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INFORMATION TO READERS

This bulletin provides information on research undertaken by members of the Open University of Tanzania staff. The Editorial Board is a subcommittee of the OUT-Research and Publications Committee. It comprises of the representatives of the Directorate of Research, Publications, and Innovation, and the OUT Library.

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EDITORIAL

This Bulletin contains more recently published papers from The Open University of Tanzania staff, from December 2021 to February 2023. Publications from March 2023 onwards will be published in the next bulletin. Authors are requested to send soft copies of published papers/articles to the Directorate of Research, Publications, and Innovation for preparation of the next issue.

Despite our efforts, we may have inadvertently omitted some publications. The Directorate of Research, Publications, and Innovation is preparing a database to cover all previous publications, including those not captured in this Bulletin. The next issue will contain a compilation of all such publications that will have been brought to our attention. Therefore, kindly inform us accordingly and send a soft copy of your published paper/article to the Directorate of Research, Publications, and Innovation for inclusion in the OUT-publication repository.

PREFACE

The Open University of Tanzania is delighted to introduce to you the OUT-Research Bulletin Volume II to its researchers and readers. The bulletin is an indicator of the commitment of The University, its researchers, the readers, and all stakeholders of the education sector. Due to this commitment, the bulletin is providing its readers, who are mainly students, researchers, professionals, and the general public an opportunity to explore diverse perspectives and professional challenges in educational research.



The research topics covered in this bulletin intend to foster critical thinking across diverse disciplines. Moreover, research work must be facilitated in terms of infrastructure and resources to ensure effective and productive learning processes. In that regard, the research bulletin will continue to be a forum for students, professionals, and the general public to exchange ideas, share knowledge and information, and assist others to find their way in fostering lifelong careers.

The bulletin also intends to facilitate communication between researchers within and outside the Open University of Tanzania so as to minimize duplication of research efforts. In this bulletin, outputs from research projects undertaken during the relevant period has been highlighted. Due to space limitations, only the titles, names of researchers, institutions, the objective of the research and outputs where available are summarized in this issue. Full texts are to be found in OUT's institutional repository.

I wish to acknowledge the close cooperation of the OUT management for the motivation, material and moral support, and in particular, the Vice Chancellor Prof. Elifas T. Bisanda, and the Deputy Vice-Chancellor (Academic, Research and Consultancy), Prof. Deus Ngaruko. The support of The Open University of Tanzania Senate and the Research, Publications and Innovation Committee are gratefully acknowledged for approving early drafts of this bulletin. Lastly, I wish to acknowledge the cooperation of all the researchers who provided information on their research activities that allowed the production of this bulletin a reality.

Dr. Harrieth G. Mtae

Director of Research, Publications, and Innovation

April 2023, Dar es Salaam

FOREWORD

The Open University of Tanzania is delighted to introduce to you the OUT Research Bulletin Volume II. The bulletin is an indicator of the commitment of The Open University of Tanzania in informing the readers, and all stakeholders in the education sector. Due to this commitment, the bulletin is providing its readers, who are mainly students, researchers, professionals, and the general public an opportunity to explore diverse perspectives and professional challenges in educational research.



The research areas covered in this bulletin provide many issues that will hopefully stimulate critical thinking in addressing challenges faced by the communities. In doing so, it is anticipated that the research to be undertaken will also create an informed productive learning environment. This bulletin will continue to be a forum for exchange of ideas, share of knowledge and information, and assist in fostering lifelong research work.

I wish to thank the University Publishing House through the Directorate of Research, Publications and Innovations as well as the University Library in making the publication of this research bulletin a reality.

Prof. Deus Ngaruko

Deputy Vice Chancellor (Academic, Research and Consultancy)

April 2023, Dar es Salaam

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Sarah Chamos, Alen Kinyina and Harrieth Mtae (2022). Social demographic determinants of male participation in antenatal care in Nyamagana District, Tanzania. *South Sudan Medical Journal* 2022;15(3):92-96 © 2022 The Author (s) License: This is an open access article under CC BY-NC DOI: <https://dx.doi.org/10.4314/ssmj.v15i3.3>

Abstract

Globally, poor male participation in antenatal care (ANC) and reproductive health issues is still a challenge towards improvement of maternal and child health. Quality antenatal care and birth outcomes depend on the shared responsibility between men and women. The aim of this study was to assess the level of male participation in ANC and the associated social demographic determinants. The study was cross-sectional and was based in the community in the Nyamagana district, Tanzania. Male partners aged 18-49 years were interviewed using the four dichotomized (yes or no) variables to determine the level of male participation in ANC. The data were analyzed by using the Statistical Package for Social Sciences (SPSS Version 24). Chi-square test was used to determine the association between demographic characteristics and the level of male involvement in ANC. The level of male participation was high in this study (76.3%). Men with a primary level of education were twice (AOR 2.15, 95% CI [1.15 – 4.02], p-value 0.01) as likely to participate in ANC compared to men with no formal education. If the number of children was more than two, there was a significant association with male participation in ANC (OR 1.57, 95% CI [1.12–1.77], p = 0.02). The level of male participation in ANC is high in Nyamagana district. The number of children and level of education are social demographic determinants of male participation in ANC.

Keywords: *Male participation, Antenatal care, Pregnancy, Tanzania*

Mtae, H., Ngaruko, D. and Kaserwa, G. (2022). Effect of Borrower Qualities on Business Performance of Rural Based SMEs in Kagera Region, Tanzania. *The African Resources Development Journal*,Vo.5 (1): 86-95

Abstract

The objective of the study was to assess the impact of Borrower's qualities on business performance of rural based SMEs in Kagera region Tanzania.

The Study was guided by the theory of Group Based Micro-financing (GBM) model. It was done in four districts of Kagera region. The study used structured questionnaires composed of a five-point Likert Scale. The quantitative and regression research approach was adopted for the study. A sample size of 279 group borrowers of two commercial banks and two MFIs was used to collect primary data from June to August, 2020. The regression analysis was done between three independent variables of Borrower's qualities against three dependent variables of Business performance. It was found that 98.5 percent, 96.4 percent and 96.0 percent of respondents agreed to have increased knowledge, family income and household assets, respectively. On the other hand, the hypothesis testing confirmed that Borrower's qualities impacted positively on business performance of rural based SMEs in Kagera region. These results imply that Borrower's qualities under GBM model have a big positive contribution to the business performance of rural based SMEs. It is therefore recommended that they should be adopted and promoted as a tool for fighting poverty as a result of increasing borrowers' abilities to engage in prosperous income generating businesses.

Keywords: *Borrower's qualities, business performance, prosperous business, SMEs*

Mhoja, L., Mtae, H. and Haule, C. (2021). Levels of adoption of new rice farm management technologies among smallholder farmers in Kilombero District, Tanzania. *International Journal of Agriculture Policy and Research* Vol.9(7), 173-181pp

Abstract

This study examined levels of adoption of new rice farm management technologies among smallholder farmers in Kilombero district, Tanzania. Adoption of improved rice seeds, Site-Specific nutrient technology; direct-seeded-rice technology, as well as pests and diseases technology variables were examined. A total of 99 smallholder rice farmers adopting new rice technologies from four villages (Mofu, Namwawala, Idete, and Machipi) were sampled through simple random sampling for quantitative data. Data were collected using questionnaire which aimed to capture levels of adoption of new rice farm management technologies among smallholder farmers. 20 farmers from 99 farmers who happened to be given certificates of appreciation by the government as successful adopters were used to collect qualitative data. Descriptive statistical analysis was used to analyse quantitative data. Thematic analysis was used to analyse qualitative data.

Findings of this study revealed that, there are variations of adoption of new rice farm management technologies among smallholder farmers in Kilombero district (active, moderate, and low). This implies that, there are technologies adopted by farmers and also there are technologies which are ignored by farmers. It is recommended that; smallholder farmers should engage in active adoption to improve farming practices and increase rice production. The government of Tanzania should conduct national agricultural exhibitions in villages to help farmers access easily the agricultural information. Also, the government of Tanzania should evaluate the competence of the agricultural extension officers located in rural areas.

Keywords: *Adoption levels, new rice farm management technologies, smallholder farmers.*

Mtae, H. (2021). Influence of Social Networks on Family Planning Use among Married Men and Women: A Case of Mvomero District, Tanzania. *East African Journal of Education and Social Sciences (EAJESS)* 2(2)210-221pp.

Abstract

This paper was about the influence of social network on family planning (FP use among married men and women) in Mvomero District of Morogoro Region. The study employed the cross-section study design, involving 128 married men and women. The choice of respondents was done through multistage sampling which involved purposive and simple random sampling techniques. Interview and focus group discussions were used as the methods of data collection. Quantitative data was collected using semi structured questionnaire and qualitative data were collected using FGDs guide and key informant interview guide. Quantitative data was analysed using descriptive statistics. The findings reveal that majority of married men and women in Mvomero were still young, having at least a primary school education and in monogamous marriage. Nearly one third of them were not using any FP methods and of the methods used, pills and injectable dominated. Most married men and women had social networks of both males and females, though most married women had more females and married men had more males in their networks. Further, Married women tended to discuss more on FP use with their social networks than married men (especially pills and injectable). However, nearly all social network members encouraged married men and women to use family planning which is a commendable thing to do. It is therefore recommended that interventions targeting to increase FP information and therefore use among married men and women through social

networks should be designed and implemented targeting both females and males. There is also a need to encourage men to participate fully in FP, reproductive and health issues as in most of the households in Tanzania, they are the decision makers.

Keywords: *Social networks, family planning, family planning methods, family size*

Mhoja, L., Mtae, H. and Haule, C. (2021). Effect of advanced rice production technologies on household economic development in Kilombero Valley, Tanzania. *East African Journal of Education and Social Sciences (EAJESS)* 2(2) 222-230pp

Abstract

This study examined the effect of advanced rice production technologies on household economic development among smallholder farmers in Kilombero valley, Tanzania in terms of farmers' ability to get three meals per day, ability to educate children and ability to own assets like a TV. The study employed the causal-effect survey design. A total of 100 smallholder rice farmers from four wards were sampled through simple random sampling. Twenty smallholder farmers among the 100 sampled farmers who previously received certificates of appreciation as successful users of advanced rice technologies were sampled through purposive sampling as key informants. Data were collected using questionnaire which aimed to capture effect of utilization of new rice production technologies on household economic development among farmers (adopters). Spearman's rho Correlation coefficient- test was used to analyse data and test the hypotheses. The study concludes that utilization of advanced rice production technologies positively affected the household economic development in that, as farmer's utilized improved rice seeds, site-specific-nutrient technology, direct-seeded-rice technology and pests and diseases technologies, their quality of life improved. It is therefore recommended that site-specific-nutrient technology, direct-seeded-rice technology and pests and diseases technology need to be considered by farmers for improved outcomes.

Keywords: *Advanced rice production technologies, utilization, household economic development, smallholder farmers, Tanzania*

Machinda, Z., Mbonile, M. and Mtae, H. (2021). Determinants of male involvement in Family Planning Services in Tarime District, Tanzania. *Tanzania Journal of population Studies and Development*, 27(2), 93-108pp.

Abstract

This paper examines the determinants of male involvement in family planning services by investigating the relationship between knowledge and male involvement in family planning, and between the involvements of both sexes in family planning services. The study adapted a mixed research design whereby quantitative and qualitative approaches were employed to generate primary data, complemented by other methods like in-depth interviews, focus group discussions and documentary review. The main tool of data collection was a questionnaire, and data analysis was done using descriptive statistics, logistic regression; while qualitative data were subjected to content analysis. The unit of analysis was the individual at household level, and questionnaires were served to 312 households, while in-depth interviews involved 12 key informants. The major findings indicated that many people were currently not practicing family planning methods (73.1% for females and 47.2% for males) although the knowledge about family planning was high (94.6% for females, and 96.0% for males). Some of the reasons for not using family planning were fear of side-effects like having deformed children, fear of cancer, and heavy pain during delivery and wives being unfaithful for they have protections. The ANOVA findings showed that there is statistically significant relationship between knowledge of males and use of family planning in future, at $p=0.013$. The study recommends an improvement in the awareness of family planning services, and allowing more innovative strategies like SMS communication especially in rural areas. Equally, more qualified staff at all levels should be employed to bridge the gap between service providers and clients, which is a major concern.

Keywords: *Male involvement, family planning, contraceptives and reproductive health*

Mtae, H. (2021). Decision-making power and family planning use: A case of married women in Kishapu District, Tanzania. *East African Journal of Education and Social Sciences (EAJESS)*. 2(4)136-145pp

Abstract

This study analyzed the role of married women aged 15 to 49 years on their decision-making on various issues using a cross-section study design. It

involved 130 respondents from Kishapu District, selected using multistage sampling. Data was collected using interviews and focus group discussions. Quantitative data was analyzed through frequencies and percentages while qualitative data was analyzed thematically. It is concluded that spouses make decisions on the money earned by respondents (60.2%). Decision on the money earned by respondents' spouses is made jointly (48.1%) while 39.5% is made by their spouses as the sole decision-makers. The decision regarding respondents' health is made by respondents themselves (46.5%) while 39.5% reported their spouses decided for them. Regarding spouse's health care, joint decision-making was reported by 62.3% of respondents and 30.4% reported their spouses decided on their own health care. Decision on respondent's use of contraceptives is conducted jointly by 69.1% while 19% is done by respondents alone. Decision on a spouse's contraceptive use is made mostly jointly (80%). Major household purchase is a joint decision issue by 51.7% but 44.4% reported spouses as sole decision-makers. Concerning visits to relatives and family, spouses are the decision-makers (52.7%) while joint decision-making is done by 42.6%. The study recommends strategic interventions in family planning programs to encourage more visible involvement of women in household decision making including promoting couples' discussions on reproductive health and family planning in particular. Further, Policy makers in family planning and reproductive health care should put more effort and focus on interventions and programs which target the imbalance of power practices between couples in the household

Keywords: *Decision-making power; spouse; contraceptive use; health care; household purchase*

Phinihas, R. and Mtae, H. (2021). Utilization of Extended Postpartum Family Planning among Post-Delivery Women in Mvomero District, Morogoro-Tanzania. *HURIA. Journal of The Open University of Tanzania*. Vol. 27 No.2, 190-202

Abstract

This study aimed at examining factors associated with the use of Extended Postpartum Family Planning (EPPFP) methods among post-delivery women in Mvomero District, Morogoro, Tanzania. Based on cross-sectional design, the data collection activity was conducted on March 2020 to 256 post-delivery women who delivered a child between January 1, 2019 and January 31, 2020. Purposive and convenience sampling were used to get respondents of the study. Data were collected using questionnaire. Through SPSS tool, descriptive analyses comprising of Pearson's chi square test was employed to

establish association between independent and dependent variables. The prevalence of extended postpartum family planning utilization was 46%, the utilization of EPPFP was significantly associated with awareness of the reason for EPPFP use (P-value = 0.013), awareness of EPPFP method (P-value = 0.014), awareness of EPPFP side effects (P-value = 0.024), counselling sessions (P-value = 0.000), menses resumption (P-value = 0.010), duration of sexual activity (P-value = 0.011) and history of previous pregnancy (P-value = 0.000). Prevalence of EPPFP utilization among post-delivery women is still low in Mvomero District. Enhancement of the utilization of EPPFP during the postpartum period needs effective response by stakeholders through provision of family planning education particularly during all maternal and child health contacts.

Keywords: *Extended post-partum family planning, post-delivery mothers, Tanzania*

Sabas John Gara and Emanuel Patroba Mhache (2021). Women Participation in Tourism Entrepreneurial Opportunities in Minjingu Village, Manyara Region. *The African Resources Development Journal Vol. 5 No. 1*

Abstract

Women's participation in the tourism industry contributes to the initiation of self-development projects. This study aimed at identifying tourism opportunities found in Minjingu Village by examining factors which affect women's participation in tourism business opportunities and strategises ways for improvement. To this effect, the study employed grounded theory, resource- based theory and financial capital theory were reviewed. Primary data was collected using questionnaires, interview, and observation. Secondary data was collected from various published studies like books and journals. The sample of 327 was picked for the study population of which 317 were women entrepreneurs and 10 were women leaders, village executive officer, hotel operators and tour operators. Data was analyzed using Statistical Packages for Social Sciences (SPSS version 16.0). The findings reveal that, the presence of tourism activities and services such as accommodation, game drive, and cultural attraction sites provide various tourism entrepreneurial opportunities to women. They include selling items ranging from beads, woven baskets, curio and other cultural articles to tourists. Further, findings show that, lack of financial capital and business skills, unstable market due to COVID-19 pandemic and business competition significantly affected women participation in tourism business. The study

concludes that women required to be empowered financially and in capacity building in various aspects to enable them to participate fully in tourism entrepreneurial activities for income generation. It recommends tourism stakeholders should establish centres for business skills training and provide financial support to improve women active participation in tourism business.

Samwel S. A. and Felician M. (2021). Finance-Growth Nexus in Eastern and Southern African Countries: Insights from a Panel ARDL Analysis. *The Pan-African Journal of Business Management*, Volume 5, issue 2, 2021

Abstract

This study analysed the finance-growth nexus for countries in the East African Community (EAC) and the Southern Africa Development Community (SADC). This was done an attempt to identify countries where Financial Sector Development (FSD) has the largest/least growth effect and the regional bloc moderation in such effect based on panel Error correction ARDL model. The aggregate data were obtained from the World Development Indicators (WDI) for a total of 14 countries, five (5) of which being in the EAC and the rest being in the SADC. The observations suggested that the regional bloc moderation effect transforms an otherwise insignificant effect of FSD on growth into a positive one specifically for broad money growth among the EAC member countries. This is a signal that a monetary union for EAC member countries could spur an overall welfare gain. Growth-finance nexus however, exhibited short and long run trade-offs in countries within the SADC. In the short run there have been significant GDP growth responses as a result of FSD but such effect turns out to be detrimental in the long run. As such difficult choices had to be made between addressing short run GDP volatility and achieving higher GDP growth in the SADC.

Keywords: *Monetary policy; economic growth, broad money, domestic credit, monetary expansion, regional integration*

Betty David Mntambo (2021). Land Tenure Security and Urban Agriculture: Focusing on the Vegetable Cultivation in Morogoro Municipality, Tanzania. *Huria Journal*, Vol 28(1), March 2021: 1-1

Abstract

Land tenure insecurity is one of the challenges facing urban dwellers given the increasing demand on land as the population increases in Tanzania. The

main objective of this study was to examine the tenure security within urban agriculture on access to land. Specifically, it assessed different ways farmer's access land for cultivation, the extent of land security among farmers, and implications of land tenure insecurity on vegetable cultivation. The study employed a cross-sectional design whereby snowball sampling was used to select 69 male and female vegetable farmers at the open space in Morogoro Municipality. Data was collected through household survey, in-depth interviews, observation and informal conversation. Results indicated that farmers access land through informal means by renting from the landlords who have legal land rights. Hence, social relationships have become important to access land while close relationship with the landlord determine the extent of land security a farmer has. Lastly, land tenure insecurity not only affects gardener's vegetable cultivation but also creates uncertainty and hatred between farmers and their landlords. It is therefore imperative to integrate urban agriculture into urban development planning to enhance land tenure security of farmers since it has become permanent economic activity.

Furaha Julius (2021). Factoring the Trust in the Regulatory Relationships: A Reflection from Tanzania's Mining Sector. *Huria Journal*, Vol 27(2), April 2021: 115-134

Abstract

This paper argues on the complementarities between regulatory structures and relationships which stems upon the reciprocated trust between the mining regulators and operators. One key question addressed by this paper is how can trust relationships better complement the regulatory structures towards improving the natural resource governance for socio-economic development and transformation? Drawing mainly on the case of Tanzania, the paper indicates the trust gaps and offers some perspectives on the role of trust in the regulation of mining activities in a resource-rich lower-middle-income economy. The paper looks at both the cause and effects of trust relationships within a regulatory system in the mining sector of Tanzania and sheds light on the practical challenges and opportunities of building the trust. In the light of the increasing allure of collaborative regulation, the paper also takes a brief navigation into the manner in which trust relationships are established or destroyed by various regulatory stakeholders. Conclusions are drawn by underlining the importance of trust relationships for effective regulation in less developed resource-endowed countries like Tanzania

Saada M. Mkuya and Deus D. Ngaruko (2021). Impact of Foreign Direct Investment on Unemployment Rates in East African Community Founding Members: Who benefits the Most? *The Pan-African Journal of Business Management*, Volume 5, issue 1, 2021

Abstract

The study analyses comparative effects of Foreign Direct Investment (FDI) inflows on youth unemployment in East African Community (EAC) founding member countries of Kenya, Tanzania and Uganda. Based on time series data from 1990 to 2016, the Auto Regressive Distributed Lag (ARDL) regression revealed that, FDI significantly influences reduction in unemployment rate in Kenya by 0.708%. The results in Tanzania and Uganda showed that, FDI inflows increases unemployment rates by 0.337% and 0.852% respectively. The results revealed that, FDI is significantly benefiting Kenya young generation through job creation, as compared to Tanzania and Uganda. Unemployment rate in Kenya has been reduced significantly due to FDI inflow by 0.14 % by each percentage of FDI inflow. The favourable economic and social policies in Kenya, have been well integrated into investment policies and result into positive prospects of employment creations. In Tanzania and Uganda, FDI inflows have not been much effective on youth unemployment. Every percentage of investment growth, causes an increase of 0.34% and 0.85 % of unemployment in Tanzania and Uganda respectively. Based on these results, it is recommended that, both Tanzania and Uganda should revisit their FDI related policies to ensure the FDI programmes are beneficial in reducing unemployment rates.

