, Student, Labor Relation Department).

The quotes above illustrate how cohabitation can negatively impact students' academic lives when one partner disregards the other's needs. Furthermore, the newfound freedom from family oversight can be overwhelming for some students, leading to difficulties in managing personal matters, including cohabitation, which can negatively affect their social and academic lives, ultimately impacting their academic performance. Furthermore, document reviews reveal that many students involved in relationships, particularly cohabitation, end up postponing their studies. Those who manage to continue often experience poor academic performance, reflected in their GPAs, due to an inability to balance their social and academic lives. Moreover, breakups, which are common when cohabitation does not work out, can lead to depression.

4.2.2 Unwanted Pregnancy

While many societies view pregnancy within marriage as a blessing, pregnancy outside of wedlock, particularly within the context of cohabitation, can be problematic and distressing, especially for female students who may find themselves solely responsible for raising the child. Furthermore, becoming pregnant while pursuing higher education creates a dual obligation for the expectant mother (motherhood and student) which can be especially challenging for students lacking the resources to hire help. Consequently, many female students end up dropping out. During one of the focus group discussions, a student informant recounted a peer's experience by saying:

> *"It was a gradual process. Everything seemed fine when they first started living together, and we thought they were on the right track. However, things began to change when our friend became pregnant. We suspected financial difficulties were contributing to the problem. As a result, she started missing classes, had to postpone her examinations, and ultimately went home"* (Human Resource Management Student, FGD Participant).

This narrative highlights the collective understanding of how the complexities of cohabitation, particularly when compounded by unplanned pregnancy and financial strain, can severely derail a student's academic journey. This is because most students are unemployed and dependent on parents or guardians, who may be unaware of the relationship. It becomes difficult to secure the newborn's necessities and hire help so that the young

mother can attend classes. The added childcare responsibilities and potential financial strain can significantly detract a student from academic pursuits. The emotional toll of an unplanned pregnancy and the challenges of balancing parenthood with studies can also lead to decreased motivation and difficulty concentrating. During one of the interviews, one student said:

> *"Although I regret what happened, I hope my experience serves as a lesson to others. I ended up pregnant, and he refused to stay with me. I am grateful that my mother was understanding and accepted me back home. However, I did have to postpone my studies for a year"* (IDI, Student, Social Work Department).

As the previous example illustrates, when cohabitation results in pregnancy, female students often bear the disproportionate burden especially if they are abandoned by their partners. In such a situation, the female student might resort to abortion or give birth and leave the child with her parents. Both options have deleterious impact on the student mother and her child.
On the other hand, giving birth and leaving the child with her parents has its own set of challenges. While it allows her to continue her education, it burdens her parents, who may already be struggling financially. The student mother may also feel guilt and anxiety about relying on her parents. The added stress of balancing motherhood, studies, and family dynamics can take a toll on her well-being and academic performance. Additionally, the lack of financial independence can make her feel trapped and limit her ability to make choices for her life and the child.

4.2.3 Experience of Psychological Problems

The study findings indicate that some cohabitant students experienced stressful situations that could contribute to mental health issues, such as depression. These stressors included difficulty concentrating in class, loss of interest in their partners, and regret for choosing cohabitation, particularly among female students who became pregnant. The foregoing is illustrated by a quote from one of the participants in a focus group discussion who said:

> *"I felt like I was going crazy. I did not love my boyfriend anymore. I lost interest in him when I realized he was not truly committed to me, especially after the new first-year students arrived. He started dating someone else"* (IDI, Student, Social Work Department).

The above quote shows how cohabiting students can experience betrayal, leading to relationship instability and significant stress for the committed partner. This can result in psychological problems that negatively impact their mental health, contrary to their initial expectations. For instance, a male student in a cohabiting relationship might feel pressured to impress his partner to prevent her from leaving him for someone else. This often requires money that he may not have, potentially leading him to engage in illegal or illicit activities to meet the perceived demands of the relationship.