George Sonda and Deus Ngaruko (2022). Implications of Self-selection Effects and Transaction Costs on Implementation of Collective Action Management for the Common: Evidence from Small holder Irrigated Rice Farms in the Lake Victoria Basin, Tanzania. *African Journal of Economic Review(AJER)*10(5)

Abstract

This paper explores how farmers self-select into irrigation farming ecosystem, and describe their characteristics and effects on Collective Actions (CA) management in irrigation systems. The study sampled seven irrigation schemes; both traditional improved and modern ones located in the Lake Victoria basin, namely Mahiga irrigation scheme (Ngudu), Igongwa (Misungwi), Nyida (Shinyanga rural), Maliwanda and Nyatwali (Bunda),

Cheleche and Irienyi (Rorya). Cross sectional research design is employed to collect data from a total of 184 randomly sampled farm households involved in rice irrigation farming. Collected data are analyzed using Heckman two step procedures to identify self-selection factors. The inverse mills ratio result from the Heckman model is positive and significant at less than 5 % level, confirming the evidence for the presence of self-selection for the sampled farmers. Factors like large number of household labour force; non tangible benefits like reciprocated information sharing and use of CA association as a bridge to access support; good working rules in the group; net area sown; trust in group members and leaders; irrigation position; respect of public services provision /contributions; dodging contributions; violation of rules are important determinants of self-selection, each with specific implication that impact positively or negatively on CA survival. The study concludes that irrigation farming ecosystem choice is a non-random choice, and hence selection of members for organized CA establishment should base on factors described above, which significantly impacted positively self-selection into treatment (irrigation ecosystem type).

Emmanuel Joseph Mallya (2021). Agencification and Minorization in Tanzania: A Case of Registration Insolvency and Trusteeship Agency (RITA). *HURIA Journal Vol 29(1)*

Abstract

This study explores the impact of the creation of executive agencies on minorities in Tanzania. Using the Registration Insolvency and Trusteeship Agency (RITA) as a unit of analysis, the study highlights the role institutions play in reshaping societal dynamics particularly in reformed institutions that serve as agents for distributing opportunities to various societal groups. Specifically, the study carried out a critical analysis of RITA and found that despite the agency's concerted efforts towards providing services to the wider community, its structure and funding have inadvertently resulted in unequal provision of services to different groups contrary to its mandate. The study, therefore, emphasises the need to monitor and scrutinise on continual basis the existing, reformed and newly-created institutions as well as mechanisms put in place to minimise the effects of structural marginalisation, which contribute to the minorization of certain groups in society.

Margreth Bushesha (2021). Resources Management and Human-Wildlife Conflicts in Ngorongoro Tanzania. *HURIA Journal Vol 29(1)*

Abstract

The study aimed to establish the status of human-wildlife conflicts over resources in the Ngorongoro Conservation Area in Tanzania. The study used a questionnaire and guiding questions to collect data. The data were analysed using descriptive statistical analysis and content analysis approaches. The findings indicate that Human-Wildlife Conflict (HWC) persists in the NCA. Wild animals exposed to harassment exhibited aggressive behaviors compared to others, and wild animals prowling at night predated all NCA-related domestic animals. Competition over resources between human beings, livestock, and wild animals causes HWC in the NCAA. In minimizing HWC, the villagers constructed strong fences around bomas and introduced zoning for grazing in some areas suitable for wild animals. The study concludes that the NCAA must continue providing conservation knowledge to the natives, promoting livestock predation compensation schemes, advocating building bomas using solid fences, and employing participatory treatment of WHC-related cases. The study recommends that natives in the NCAA area take precautions to avoid grazing their livestock in areas with a high degree of predation. In addition, relevant authorities should address rabid cases in the NCA.

Abdul Kasukari and Deus D. Ngaruko (2021). Refugee Food Security Perceptions on Food Rationing Practices in Refugees Camp in Western Tanzania. *The African Resources Development Journal Vol 5(1)*

Abstract

This paper is based on the study on perception of refugees on food availability, accessibility, and utilization, forms of food rations. It assesses coping strategies on reduced food rationing and food security for refugee in Nyarugusu Refugee Camp in Kasulu district, Kigoma region in Western Tanzania. Data collection involved a total of 395 refugee households in the study area who were interviewed using structured questionnaires. The collected data were processed and analysed using SPSS software in which descriptive statistics, mainly frequencies were produced and the results presented in bar charts. The study revealed that, the common form of food rationing in practice was in-kind food ration, the most preferred form was a combination of both In-kind food ration and Cash. It was also revealed that the existing food aid ration was not satisfactory for family use. The food

prices in the camp market were not affordable for the family food consumption especially for the majority with low incomes compounded with large families. As a result, upon receiving rationed food they partly sold it in order to get cash which they used to buy other basic goods in the market; or simply exchanged goods in-kind in order to meet human wants.

Harrieth G. Mtae, Deus D. Ngaruko and Gosbert B. Kaserwa (2021). Effect of Borrower Qualities on Business Performance of Rural Based SMEs in Kagera Region, Tanzania. *The African Resources Development Journal*. Vol 5(1)

Abstract

The objective of the study was to assess the impact of Borrower's qualities on business performance of rural-based SMEs in Kagera region Tanzania. The Study was guided by the theory of the Group Based Micro-financing (GBM) model. It was done in four districts of Kagera region. The study used structured questionnaires composed of a five-point Likert Scale. The quantitative and regression research approach was adopted for the study. A sample size of 279 group borrowers of two commercial banks and two MFIs was used to collect primary data from June to August 2020. The regression analysis was done between three independent variables of Borrower's qualities against three dependent variables of Business performance. It was found that 98.5 percent, 96.4 percent and 96.0 percent of respondents agreed to have increased knowledge, family income and household assets, respectively. On the other hand, the hypothesis testing confirmed that Borrower's qualities impacted positively on the business performance of rural-based SMEs in Kagera region. These results imply that Borrower's qualities under GBM model have a big positive contribution to the business performance of rural-based SMEs. It is therefore recommended that they should be adopted and promoted as a tool for fighting poverty as a result of increasing borrowers' abilities to engage in prosperous income-generating businesses.

Elisante Marko Msuya and Jumanne Daudi Kaluwani (2021). Assessment of Demographic Impacts on Accessibility to Potable Water: A Case Study of Mwanza District, Tanzania. *The African Resources Development Journal* Vol 5(1)

Abstract

The debate on the impacts of large populations over fixed resources in developing countries is ongoing. However, the degree of impacts varies

from one area to another depending on the variability of physical and social-economic factors. This study assessed the impact of population increase on accessibility to potable water supply in Mwanga District using Kileo village case study for the purpose of uncovering the major demographic factor inter alia which affect availability and accessibility of potable water provide possible strategies reached through a participatory approach to alleviate the problems. Quantitative and qualitative methods were employed to collect data using questionnaires and interviews administered to 120 respondents whom 70 were women and 50 men including key informants. Findings showed that, the study area experienced high population increase in disharmony with accessibility to potable water supply to households for different domestic uses. As a result, the local government had limited funds for the construction of water infrastructure, climate change related to long droughts contributed to reduction of water sources. The general water shortage had various social economic impacts to the population in the study area. They included increased spread of waterborne diseases; the majority poor could not afford to buy water from private water suppliers; and women and children walked long distances to fetch water. The study concluded that, the increase in population corresponded with the negative effects of accessing to potable water compounded by climate change. Recommended the formation of village water committee to supervise and, in consultations with other stakeholders, find alternative ways of getting potable water for the growing population such as drilling water, protection and conservation of catchment areas; and fundraising to initiate community water projects.

Ben Busizori Twinomugisha and Reguli Baltazar Mushy (2021). Impacts of Climate Change on Food Security and Adaptation Options for Smallholder Farmers in Malawi. *HURIA Journal Vol 27(2)*

Abstract

This article is based on the study that assessed the impact of climate change on food security and adaptation strategies among smallholder farmers in Salima district, Malawi. The research design deployed literature review and case study survey. A mixed approach of both qualitative and quantitative research methods was used for data collection and analysis. Findings revealed a felt slight increase in temperature. Rainfall seasonality changes (inter annual and intra variation) are suspected to lead to more frequent and intensified droughts and floods that affect four pillars of food security i.e., food availability, access, utilization and stability. Perceived climate change risks are based on smallholder farmers' experience and knowledge of their local farming. Majority of smallholder farmers in the study areas depend on

subsistence farming that is rain fed and vulnerable to seasonality changes. Farmers are taking adaptation measures to ensure food security that includes indigenous knowledge based on past experiences and adoption of climate smart modern technologies. Adaptation limiting factors include limited livelihoods-based capitals, knowledge and skills of climate smart agriculture. There is need for reforming agriculture extension services provided by government through formal integration of climate smart agriculture in policy linkages to smallholder farmers.

Rogate Phinias Ibrahim and Harrieth G. Mtae (2021). Utilization of Extended Postpartum Family Planning among Post-Delivery Women in Mvomero District, Morogoro-Tanzania. *HURIA Journal Vol 27(2)*

Abstract

This study aimed at examining factors associated with the use of Extended Postpartum Family Planning (EPPFP) methods among post-delivery women in Mvomero District, Morogoro, Tanzania. Based on cross-sectional design, the data collection activity was conducted on March 2020 to 256 post-delivery women who delivered a child between January 1, 2019 and January 31, 2020. Purposive and convenience sampling were used to get respondents of the study. Data were collected using questionnaire. Through SPSS tool, descriptive analyses comprising of Pearson's chi square test was employed to establish association between independent and dependent variables. The prevalence of extended postpartum family planning utilization was 46%, the utilization of EPPFP was significantly associated with awareness of the reason for EPPFP use (P-value = 0.013), awareness of EPPFP method (P-value = 0.014), awareness of EPPFP side effects (P-value = 0.024), counselling sessions (P-value = 0.000), menses resumption (P-value = 0.010), duration of sexual activity (P-value = 0.011) and history of previous pregnancy (P-value = 0.000). Prevalence of EPPFP utilization among post-delivery women is still low in Mvomero district. Enhancement of the utilization of EPPFP during the postpartum period needs effective response by stakeholders through provision of family planning education particularly during all maternal and child health contacts.

Ngaruko, D.D. (2022). Does the state-controlled consumptive management approach to natural resources lead to community economic benefits in Tanzania: Case of the Great Mahale Ecosystem? *Pan-African Journal of Business Management* Vol. 6, Issue 1, 2022

Abstract

This paper has tried to answer the core question of whether protective management policies of natural resources can sustain the economic benefits expected from them by communities living around the resources in Tanzania. The paper is based on multiple linear regression analysis of cross-sectional data collected from 400 community members systematically selected from 10 purposefully selected villages surrounding the Great Mahale Ecosystem in Western Tanzania.³ A 1-4 scale questionnaire was administered. The findings revealed that state-controlled consumption of firewood collections and logging and timbering had negative effects on potential community economic benefits from the natural resources. State-controlled access to firewood was the only variable that was found insignificant. The state-controlled consumptive policies on tourism and hunting, farming practices proximity to the conserved natural resource, wildlife games and wild fruits as well as access to medicinal plants were found to be beneficial to surrounding communities. The development of tourist hunting blocks will improve consumptive utilization not only under government managed natural resources but also under communal-indigenous approach. There should also be an integration of consumptive and non-consumptive approaches such as sustainable timber harvesting to maximize community economic benefit.

Keywords: *Community economic benefits, state- controlled consumptive management approach, natural resources, greater Mahale ecosystem, Tanzania*

Ngaruko, D.D. (2022). Transaction Costs of Group Microfinancing Models and their Effects on Family-Owned Business Performance in Tanzania. *African Journal of Economic Review*. Volume 10 (4), September 2022, Pp 165-180<https://www.ajol.info/index.php/ajer/article/view/233686>

Abstract

This paper aimed at assessing the effect of transaction costs involved in group-based micro financing on family owned businesses in rural areas in Tanzania. This paper is based on a cross-sectional survey data collected from

a systematically selected sample of 279 owners of family businesses in four rural districts of Kagera region. The selected sample was based on the consolidated list of microcredit borrowers in each district from four microfinance institutions operating in the districts. Self-administered 5-point Likert Scale structured questionnaire was used through drop-and-pick method. The questionnaire had three determinants of transaction costs with a total of eighteen items and three determinants of family-owned business performance with a total of twelve items. Total and mean scores were computed for each item and variable. A multivariate linear regression analysis was employed to estimate causality between transaction costs and business performance. Results have shown that majority of transaction cost variables related to searching for information of potential borrowers and also those related to bargaining and decision making had negative influence on business performance, which is in line with the theoretical expectations. Transaction cost related to policing and enforcement of the group loans seemed to have positive influence on performance of the family owned businesses. Implicitly, in rural settings where group lending models dominate, the transaction cost related to policing and enforcement are inevitable in ensuring that family owned businesses have significant impact on socioeconomic benefits to the entire family.

Keywords: *Transaction cost, Group Micro financing, family-owned business performance, Tanzania*

Sonda, G. and Ngaruko, D. (2022). Implications of self-selection effects and transaction costs on implementation of collective action management for the common: Evidence from smallholder irrigated rice farms in the Lake Victoria basin, Tanzania. *African Journal of Economic Review* Volume 10 (5), December 2022

Abstract

The overall objective for this paper was to explore the determinants of how farmers self-select into irrigation farming ecosystem, and describe their characteristics and effects/impact on Collective Actions (CA) management in irrigation systems. The study sampled seven irrigation schemes both traditional improved and modern ones located in the Lake Victoria basin, namely Mahiga irrigation scheme (Ngudu), Igongwa (Misungwi), Nyida (Shinyanga rural), Maliwanda and Nyatwali (Bunda), Cheleche and Irienyi (Rorya). Cross sectional research design was employed to collect data from a total of 184 randomly sampled farm households involved in rice irrigation farming. Collected data were analyzed using Heckman two step procedures

to identify self-selection factors. The correlation factor (inverse mills ratio) result for the Heckman selection model estimation was positive and significant at less than 5 % level ($p=0.028$) providing evidence for the presence of self-selection for the sampled farmers. Factors like large number of household labour force (hhlabor); non tangible benefits (non-tangible) like reciprocated information sharing and use of CA association as a bridge to access support; good working of rules in the group (ruleworkdummy); net area sown variable (irignetarea); trust variable (trust) in group members and leaders; irrigation position (irigposition); respect of public services provision /contributions (Factor1); dodging contributions (Factor2); violation of rules (Factor 3) were important determinants of self-selection, each with specific implication that impact positively or negatively on CA survival. The study concludes that irrigation farming ecosystem choice (type 1 farmer) is a non-random choice, and hence selection of members for organized CA establishment should base on factors described above, which significantly impacted positively self-selection into treatment (irrigation ecosystem type).

Keywords: *Collective action, smallholder farmers' irrigation systems, institutions, transaction costs, self-selection, Heckman two step procedures, Tanzania*

Nalyoto, A. and Ngaruko, D. D. (2022). Analysis of profit efficiency of Grape Production: A Case of Smallholder Grape Farmers in Dodoma, Tanzania. *HURIA Journal Volume 29 (1) March, 2022:1-24.*

Abstract

The aim of this study was to assess the contribution of production and profit efficiency of grapes production from farmers in Dodoma region. However, the study was specifically conducted in Dodoma region at Dodoma municipal council, grape farmers were the focal point of the study. The research used two approaches, quantitative approach and qualitative approach. Through purposive and simple random sampling, four (4) respondents from four villages (one officer in each village) who were government extension service officers were interviewed. Moreover, in this study a sample of 118 respondents from grape farmers were provided with questionnaire. Data were collected through interview and questionnaire and the results were analyzed using statistical package for social sciences (SPSS) program version 20. The results show that grape production contributes a lot in economics of the household since it increases the income of the household up to a profit of TSh 667,419 per acre. Therefore, we recommend some strategies which should be used in order to boost grape production in the

country. The strategies include formation of groups or cooperative agriculture; agricultural experts (such as agricultural extension officers) should establish close relationship with farmers so as to understand farmers' challenges fully and involve them in obtaining solutions. Finally, simple storage facilities should be provided through collaboration with different partners like individuals, private sectors and government. Keywords: Grape Production, Dodoma, Tanzania

Ngaruko, D.D. (2021). Clusters of Suppliers in Tanzania and their Associated Transaction Costs: A Scholarly Personal Narrative. *HURIA Journal* Volume 28 (2) September, 2021:1-30

Abstract

This paper blends the Scholarly Personal Narrative (SPN) with desk reviews of selected literature on the key concepts and their applications in understanding the key features of agrocredit supply in rural areas. The findings of this exploratory study indicate that the informality of agrocredit supply is associated with low transaction cost, low levels of credit and low levels of repayment rates. It is also noted that the formalised and regulated suppliers are more associated with higher levels of transaction cost with relatively higher levels of repayment. Transaction costs related to searching for potential borrowers, negotiation and enforcement are higher for most regulated suppliers because they involve third parties. Where the transaction involves small volumes of agrocredit, the transaction cost increases due to supplier's compliance to legal formalisation and licensing. In-kind agrocredit supply models are recommended to be the most plausible models for resource poor smallholder farmers due to the fact that in-kind credit is not agile and that it can be used on intended cause. It is also recommended that in order to reduce transaction cost, agrocredit suppliers of in-kind agrocredit should deal with the farmer groups or primary cooperatives which act on behalf of member farmers.

Keywords: *Transaction cost, agrocredit suppliers, agrocredit borrowers, agribusiness, Tanzania*

Mlulla, A. and Ngaruko, D.D. (2021). Determinants of Pro Competition Functioning of Agromarkets in Tanzania: Case of Green Tea Leaves. *IJRDO-Journal of Business Management* Volume-7 Issue-2 Feb, 2021 Pp 1-9 ISSN: 2455-6661<http://ijrdo.org/index.php/bm/article/view/3942/2965>

Abstract

The study investigated the factors affecting pro competition functioning of the identified relevant markets. A GLS multiple regression model was used to identify factors influencing farmers' GM from relevant markets. Results reveal that there is need for economic regulation and that the current legal provisions are inadequate to provide for pro competition markets. The identified relevant markets are the buying and selling of green tea leaves in Southern Tanzania. Results showed that several factors do affect pro competition functioning of the three markets. It was recommended that there should be developed comprehensive legal and regulatory framework to provide for economic regulation. The identified anti- competitive issues should be pursued by the Fair Competition Commission by way of enforcement whereas non-enforcement issues should be pursued as matters of competition advocacy.

Keywords: *Green tea leaves, pro competition, relevant agromarkets, Tanzania*

Bundala Ntogwa N., Ngaruko, D.D. and Lyanga, T.M. (2021). Living in Mwanza Region More Economically Better and Happier than Living in Kagera Region? Finite Mixture (FIMIX) Approach. *Asian Journal of Economics, Business and Accounting* 21(6): 12-26, 2021; Article no.AJEBA.68104 ISSN: 2456-639X

Abstract

The study aimed to uncover the unobserved heterogeneity of the population in Mwanza and Kagera regions. The study examined if living in Mwanza region is more economically better and happier than living in Kagera region. The cross-sectional survey research used with the cross-sectional data from 211 individuals sampled randomly from 4 districts, Nyamagana and Misungwi from Mwanza region, and Bukoba and Muleba from Kagera region. The FIMIX-PLS used to analyse the data. The study found that the population of Mwanza and Kagera regions can be grouped into two main classes which are class one with a lower annualised income below 1.5

million TZS per capita and a lower mean score of fundamental psychological factors for happiness (FPFH) in comparing to the class two. The class two is characterised with a higher annualised income about 2.45 million TZS per capita and a higher mean score of FPFH in comparing to class one. The study evidenced that respondents of Mwanza region have a higher annualised income and FPFH scores than respondents of Kagera region in each class. Therefore, the study concluded that living in Mwanza region is more economically better and happier than living in Kagera region. The study recommended the immigration to seek the economic opportunity and happiness, for example immigration from Kagera region to Mwanza region or nation to nation is encouraged. Moreover, further study recommended by using a panel data to attest the posed facts because this study limited to the cross-sectional data.

Keywords: *FIMIX-PLS; immigration; economic growth; factors of happiness (FPFH); hand individual income*

Kasukari, A. and Ngaruko, D.D. (2021). Refugee Food Security Perceptions on Food Rationing Practices in Refugees Camp in Western Tanzania. *The African Resources Development Journal* Vol. 5 No. 1 (2021): Vol. 5 No. 1

Abstract

This paper is based on the study on perception of refugees on food availability, accessibility, and utilization, forms of food rations. It assesses coping strategies on reduced food rationing and food security for refugee in Nyarugusu Refugee Camp in Kasulu district, Kigoma region region. The collected data from 395 refugees were processed and analysed using SPSS software in which descriptive statistics, mainly frequencies were produced and the results presented in bar charts. The study revealed that, the common form of food rationing in practice was in-kind food ration, the most preferred form was a combination of both In-kind food ration and Cash. It was also revealed that the existing food aid ration was not satisfactory for family use. The food prices in the camp market were not affordable for the family food consumption especially for the majority with low incomes compounded with large families. As a result, upon receiving rationed food they partly sold it in order to get cash which they used to buy other basic goods in the market; or simply exchanged goods in-kind in order to meet human wants.

Keywords: *Refugee food security, food ration, refugee camp, Tanzania*

Lelya, L. and Ngaruko, D.D. (2021). Impact of National Debt on Economic Growth in Tanzania: 1980-2019. *Asian Journal of Economics, Business and Accounting* 21(6): 12-26, 2021

Abstract

This paper is based on the study that examined the impact of external and domestic debt on economic growth of Tanzania over the period 1980-2019. The study's specific objectives were; to examine trends of external and domestic debts from 1980 to 2019, to determine long run relationship between external debt stock and economic growth in Tanzania from 1980 to 2019, and to examine the long run relationship between domestic debt and economic growth in Tanzania from 1980 to 2019. The study used time series data of Tanzania collected from the Bank of Tanzania (BOT), National Bureau of Statistics (NBS) and the World Bank indicators. The study used Vector error correction model (VECM) for estimation of the time series since all the variables' data were stationary in first difference I (1), and there was cointegration within the variables. To ensure the validity and reliability of the data; the study carried out normality test, multicollinearity, heteroscedasticity, and unit root tests. The empirical findings reveal that both external and domestic debt significantly affects the economic growth of Tanzania. The study recommends that the government should promote moderate levels of domestic borrowing which can be sustained as it promotes economic growth if used in productive and efficient avenues. The study further recommends that policy makers should efficiently allocate and develop constraints that will ensure the external borrowing is utilized on more productive and development expenditures, so that the finance is a source of increase in net investment in the country.

Keywords: National debt; economic growth; Tanzania

Lihawa, J. and Ngaruko, D.D. (2021). Impact of Non-Performing Loans on Credit Growth in the Banking Industry in Tanzania. *Asian Journal of Economics, Business and Accounting*. 21(3)10-18, 2021; Article no. 65752 ISSN: 2456-639X

Abstract

This study adopted descriptive statistics and multiple regression analysis in investigating the impact of Non-Performing Loans (NPL) on credit growth to private sector in Tanzania, apart from NPL. The study also investigated the influence of interest rates, inflation rates and GDP on credit advancement to

private sector in Tanzania. Using multiple linear regression analysis, the study found that both NPL and interest rates have negative impact on the credit growth to private sector in Tanzania, with coefficient values of -0.323 and -0.263 for NPL and interest rate respectively. Furthermore, the study also found that Inflation rate and GDP growth rate have positive impact on the credit growth to private sector in Tanzania with coefficients of 0.247 and 0.156 for inflation rate and GDP growth rate respectively. The study found that NPL has a significant negative impact on the credit growth by commercial bank to private sector in Tanzania. These results suggest that the central bank should continue to closely monitor and control the level of NPL in the economy and confine it below the threshold of 5% as stipulated by the BOT and IMF. The study also recommends that commercial banks should ensure that a thorough credit risk assessment is conducted when advancing loans to private sector.

Keywords: *Non-performing loans; credit growth; banking industry; Tanzania*

Mbangile, M. and Ngaruko, D.D. (2021). Factors Affecting Financial Sustainability of Local Non - Governmental Organizations in Tanzania: A Case of Bukoba Municipal Council. *International Journal of Arts, Humanities and Social Studies*. Volume 3; Issue 1; Jan-Feb 2021; Page No. 35-44. e- ISSN: 2582-3647. 35-44.pdf (ijahss.in)

Abstract

This study investigated the factors affecting the financial sustainability of local non - governmental organizations in Tanzania using a case of Bukoba Municipal Council. The study had three specific objectives which were; to explore multiple sources of financial diversification strategies used by LNGOs to ensure financial sustainability; to examine the influence of leadership competencies on strategic financial management in LNGOs; to study the influence of donor's funding policies on the financial sustainability of LNGOs. This study adopted a descriptive case study research design with a sample size of 135 respondents. This study employed interviews, questionnaire, and documentary in data collection tools. SPSS and content data analysis were employed for data analysis. The study found that sources such as social entrepreneurship activities, fundraising events, tapping international funding streams, sourcing from corporate donors and partners, owning and managing own business, consultancy as well as training for fee are commonly used, and also it was found that the majority of LNGOs

leaders have low academic qualifications on strategic financial management. Finally, the study recommends that the LNGOs leaders should seek for training from the reputable financial institutions to upgrade their leadership competencies on strategic financial managements particularly on the capability to handle a number of projects, skills on financial governance, as well as having enough practices and approaches on strategic financial management.

Keywords: *Financial resource mobilization, financial sustainability and Local Non-Government Organizations.*

Ngaruko, D. D. and Lyanga, T. (2021). Transaction Cost of Sunflower Seed Production in Tanzania: Application of Transaction Cost Economics Theory. *HURIA Journal*, Vol 27(2), April 2021: 56-71

Abstract

This paper analyses the effects of transaction costs of production of the sunflower seeds by small scale farmers in Tanzania. The study utilises cross-sectional farm household data collected from a randomly selected sample of 120 small scale farmers in two central regions of Singida and Tabora in Tanzania. The results showed that transaction cost variables associated with information search and negotiation had negative effect on total output of sunflower seed production while contractual enforcement cost had positive effect on sunflower production. The effects were however not supported statistically (at $p < 0.05$). Transaction costs associated with inputs information, access to means of communication and transportation, had significant negative effects on sunflower seed production. We recommend that policies aimed at improving rural road infrastructure, market information systems, small scale asset accumulation, human capital and promotion of farmer association could reduce transaction costs and enhance sunflower production by small scale commercial farmers.

Keywords: *Transaction cost economics, search cost, negotiation cost, enforcement cost, sunflower production, Tanzania*

Mkuya, S.S. and Ngaruko, D.D. (2021). Impact of Foreign Direct Investment on unemployment rates in East African Community Founding Members: Who benefits the most? *The Pan African Journal of Business Management (PAJMB)*. Vol. 5 No. 1 (2021)

Abstract

The study analyses comparative effects of Foreign Direct Investment (FDI) inflows on youth unemployment in East African Community (EAC) founding member countries of Kenya, Tanzania and Uganda. Based on time series data from 1990 to 2016, the Auto Regressive Distributed Lag (ARDL) regression revealed that, FDI significantly influences reduction in unemployment rate in Kenya by 0.708%. The results in Tanzania and Uganda showed that, FDI inflows increases unemployment rates by 0.337% and 0.852% respectively. The results revealed that, FDI is significantly benefiting Kenya young generation through job creation, as compared to Tanzania and Uganda. Unemployment rate in Kenya has been reduced significantly due to FDI inflow by 0.14 % by each percentage of FDI inflow. The favourable economic and social policies in Kenya, have been well integrated into investment policies and result into positive prospects of employment creations. In Tanzania and Uganda, FDI inflows have not been much effective on youth unemployment. Every percentage of investment growth, causes an increase of 0.34% and 0.85 % of unemployment in Tanzania and Uganda respectively. Based on these results, it is recommended that, both Tanzania and Uganda should revisit their FDI related policies to ensure the FDI programmes are beneficial in reducing unemployment rates.

Keywords: *Foreign Direct Investment (FDI), Unemployment rates, East African Community (EAC)*

Emmanuel Mallya (2022). Unleashing the Potential for Promoting Socioeconomic Development in Africa: The Role of Intelligence Services. *An Interdisciplinary Journal of Human Theory and Praxis Volume 5, Issue 2, July - December, 2022, ISSN (Online): 2714-2485*

Abstract

During the pervasive and protracted Cold War, states developed intelligence services as secret organisations to achieve international prominence and resist foreign influence domestically. Parallel to the globalisation process, states' intelligence agencies are expanding far beyond military exercises to

encompass intelligence collection, safeguarding persons and information, defining and authorising sanctions for infractions, and establishing the standards for unconstitutional conduct. Nonetheless, a common perception of contemporary African intelligence organisations is that they are essentially extensions of the occasionally autocratic government under which they operate. This allegation is based on the apparent access, power, and influence of African intelligence and security services by both domestic and international actors. This paper examines the role of intelligence services in encouraging social and economic growth in Africa. In this study, context and historical analysis research methodologies are used in both primary and secondary sources. This paper relates the issue with African intelligence services to their colonial origins. This work also reveals the delicate image of intelligence services in Africa and the issue of global infiltration. This article argues that African intelligence services, like their western counterparts, must live up to their obligation to safeguard Africa politically and economically. This highlights the necessity for African intelligence agencies to contribute to political stability through the development of several channels. This work proposes a strategic reorganisation of the intelligence agencies in order to enhance their image and efficacy in supporting the socioeconomic development of the continent.

Keywords: *Intelligence agencies; Africa; economic growth; political stability*

Johnas A. Buhori (2013). Assessing Knowledge of Reporting Child Sexual Abuse among Selected Primary Schools in Dar es Salaam, Tanzania. *Routledge Handbook African Social Work Education* (Chapter in a book: To be published in December 2023

Abstract

The study aimed at assessing the knowledge of child sexual abuse reporting points among primary school children from Buza (Temeke), Mwananyamala B (Kinondoni), Ubungo National Housing (Ubungo), and Tabata (Ilala). This study is exploratory research that used qualitative research methods to explore children's knowledge on reporting sites. The study utilized focus group discussion, where a total of 96 children were interviewed. The ages of the recruited children ranged between 10 and 14 years. The findings revealed that children had limited knowledge of reporting points. They further indicated to be aware of police and parents as individuals entrusted to protect them. However, they prefer sharing their CSA encounters with teachers due to building trust and confidence they have around them. This study

recommends for school-based program intending to impart knowledge on reporting points.

Keywords: *Report points, child sexual abuse and warning signs*

Abbas Mugisha, Emmanuel Patroba Mhache and Reguli Baltazar Mushy (2021). Improving women and children refugees' livelihoods through self-reliance at Nakivale settlement, south western Uganda. *Kabale University Interdisciplinary Research Journal (KURJ)*, Vol. 1 Issue, Sept. 2021

Abstract

UNHCR reports that of the 82.4 million people who have been forced into displacement, over half are women and children. The East African region hosts one of the highest levels of refugees in the world. Refugees in Camps in Africa are confronted with a number of challenges, one of them being over-reliance on food aid. In Uganda and particularly Nakivale settlement, a number of strategies have been undertaken to improve women and children refugees through self-reliance initiatives. This study examined how women and children refugees' livelihoods can be improved through self-reliance strategies. The study employed a triangulation design to collect and analyze data. The study population for this study was 39523 women and children refugees (12 -17) and (18-59) gotten from a study population of 104,009 women and children refugees. Using both quantitative and qualitative methods of data analysis, the findings revealed that refugees' livelihoods can be improved through improved access to financial services and skills enhancement training. The study concluded that access to financing services would improve women and children refugees' livelihood. The study thus, recommends that refugees be trained in different skills and later can be provided with capital to enable them start to businesses or other self-reliance activities instead of relying on handouts.

Keywords: *Women and children refugees, Refugee livelihood, Nakivale Settlement – Uganda*

Abstract

This study assessed the effects of elephants and other ungulates on the vegetation in Northern Part of Serengeti National Park (SENAPA) in Tanzania. This study is peculiar since it assessed the effects of elephants and other ungulates on the vegetation in Northern Part of SENAPA which is missing in the literature. The objectives were to determine plant species composition in the Northern Part of SENAPA, examine the effects of elephants and other ungulates on vegetation in the Northern Part of SENAPA and determine plant species damaged by elephants and other ungulates in the Northern part of SENAPA. The study adopted descriptive explanatory research design. Data was collected by transect walks, interviews, questionnaires, observations and documentary literature review. The data were organized and analysed using Statistical Package for Social Sciences Computer Program Version 22, Micro-Soft Excel and content analysis. Findings indicated that, the most plant species composition in the northern part of Serengeti National Park were *Vachellia xanthophloea*, *Senegaliapolyantha*, Shrub vegetation, open savanna grassland and woodland species, *Vachellia tortilis*, *Vachellia drepanolobium*, *Sclerocarya birrea*, *Lannea schweinfurthii*, *Vachellia africana*, *Commiphora* species, *Brachystegia* species, *Salvadora persica* and *Vachellia nilotica*. Effects of elephants and other ungulates were manifested in the death of grasses and vegetation structure, uprooting of plants, breaking tree branches, toppling of trees, stripping barks of trees and seeds dispersal. Furthermore, findings revealed that, different plant species were damaged by ungulates between paths or trails and habitats. The conclusion from the study is that, elephants and other ungulates (giraffe, rhinoceros, wildebeest, hippopotamus and buffalo) negatively affect the vegetations in SENAPA. Therefore, the study recommended the need for plant species inventory and close monitoring of changes in vegetation composition and structure and the construction of an artificial water point in the northern part of SENAPA which will reduce the impacts of elephants and other ungulates on vegetation.

Keywords: *Elephants, ungulates, SENAPA, vegetations, dry seasons, Tanzania*

Emmanuel Patroba Mhache (2022). Floods recurrence and effects on socio-economic livelihoods of communities in Dar es Salaam region, Tanzania. *J. Met & Clim. Sci.* 20(1): 1-10 (September, 2022)

Abstract

This paper assesses flood recurrence and effects on the socio-economic livelihoods of communities in Dar es Salaam Region, Tanzania. Limited studies conducted focused on the effects of the recurrence of floods but none on the socio-economic livelihoods of communities in Dar es Salaam Region. Specifically, this article examines the reasons for the recurrence of floods, determines the effects of floods on communities' socio-economic livelihoods, and evaluates measures to mitigate the recurrence. The study conducted in Ubungo and Kinondoni Districts, employed mixed research methods to triangulate the information collected, whereby in-depth interviews, field observations, and household surveys were used for data collection. The study found that the recurrence of floods is a result of heavy rainfall, building in the drainage systems, impervious surfaces, disposing of waste in the drainages, and poor drainage systems. Effects of the floods include death, injuries, damage to properties, and diseases. Remedial measures for the recurrence of floods include enlargement of the drainages, frequent cleaning of the drainage systems, avoiding disposal of waste in the drainages and demolishing all buildings which obstruct the flow of water. The study recommends reinforcement of emergencies, preparedness, resettling people living in flood-prone areas, and acting on forecasts provided by the Meteorological Authority in the study area.

Keywords: *Communities, flood, livelihood, recurrence, socio-economic effects*

Sabas John Gara and Emanuel Patroba Mhache (2021). Women Participation in Tourism Entrepreneurial Opportunities in Minjingu Village, Manyara Region. *The African Resources Development Journal*, Vol 5, No. 1, June 2021

Abstract

Women participation in tourism industry contributes to the initiation of self-development projects. This study aimed at identifying tourism opportunities found in Minjingu Village by examining factors which affect women participation in tourism business opportunities and strategize ways for improvement. To this effect, the study employed grounded theory, resource-

based theory and financial capital theory. Primary data was collected using questionnaires, interview, and observation. Secondary data was collected from various published studies like books and journals. The sample of 327 was picked for the study population of which 317 were women entrepreneurs and 10 were women leaders, village executive officer, hotel operators and tour operators. Data was analyzed using Statistical Packages for Social Sciences (SPSS version 16.0). The findings revealed that, the presence of tourism activities and services such as accommodation, game drive, cultural attraction sites; they provided various tourism entrepreneurial opportunities to women. They included selling items ranging from beads, woven baskets, curio and other cultural articles to tourists. Further, findings showed that, lack of financial capital and business skills, unstable market due to COVID-19 pandemic; and business competition significantly affected women participation in tourism business. The study concluded that women required to be empowered financially and in capacity building in various aspects to enable them participate fully in tourism entrepreneurial activities for income generation. It recommended tourism stakeholders should establish centres for business skills training and provide financial support to improve women active participation in tourism business.

Keywords: *Women, participation, tourism opportunities, entrepreneurship*

Emmanuel Patroba Mhache (2019). The Effects of Deforestation in Mlola Forest Reserves, Mafia District, Tanzania. *The African Resources Development Journal*, Vol. 4, No. 1, December 2019

Abstract

This paper focused on the assessment of the effects of deforestation in Mlola Forest Reserve in Mafia District in Coast Region. It identified socio-economic activities conducted in Mlola Forest Reserve, examined effects of deforestation in Mlola Forest Reserve and measures taken against deforestation in the study area. Mlola Forest Reserve was used as a case study in the Coast Region. Data were collected using questionnaires and interviews from a sample size of 30 respondents composed of 47% males; and 53% females. Focus Group Discussions and field visits were also used in data collection. The results revealed that socio-economic activities contributed highly to the deforestation of Mlola Forest Reserve. Results showed that, 53% of the respondents were engaged in charcoal making and selling; while 30% and 17% depended on the forest for firewood and timber respectively. About 90% of the respondents revealed that deforestation leads to climate change or global warming. Moreover, 83% and 70% of the

respondents revealed that, deforestation leads to habitat fragmentation and increased soil erosion, respectively. The study concluded that human activities contributed highly to forest destruction. It recommended that, awareness rising on tree planting should be promoted, encouraged alternative energy use, adhere to land use planning and Participatory Forest Management. Likewise, the policy and regulations should be enforced to reduce illegal deforestation activities.

Keywords: Charcoal, deforestation, firewood, Mlola forest reserve, timber

Proches N., Jeanne C. G. (2021). Moderating Role of Age in the Relationship Between Job Satisfaction and Organizational Commitment Among Employees of a Special Mission Organization in Rwanda. *The Pan-African Journal of Business Management, Volume 5, issue 2, 2021*

Abstract

The study assessed the role of age in the relationship between employees' job satisfaction and organizational commitment among employees of a special mission organization in Rwanda. A cross-sectional survey design (N = 119) was used. The Hayes' process macro v.3.5 (Model 1) was chosen over the ordinary least square techniques to run the moderation analysis. Job satisfaction was found to have a significant and positive effect on continuance and normative commitment, but had significant negative effect on affective commitment. Age significantly positively affected overall organizational commitment, continuance and normative commitment. Age further significantly moderated the relationship between job satisfaction and overall organizational commitment, continuance and normative commitment but not affective commitment. The relationships were significant and positive for the younger employees but positive and insignificant for the older employees. The results implied that for the organization to enhance employees' commitment overall, the management should adopt measures that enhance job satisfaction among younger employees.

Nasra Kara (2021). Assessing Africa Readiness to Host Travelers with Disabilities: A Review of Accessible Accommodation Studies in African Countries. *The Pan-African Journal of Business Management, Volume 5, issue 2, 2021.*

Abstract

Even though Africa has been involved in the movement towards protecting the rights of disabled people, the emerging market is still under-served. Despite having multiple tourist attractions, the continent has not fully implemented its tourism and disability policies to make sure that barrier-free accommodation services are offered to disabled guests. The purpose of this study was to review and analyze studies done on the accommodation sector in African countries and to establish the extent to which the existing accommodation establishments were user-friendly to disabled people. Google Scholar, EBSCOhost, and science direct were used to generate academic journals. Two main themes mainly demand and supply was developed from the content analysis. On the demand side, quality of services

and user-friendly services were the main challenges limiting the accommodation sector from offering barrier-free services to disabled guests while on the supply side, accessible room facilities were seen as a critical issue. Hotel service providers needed to make sure that there was accessible facility in bar and restaurant including ramps, elevators, hearing aids, leveled access routes as well as spacious rooms to host disabled guests. Provision of barrier-free services as recommended in the social disability model would be possible if service providers were willing to change their attitude regarding disability. Once the attitude is changed then it would be easy to resolve the structural and communication barriers.

Seule Nzowa and France A. Shayo (2021). Effect of Marketing Mix on the Marketing Performance of Grapefruits in Tanzania. *The Pan-African Journal of Business Management*, Volume 5, issue 2, 2021.

Abstract

Using the model of the marketing mix, this study assessed the effect of the marketing mix elements on the marketing performance of grapefruits in Tanzania. It was conducted at Hombolo Ward in Dodoma as one of the major grape-producing areas. Using a structured questionnaire, a simple random sample of 142 respondents was taken from a sampling frame of 220 grapefruit growers in the ward. Descriptive statistics and multiple linear regression analysis were used. Results indicated that price, product attributes, and place significantly affect the marketing performance of grapefruits. Promotion aspects on the other hand were found to have no significant effect. This indicated that the promotion was either inadequate or irrelevant, as evidenced by the lack of improved grapefruit marketing performance. This study recommended that an appropriate pricing strategy be implemented because it plays a significant role in grapefruit marketing performance. Since product attributes were found to strongly affect the marketing performance of grapefruits, it was recommended that producers should focus on improving product attributes such as quality and packaging. Finally, improvement of distribution infrastructure should be considered, since producers would be able to efficiently store, preserve, and deliver their products to the intended markets.

Juma Matonya (2021). Effect of Brand Experience on Brand Loyalty: Mediating Role of Word of Mouth in the Mobile Money Service Brands. *The Pan-African Journal of Business Management*, Volume 5, issue 2, 2021.

Abstract

This study examined the relationship between brand experience and brand loyalty in the presence of word of mouth as the mediator variable. Specifically, the study examined the effect of brand experience on brand loyalty and word of mouth (WOM), determining the effect of word of mouth on brand loyalty, and determining the mediation effect of WOM in the link between brand experience and brand loyalty. The study used an explanatory research design. Random sampling was used to select a total of 299 mobile money services users. This study used a structured questionnaire to collect data. Structural equation modeling was applied for data analysis in which SmartPLS 3 was utilized. The results indicate that brand experience has a positive and significant effect on brand loyalty and WOM. The findings also revealed that WOM had a positive and significant effect on brand loyalty. It was also found out that WOM partially mediated the link between brand experience and brand loyalty. This study concluded that brand experience and WOM were predictors of brand loyalty. It was also concluded that WOM plays a mediating role in the link between brand experience and brand loyalty. Thus, this paper recommended that mobile money network operators (MNOs) should provide a unique experience on every consumer-brand touch-point and devise strategies that would promote WOM recommendations that in turn would generate loyalty.