4.2.4 Postponement of the Examinations

Balancing academic and social life is challenging for many students, and this difficulty is often amplified for those in cohabitation relationships. In cohabitation, various responsibilities and obligations can disrupt their academic life and learning process. During focus group discussions, many female students expressed significant challenges in balancing

academic demands with domestic responsibilities within cohabiting relationships. One student, for instance, expressed her frustration saying that:

> *"I did not have a choice. Because we were in different programs, I had to go home to prepare lunch for him and his friends. I did not have time for group discussions in the evenings until I finished making dinner. As a result, I fell behind in some coursework and decided to postpone my studies"* (IDI, Student, Social Work Department, FGD Participant).

Cohabitation significantly hinders student academic performance, particularly female students, at institutions like the Institute of Social Work. Unlike the Western trial marriage concept, these relationships often create emotional and psychological burdens including conflict, financial strain, and unplanned pregnancies leading to anxiety, depression, and reduced motivation. While women often bear the brunt, male students also face challenges, such as balancing academics with relationship demands and financial responsibilities, especially if children are involved. Ultimately, cohabitation presents unique academic hurdles for both genders, varying in nature and severity based on individual and cultural contexts like the one experienced in Dar es Salaam, Tanzania.

5.0 Discussion of Findings

The findings of this study underscore the multifaceted nature of cohabitation among ISW students, highlighting a convergence of socio-economic, environmental, and personal factors. The prevalence of financial hardship as a catalyst for cohabitation reflects the economic realities faced by many students in higher education, where limited resources can drive pragmatic and notwithstanding potentially complex living arrangements. This aligns with Jiya & Zhiri's (2019) observation regarding the financial strain within cohabiting student relationships.

The chronic deficit in institutional housing forces many students to navigate a competitive and often expensive off-campus rental market. Higher learning institutions frequently struggle to expand their infrastructure at a pace that does not match enrollment growth, leaving a substantial portion of their student body without adequate and affordable housing support. Consequently, the inability to provide sufficient and affordable living spaces creates an environment where students are compelled to seek alternative solutions, with cohabitation emerging as one such pragmatic options. This argument is also suggested by Otieno & Mligo (2018). This highlights how systemic resource limitations within the educational sector directly influence students' personal living arrangements, often making cohabitation a matter of economic expediency rather than purely a lifestyle choice.

The theme of freedom from parental supervision strongly resonates with existing studies (Feeney, 2014; Iyekolo, 2021) which consistently indicate a significant shift in parental involvement as students' transition into tertiary education. This newfound autonomy, while crucial for personal growth, often comes with a lack of consistent guidance and monitoring that was previously the staple of their home environments. Consequently, students may find themselves navigating complex life and relationship decisions, such as cohabitation, without fully understanding their long-term social, emotional, and psychological implications. This view is also supported by Hughes (2014) and Olaniyi (2015).

Diminished parental oversight means cohabitation among ISW students often stems from immediate desires for companionship, convenience, or newfound independence, rather than a conscious assessment of marital compatibility, as posited by the trial marriage theory. The begging question here is whether the cohabiting partners were motivated by the intention to get married or simply an economic convenience. Based on the findings of this study, students enter into cohabitation because of financial exigency rather that testing marriage compatibility. This suggests the trial aspect, if present, is incidental to their pursuit of autonomy and immediate relational needs. Furthermore, the significant influence of the fear of losing a lover indicates that emotional dynamics, insecurity, and the university's competitive social environment play a more central role than a rational compatibility test. While some students might view cohabitation as a way to secure a relationship, its failure to guarantee long-term stability further challenges its efficacy as a trial in the traditional Western sense. Therefore, for ISW students, cohabitation largely serves functions distinct from a deliberate trial marriage, primarily acting as a response to immediate challenges and emotional vulnerabilities.