Jeanne Claudine Gasengayire and Proches Ngatuni (2021). Effect of Job Satisfaction on Organizational Commitment: Evidence from Employees of a Special Mission Organization in Rwanda. *HURIA Journal Vol 29(1)*

Abstract

This study assessed the effect of job satisfaction and demographic characteristics on the organizational commitment of employees (N = 119) in Rwanda. The study adopted a cross-sectional survey design for data collection. Descriptive, correlation, standard, and hierarchical regression analysis techniques were used to carry out the analysis. The effect of intrinsic job satisfaction was positive and significant on overall organizational commitment, continuance, and normative commitment, but negative and significant on affective commitment. The opposite was the case

for extrinsic job satisfaction, although the effect on affective commitment was insignificant. The effect of satisfaction with the work environment was positive but only significant on affective commitment and significantly negative on continuance commitment. Job satisfaction dimensions had a significant unique effect on the overall and all the organizational commitment dimensions, even after controlling for the effect of the five demographic characteristics. From the results, it is recommended that for the organization to enhance employees' commitment, management should adopt measures that enhance job satisfaction among them. This study adds to the much-needed empirical evidence from the developing world, but more importantly, from a special mission organizational context, consistent with the interconnectedness of organizations across the globalized world.

Nasra Kara (2021). Accessible Tourism to People with Disabilities in Africa: A Review of the Existing Literature. *The Pan-African Journal of Business Management*, Volume 5, issue 1, 2021

Abstract

Although most of the African countries have laws and regulations that protect the rights of people with disabilities in every aspect of their lives, including leisure and tourism, people with disabilities still do not enjoy tourism attractions. The main objective of this study was to review the published articles in Google Scholar, EBSCO host, and Science Direct on African accessible tourism. The study specifically analyzed the extent to which the existing published studies have addressed accessibility in accommodation, transportation, destinations, and accessible amenities/recreation as well as in information. Based on a content analysis of the analyzed academic articles from both supply and demand sides, this study found out that most of the African countries were still not capable of accommodating travellers with disabilities. Limited facilities at the tourist sites, negative attitudes toward disabled people, limited assistive technologies, inaccessible transport facilities as well as the provision of inaccurate and out of date travel information were among the key factors limiting travellers with disabilities from taking leisure trips to Africa tourist destinations. The African governments have to start preparing the environment conducive for the suppliers to start providing services that will offer a positive and memorable tourist experience to travellers with special needs.

Pelagi Gotifridi and Joseph Magali (2021). Factors Affecting Use of Mobile Money Services on Loans Repayment for Saving and Credits Cooperative Societies (SACCOS) in Rombo District, Tanzania. *The Pan-African Journal of Business Management*, Volume 5, issue 1, 2021

Abstract

This study assessed the factors affecting the use of mobile money on loan repayment in Savings and Credits Cooperative Societies (SACCOS) in the Rombo District in Tanzania. Specifically, the study assessed the influence of perceived usefulness (PU), perceived ease of use (PEOU) and perceived risks (PR) of mobile money service on loan repayment in SACCOS. The study used descriptive and correlation analysis and a population of 17 SACCOS. Two SACCOS with a population of 2,724 borrowers were used to select the sample size of 120 borrowers using a systematic random sampling technique. The findings indicated that only 36% of borrowers repaid loans using mobile phones. Through correlation analysis, the results indicated that PU and PEOU did not significantly influence the mobile loan repayment while PR negatively and significantly influenced the mobile loans' repayment. The study recommends the formulation of policies that will guide mobile money loan repayment in Tanzania. The study further recommends that SACCOS clients should be trained on the importance of repaying loans through mobile money. This will enable tracking of the repaid loans and increase the loans repayment performance which seems to be a challenge for most of the SACCOS in Tanzania.

Roman Kasema, Emmanuel Tonya and Joseph Magali (2021). The Influence of Market Orientation on Export Performance of Small and Medium-Sized Enterprises (SMEs) in Rwanda. *The Pan-African Journal of Business Management*, Volume 5, issue 1, 2021

Abstract

Grounded on the resource-based theory, this study examined the role of market orientation (MO) dimensions in the export performance of small and medium enterprises (SMEs) in Rwanda. The study adopted an explanatory survey design and a cross-sectional strategy. Data were collected from a final sample of 105 respondents selected from 58 exporting firms purposively chosen due to the absence of a formal sampling frame. The collected data were analyzed using the structural equation modelling (SEM) technique with the analysis of moment structure (AMOS) version 25.0. The findings revealed that market intelligence generation (MIG) and market

intelligence responsiveness (MIR) have a positive and significant influence on export performance but the influence of market intelligence diffusion (MID) was weak and insignificant. The mixed findings of this study confirmed that the development of MO is important for a firm to go international and that not all dimensions of MO are equally important factors for export performance, so much so that only MI and MIG contributed significantly to export performance. The proposed model, which was based on RBT, was therefore partially validated. The study recommends that policymakers develop an export education strategy for exporting SMEs to improve their performance.

Nasra Kara and Emmanuel Tonya (2021). Challenges Affecting Street Vending Business in Tanzania: A Review and Analysis from the Existing Literature. *The Pan-African Journal of Business Management*, Volume 5, issue 1, 2021

Abstract

The street vending business is a crucial sector for the growth of the livelihood of most poor people in Tanzania. This study aimed at answering the question: “what have researchers done concerning factors affecting street vending business?” This study critically reviewed articles related to the street vending business in Tanzania. A total of 15 academic articles were generated from Google scholar and analyzed using content analysis. This study found out that the existing literature focused on five main themes, including challenges facing street vending business, skills and technology, social-cultural, law/regulation and policies, and urbanization. Although the existing literature has pointed out multiple challenges affecting street vendors, if street vendors were given business skills and support from the government, they would contribute significantly to economic growth. This study contributed to new knowledge by proposing various strategies on how to improve the street vending business. The proposed strategies include; establishing clear policy and guidelines for street business, a collaborative mechanism to manage the street vendors, and enhancing street vendors' training for their growth and sustainability.

Gwahula R. and Francis Mmari (2022). “Financial Service Usage and Rice Commercialization of Smallholders Farmer in Kilombero District: The Role of Institutional Law and Regulation. *The Pan-African Journal of Business Management*. Vol. 6, Issue 1, 2022.

Abstract

The study was conducted in Tanzania to assess the effect of financial service access on the agricultural commercialization of smallholder rice growers in Kilombero under the moderating effect of institutional cultural cognition. Primary data were collected from 397 smallholder farmers, and after data cleaning, we remained with 358 responses subjected to regression analysis. Data were analyzed using hierarchical multiple regression analysis with the help of IBM SPSS software. The findings revealed that financial service access significantly positively affected commercialization. Also, the results confirm that institutional cultural cognition has a significant negative moderation effect on the relationship between financial inclusion and agriculture commercialization. The results suggest that reducing cultural cognition can increase financial service access. So, if the wrong perception and beliefs of the poor and marginalized society toward formal financial services can be reduced, then access to formal financial services will be increased, thus improving the level of agriculture commercialization. Also, we recommend that policymakers and the government set policies to reduce the cost of accessing financial services and enhance financial services availability.

Asifiwe Kyando and Gwahula Raphael (2022). Extent of usage of accounting information by Public Accounts Committee in Tanzania public corporations: Moderating role of effective communication. *Asian Research Journal of Arts & Social Sciences* 18(5), 59-70

Abstract

The objective of the paper is to examine determinants of the extent of usage of accounting information by the Public Accounts Committee in Tanzania public corporations moderated by effective communication. This study's guiding theories are an agency, accounting information usefulness, and communication. The study used a positivist philosophy, deductive approach, and cross-sectional survey design. The researcher used quantitative data analysis focused on 110 questionnaires made by PAC members and nonmembers. The Partial Least Square –Structural Equation Modeling [PLS-SEM] was used to support multivariate statistical analysis. The study

reported a coefficient of determination (R^2) of 0.584, implying that trust in accounting information, perception of quality of accounting information, knowledge of accounting information, and effective communication moderated by effective communication explain a 58.4% variation in the extent of usage of accounting information. The study results showed that trust in accounting information and knowledge of accounting information has a statistically significant positive impact on the extent of use of accounting information. The perception of the quality of accounting information and effective communication had a statistically insignificant positive effect on the extent of accounting information usage. Besides, the study results confirmed the absence of moderating effects of effective communication of accounting information on the relationships between determinants of accounting information usage and the extent of use of accounting information.

Mnasi, H. M., Matoka, C. and Raphael, G. (2022). Mentoring Practices and Employee Performance in Local Government Authority, Tanzania. *Asian Research Journal of Arts & Social Sciences*, 18(4), 58-68. <https://doi.org/10.9734/arjass/2022/v18i4403>

Abstract

Aims: The purpose of this paper was to determine the effects of mentorship practices on employees' performance of local government authority in Tanzania. The specific objectives conceptualized from the study include; to evaluate the influence of Role model, to find out the effect of Acceptance, to determine the effect of Close relationship and delegation practices, to examine delegation influence on employee performance in Local Government Authorities. **Materials and Methods:** A cross-sectional survey design was used and structured questionnaires were administered to the sample size of 368 employees for primary data collection. Multiple linear regression analysis was used to test the set hypotheses and construct the model of interest. **Results:** The result indicated that mentoring practices such as acceptance, sponsorship, delegation and relationship had positive and economic contribution in the model on employee performance in local government authorities at 95% confidence interval. However, the findings revealed that role model and companionship had insignificant impact on employee performance at the same confidence interval. **Contribution to Theory: Practice and Policy:** This study adds the insight in literature on knowledge transfer practices for employee performance. It confirms that Knowledge Transfer Practice variables integrated with mentoring are as suitable model to enlighten the intention on employee performance.

Moreover, the obtained findings would guide interest to stakeholders like; regulators, policy makers, planners, administrators and public at large to establish the knowledge transfer practice policy for integration in all Local Government Authorities. Thus, it is recommended that the government and even the private sector organizations invest extensively in employee mentoring practice.

Petro Anthony Mugandila and Raphael Gwahula (2022). The influence of behavioural intention on the adoption of electronic learning in university institutions in Tanzania. *International Journal of Business Management and Economic Review Vol 5(6)*

Abstract

e-Learning systems have been used a lot, especially in universities, as a way to improve teaching and learning, especially because they make teaching and learning easier and more flexible. However, different countries, regions, cultures, and societies have adopted them at different rates. This study aimed at examining the influence of behavioural intention on the adoption of eLearning in university institutions in Tanzania, in which The Open University of Tanzania and the Hubert Kairuki Memorial University were involved, the Theory of Planned Behaviour was utilized in the study. The study employed an electronic web-based survey to obtain data from 371 respondents using simple random, purposive, stratified, and proportional sampling techniques. Academics, students, and ICT staff participated. Using IBM SPSS Version 22 and Amos Version 23 with SEM, data were analyzed using both exploratory factor analysis (EFA), and Confirmatory Factor Analysis (CFA). The findings revealed that Behavioural Intention positively influenced eLearning Adoption in university institutions in Tanzania. Since the behavioural intention only accounted for 5% of the eLearning Adoption, the study therefore recommended for additional studies to investigate other factors that influence university institutions toward adoption, use or continuance of using eLearning. Further, this study included only two university institutions, it is therefore, recommended that more universities be included in further research in order to investigate future prospects of universities to adopt, use, or continue using eLearning systems.

Magali, J. and Barhe, R. (2022). Clients' Perception of VICOBA Informal Social Security Roles: The Case of Nambis Division in Mbulu District, Tanzania. *East African Journal of Management and Business Studies*, 2(2), 1- 14. (Published by Gitoya Centre For Academic Research and Dissemination-Hosted by Mount Meru University Arusha

Abstract

The study sought to establish clients' perception of Village Community Banks'(VICOBA) informal social security role in the Nambis division of the Mbulu District, Tanzania. The concurrent mixed-method designs were applied concomitantly with stratified and systematic sampling to select 124 clients for the study. The semi-structured questionnaires were used to collect data from 9 VICOBA groups located in 4 wards of the Nambis division. The quantitative data were analysed using the descriptive and Ordinary Least Square (OLS) regression analysis while the qualitative data was analysed using relational content analysis. The findings demonstrated that VICOBA played the informal social security role of prevention and protection, promotion of essential goods and services' accessibility and fostering of opportunities and potentials positively and significantly. The study recommends the government formulate a policy which recognizes VICOBA's informal social security functions. This will enable VICOBA to perform their informal social security roles effectively.

Magali, J. (2021). The role of village community banks (VICOBA) microcredits in promoting sustainable micro and small-scale industrialization in Kilimanjaro region, Tanzania. *Business Education Journal*, 10(1), 1-12

Abstract

This study examined the role of Village Community Banks (VICOBA) microcredits in promoting sustainable micro and small-scale industrialization in Kilimanjaro region, in Tanzania. Sustainable industrialization is linked to VICOBA clients' sustainable livelihood. Therefore, the study applied the Sustainable Livelihood Approach (SLA) to study the role of VICOBA microcredits on promoting the micro and small-scale industrialization in Tanzania. The data were collected from 24 VICOBA leaders and clients through focus group discussion technique in Kilimanjaro region. The data were analyzed using content analysis where the role of VICOBA microcredits in promoting sustainable industrialization and challenges limiting the same were categorized as themes for the study. The findings from the study revealed that VICOBA microcredits have played the following roles on the promotion of sustainable micro and small-scale industrialization in Kilimanjaro Tanzania: Supporting the production of raw

materials, act as a source of entrepreneurial industrial ventures and facilitate training in industrialization matters. Also, the study revealed that the challenges faced by micro and small-scale industries owned by VICOBA members were low productivity, unreliable markets for the products, low trust by the community and inadequate capital. The paper recommends that the government of Tanzania should support VICOBA clients to promote their contributions to the industrialized economy in Tanzania. This also will activate the sustainable livelihood of VICOBA clients.

Redson, L. and Magali, J. (2022). The role of financial literacy on clients' participation in village community banks (VICOBA) activities in Karagwe district, Tanzania. *African Development Finance Journal*, 7(1), 80-96

Abstract

This study examined the role of financial literacy on clients' participation in VICOBA's activities in the Karagwe district, Tanzania. Particularly, the study assessed how financial literacy affected the clients' loan borrowing, loan repayment and savings and deposits. This study used descriptive and explanatory survey designs and the data were collected using a structured questionnaire administered to 12 VICOBA groups and 205 clients located in the six villages. The random sampling and survey techniques were applied during the data collection. The data analysis was done using SPSS version 23. Data were analysed using descriptive statistics and multivariate analysis. The findings of the study indicate that financial literacy positively and significantly influenced VICOBA clients in borrowing, loan repayment and increase of the clients' shares and deposits. This study recommends that VICOBA members should be regularly be trained on various financial concepts to promote their financial wellbeing.

Japhet, G, J. and Magali, J. (2021). Monetary Motivation, agency role and Performance of Arusha Road KKKT SACCOS. *Business, Economics and Management Sciences*, 4 December (2021), 4-18 (Published by Ruaha University-Iringa)

Abstract

The impact of monetary motivation on the execution of agency responsibilities and, ultimately, the performance of the Arusha Road KKKT Savings and Credit Cooperative Societies (SACCOS) in Dodoma City, Tanzania, was investigated in this research. The information from the two

board members and four SACCOS workers was gathered using the in-depth interview data collection tool. Data was analyzed using manual content analysis. As revealed, the SACCOS employed competitive salaries, allowances, bonuses, and subsidized loans to motivate its employees. It was further revealed that monetary incentives had motivated SACCOS workers to fulfil their responsibilities without having to deal with the agency's concerns of conflict of interest, risk aversion, and personal gain by concealing SACCOS information. The study recommends that employees' motivating policies and strategies be properly formulated and implemented to intensify SACCOS' performance.

Magali, J. (2021). The influence of VICOBA microcredits on women empowerment in Korogwe town, Tanzania. *Journal of Business Studies*, 8(1), 116-138 (Published by University of Jaffna, Sri Lanka)

Abstract

This study was conducted to assess the influence of Village Community Bank (VICOBA) microcredits on women clients economic, social-cultural, political and legal empowerment in Korogwe town, Tanzania. The study adopted the descriptive and explanatory research designs where 4 among 11 wards were selected for the survey. The study applied the systematic sampling technique to select 128 VICOBA clients for the study. The SPSS and Stata software were used to enter data. The data were analyzed using descriptive and Canonical correlation analysis. The findings indicate that the contribution of microcredits to economic and political empowerment was insignificant. However, the findings show that microcredits influenced positively and significantly both social cultural and legal empowerment. The study recommends that efforts should be executed to promote the microcredits empowerment of women in economic and political contexts.

Magali, J. and Jacob, G.J. (2022). The influence of entrepreneurship orientation on loan repayment: Evidence from Morogoro and Mvomero teachers' savings and credits cooperative societies (SACCOS) LTD. *Artha Journal of social science*, 21(1), 69-101 (published by CHRIST University, indexed by library of congress, Crossref and ProQuest)

Abstract

This study assessed how entrepreneurship orientation influenced the loan repayment performance of the teachers from Morogoro and Mvomero

SACCOS. It specifically looked at how innovation, proactiveness, risk-taking, competitive aggressiveness and autonomy influenced loan repayment performance. The study applied descriptive and explanatory designs and systematic sampling to select 96 borrowers for the survey. The data were collected using a questionnaire while the analysis was done using descriptive and regression analysis. The findings from the regression analysis indicate that competitive aggressiveness and autonomy positively and significantly influenced the loan repayment performance while innovation influenced the loan repayment performance negatively. The study also revealed that proactiveness and risk-taking did not influence loan repayment. It recommends the government to initiate the policies which will enforce the entrepreneurship training for SACCOS clients.

Magali, J. and Mbagwa, C. (2021). The Impact of Youth Economic Empowerment Project on Employability of Youth in Tanzania: A Case Study of Ilala Municipality. *Business Education Journal*, 10(III),1-11 (Published by College of Business Administration-CBE- Indexed by AJOL)

Abstract

The study assessed the influence of a youth economic empowerment projects on youth employability in Ilala Municipality in Dar es Salaam region-Tanzania. The specific objectives of the study were to examine the role of training, the contribution of savings and credit facilities and start-up tools provision on the employability of youth. The study used a stratified and random sampling techniques to select 121 youths for a survey. The data were analyzed using descriptive and multiple regression analysis. The findings showed a significant and positive relationship between the role of training, the contribution of savings and credit facilities, and the role of start-up tools provision on youth employability in Ilala municipality. The study, therefore, recommends that, for promoting youth employability in Tanzania, the government, NGOs and projects should provide training and start-up tools to youth. Furthermore, the stakeholders should facilitate capital access to youth by empowering the savings and credits groups.

Tiletwa, W. and Magali, J. (2021). The determinants of insurance demand for small and medium Enterprises in Mbeya city, Tanzania. *African Development Finance Journal*, 6(1), 66-81 (Published by University of Nairobi

Abstract

This study examined the determinants of insurance demand for SME owners in Mbeya city, Tanzania. Specifically, the study assessed the influence of education, level of income and insurance charges on insurance demand. The study involved 92 randomly selected respondents and the descriptive design was applied. Overall, the results showed that only 44.6% of SME owners insured their businesses. The study also revealed that 30.5% of SME owners who insured their businesses terminated their insurance contracts because of bureaucracies in processing compensation claims, low payment and high insurance charges. The logistic regression analysis shows that the education and income level of SME owners positively and significantly influenced the insurance demand while the influence of insurance charges was not significant. This study recommends that the insurance companies should provide enough education to SME owners on the role of insurance and they should avoid bureaucracies when processing the insurance claims. The policy makers should set policies to guide the timely insurance processing, training on insurance matters and charging of affordable insurance rates. The study implies that the education of buyers and the customer care service are essential components of the demand theory.

Matiku, T. and Magali, J. (2021). Clients Perception of the Role of Marketing Strategies on Profitability of Savings and Credits Cooperative Societies (SACCOS) in Dodoma City, Tanzania. *East African Journal of Business and Economics*, 3(1), 104-121. Published by East African Nature and Science Organization, indexed by semantic scholar)

Abstract

This study assessed the clients' perception of the role of marketing strategies on the profitability of SACCOS in Dodoma city, Tanzania. The study specifically examined the influence of product, service delivery, price, promotion, and place strategies on the profitability of SACCOS. This study used the descriptive and explanatory design where the regression analysis was used to determine the relationship between the marketing strategies and profitability of SACCOS. The information was collected from the 112 clients

of SACCOS using the systematic sampling technique. Data were collected through a questionnaire and were analysed by Statistical Package for Social Science (SPSS). The findings revealed that clients perceived that the product, service delivery, pricing and place strategies influenced negatively and significantly the profitability of SACCOS in Dodoma City. Therefore, this study recommends that the SACCOS management continue improving the marketing strategies tools for sustainable profitability of SACCOS in Dodoma City.

Kevela, S. and Magali, J. (2022). The Role of SACCOS' Microcredits in The Empowerment of Female-Headed Households in Njombe Region, Tanzania. *African Journal of Applied Research*, 8(1), 200-212 (Published by the Cape Coast Technical University in Ghana), Indexed by AJOL

Abstract

This study assessed the role of SACCOS microcredits (SMCR) on the empowerment of the rural Female-Headed Household (FHHs) in the Njombe region of Tanzania. The objectives of the study were to assess the influence of SMCR on economic, social, and political empowerment; and to assess the moderating role of education and mediating role of culture on FHHs empowerment. The primary data were collected using a cross-sectional survey and explanatory design in the six districts of Njombe region whereby, about 350 FHHs were randomly selected from various SACCOS. Data were analyzed by using descriptive and regression analytical approaches concomitantly with Haye's moderation and mediation processes. Findings revealed that SMCR had a significant influence on the economic and social-cultural empowerment but less on the political empowerment of the FHHs. The findings further indicated that education had a moderating role on SMCR influence on FHHs empowerment while culture has a mediating role on SMCR FHHs empowerment at $p < 0.05\%$ level of significance. The study was limited by narrow coverage and the use of multiple regression analysis. Moreover, moderation and meditation were analyzed using the Hayes effect. We recommend in the future study to use advanced data analysis such as Structured Equation Modeling which is efficient in analyzing moderation and mediation variables. Furthermore, we recommend mixed-method designs to accommodate both qualitative and quantitative variables. The study recommends that the government and other stakeholders empower the FHHs by channeling their funds with a reasonable interest rate in SACCOS to promote their economic, social-cultural and political empowerment. Furthermore, they should educate women and remove cultural barriers. This is the first SACCOS study to integrate the

microcredits and FHHs' economic, social-cultural and political empowerment. The study further analyzed the moderating role of education and mediating role of the culture of microcredits use on the empowerment of female-headed households which has not been considered by previous scholars.

Magali, J. (2021). Determinants of Timely Fees Payment for Open and Distance Learning (ODL) Students: A Case of The Open University of Tanzania. *Ruaha Catholic University, Journal of Education and Development (RUCUJED)*, Volume 1, Issue 2, 2021, 30-51 (Published by Ruaha University-Iringa)

Abstract

This study assessed the determinants of timely fee payment for students at The Open University of Tanzania (OUT) by using 120 degree and non-degree students from the seven centres (Kinondoni, Songwe, Geita, Zanzibar, Arusha, Rukwa, and Katavi). Multi-stage and systematic random sampling techniques were used to select students, who participated in the survey, and data were collected through the questionnaires, which were distributed to students by the Director of Regional Centres. The data were analysed by using descriptive analysis. The findings revealed that the majority of OUT students fails to pay fees on time because of social obligations, 26.6% invested their money into economic activities, 38 % lacked the reliable source of income and 3.8% delayed paying fees because they were not certain whether completing their programmes would benefit them. The study concludes that social obligation was the major determinant of timely fee payment for OUT students. Hence, if students could design a sustainable mechanism to finance the social obligation could promote the payment of fees on time. This study recommends that OUT should conduct training for all undergraduate and non-degree open and distance learning (ODL) students on money management, investment and course selection criteria to promote timely fee payment. Also, OUT should design policies and strategies, which would promote fee payment on time.

Chille, F.J., Shayo, F.A. and Kara, N.S. (2021). The effect of perceived trust and ease of use on the adoption of mobile marketing in the telecommunication industry of Tanzania. *American Scientific Research Journal for Engineering, Technology and Sciences (ASRJETS)*. 76(1), 155-168

Abstract

This study examines the effects of perceived trust and perceived ease of use on the adoption of mobile marketing in the telecommunications industry of Tanzania. Guided by the Technology Acceptance Model (TAM) it predicts the adoption of mobile marketing in the Telecommunications industry in Tanzania. Survey strategy was employed in data collection, using structured questionnaires and collected data from 5 municipalities, 73 wards and 6 hamlets, by using multi stage sampling of 406 respondents in Dar es Salaam. Quantitative data were analyzed using multiple linear regression. Findings indicate that perceived ease of use and perceived trust had positive and significant influence on the adoption of mobile marketing. We provide recommendations to the telecommunications companies to improve their mobile marketing products and services by making better products that are easy to use and trustworthy so as to conform to the needs of their customers.

Chille, F.J. and Shayo, F.A. (2021). Extended technology acceptance model and customer's adoption of mobile marketing in the telecommunication industry of Tanzania. *International Journal of Business Management and Economic Review*, 4(4), 54-69

Abstract

This study examines the factors influencing customer's adoption of mobile marketing in the telecommunications industry of Tanzania. It applied perceived usefulness (PU) and perceived ease of use (PEOU) as a major construct of the Technology Acceptance Model (TAM) and extended it with the perceived online negotiation (PON) construct in predicting the mobile marketing adoption in the Telecommunications industry of Tanzania. A survey strategy was employed in data collection, by administering structured questionnaires and collected data from five (5) municipalities in Dar es Salaam using multi-stage sampling on 406 respondents. Quantitative data were analyzed using multiple linear regression technique. Findings indicated that perceived usefulness and perceived ease of use have significant and positive influence on the adoption of mobile marketing. while perceived online negotiation (PON) does not influence the adoption of mobile marketing. With these findings, telecommunication companies should

improve their business strategies by implementing user-friendly mobile marketing platforms and services that cater to customers' needs with minimal effort.

Chille, F.J., Shayo, F.A. and Kara, N.S. (2021). *Adoption of mobile marketing in the telecommunication industry of Tanzania; the effects of perceived usefulness, ease of use and customer's knowledge. European Scientific Journal, ESJ. 17(12)160*

Abstract

This paper focuses on identifying the factors affecting customer's adoption of mobile marketing by examining the effects of perceived usefulness, perceived ease of use, and perceived customer's knowledge in the telecommunications industry of Tanzania. The study extended the Technology Acceptance Model (TAM), with Diffusion of Innovation Theory (DOI), in predicting the customer's mobile marketing adoption. Survey strategy was employed in data collection by administering the structured questionnaires and collected data using multi stage sampling on 406 respondents in Dar es Salaam. After then, it was analyzed using factor analysis, correlation analysis, and multiple linear regression analysis. Findings indicated that perceived usefulness, perceived ease of use, and perceived customer knowledge have significant and positive influence on the adoption of mobile marketing in the telecommunication industry in Tanzania. The study contributes to telecommunication practitioners with the integrated theoretical framework, which suggest that telecommunication practitioners need to develop mobile platforms that are easy to use, useful in solving customers' problems and in designing products whose benefits are easily understood by customers. Through holistic mobile marketing approach, this study makes parsimonious contribution to knowledge by using few variables in predicting the customer's adoption of mobile marketing in Telecommunication industry in Tanzania.

France Shayo and Deus Nichodemus Shatta (2021). The influence of performance expectancy on e-procurement adoption model in developing countries: Tanzanian's perception. *ITEGAM-JETIA*, 7(29), 4-12.

Abstract

This study aimed at filling the knowledge gap by examining the influence of performance expectancy on e-procurement adoption model in developing

countries, Tanzania in particular. The mediation effects of relative advantage and attitude were considered in this study. Positivism philosophy and cross-sectional survey research design were adopted. In addition, stratified sampling technique was adopted and a sample of 157 respondents was used. Questionnaire and documentary review were used for data collection. Partial Least Squares Structural Equation Modeling with the help of SmartPLS 3 software was used to analyze the collected data. The findings reveal that performance expectancy has direct influence on e-procurement adoption model. Likewise, performance expectancy has indirect influence on e-procurement adoption model through relative advantage and attitude. Basing on these findings, it is concluded that performance expectancy has both direct and indirect influences on e-procurement adoption model. Therefore, it is recommended that the Government of Tanzania and other Governments based in developing countries to pay attention to the performance expectancy on the way to e-procurement adoption systems.

Leonard, E. and Macha, L. (2021). The Effects of The Tanzanian Railway Network in the Performance of the Rail Freight Operations: A Case of Dar Es Salaam to Isaka. *International Journal for Innovation Education and Research*, www.ijer.netVol:-9 No-04.

Abstract

The railway is the fundamental means of transport, especially for freight. It has a substantial contribution to the sustainable economy of the country and the region at large. However, some factors have been affecting the performance of rail operations; especially for freight, to the extent of reducing the modal share from rail to roads. This has been resulting in high road maintenance costs and underutilization of the available capacity in the railway. This research has studied the factors affecting the Tanzanian railway network in the performance of rail freight operations. The focus was on the corridor from Dar es Salaam to Isaka because it serves most of the landlocked countries such as Uganda, Burundi, Rwanda, and Eastern DRC. The study used the Performance Measurement theory with the Balanced Scorecard model. Data analysis was done by the Linear Regression statistical method with the aid of SPSS version 20. The results of the study show that derailments, washouts, and rail freight wagons maintenance capacity directly affect the performance of rail freight operations. TRC, therefore, needs to strategize measures for ensuring that derailments and washouts are very much reduced. A plan for quick recovery must be in place in case a derailment or washout happens. Also, TRC should enhance its capacity for maintaining the rail freight wagons to ensure its optimal availability.

Railway should be viewed as a potential area for investment because it supports the growth of other sectors as well. If constraints are minimized in the railway system; the performance of rail freight operation will be high and many customers will be attracted to use the railway as a preferred mode of transport, hence, the modal share to the railway will increase.

Macha, L. (2021). Tanzania Citizens' Participation in Domestic Tourism: The Trust on Destination Visit. *International Journal for Innovation Education and Research*, 9(6), 209–236.

Abstract

This study examines the Tanzania citizens' participation in domestic tourism. The study was based on the Social Exchange Theory and its components of trust on transport and destination visit price. The choice of the theory aimed to overcome possible limitations of using the theory in Tanzania. The study extends the applicability of the component of Social Exchange Theory to include additional construct such destination visits price (DVP) variable as a mediator. Data collection questionnaires were distributed to 400 respondents in Dar es Salaam, Arusha and Bagamoyo. Being a quantitative study, Structure Equation Modelling (SEM) was deployed to establish whether trust infrastructure (TI) and destination visit price (DVP) lead to the participation of Tanzania citizens in domestic tourism (PDT). The results of the study show that the measurement and structural model exhibited better model fit indices. The relationship between trust on transport results to participation in domestic tourism through destination visit price (DVP). It is recommended that the variables analyzed in this study be recognition for influencing the participation of Tanzania citizens in domestic tourism.

Dashwep, C. J. and Macha L. J. (2022). Promoting Motivation For Employee Performance: A Case Of Nigeria Public Sector. *International Journal of Scientific and Research Publications*, Volume 12, Issue 5 ISSN 2250-3153

Abstract

The aim of promoting employee motivation is to enhance the level of commitment, increase the level of display of skills, and intelligence of the employees for competitive performances. Therefore, motivation is an indispensable arsenal that can be used to unleash the best out of employees of an organization. Based on this, the study was carried out to critically

analyze the effect of promoting motivation on the performance level of employees in the Nigerian public sector. Having linked the research work to several theories, the research work was anchored on the two broad theories of process theory and content theory of motivation. The essence of this anchor was because there are peculiarities between the postulations of the theories and the assertion of this study. The research work was given quantitative analysis with the help of data got through primary sources. The primary source of data was via questionnaire instrumentation. The data obtained from these respondents were analyzed descriptively and subdivided into two sections. The results of the findings revealed that the financial rewards in the Nigerian public sector do not significantly motivate or improve employee performances; it was also revealed that satisfaction of physical needs does not significantly lead to improved performance and lastly it was revealed that public relation does significantly have an impact on employee performance in the public sector. Therefore, it was recommended that the government of Nigeria should make financial rewards in the public sector substantial to be able to motivate employees to greater performances. Also, the government should continue to opt for sophisticated public relations channels to continue to evolve and improve the performance level of employees in the public sector.

Rankho, K. and Macha L.J. (2022). The Role of Commercial Bank Practices on the Performance of Small and Medium Enterprises in Tanzania – A case of selected Commercial Banks in Dar es Salaam. *African Development Finance Journal* <http://journals.uonbi.ac.ke/index.php/adfj> May Vol 3 No.1, 2022 PP 117-154

Abstract

This study examined the role of commercial banks practices on the performance of Small and Medium Enterprises in Dar es Salaam. The study specifically focused on assessing the influence of credit services, trade finance services, foreign exchange services and omnichannel services on the performance of SMEs. The study was conducted by focusing on the commercial banks operating in Dar es Salaam. A mixed research method was involved where both quantitative and qualitative data were collected and analyzed. A sample of 150 staff of the commercial banks was selected to take part in the study. The analysis of the collected quantitative data was analyzed through descriptive statistics and multiple regressions to establish the relationship between variables. The qualitative data was analyzed based on the thematic analysis technique. The findings of the study revealed that all the four independent variables, credit services, trade finance, foreign

exchange and omnichannel services have a significant influence on the performance of Small and Medium Enterprises. Therefore, the study concludes that the commercial banks' practices such as credit services, trade finance, and foreign exchange and omnichannel services play a significant impact on the performance of SMEs. Thus, the study recommends that commercial banks should make sure they reduce or remove all the barriers to SMEs access to finance. The barriers include but are not limited to high-interest rates, high collateral requirements, credit rationing and inconveniences in accessing credit services. It is also recommended that commercial banks should make sure they provide convenient banking services especially by adopting modern technologies such as electronic banking and electronic commerce to make sure the banking services to SMEs are not disrupted.

Mkongo, A. and Macha, L. J. (2022). Impact of Human Capital Management Information System on Organization Performance: A Case of TRA Head Quarter in Dar Es Salaam. *Research Trend in Management and Technology*, 1(1) 25-47

Abstract

The study investigated three specific research objectives namely to analyses the impact of e-recruitment on the quality performance of TRA Head Quarter; to examine the impact of e-training on customer satisfaction in service delivery system at TRA Head Quarter and to analyze the impact of e-communication system on timely operational performance of TRA Head Quarter. The study employed mixed research strategy based on qualitative and quantitative analysis to investigate human capital management information system on organization performance. The case study research design was used in analyzing the study. Data was collected through questionnaire and interview, and they were analyzed using qualitative and quantitative approaches. The study observed that e-recruitment system has impacts on increases rate of handling customer complaints hence ensures quality of services delivery and increase number of staff employed hence deliver quality works. The finding shows that e-training practices at the office added value of quick response to customer using online services hence impact to customer satisfactions and increases number of staff trained as the results increases professionalism in service delivery hence impacts on customer satisfactions with service delivery. The finding indicates that use of e-communication address operational challenges as the result contribute to operational performance, reduce time taken to respond to work activities that impact of operational performance and lower operational costs in work

communication. The study recommends that policy development should be aligned with application of e-human capital management system that contributes toward improving operational performance of an organization.

Mwakiluma, L. A. and Matoka, C. (2021). The Influence of Internal Organizational Mechanisms on Gender Mainstreaming Effectiveness Morogoro Region, Tanzania. *Advances in Social Sciences Research Journal*, 8(11).

Abstract

The paper sought to analyse the influence of the existing internal organizational mechanisms on gender mainstreaming effectiveness (GME). The study used cross sectional research design where a total sample of 368 respondents was drawn from population of 4481 by using systematic sampling from employees of the Morogoro Municipal Council, whereby questionnaire was the main tool used to collect data. The linear multiple and hierarchical regression models were used analyse data. The study found that a positive and significant influence of existing internal organizational mechanisms on gender mainstreaming effectiveness at Morogoro municipal council. The paper concludes that the GME was influenced greatly by the internal organizational mechanisms. Therefore, it is recommended that the Local Governmental Authorities to increase efforts of committing resources on the internal organizational mechanisms for gender mainstreaming effectiveness in the work place.

Kupeni, L. and Magali, J. (2022). The Influence of Internal Customer Care Management on Employees Performance - A Case of Kilombero Sugar Company Limited (KSCL). *International Journal of Business, Law and Education*, 3(1), 32-46

Abstract

The study examined the influence of internal customer care management on service quality at Kilombero Sugar Company Limited (KSCL). Specifically, the study assessed how the working environment, supervisor behavior, and serving employees contributed to service quality. The study employed an explanatory research design and the survey strategy to establish a relationship between variables. A structured questionnaire was engaged to collect data from a sample of 92 randomly selected respondents. The data were analyzed using descriptive and regression analysis. The results from

descriptive and multiple regression analysis found that working environment, supervisor behavior, and serving employees' behavior positively and significantly ($p < 0.05$) promoted the service quality at KSCL. However, the descriptive analysis portrayed favoritism in service provision for both serving employees and supervisors as reported by 52.3% and 42.6% of respondents, respectively. The study recommends that KSCL provide training to all employees on the importance of good internal customer service. It should also improve the working environment and effective communication system. Finally, KSCL should ensure that the supervisors and employees provide service without favoritism.

Njoroge, M. (2021). The Role of Trade Policy in Sustainable Tourism Inclusivity in Africa. In *Handbook of Research on Institution Development for Sustainable and Inclusive Economic Growth in Africa* (pp. 169-182). IGI Global

Abstract

When local communities are allowed to participate fully in tourism trade activities either through supplying goods and services or direct employment in the tourism sector-inclusiveness of tourism, trade can be realized in a practical sense. Research indicates that, in most tourist destinations in Africa, the tourism trade continues to be characterized by environmental and social-cultural degradation and inadequate local community participation associated with revenue leakages and weak economic linkages. The mechanism on how tourism trade contributes inclusively on local communities' benefits such as inclusive growth and poverty alleviation remains unclear. Despite destination economies engaging in services liberalization, little evidence exists on how such trade policies have been beneficial at enhancing inclusive benefits of the tourism trade. Therefore, this chapter aims to clarify how trade policies can be employed to promote the inclusiveness of the tourism trade.

J. Andilile, S.M. Kapaya (2021). A Review of the Impact of Reforms on Investment in Tanzania's Power Sector. *Open Journal of Business and Management* 9 (6), 2834-2853

Abstract

In Tanzania, reforms were mooted in the 1990s to solve two intertwined problems; the financing of investment and reducing the fiscal drain on the

government to the sector. This study deploys the ARDL Model and paired-sample t-statistic tests, with profitability and liquidity data from 1989 to 2020 to examine the impact of the reforms on sectoral financial condition in Tanzania. The results suggest that both profitability and liquidity did not significantly improve after reforms. Apart from commercialization policy, other variables were not statistically significant with privatization and liberalization law exerting a negative pressure on liquidity. The findings, therefore, appear to contradict the theoretical view that the reforms improve the financial condition of both the sector and the governments. The outcome can be explained by unfinished reforms manifested by continued politicization of the sector hence underpricing and underinvestment. To ensure sectoral financial viability and sustainability we recommend that the reform policies such as commercialization, corporatization, and independent regulation should be prioritized. These findings will add value to policymakers in Tanzania and beyond which are reforming their power sectors by recognizing that efficient pricing and investment are key for a viable and sustainable financial condition of the sector.

Andilile, J. and Kapaya, S.M. (2021). A Review of the Impact of Reforms on Financial Viability and Sustainability of Tanzania's Power Sector *Applied Economics and Finance*, 8(6), 47-61

Abstract

In Tanzania, reforms were mooted in the 1990s to solve two intertwined problems; the financing of investment and reducing the fiscal drain on the government to the sector. This study deploys the ARDL Model and paired-sample t-statistic tests, with profitability and liquidity data from 1989 to 2020 to examine the impact of the reforms on sectoral financial condition in Tanzania. The results suggest that both profitability and liquidity did not significantly improve after reforms. Apart from commercialization policy, other variables were not statistically significant with privatization and liberalization law exerting a negative pressure on liquidity. The findings, therefore, appear to contradict the theoretical view that the reforms improve the financial condition of both the sector and the governments. The outcome can be explained by unfinished reforms manifested by continued politicization of the sector hence underpricing and underinvestment. To ensure sectoral financial viability and sustainability we recommend that the reform policies such as commercialization, corporatization, and independent regulation should be prioritized. These findings will add value to policymakers in Tanzania and beyond which are reforming their power

sectors by recognizing that efficient pricing and investment are key for a viable and sustainable financial condition of the sector.

Stanslaus, V. and Mmari, F. W. (2021). Financial Inclusion and Youth Agriculture Involvement in Tanzania: A Case of Misenyi District, Kagera Region. *International Journal of Academic Research in Business and Social Sciences*, 11 (2), 436-449

Abstract

The paper investigated the effects of financial inclusion on youth agriculture involvement in Tanzania. Specifically, the study was conducted in Kagera region, Misenyi district with the specific objectives of examining the effects of branch penetration, credit penetration, deposit penetration, interest rate and finding out the effects of education on financial service usage and youth agriculture involvement. The study was supported by the institution theory. Data were collected using questionnaires and they were analysed using linear regression with the help of SPSS software. Descriptive statistics, pairwise correlation and regression analysis were used to present the findings and the results indicated that a huge level of financial inclusion is needed to achieve a sizable effect on agricultural involvement. This is due to the minimal effect magnitudes on the dependent variable resulting from financial inclusion variables. Financial inclusion and agricultural involvement policies need to consider women and middle-aged individuals, deposit penetration need to be explored and credit penetration need to be extended to maximize its effects on agricultural involvement.

Stanslaus, V. (2021). Assessment of The Social Economic Effects of Covid 19 and The Policy Response in Tanzania. *International Journal of Academic Research in Business and Social Sciences*, 11(10), 385–396.

Abstract

The study intended to assess the social economic effects of COVID 19 and the policy response in Tanzania. The study was important due to the tremendous effects of the pandemic to the social and economic wellbeing of citizens. The study adopted a conceptual modeling to present a description framework which can unite the significant social economic factors of COVID 19 and policy response in Tanzania. To build the conceptual model, the study reviewed several research papers in detail. The literature review of more than 55 papers was conducted through searches in different data bases

with different search words in different combinations. Special emphasis was given to studies conducted in the context of social economic factors of COVID 19 and policy response in Tanzania. The study found out that the country has experienced three waves of the epidemic, with an increased impact of subsequent waves. It found out further that economic growth has slowed significantly due to COVID 19, increase in the number of cases and death, effect on the individual income, effects on tourism and hospitality industry, transport and storage sector, whole sale and retail trade, impacts on agriculture, impact on the poor and vulnerable groups and effects on public financing and government budgeting. However, Tanzania has relatively fared well in this pandemic as the country graduated from low-income country (LIC) to lower middle-income country (LMIC) status. In controlling the pandemic, the country implemented movement restrictions, including bans on large gatherings (except religious services), school closures, and the cancellation of international flights and mandated the wearing of face masks. On fiscal policies, there were increase in government expenditure and amendments in the tax systems. Also, the monetary measures were implemented by BOT. Similar study can be done but with a different methodology especially using questionnaire or time series.