The reported negative effects of cohabitation on educational achievement align with a substantial body of existing research (Ojo, 2019; Dorothy & Iloakasia, 2018; Issa & Kalwani, 2024; Oluwasinaayomi, 2017; Iyekolo, 2021). The constant challenges of balancing relationship demand with rigorous academic responsibilities often create an unsustainable burden for students. These difficulties are frequently compounded by serious issues such as unplanned pregnancies, which can drastically alter educational paths, and psychological distress, impacting focus and mental well-being. Together, these factors create significant multifaceted obstacles to students' educational success. On the basis of the findings, there should be an urgent need for comprehensive interventions and support systems. These initiatives should aim not only to address the underlying factors driving students towards cohabitation but also to mitigate its potential negative consequences on students' academic trajectories and overall well-being.

6.0 Conclusions and Implication

Based on the findings, cohabitation among higher learning students is primarily driven by a lack of adequate on-campus accommodation and limited financial resources, which lead to cost-sharing through shared living arrangements. A significant finding is the apparent disconnect between cohabitating students and their parents/guardians, with many parents being unaware of their children's involvement in such relationships. This suggests a lack of close follow-up by parents and guardians regarding their children's living situations after they enroll at the Institute of Social Work. Finally, the study concludes that cohabitation has demonstrable effects on the academic and social lives of the students involved, particularly impacting female students, especially when pregnancies occur. The social effects, including relationship failures and stressful life circumstances, pose a threat to the mental health of those in cohabitating relationships.

Therefore, this paper has established that cohabitation among higher learning students at the Institute of Social Work (ISW) in Dar es Salaam is primarily a pragmatic response to systemic challenges, specifically the acute lack of affordable on-campus accommodation and pervasive financial constraints, which compel students into cost-sharing living arrangements. These structural drivers, coupled with an apparent disconnect and reduced oversight from parents/guardians regarding their children's living situations, create an environment where cohabitation becomes a prevalent, albeit often unacknowledged, reality. Ultimately, this study

posits that cohabitation has demonstrable and often adverse effects on the academic and social lives of the students involved, disproportionately impacting female students, especially when pregnancies occur, and contributing to significant social and mental health challenges for all participants.

7.0 Recommendations

Based on the study conclusions, the following recommendations are made:
Parents should be informed about the potential effects of cohabitation to encourage greater interest in their children's lives and living situations. Increased parental involvement will enable parents/guardians to provide better guidance, supporting their children in achieving their academic goals in a less stressful environment. Second, increasing on-campus accommodation availability at the Institute of Social Work would provide affordable housing, particularly for students with the greatest financial need. This would reduce the pressure to cohabitate due to a lack of affordable off-campus options. Third, adequate financial assistance is essential. The government, through the Higher Education Students Loans Board, should provide sufficient loans to all students requiring financial assistance. This will reduce the financial pressures that can lead students to consider cohabitation to manage expenses. Finally, Higher Learning Institutions should strengthen student counselling services. This will ensure that students can easily access support whenever they face challenges.

8.0 Limitations

The limitation of this study was the reluctance of some participants (cohabitants) to be interviewed in public settings. Some participants declined to discuss issues related to their cohabitating relationships. To address this, the researcher allowed participants to suggest alternative interview locations where they felt more comfortable. The researcher then sought permission from the Institute's administration to use these suggested spaces or rooms. While this strategy helped to increase participation, the participants' initial hesitation or the topic's sensitivity may have still influenced their responses.

9.0 Area for Further Study

This study has limitations due to its small scope, focusing solely on the Institute of Social Work in the Dar es Salaam region and its qualitative approach. Therefore, the findings are context-specific, subjective, and may lack dynamism, limiting their generalizability to other areas. Future research should employ a broader, quantitative approach for wider generalizations of the findings, perhaps incorporating a larger sample size across multiple institutions to capture a more diverse range of experiences. Additionally, comparative studies should be conducted in other locations, including rural and different urban settings within Tanzania, to validate and expand upon the results presented here thus offering a more comprehensive national perspective on student cohabitation. Such future studies could also explore the longitudinal impacts of cohabitation, tracing students' academic trajectories over time to gain a deeper understanding of its long-term consequences.

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