Jeanne Claudine Gasengayire, Proches Ngatuni (2021). Effect of Job Satisfaction on Organizational Commitment: Evidence from Employees of a Special Mission Organization in Rwanda. *HURIA Journal Vol 29(1)*

Abstract

This study assessed the effect of job satisfaction and demographic characteristics on the organizational commitment of employees (N = 119) in Rwanda. The study adopted a cross-sectional survey design for data collection. Descriptive, correlation, standard, and hierarchical regression analysis techniques were used to carry out the analysis. The effect of intrinsic job satisfaction was positive and significant on overall organizational commitment, continuance, and normative commitment, but negative and significant on affective commitment. The opposite was the case for extrinsic job satisfaction, although the effect on affective commitment was insignificant. The effect of satisfaction with the work environment was positive but only significant on affective commitment and significantly negative on continuance commitment. Job satisfaction dimensions had a significant unique effect on the overall and all the organizational commitment dimensions, even after controlling for the effect of the five demographic characteristics. From the results, it is recommended that for the organization to enhance employees' commitment, management should adopt

measures that enhance job satisfaction among them. This study adds to the much-needed empirical evidence from the developing world, but more importantly, from a special mission organizational context, consistent with the interconnectedness of organizations across the globalized world.

Hildegardis E. Bitegera and Elifas T. Bisanda (2021). An Analysis of the Frameworks Used to Link TVET Institutions with Labour Market Skill Requirements. A Case of Tanzania and Two Selected Asian Tiger Nations. *Journal of Issues and Practice in Education Vol 13(1)*

Abstract

This study intended to: identify frameworks for linking TVET institutions with Labour Market skill-requirements; establish approaches for linking TVET institutions and their stakeholders from industries and informal sector; and assess the role of the linkage between TVET institutions and industries/informal sector in promoting technological skills. The study adopted mixed-methods research approach. Questionnaires and semi-structured interviews were used to collect data from the three selected countries. The study established that Industrial Practical Training is one of the critical frameworks for strengthening the linkages, as it provides important opportunities for teaching staff and learners to acquire practical knowledge and skills. While majority of respondents from Tanzania cited corporate activities, internships, traineeships and incubation as less effective linkage avenues, almost all respondents from the two Asian Tiger Nations found them more effective. The study recommends TVET institutions in Tanzania to enter into agreements and sign MoU with industries and SMEs prior to the commencement of each academic year. This will facilitate accommodation of placement of graduates in industries with the involvement of teachers/tutors the same way it has been carried out in the two selected Asian Tiger nations.

FACULTY OF EDUCATION

Sanga, B., Libent-Mabagala, D. and Shavega, T. J. (2022). Fee-Free Education and the Availability of Teaching and Learning Materials for Students with Disabilities in Public Secondary Schools in Morogoro Municipality. *International Journal of Social Science and Humanities Research*, 10 (3) 259-269

Abstract

Provision of fee-free education has facilitated children from poor socio-economic background to access secondary education. However, less has been known on whether the provision of fee-free education has influenced the availability of teaching and learning materials for students with disabilities in public secondary schools in Tanzania. This study, therefore, intended to examine the influence of fee-free education to the availability of teaching and learning materials for students with disabilities in public secondary schools in Morogoro Municipality. The study used cross-sectional research design, whereby, questionnaires and interviews were employed to collect data. The study sample involved one (1) Educational Officer, five (5) heads of schools, and 24 students with disabilities, who were obtained through purposive sampling technique. Other study sample included 73 teachers and 98 students without disabilities, obtained by stratified sampling technique, making a total study sample of 201 respondents. Data was analysed through factor, linear regression and correlational analyses. The study revealed that fee-free education had significant influence to the availability of teaching and learning materials for students with disabilities in public secondary schools. The study recommended to the government, the major funder of fee-free education in public secondary schools, to supply adequately all necessary teaching and learning facilities in public secondary schools to facilitate smooth learning for students with disabilities.

Keywords: *Fee-free Education, Public Secondary Schools, Students' with Disabilities, Teaching and Learning Materials*

Sanga, B., Libent-Mabagala, D. and Shavega, T. J. (2022). Fee-Free Education and Infrastructural Situation for Students with Disabilities in Public Secondary Schools in Morogoro Municipality. *International Journal of Research and Innovation in Social Science*, 6(4), 419- 425

Abstract

There has been less knowledge on whether the introduction of fee-free education has affected learning environment particularly infrastructural

situation for students with disabilities in public secondary schools in Tanzania. This study aimed at examining the influence of fee-free education to the infrastructural situation for students with disabilities in public secondary schools in Morogoro Municipality. The study employed cross-sectional design, whereby, questionnaires were used to collect data. The study sample included one (1) Educational Officer, five (5) heads of schools, and 24 students with disabilities, who were obtained through purposive sampling technique. Other study sample included 73 teachers and 98 students without disabilities, obtained by stratified sampling technique, making a total study sample of 201 respondents. Factor, linear regression and correlational analyses were employed. It was revealed that fee-free education had significant influence to the infrastructural situation for students with disabilities in public secondary schools. The study recommended that since government is a major funder of fee-free education in public secondary schools, adequate budgets should be allocated to finance schools to enable provision of education in a friendly manner to all students including students with disabilities.

Key words: Fee-free education, infrastructure, students with disabilities, public secondary schools

Ally, M. S. and Libent-Mabagala, D. (2022). Forms of Mentoring Programs in Developing Teaching Competencies of Novice Secondary School Teachers: A Case of Mbeya Region, Tanzania. *East African Journal of Education and Social Sciences*, 3, (5), 130-136

Abstract

This study sought to investigate on effectiveness of mentoring processes in developing Secondary School teachers' competencies in Mbeya Region, Tanzania. The study utilized the crosssectional research design with both the qualitative and quantitative approaches. The study used a sample of 110 novice and experienced teachers who were selected using various approached. A questionnaire and interview schedule were used as sources of data collection form novice teachers and experienced ones, respectively. Quantitative data from questionnaire was analysed descriptively while qualitative data from the interview guide was analysed through content analysis. The study established that mentoring process resulted into developing teaching competencies among novice teachers in Mbeya region where different forms of mentoring processed were practiced to benefit novice teachers towards enriching the teaching and learning process. Additionally, mentoring programs are a positive initiative towards

developing novice teachers' competence in secondary schools while mentoring programs helped novice teachers acquire problem solving skills and empowerment that filled the gap created by limited practices and experiences not covered during college training. The study recommended that mentors need to develop a greater understanding on mentees' strengths and weaknesses for the mentorship to take place effectively.

Keywords: *Mentoring; novice teachers; teaching competencies; teachers; mentoring programs.*

Ally, M. S. and Libent-Mabagala, D. (2022). Examining the Effectiveness of Mentoring Process in Developing Teaching Competencies of Secondary School Novice Teachers: A Case of Mbeya Region in Tanzania. *European Journal of Education and Pedagogy*, 3(3), 156-159. <https://doi.org/10.24018/ejedu.2022.3.3.355>

Abstract

Mentoring programmes are cost effective for both novices and practicing secondary school teachers as when carried out earlier, become competent and confident. Yet, a few studies have been conducted in Tanzania in particular Mbeya region on the matter. The study examined the effectiveness of mentoring process in developing teaching competencies of the secondary school novice teachers in Mbeya region, Tanzania. Padua's theory, Social cognitive theory and Herzberg two factor theories guided the study. Case study design with mixed approaches was used. A sample size of 110 novice and experienced teachers was administered with questionnaires and interview guide respectively. Descriptive statistics aided in analysing quantitative data while content analysis served for qualitative data. The findings revealed that mentoring programs resulted into confidence and command among novice teachers where mentors cultivate specific ideas among mentees in facilitating teaching and learning. Yet, mentoring programs contributed to the professional development of novice teachers with personal support to cope with their new work environment. It was concluded that mentorship effectively develops novice teachers' competencies and recommended that mentors should cultivate further understanding of how to help novice teachers and how to create mentoring goals to support novice teachers' progress in the beginning of their teaching career.

Keywords: *Mentoring, mentor, mentee, novice teachers, teaching competencies, secondary school teachers*

Libent-Mabagala, D. (2021). Perceived effects of Quality Pre-primary education services on parent satisfaction in Dar es Salaam; Tanzania. *Papers in Education and Development*, 39(2), 178-191

Abstract

This study investigated the effects of perceived service quality dimensions on parents' satisfaction with pre-primary education in Dar es Salaam region. A descriptive survey research design guided the study and self-administered questionnaire was used to collect data from a sample of 772 parents with children in pre-primary classrooms. Descriptive and inferential statistics were employed to analyse data. Results revealed that four dimensions in perception of quality, namely; classroom characteristics, teacher behaviour, parents' involvement and physical environment had a significant and positive effect on overall parents' satisfaction. These results indicate that preprimary education service quality is indeed a significant predictor of parents' satisfaction. Thus, improving preprimary education service quality, results with higher satisfaction levels of *parents*.

Keywords: *Parents' perception, parents' satisfaction, Pre-Primary Education, quality*

Mashoke, M. A., Libent-Mabagala, D. and Mohamed, F. (2021). Childcare service quality, customer satisfaction and customer loyalty in Dar es Salaam Tanzania. *International Journal of Research and Innovation in Social Science*, 5(1), 38- 49

Abstract

Service quality and satisfaction are essential areas that organizations need to consider for their effectiveness and growth. Satisfied customers form the foundation of a successful business as customer satisfaction leads to repeated purchase and brand loyalty. The study used service quality SERVQUAL collected data from 411 working mothers using structured questionnaires data were analyzed using PLS-SEM. It was revealed that service quality both influence customer satisfaction and customer loyalty, even when the effects of all constructs are considered simultaneously. The study recommends that, child care centres endeavor to improve all aspects of service quality as elaborated in SERVQUAL model to attain working mother loyalty on child care centres. Moreover, Ministry of Community Development, Gender, and Children in Tanzania need to review and amend policies, laws, and regulations on childcare services to incorporate working mothers view of

child care services, customer satisfaction and customer loyalty as per finding of the study.

Keywords: *Customer loyalty, customer satisfaction, child care, SERVQUAL, service quality*

Mashoke, M. A., Libent-Mabagala, D. and Mohamed, F. (2021). Assessing predictors that influence working mothers' perception of child care service quality: A SERVQUAL Analysis. *International Journal of Research and Innovation in Social Science*, 5(1), 27- 37

Abstract

This study examines working mothers' perceptions towards service quality on childcare centres in Dar es Salaam. The study applied five dimensions in SERVQUAL as indicators that influence working mothers' perceptions. The study used service quality SERVQUAL collected data from 411 working mothers with children aged 2-5 years using structured questionnaires. Data collected were analyzed using PLS-SEM. Findings revealed a significant and positive relationship between service quality dimensions and childcare service quality. It was also shown that tangibility, responsiveness, empathy, assurance, and reliability directly influence service quality, even when the effects of all constructs are considered simultaneously. The study recommends child care centres to conduct service quality surveys among its care givers and parents and consider their opinions in order to identify areas for service quality improvements. Besides, Ministry of Community Development, Gender, and Children need to harmonize childcare services standard guidelines to incorporate working mother's views since they are directly setting instructive objectives.

Keywords: *SERVQUAL Model, service quality, childcare, working mothers' perception*

Logation, L., Libent-Mabagala, D., &Malingumu, W. (2021). Perceptions and Practices of Heads of Schools' Instructional Leadership in Public Secondary Schools in Biharamulo District, Tanzania. *Huria Journal*, 28 (1), 135-175

Abstract

The study aimed at examining the perceptions and practices of heads of schools' instructional leadership in public secondary schools in Biharamulo

district, Tanzania. A concurrent triangulation design using a sample of 75 was used. Data were collected using questionnaires for teachers, Focus Group Discussions (FGDs) for heads of schools and interviews for district secondary education officers. The quantitative data from questionnaires was analyzed using descriptive statistics while the qualitative data from interviews and FGDs were analyzed through thematic techniques. The study found that heads of schools perceived instructional leadership in terms of showing right direction about the teaching and learning process, ensuring the presence of teaching and learning resources and enhancing teachers' teaching capacity. The study also found that heads of schools practiced instructional leadership in terms of supervising preparation of schemes of work and lesson plans, providing teaching and learning resources, promoting programme development, and in some occasion's visiting teachers in classrooms. Furthermore, the study revealed that heads of schools' instructional leadership is affected by lack of financial support, lack of training, teachers' negligence, and heavy workload. Finally, the study recommends regular in-service trainings to be organized for heads of schools and more research to be carried out to examine the extent to which heads of schools employ instructional leadership practices.

Keywords: *Heads of schools, instructional leadership, perceptions, practices, Tanzania*

Mukirae Njihia and Neema Chilumika (2021). An Assessment of the Internal Quality Assurance Mechanisms at The Open University of Tanzania. *JIFE Vol 13(1) June, 2021*

Abstract

The purpose of this study was to assess the status of Quality Assurance systems at the Open University of Tanzania (OUT) as well as give recommendations for improvement. The study employed the exploratory sequential mixed methods design that had three phases. The study sample comprised of one senior staff from the Quality Assurance directorate and 12 Heads of departments. Data was collected through an interview and a questionnaire. Qualitative data was analysed thematically while quantitative data was analysed descriptively using frequencies and mean. The study established that OUT had put in place an elaborate Quality Assurance (QA) framework with a directorate of QA headed by a director under the office of the Vice Chancellor. The university also had an IQA policy document as well as a QA handbook. The QA directorate had embraced the use of ICT as it employed online tools for monitoring various activities in the institution.

The university also carried out a Self-Assessment every five years. However, the IQA at the university was faced by the following challenges: inadequate funding, understaffing of the IQA directorate, negative attitude by university staff towards QA staff, lack of involvement of HoDs in planning QA activities amongst others. The study recommends the following: the university should adequately staff and fund the QA directorate; the QA directorate should develop its activities in a participatory manner; and the QA directorate should increase sensitization of the university community on QA policies and issues.

Flora M. Kiwonde and Newton Kyando (2021). Contribution of Education Policy Reforms Towards Gender Dynamics and the Formalization of Domestic-work Sector: A Case of Mafinga Town Council, Tanzania. *The Pan-African Journal of Business Management*, Volume 5, issue 2, 2021.

Abstract

Currently, Tanzania is experiencing the policy of free education up to secondary school level. On the other hand, in Tanzania, domestic work is one of the sectors with the highest share of informal employment. However, after the introduction of free education policy up to form four, the availability of domestic workers has become somehow difficult whereas the formalization of the domestic sector has also gained pace. This background has been a bench-mark to this study that analysed the influence of the current educational policy towards the formalization of domestic sector in Mafinga Town. The study was qualitative in nature whereby the interview of 30 domestic workers, 10 employers and 5 individuals from workers' union was conducted. The study found out that the new education policy has contributed towards the increase of the age to domestic sector from 12 years to 17 years, the number of daily routine workers has increased as opposed to residential workers, domestic works involved both males and females, there was the increase of the middle men to facilitate the availability of domestic workers. Due to increased awareness, domestic workers were demanding their rights including the vacation from their employers and better salaries. In addition, there had been scarcity of domestic workers that has led to the mushrooming of day care centers. Needless to say, domestic workers faced unlimited number of challenges including overworking with low wages, delayed payments, harsh working climates as well as low social recognition. The study hereby recommended for the improvement in the education sector in favor of females. That would relieve domestic workers from the involvement in the informal sectors such as domestic sectors.

Keywords: *Education, policy reforms, domestic work sector, gender, and formalization of domestic workers sector*

Makiya, R., Mnyanyi, C. and Ngirwa, C. (2022). Quality assurance strategies in enhancing learning achievement among public primary Schools in Arusha Region. *East African Journal of Educational Sciences(EAJESS)*,3(2),48-57

Abstract

This study investigated the School Quality Assurance (SQA) strategies in enhancing learning achievement among Public Primary Schools (PPSs) in Arusha Region, Tanzania, using a cross-section descriptive design. Interviews and questionnaires were used to collect data from 226 participants. Qualitative data was analyzed using a thematic approach and quantitative data through descriptive statistics, ordinal regression and Spearman's rho correlation. The study revealed that visiting schools regularly, follow-up visits, releasing SQA feedback on time, friendly language, supporting professional development, visiting schools without prior information and involving teachers in SQA practices enhanced learning achievement. Poor transport facilities, shortages of SQAOs and inadequate SQA facilities limited the implementation. While insufficient fund caused SQAOs failure to visit every school in a year, delayed written reports made schools fail to implement SQA recommendations on time. The study recommended that the government of Tanzania should allocate required resources such as employing more qualified officers, adequate provision of funds and transport facilities to facilitate SQA practices. Furthermore, the government needs to support SQA by continuously conducting short courses on lesson preparation and classroom management in order to support teachers in improving teaching skills. SQAOs need to handle teachers in a friendly manner that promotes trust, thus enhancing quality of their exercise.

Logatus Logation, Daphina L. Mabagala and Winifrida Malingumu (2022). Perceptions and Practices of Heads of Schools 'Instructional Leadership in Public Secondary Schools in Biharamulo District, Tanzania. *HURIA Journal Vol 29(1)*

Abstract

The study aimed at examining the perceptions and practices of heads of schools' instructional leadership in public secondary schools in Biharamulo

district, Tanzania. A concurrent triangulation design using a sample of 75 was used. Data were collected using questionnaires for teachers, Focus Group Discussions (FGDs) for heads of schools and interviews for district secondary education officers. The quantitative data from questionnaires was analyzed using descriptive statistics while the qualitative data from interviews and FGDs were analyzed through thematic techniques. The study found that heads of schools perceived instructional leadership in terms of showing right direction about the teaching and learning process, ensuring the presence of teaching and learning resources and enhancing teachers' teaching capacity. The study also found that heads of schools practiced instructional leadership in terms of supervising preparation of schemes of work and lesson plans, providing teaching and learning resources, promoting programme development, and in some occasions visiting teachers in classrooms. Furthermore, the study revealed that heads of schools' instructional leadership is affected by lack of financial support, lack of training, teachers' negligence, and heavy workload. Finally, the study recommends regular in-service trainings to be organized for heads of schools and more research to be carried out to examine the extent to which heads of schools employ instructional leadership practices.

Prisca M. Mbogo (2021). Does Homework type Affect Pupils' Homework Management? Experience from Standard Five Pupils in Dar es Salaam, Tanzania. *HURIA Journal Vol 29(1)*

Abstract

The aim of this study was to examine whether homework type may have influence on pupils' development of various Homework Management Strategies (HMS) for effective management of the homework assigned. 154 standard five pupils selected from two Public Primary Schools in Ubungu, Dar es Salaam were assigned into either of the two homework types namely, Interactive homework Assignment (IHA) and Non- Interactive Homework Assignments (Non-IHA). The homework management strategies include: (a) ability to set an appropriate work environment, (b) managing time, (c) handling distraction, (d) monitoring motivation, and (e) controlling negative emotions arising while doing the homework. A Homework Management Strategies (HMS) scale by Xu and Corno (2003) was adapted and used to solicit information on Homework Management Strategies from the pupils. Compared with Non-Interactive Homework assignments, pupils in IHA reported more frequently working to manage their workspace, budget time, handle distraction, monitor motivation, and control emotion while doing homework. This suggests a need to encourage the use of IHA in our public

primary schools so as to enhance the use of the five HMS and consequently improve pupils' learning.

Janeth Kigobe (2021). Does Parents' Valence toward School Relate to their Perceptions of Invitation to School Involvement? *Journal of Issues and Practice in Education Vol 13(2)*

Abstract

Parents' involvement in children's schooling is usually affected by their prior personal experience with schooling. Thus, if we want to assess parents' involvement in school activities and their children's learning it is crucial to assess their prior personal experience with schooling. This study, therefore, examined the relationship between parents' self-reported valence toward school and their perceptions of invitations to the involvement of the school, teachers, and their child. The study involved 1176 low-income parents of children from 55 primary schools in four regions in Northern Tanzania. A multivariate linear regression model showed that parents' prior schooling experience (school valence) has a statistically significant effect on parents' perceptions of general invitations from school, teachers, and specific invitations from the child. Results showed that the school attributes could affect the relationship between parents' valence and their perceptions of involvement invitations. Possible interventions to promote inclusive parental involvement through supportive schools will be discussed.

Juhudi Elirehema Samu, Winifrida Saimon Malingumu (2021). Leadership Styles and Turnover Intentions of Public Secondary School Teachers in Dodoma, Tanzania: The Mediating Role of Team-Member Exchange. *Journal of Issues and Practice in Education Vol 13(2)*

Abstract

Using a survey study design with 133 public secondary school teachers in Dodoma, this paper explores the relationship between leadership style (both Transformational and Transactional) and teachers' turnover intentions with mediating effect of Team Member Exchange. The study found that teachers' turnover intentions have a negative relation with transformational leadership style, while transactional leadership style has a positive relationship. Also, TMX was observed to have a positive relationship with transformational leadership style, while transactional leadership style has a negative relationship. Despite teachers' turnover intentions and TMX being observed

to have a negative relationship, there was no mediating effect of TMX on transformational leadership style and teachers' turnover intentions. At the same time, there was a negatively mediating effect of TMX between transactional leadership style and teacher turnover intentions. The findings of this study provided insight into a leadership style that may be used to motivate and encourage teachers to work even more complex and reduces turnover intention. The findings can help develop strategies and programmes for heads of schools to improve their leadership styles that would enable the retention of public secondary school teachers.

Janeth Kigobe, Jesse Lukindo (2021). Assessing Parental Self-Efficacy in Helping Children Succeed in Primary Schools in Tanzania. *Journal of Issues and Practice in Education Vol 13(2)*

Abstract

Using a survey study design with 133 public secondary school teachers in Dodoma, this paper explores the relationship between leadership style (both Transformational and Transactional) and teachers' turnover intentions with mediating effect of Team Member Exchange. The study found that teachers' turnover intentions have a negative relation with transformational leadership style, while transactional leadership style has a positive relationship. Also, TMX was observed to have a positive relationship with transformational leadership style, while transactional leadership style has a negative relationship. Despite teachers' turnover intentions and TMX being observed to have a negative relationship, there was no mediating effect of TMX on transformational leadership style and teachers' turnover intentions. At the same time, there was a negatively mediating effect of TMX between transactional leadership style and teacher turnover intentions. The findings of this study provided insight into a leadership style that may be used to motivate and encourage teachers to work even more complex and reduces turnover intention. The findings can help develop strategies and programmes for heads of schools to improve their leadership styles that would enable the retention of public secondary school teachers.

Zuena Joseph Uvambe, Mohamed Msoroka (2021). Elimination of School Fees and Parental Contributions in Tanzania: Implications on Parental and Community Commitment to Support Primary School Activities in Songea Municipality, Tanzania. *Journal of Issues and Practice in Education Vol 13(1)*

Abstract

This study explored the impacts of eliminating school fees and parental contributions on parental and community participation in primary school activities. The study was guided by two research questions: (1) what is the impact of eliminating school fees and parental contributions in primary schools on parental and community participation in school related activities? (2) How do parents view their participation in primary school activities in the context of fee-free education? The study was mainly qualitative and employed a multiple holistic case study design. A total of 31 participants were involved. The participants included teachers, heads of schools, parents, and Ward Education Officer. Data were collected through interviews, FGDs, and documentary reviews. Themes and subthemes were inductively developed through thematic analysis. The study suggests that, due to poor perception of the policy, the implementation of FFEP resulted in a significant reduction of parental participation in school activities. Most parents thought that the government was responsible for everything. The study also found that parents had mixed feelings regarding their participation in primary school activities in the context of FFEP. However, most of them thought that FFEP had provided them with a room to escape from contributions and other school responsibilities. The study recommends that strategic measures should be taken to educate parents on FFEP. Also, the government should find a way to restrict too many contributions which may lead to parents' negative attitude towards FFEP. Likewise, there is a need to improve the existing policy so as to plug loop holes that discourage parental participation in school activities.

John Shumbi, Karoli John Mrema (2021). Assessing the Availability and Utilisation of Educational Resources in Public Secondary Schools in Singida Municipality, Tanzania. *Journal of Issues and Practice in Education Vol 13(1)*

Abstract

This study investigated the availability and utilisation of educational resources in public secondary schools in Singida municipality. The

descriptive survey research design was used for the study. The study involved 336 students who were randomly selected and 42 teachers who were purposively chosen from public secondary schools. The instruments used for the study were questionnaires, interview checklists, observations, and document reviews. The study found that some educational resources like computers, projectors, and bulletin boards were unavailable in most of the secondary schools visited. Also, the study findings indicated that educational resources were inadequate. Furthermore, the study findings revealed that the utilisation of educational resources is at a low level. The study concludes that some educational resources were not available in public secondary schools, and the available resources were not adequate and were not being utilised perfectly. Among others, the study recommends that the government should ensure access to educational resources in schools, capitation grants provided per student should be raised, and ensure effective utilisation of the available resources.

Shavega T. J., van Tuijl, C. and Brugman, D. (2019). Change and Predictability of Children's Behavioral Adjustment in Tanzanian Pre-primary schools. *Child & Youth Care Forum: Journal of Research and Practice in Children's*,48(2) doi: 10.1007/s10566-019-09500-0

Abstract

Research in Western countries has shown the contribution of early teacher–child relationships and classroom emotional support on children’s behavioral adjustment in pre-schools. Results with regard to the direction and strengths of the relationships seem inconclusive, moreover, such research is lacking in African countries. Objective To examine the change and predictability of children’s behavioral adjustment in Tanzanian pre-primary schools. Longitudinal data were collected twice over a 1-year interval. Twenty teachers and their 310 children from 20 schools in the Ilala district, Dar es Salaam region, participated in the study. Methods used for data collection were teacher questionnaires and classroom observation. Results showed that over time, children’s aggressive behavior and teacher–child conflict decreased, whereas teacher–child closeness increased. Prosocial and anxious behavior remained stable. Multilevel and longitudinal analyses indicated that teacher–child closeness and conflict predicted children’s aggressive behavior. Children’s prosocial and anxious behavior predicted teacher–child closeness, while their prosocial, aggressive and anxious behavior at the individual level and anxious behavior at the aggregated class level predicted teacher–child conflict. Teacher–child relationships and children’s behavior relate in a bidirectional way. If the relationship between a teacher and a child

is characterized by conflict, children are more likely to develop difficult behavior and teachers find it more difficult to manage the children. These results imply that pre-primary teachers need to be trained on how to identify signs of behavioral problems in children and to establish an emotional supportive classroom environment and teacher–child closeness for a positive school trajectory in children.

Keywords: *Children's behavioral adjustment · Teacher–child relationship · Classroom emotional support · Longitudinal multilevel study*

Hildegardis E. Bitegera and Elifas T. Bisanda (2021). Overview of TVET Institutional Capacity in Addressing Dynamic Labour Market: The Case of Tanzania and Selected Two Asian Tiger Nations. *HURIA Journal Vol 29(1)*

Abstract

In most developed countries, technical and vocational education and training (TVET) system has been considered to be among the key players for industrial growth through production of competent and skilled labour forces. However, TVET system in Tanzania has not been able to produce graduates who meet satisfactorily the skill demand of industries. The study examined the TVET institutional' capacity in addressing dynamic labour market. The study used a combination of instruments including questionnaires, semi-structured interviews, and observations to collect data from Tanzania and two Asian Tiger Nations, Singapore and the Republic of Korea. A total of 219 respondents were selected using simple random, stratified, and purposive sampling techniques. In summary, the study found that while conditions are very friendly in the two Asian Tiger Nations, Tanzania's TVET system is facing the short- supply of technically skilled workforce. The study has revealed further that among other factors influencing the effectiveness of TVET system in Tanzania are inadequate and poor teaching and learning infrastructure; outdated TVET curricula, teaching staff who not only lack practical experience but also lack the ability to interpret and apply labour market data and information. In ensuring that TVET system optimally contributes to economic development in Tanzania, lessons to be learnt from the two Asian Tiger Nations include establishing and strengthening strong partnerships among TVET institutions and industries and continuously monitoring of the relevance of TVET learning packages and curricula in line with current needs of industries.

Kiunsi, H. B. (2021). Watching the Watcher: Evaluating the Tanzania Revenue Authority in Its Tax Administration.” *Huria Journal of The Open University of Tanzania. Volume 28(1) March 2021: pp.53-74*

Abstract

This article evaluates the role of the Tanzania Revenue Authority (TRA) in the administration of tax in Tanzania. It works on the premise that proper tax administration enforces tax compliance by taxpayers, with tax administrators better placed to understand principles, laws and procedures of taxation than taxpayers. Yet, tax administrators are not always impartial in collecting revenue from taxpayers. Therefore, this article argues that tax administrators in Tanzania must acquaint themselves with laws governing tax and adhere to their core values to enhance tax compliance and boost revenue for the country’s development. Moreover, the article calls for the amendment of the tax laws to make them much more tax-payer friendly to facilitate compliance and further boost government coffers.

Kiunsi, H. B. (2022). Resolving Residence of a Company for Tax Purposes in Tanzania: Is ‘Management and Control’ Test Still Relevant? *The African Review 2022: Volume 49, pp 1-15 available at The African Review | Brill.*

Abstract

It is an accepted principle that countries have the right to tax residents and nonresidents on their income from business on source or residence. The determination of the residence of a company for tax purposes based on the “management and control” and ‘place of effective management’ may pose challenges in establishing tax liability of a dual resident corporation. Such challenges cause problems on corporate taxes and transfer pricing between related parties. Similarly, multinational companies may face challenges in ascertaining their tax liability. The new criteria for determination of residence of a company based on mutual agreement under the OECD and UN Models of 2017, have ramification over the two tests. This article analyses residence of a company on the basis of the two tests in Tanzania. It argues that the two tests as used in Tanzania are superseded by new criteria. Finally, it offers a modest proposal for determination of dual resident of a company in Tanzania

Kiunsi, H. B. (2020). Curbing Transfer Pricing in Tanzania: Critical Evaluation of Income Tax Act IBFD. *International Transfer Pricing Journal*, 2020 Volume 27(1) pp 105 -111 available at <https://www.ibfd.org/shop/tanzania-curbing-transfer-pricing-tanzania-critical-evaluation-income-tax-act>

Abstract

Tax is an important tool for any country's development. The collection of tax depends on the effectiveness of the tax legislation of a country, among other things. The taxation of domestic income poses fewer problems when it is dealt with through local legislation. The problems are likely to increase when dealing with tax with foreign elements. This is apparent in the taxation of associated multinational corporations operating across countries, where goods and services are transferred through transfer pricing. The intercompany transactions may offer transfer pricing manipulation with a view to maximizing profit. In response to this concern, the arm's length principle is used to curb transfer pricing manipulation. This article examines transfer pricing provisions as provided for in the Tanzania Income Tax Act and identifies legal gaps that are likely to impede the application of the arm's length principle. It calls for amendment of the act to address existing concerns.

Kiunsi, H. B. (2021). Curbing Transfer Pricing in Tanzania: Critical Evaluation of Income Tax Act. IBFD *International Transfer Pricing Journal*, 2020 Volume 27(1) pp 105 -111 available at <https://www.ibfd.org/shop/tanzania-curbing-transfer-pricing-tanzania-critical-evaluation-income-tax-act>

Abstract

In an era of liberalization of economy, globalization and emergence of e-commerce trade and investment is enhanced. The result is increase in the number of cross border transactions by related multinationals companies. It is generally believed that such multinational companies aim at maximizing profit and minimize tax as a cost via transfer pricing. To address this concern both international and domestic laws adopted arm's length principle. In the last past six years, Tanzania amended and replaced transfer pricing provisions and rules in effort to address these concerns. Despite this legislative development transfer pricing in Tanzania remains less understood and transfer pricing challenges persist. In addition, literature on transfer pricing in Tanzania remains comparatively scant. Guided by doctrinal

method, this article intends to provide an insight and understanding of the transfer pricing by providing nature, theories, origin and role of arm's length principle and current situation of transfer pricing laws in Tanzania. The contribution of this article shall be useful to legislators, Tax administrator, tax advisers, and taxpayers.

**FACULTY OF SCIENCES, TECHNOLOGY AND
ENVIRONMENTAL STUDIES**

George S. Oreku (2020). A Rule-based Approach for Resolving Cybercrime in Financial Institutions: The Tanzania case. *Huria Journal* vol. 27 (1)

Abstract

It is widely accepted that technology is an agent of change in the society. However, the current rate of change in technology, particularly ICT, mobile and ATM machines, leaves room for it to be exploited and be used for things it was not meant for. The paper aims at examining the challenges to electronic banking and initiatives taken to address cyber-crimes among financial institutions in Tanzania. Using the data gathered based on employed comparative analysis methods from our studies and research undertaken by researchers, we examine in detail, technical factors that are continually shaping the landscape of cybercrime and its impact on financial Institutions. Picking a leaf on how to deal with challenges brought by information and communication technology-induced innovations in the banking sector a Platform for Organization Security Threat Analytic and Management (POSTAM) approach to address the cyber security problems in Tanzania was re-introduced. The data model approach was used to analyze collected data stored from the survey to test the security prototype developed.

Keyword: *Cybercrime; model; legislation; cyber-attacks; security*

G.S. Oreku (2021). Application of digital technology in enhancing tax revenue collection: the case of micro businesses in Tanzania. *Journal of Tax Reform*. 2021;7(2):173–192 174, ISSN 2412-8872. <https://doi.org/10.15826/jtr.2021.7.2.097>. george.oreku@gmail.com

Abstract

In spite of the importance of Micro Businesses (MBs) in forming a wide tax base, there isn't a clear practical approach to tax administration of MBs in many developing countries. Specifically, there is limited information on how digital technology can address tax administration challenges for MBs. This paper explores the potentials of digital technology to enhance tax revenue collection and its administration to Micro Businesses in the Tanzanian context. The data on tax administration, challenges impeding tax administration to MBs, and the potential of digital technology used in tax

administration were collected by questionnaire and interview. Interviews were conducted with 24 informants from Tanzania Revenue Authority, and 137 Micro Business candidates from various business sectors were provided with a questionnaire in Dar es Salaam, which is the head office of tax administration and the economic hub of Tanzania. Thematic approach was used to analyse the qualitative data. Descriptive statistics was used to analyse quantitative data through SPSS. The findings revealed that the current tax practices to MBs do not comply with tax theories of low administration cost, wide tax base, and simple-to-administer tax procedure. The findings revealed that the challenges like lack of record keeping, lack of knowledge on tax payment procedures, unknown tax collection channels, and multiple taxes can be tackled by establishing strong relationship mechanisms between TRA and MBs and using digital technology solutions to tackle challenges. The study suggests some digital technology solutions to address the challenges. Leading to that practical aspect of tax administration that can guide policy makers and tax administrators was introduced.

Keyword: *Tax administration, digital technology, tax avoidance, input tax and micro businesses*

Oreku, G. S. (2021). Adopting the ICT Innovation to Administrative and Activity Procedures in a University. *Interdisciplinary Journal of Education Research*, 3(2), 60-73. <https://doi.org/10.51986/ijer-2021.vol3.02.07>

Abstract:

Information Communication Technology (ICT) has made performing administrative tasks more convenient for organisations. This paper discusses the contribution of ICT innovations to administrative effectiveness with respect to the Open University of Tanzania (OUT) and, specifically, their examination process. An analytical study guided by one hypothesis has been applied in this paper to understand the utilisation of ICT at OUT and framed within the timeframe of the COVID-19 pandemic. The hypothesis states that there is no significant difference in the mean response of students, lecturers, and administrators on the effectiveness of ICT in the Online Oral Examination System (OREX) and administrative process of the OUT. The use of both primary data collected through administered questionnaires to the university population and secondary data sourced from existing literature aided in determining the findings. The results revealed that ICT innovations could be effective if well used in university activities and more suitable if adapted in an innovative way for online admission and a perfect fit for online

examination system such as OREX, which was developed as a response to the pandemic. The study also inveterate that the students, lecturers and senior administrative Staff (Registry) had very similar responses on the effectiveness of ICT innovation on the administrative process and academics of the OUT. It was recommended, among others, that the university should mobilize resources towards the provision of facilities and training of its ICT personnel for more relevant innovations, particular for online examination processes such as OREX.

Keywords: *ICT Innovation, OREX, ANOVA, COVID-19, Administrative and Activities Procedures.*

George S. Oreku (2022). A Study of Online Database Servers: The Case of SQL - Injection, How Evil that could be? *Asian Journal of Research in Computer Science* 14(4): 198-211, 2022; Article no. AJRCOS.94574DOI: 10.9734/AJRCOS/2022/v14i4304 <https://www.sdiarticle5.com/review-history/94574> ISSN: 2581-8260

Abstract

SQL injection attack is one of the most serious security vulnerabilities in many Databases Managements systems. Most of these vulnerabilities are caused by lack of input validation and SQL parameters used particularity at this time of technology revolution. The results of a SQL injection attack (SQLIA) are unpleasant because the attacker could wipe the entire contents of the victim's database or shut it down. As such, SQLIA can be used as important weapons in cyber warfare. As an attempt of breaching of number of application data bases systems two SQL injection were used to successful locating vulnerable points during this research which are Blind Text Injection Differential and Error based Exploitation. The motivations behind were to find out where the databases systems are most likely to face an attack and proactively shore up those weaknesses before exploitation by hackers. The success of both techniques is a result of poor web server (online database server) design especially in the selection of error messages (or answers) they display to website users if something goes wrong. The approach through examination of error messages (error codes) did enable to precisely know the backend Database Management System (DBMS) type and version and what exactly are parameters (variables) which can allow "illegally" injecting codes (a SQL query). Additionally, the paper presents SQLIA cases and their impact in Tanzania cyber space as well as it suggests the possible mitigation ways while reflecting the collected data with what

currently existing in cyberworld as far as SQL injection attack is concern to present the reality.

Keywords: *First SQLIA, second code injection, third cyber warfare, fourth SQLMap, fifth security, sixth database.*

George S. Oreku (2023). Deployment of Computer Science Curriculum: Does That Translate into Entrepreneurial Skills? Mediating from ICT Role. *Journal of Education and Development; Vol. 7, No. 1,doi:10.20849/jed.v7i1.1321 URL: <https://doi.org/10.20849/jed.v7i1.1321>*

Abstract

This research explored at the relationship between curricular development and entrepreneurial abilities, using ICT knowledge as a mediator. In this research, a quantitative analysis style was exploited to make course of study with the various aspects of objectives, contents, teaching tactics, feedback, and assessment. At the OUT regional centers in Tanzania, 66 respondents from graduate students and employers completed two sets of questionnaires, one for the graduates' survey and the other for employers. The findings demonstrate that all aspects of curriculum development (i) have no bearing on entrepreneurial abilities (ii) Educational Environment have influence in Development of Entrepreneurial Skills and Competencies and (iii) have a favorable impact on ICT knowledge. Additionally, all aspects of curriculum development including objectives, contents, teaching methods, and feedback and assessment were found to be favorably connected in the indirect way for the entire development process. Finally, the discussion, conclusions, and practical implications of this study are presented in detail.

Keywords: *assessing learning, entrepreneurship, curriculum, education, ICT*

George S. Oreku (2022). Exploring Consumers Satisfaction and General Public Image to the Tanzania Bureau of Standard (TBS): Expert Survey. *Archives of Business Research – Vol. 10, No. 11,(129-165)DOI:10.14738/abr.1011.13435.*

Abstract

We investigated the level of consumer's satisfaction to TBS service through the lens of research by undertaking survey on 9 pre-selected regions in Tanzania. The theoretical insights on comparing the overall service delivery with other rival organizations while identify area of focus to improve on TBS service delivery were identified. Mixed perception was observed among

consumers which have led to negativity among the public and potential SMEs, as they view any interactions with the organization (TBS) as potential threat to their livelihood even though overall perception was satisfying. Further, the customers were made aware in understanding what TBS is all about in supporting and promoting their products to reach higher markets and international markets as standard goods. We compared the public opinions with our investigation approach using our tools of where contented consumers unintentionally participated and ultimately suggested and proposed ideal way forward.

George S. Oreku (2021). Applications of Cognitive Intelligence in the Information Retrieval Process and Associated Challenges. *International Journal of Cognitive Informatics and Natural Intelligence Volume 15 (1)*

Abstract

Information retrieval refers to a noteworthy system of identifying relevant information and recovering it through specific procedures from stored system. This technique is used in many differentiated applications that deal with subjective intelligence. Applications based on information retrieval are identified with various issues, for example, in technology domain, the sudden size changes of the objectives as they approach the sensor. If not taken care of appropriately, the altered changes can present substantial issues in information affiliation and position estimation. Under such a system, the meaning of the objective state is the fundamental advance for programmed comprehension of dynamic scenes. This is the reason of requirement of cognitive models for information retrieval. The existent models move around the connection between data list terms and records.

Keywords: *Artificial Intelligence Security, Cognitive Intelligence, Data Mining, Information Retrieval*

Said Ally and George Oreku (2021). Information System Innovative Framework for Online Oral Examinations at The Open University of Tanzania. *Tanzania International Journal of Education and Development using Information and Communication Technology (IJEDICT)*, 2022, Vol. 18, Issue 1, pp. 236-252

Abstract

The outbreak of the COVID-19 pandemic largely disrupted the continuity of educational delivery. Online learning was the prompt response by educators. However, this comes with a big question on the conduct of assessment.

Running examinations traditionally is vulnerable to high security risks and administration costs. A precise mechanism to administer examinations from anywhere is paramount. This paper presents a novel innovative framework for an online oral examination system called OREX. The framework was tested for 31 days between July and August 2020. The system allows questions to be randomly generated, and instantly activated based on the examination timetable. The software controls pairing between examiners and candidates, balances the workload between staff, and uses a virtually enabled examination room through an audio-visual conferencing tool. The OREX framework represents an imperative and profound innovation during the COVID-19 pandemic and provides an alternative assessment system for adoption by higher learning institutions, with new insights for the sustainable digitally enabled future of education.

Keywords: *Examination, assessment, information system, framework, online oral, OREX, COVID-19*

George Oreku et al. (2021). Enabling Factors and User Requirements for Microcredit Services through Mobile Devices - Dar es Salaam Tanzania Context. *The African Journal of Information Systems Volume 12, Issue 1,*

Abstract

Microfinance institutions (MFIs) play a considerable role in providing capital to micro businesses (MBs) through microcredit services. However, the interplay between MFIs and MB owners has been hindered by several factors, such as challenges with information sharing. The current study aims at identifying the specific challenges of microcredit services in Dar es Salaam, Tanzania, and also at determining the enabling factors, preferred features, and general requirements for a mobile technology solution to support the interplay between MFIs and MBs. The participants in the study were 91 MB owners and 22 MFI officers, and the data for the study were collected via a questionnaire. The study confirmed that the interaction, communication, and relationship between MB owners and MFIs is affected by various challenges. It was confirmed that digital technology can be used to address the identified challenges, and that a tailor-made mobile technology solution would be appropriate for supporting the interaction, communication, and relationship between MFIs and MBs.

Keywords: *Microcredit services, information flow, mobile devices, mobile technology, micro business, micro finance institutions*

George S. Oreku (2021). Mobile Devices in supporting members' participation to Village Community Banks: The Design Thinking Approach. *Zambia Information Communication Technology (ICT) Journal, Volume 4 (Issue 1)Pages 6-15*

Abstract

Village Community Banks (VICOBA) and mobile phones have become assistance to many rural societies in encountering financial problems. However, mobile phone usages to VICOBA are isolated resulting to unsubstantial benefits that do not foster member's participation. The weak participation of members to Village Community Banks activities has been one of the major impediments to their success despite of owning of mobile devices to some members. The paper applies design thinking approach to explore the situation through identifying the deficiency available in mobile devices to VICOBA microcredit programmes in enhancing member's participation and suggest the effective usage pattern. The study captured 7 groups of village community banks at Ndungu village with total of 70 members whereas 48 female and 22 male participants. The study employed interview, observation and focus group discussion for data collection. Content analysis and coding approaches was used to analyse data and interpreting findings. The findings observed that, there is a big potential in mobile phone use to village community banks activities and explicitly linking between design thinking and the qualitative data collection methods in inception phase of design process has been perceived to exist.

Keywords: *Village Community Banks, Microcredit Services, Mobile Devices, Design Thinking*

William Clifford Gomera, George S. Oreku (2020). Mobile Phone: A Loan Monitoring Tool for Micro Businesses. *International Journal of ICT Research in Africa and the Middle East Vol 7(2)*

Abstract

This article describes how loan monitoring tools are integrated applications designed to help Micro Finance Institutions (MFIs) to improve efficiency and effectiveness in loan collection. The task of loan monitoring is monumental to loan officers, forcing them to travel long distances to serve a large number of customers leading to ineffective use of time and money. For that reason, it is of great advantage to have an integrated system that can manage their business with the click of the mobile phone button, allowing MFI and MB to concentrate on their day-to-day business operations. The

application is expected to provide an easy way to track loans and collections from micro businesses owners as well as improving transparency through provision of customers' report. The study conducted through in-depth literature review, interviews, focus group discussion and questionnaire. All this allowed end user participatory approach for good insight to the solution. The data was analyzed through the coding approach (qualitative approach). The test performance through a white and black box was designed and conducted MFI premises.

Keywords: *Loan officers, micro businesses, micro finance institutions, mobile loan monitoring, mobile phone*

William Clifford Gomera, Jarkko Suhonen, Markku Tukiainen, George S. Oreku, Matti Tedre and Solomon Sunday Oyelere (2020). Usability evaluation of frugal innovation: A case of mobile training for micro businesses in Tanzania. *African Journal of Science, Technology, Innovation and Development*, DOI: 10.1080/20421338.2020.177295

Abstract

This study evaluated a mobile training pilot prototype designed for micro business owners in Tanzania. The paper focused on the extent to which features of the pilot prototype developed under frugal innovation confirmed the defined user requirements of the mobile training and met usability perception of the potential end users in solving the practical problem. The practical problems addressed are time, low education level and geographical challenges facing the training service. The evaluation assessed whether the features of the mobile training pilot prototype met the previously identified user requirements and investigated users' perceptions of the pilot prototype's attractiveness and perspicuity and their enthusiasm for it. In this mixed-methods study, data were drawn from a questionnaire and focus group discussions. The study found positive views on the features of the pilot prototype based on the defined user requirements, as well as the usability elements of attractiveness, perspicuity, and enthusiasm. The participants thought that the pilot prototype's navigation and interaction features needed further modifications to make use of the mobile training application easier. This study contributed that, the artefact developed through frugality innovation within DSR framework confirmed earlier identified user requirements and met usability criteria of attractiveness, perspicuity, and enthusiasm.

Keywords: *Usability, design science research, frugal innovation, mobile training application, micro business, micro finance institution*

Urio, E.M., Tanumihardjo, S.A., Fweja, L.W., Ndossi, G.D. (2022). Total Liver Vitamin A Reserves Are Similar Among Tanzanian Preschool Children Determined with $^{13}\text{C}_2$ -Retinol Isotope Dilution in Low and High Vitamin A Exposure Areas. *J Nutr.* 2022 Sep 30:nxac227. doi: 10.1093/jn/nxac227. Epub ahead of print. PMID: 36178059.

Abstract

In Tanzania, some districts have single and others have multiple vitamin A (VA) interventions. There is limited information on total liver VA reserves (TLRs) among preschool children (PSC) in Tanzania. We assessed total body VA stores (TBSs) and TLRs among PSC living in two districts with Low- and High-exposure to VA interventions using ^{13}C -retinol isotope dilution. A cross-sectional health facility-based study was conducted in two districts with access to VA supplementation only (Low-exposure) or multiple interventions (High-exposure) to determine TLRs in 120 PSC aged 36-59 mo. A questionnaire was used to collect data. Height and weight were measured and the prevalence of under nutrition was based on Z-scores. Blood samples were collected for measurement of TBSs, TLRs, retinol, biomarkers of infection/inflammation, and hemoglobin. $^{13}\text{C}_2$ -retinyl acetate (1.0 μmol) was administered to each child after blood collection and the second sample was taken 14 d later. Serum was analyzed with HPLC and gas chromatography-combustion-isotope ratio mass spectrometry. Mann-Whitney U test was used to compare medians of non-normally distributed variables. Pearson χ^2 test was used to assess associations between two categorical variables. Median [interquartile range (IQR)] TBSs differed between PSC from Low-exposure [196 (120.) μmol] and High-exposure [231 (162) μmol] intervention areas ($P = 0.015$). Median (IQR) TLRs were 0.23 (0.14) and 0.26 (0.16) $\mu\text{mol/g}$ liver from Low- and High-exposure areas, respectively, which did not differ ($P = 0.12$). Prevalence of VAD ($\leq 0.1 \mu\text{mol/g}$ liver) was 6.3% and 1.7% for PSC from Low- and High-exposure areas, respectively. There was no difference in VAD ($P = 0.25$). No child had hypervitaminosis A ($\geq 1.0 \mu\text{mol/g}$ liver). TLRs in Tanzanian PSC from two districts did not differ between Low- and High-exposure to VA interventions. The majority had adequate VA stores. VAD in the study area presented a mild public health problem.

Keywords: *Hypervitaminosis A, low- and high-exposure; stable isotopes; vitamin A deficiency*

Mhande, Z., Mihale M.J. and Hellar-Kihampa, H. (2022). Use of physicochemical parameters and metal concentrations in assessing anthropogenic influences on coastal rivers in Dar es Salaam, Tanzania. *Western Indian Ocean Journal of Marine Science* 21(1): 15-33. DOI:10.4314/wiojms.v21i1.2 [https://www.ajol.info/index.php/wiojms or https://www.wiomsa.org/publications-2/wio-journal-of-marine-science/].

Abstract

Spatio-temporal variations in water quality of three rivers along the Indian Ocean coast in Dar es Salaam, Tanzania, were investigated based on physicochemical parameters and trace metals. A compliance analysis was performed based on the Tanzania Bureau of Standards (TBS) and World Health Organization (WHO) limits to examine the suitability of water for domestic use. The dataset was subjected to statistical analysis to determine differences and similarities amongst the rivers. Levels of pH (6.83-11.41), total dissolved solids (203–34,333 mg/L), electrical conductivity (9,408-68,014 mS/cm), turbidity (10.0-45.0 NTU), chloride (108-14,248 mg/L), sulphate (35-766 mg/L) and ammonium (40-5,468 mg/L) complied with neither TBS nor WHO limits. Dissolved oxygen (1.4-6.6 mg/L), chemical oxygen demand (91-1,863 mg/L), total suspended solids (11.9-50.7 mg/L), alkalinity (200-2,658 mg/L), total hardness (362-12,1312 mg/L), salinity (0.19-29.35 ppt) and phosphate (<method detection limit-3.01 mg/L) indicated polluted water in parts of the rivers. Pb (0.7-24.0 mg/L) exceeded both the TBS and WHO limits, whereas Cr, Cu, Fe, Zn and Cd were below limits. Water quality was poorer during the wet season. The results indicate that water from the rivers is unsafe for human consumption and probably also affects the ecology of the rivers. Strategic measures to protect the rivers from further contamination are suggested.

Mhande, Z., Mihale, M.J., Hellar-Kihampa, H., Brion N. and Baeyens, W. (2022). Trace metal enrichment and sediment quality in coastal-urban rivers along the Indian Ocean coast, Dar es Salaam, Tanzania. *Int J Energ Water Res.* <https://doi.org/10.1007/s42108-022-00212-1> [https://www.springer.com/journal/42108].

Abstract

This study investigated sediments quality in coastal-urban rivers of Dar es Salaam, Tanzania along the Indian Ocean coast that are strongly influenced by human activities. Sediment samples were seasonally collected from fifteen sites and one control location, treated as appropriate, and analyzed by High-Resolution Inductively Coupled Plasma Mass Spectrometer for Cd, Sn,

Pb, Cr, Co, Ni, Cu, Al, Mn, Fe, Zn. Concentrations ranged from 0.06 (Cd) to 92479 (Al) mg/kg dry-weight. Levels were higher during dry season than wet season. Cd, Sn, Pb, Co, Cr, and Zn were enriched in > 50% of the sites. Comparison with risk-based regulatory sediment quality thresholds depicted considerable ecological risk in >70% of the sites. Evaluation by sediment quality indices identified two hotspots that require intervention. Highest contributors to the Risk Index were Pb and Cd (> 60%). These findings indicate risks to human health and river ecology that call for measures to protect the rivers from further contamination.

Mihale, M.J. (2022). Water Quality Evaluation in Coastal Rivers of Tanzania using Water Quality Index. *Open Science Journal* 7(1) [<https://osjournal.org/>]

Abstract

Water quality for drinking purposes is a global concern in both developed and developing countries. The quality of water in Zigi, Pangani, Ruvu, Wami, and Kizinga rivers used as drinking water sources in Tanzania was assessed using the water quality index (WQI). Most geochemical water parameters in rivers deviated negatively, indicative of meeting legal specifications. However, total dissolved solids (TDS) in Ruvu River, total suspended solids (TSS) in Wami and Zigi rivers, dissolved oxygen (DO) in Pangani, Zigi, and Kizinga rivers, ammonia in Wami River, and turbidity in Wami, Zigi, and Kizinga rivers deviated positively, indicating that they are responsible for water quality changes in rivers. Higher aquatic environment index values in Wami, Pangani, Zigi, and Kizinga rivers are indicative of a relatively good water environment, and vice versa in Ruvu River, indicative of anthropogenic activities. WQI indicated that the quality of water in these rivers ranged from good (Pangani River) to polluted (Zigi River), while other rivers were between this range. Frequent water quality monitoring campaigns are needed.

Sonda, M.T., Mihale, M.J. and Kileo, W.J. (2022). Geochemical parameters and seawater quality assessments around Dar es Salaam harbour, Tanzania. *Int J Energy WaterRes.* <https://doi.org/10.1007/s42108-022-00194-0> [<https://www.springer.com/journal/42108>].

Abstract

Abstract Seawater quality around Dar es Salaam harbour was evaluated by analysing geochemical parameters using standard methods and determining

water quality pollution indices. Kruskal–Wallis One-way Analysis of Variance (ANOVA) on ranks indicated that median values of measured parameters were statistically significant ($H = 105.958$, $df = 14$, $p < 0.001$). No spatial trend was observed for all parameters. Spearman correlation analysis revealed positive significant correlation at 0.05 (two-tailed) between total dissolved solids (TDS) and salinity, Cd and pH, Zn and Pb, Cu and Cd, Cr and Cd, and Cu and Cr, while negative significant correlation was observed between TDS and faecal coliforms (FC), ammonia and pH, FC and total coliforms (TC), Pb and phosphate, TC and Cu, and TC and Cr. Multivariate analyses indicated that TDS, salinity, phosphate, ammonia, nitrate, nitrite, Zn, Cu, Pb and FC are responsible for characterising harbour seawater quality and have an anthropogenic origin. Hierarchical cluster analysis (HCA) indicated that all geochemical parameters can be split into clusters based on bacteriological parameters while sampling stations can be split into clusters based on socio-economic activities including sewage and wastewater discharges. Status of seawater using water quality assessment indices indicated low contamination levels, indicative of low risks resulting from anthropogenic pressures on the harbour environments. However, regular monitoring of geochemical parameters and their associated anthropogenic activities is recommended.

Mihale, M.J. (2021). Metal Contamination in Sediments of Coastal rivers around Dar es Salaam Tanzania, *HURIA* Vol 27(2): 74-92 [https://www.ajol.info/index.php/huria or <https://journals.out.ac.tz/index.php/huria>].

Abstract

Sediments from coastal rivers of Kizinga, Mbezi, Msimbazi, and Mzinga were used to determine contamination levels of Cd, Pb, Cr, Ni, Cu, Al, Mn, Fe, and Zn metals. Sampling and sample preparation were done as appropriate and analysis was done using high resolution inductively coupled plasma–mass spectrometry (HR ICP-MS). Higher levels of Cd, Pb, Cr, Al, Mn, Fe, and Zn were mainly observed in Msimbazi river. Whereas higher levels of Ni and Cu were observed in Kizinga river, higher levels of Mn were observed in Mbezi river. Mzinga river had lowest levels of most metals except Mn. Lowest levels of Mn were observed in Kizinga river. Despite of enrichment factor indicating varied contamination status of metals in rivers, geo-accumulation index, contamination factor, degree of contamination, modified degree of contamination, potential contamination index and environmental toxicity quotient have indicated that sediments from these rivers are polluted, with Msimbazi and Kizinga river sediments being more

polluted. Pearson correlation and hierarchical cluster analyses have revealed that Cd, Cu, Pb, and Zn were strongly correlated to each other ($r^2 > 0.7$, $p < 0.05$), indicating that they similar anthropogenic origin, while Fe, Mn, Ni, Cr, and Al were strongly correlated to each other ($r^2 > 0.69$, $p < 0.05$), indicative of similar natural origin. This implies that there might be metal-related anthropogenic activities around or close to rivers that pose environmental and health risks. Urgent river management strategies are needed to minimise the continuous metal pollution of these rivers.

Mihale, M.J., Tungaraza, C., Baeyens, W. and Brion, N. (2021). Distribution and Sources of Carbon, Nitrogen and their Isotopic Compositions in Tropical Estuarine Sediments of Mtoni, Tanzania. *Ocean Science Journal*, 56(3), 241-255. <https://doi.org/10.1007/s12601-021-00029-9> [<https://www.springer.com/journal/12601>].

Abstract

Elemental (C, N) and isotopic ($\delta^{13}\text{C}$, $\delta^{15}\text{N}$) signatures were used as proxies to identify seasonal changes in proportions of sedimentary organic matter (OM) in the Mtoni estuary and its Kizinga and Mzinga tributary rivers. Depth-averaged values of TOC and TN in the Kizinga River were low in the wet season (TOC: up to $1.0 \pm 0.3\%$; TN: up to $0.1 \pm 0.1\%$) compared to the dry period (TOC: up to $1.9 \pm 0.2\%$; TN: up to $0.2 \pm 0.1\%$), and vice versa in the Mzinga River (wet: up to $5.7 \pm 2.8\%$ for TOC and $0.3 \pm 0.03\%$ for TN; dry: up to $3.6 \pm 0.7\%$ for TOC and $0.2 \pm 0.01\%$ for TN). C/N ratios in rivers showed no clear seasonal trend. At all sampling stations, $\delta^{13}\text{C}$ values were higher in the wet season (up to $-23.9 \pm 0.8\text{‰}$) and low in the dry period (up to $-26.3 \pm 1.0\text{‰}$) whereas $\delta^{15}\text{N}$ values were low in the wet season (up to $6.6 \pm 0.4\text{‰}$) and high in the dry period (up to $8.1 \pm 1.4\text{‰}$). Spatial gradients of OM during the dry period were observed from upstream to the estuarine mouth for TOC and TN. FRUITS model results revealed that OM in the Mtoni estuary was dominated by anthropogenic sources in both seasons. Total contribution of mangrove, phytoplankton, and macroalgae to the Mtoni OM was relatively high in the wet season. It is concluded that the Mtoni estuary sediment OM was a mixture of different sources. The contribution of OM from phytoplankton and macroalgae was low while the contribution from mangrove OM was restricted to the Mzinga River.

Nyambukah, R. and Mihale M.J. (2021). Seasonal Variability of Water Quality in the Zigi River, Northern Tanzania. *HURIA*, Vol 28(1): 75-104 [https://www.ajol.info/index.php/huria or https://journals.out.ac.tz/index.php/huria].

Abstract

Water quality parameters (colour, total suspended solids (TSS), turbidity, electrical conductivity (EC), pH, dissolved oxygen (DO), total dissolved solids (TDS), temperature, nitrate, phosphate and faecal coliforms) were evaluated during wet and dry seasons in relation to human activities in Zigi River and its tributaries. Samples were taken from nine strategic sampling points located in different areas of river. The samples were processed and analysed using established procedures. Results of temperature, EC, TDS, TSS, nitrate, colour, turbidity and *E. coli* were higher in wet season than in dry season. Significant variations ($p < 0.05$) of temperature, EC, TDS, nitrates, colour and turbidity with changing seasons were observed. Also, results on variations of other parameters were more or less the same in both seasons. Temperature, EC, TDS, nitrate and *E. coli* were increasing and DO decreasing downstream in both seasons probably due to increased anthropogenic activities along the river. High Pearson correlation coefficient ($r^2 > 0.53$) observed between these parameters indicated that these values are closely related. Results of assessment of water using water quality index have revealed that the river water in both seasons is unsuitable for use as drinking water and that the water is more unsuitable for use during the wet season than during the dry season. Implications of the findings on water treatment are vivid and immediate measures are recommended to minimise the further diminishing quality of the water in this river and thus reduce the costs of treating the water for domestic use

Qwarse, M., Moshi, M.J., Mihale, M.J., Sempombe, J., Marealle, A.I. and Mugoyela, V. (2021). Knowledge on utilization of wild mushrooms by the local communities in the Selous-Niassa corridor in Ruvuma region, Tanzania, *Journal of Yeast and Fungal Research*, Vol. 12(1): 8-19. DOI: 10.5897/JYFR2020.0203 [https://academicjournals.org/journal/JYFR]

Abstract

The present study focused on documentation of wild mushroom species used by the local communities in the Selous-Niassa corridor in Namtumbo district, Ruvuma region, Tanzania. Qualitative and quantitative data were collected by interviewing 50 local informants from different localities in the

Selous-Niassa wildlife corridor in Namtumbo district. The data documented include types of wild mushroom species, taxonomical information, social-demographic information, indigenous knowledge and uses. The majority of participants in the hunting of wild mushrooms were females aged between 31 and 45 years who were literate peasants with primary education only. The knowledge about edibility of wild mushroom species was mainly transferred to others by old women whereby those eaten by insects and wild animals or do not form much foam during cooking were considered edible. A total of 32 edible and inedible wild mushroom species belonging to thirteen genera and eleven families were documented. Among the documented wild mushrooms, 34.38% were edible, 25% were medicinal and edible, 31.25% did not have known uses, 6.25% were medicinal only and 3.12% were poisonous. The fidelity level (FL) and informant consensus factor (ICF) of the 32 collected wild mushroom species ranged from 50 to 100% and 0.33 to 0.91, respectively. The documentation of wild mushroom species in communities is important for conservation, transfer of knowledge and information regarding their uses across one generation to another. This study provides information that may, in the future, be used for cultivation, pharmacological, and drug discovery studies to improve public healthcare.

Seleman Ismail (2021). Global Stability of Disease-Free Equilibrium for an Acute Hepatitis C Virus Transmission Dynamics Model Tanzania. *J. Sci & Technol.*, (2021), Vol. 4(1), 1– 14

Abstract.

Global stability of disease-free equilibrium (DFE) of a deterministic epidemiological model describes the state of no infection that can eventually be reached in the absence of intervention, suggesting that the system can be deliberately intervened. This paper presents a global stability analysis of DFE, obtained from an acute hepatitis C virus (HCV) transmission dynamics model that incorporates the dynamic effectors: immune response, hepatocytes proliferation and spontaneous clearance of the virus. The analysis was accomplished with calculated from the model system of equations at using the Metzler matrix method. With the parameter threshold, being a determining factor of the transmission of HCV infection, both the analytical results and simulation results have established the conditions for global stability of DEF. Precisely, the results show that the basic reproductive number, remains below unity, , despite initial values of the state variables. Thus, there should be a timely strategic intervention to eradicate the disease by ensuring that the basic reproductive number is strictly less than unity.

Hellar-Kihampa, Hand Ndunguru, P.I. (2021). Physicochemical and bacteriological water quality parameters in relation to land-use practices at a rural catchment, Mbinga District, Tanzania. *Tanzania Journal of Science* 47(3): 1282-1295. <https://dx.doi.org/10.4314/tjs.v47i3.35>

Abstract

Data on physicochemical water quality parameters and contamination levels is crucial for protection and sustainable utilization of water resources. This study assessed the physicochemical water quality parameters, faecal coliform bacteria and nutrient loads in water at a catchment used for municipal supply in Mbinga District, Tanzania. Samples were seasonally collected from three areas characterized by distinct geographical features, settlement patterns and land-use practices, and analyzed using standard analytical protocols. Data were subjected to paired-sampled t-test and cluster analysis. The parameters varied as follows: pH (4.75–6.83); temperature (16.4–26.2 °C); electrical conductivity (14.6–121.1 µS/cm); total dissolved solids (7.0–23.2 mg/L); total suspended solids (BDL–35.5 mg/L); dissolved oxygen (8.6–23.8 mg/L); turbidity (0.1–68.1 NTU); faecal coliform (<1–76 FC/100 mL); nitrite (BDL–0.09 mg/L); nitrate and sulphate were not detected. Spatial variations were associated with land-use disparities. Comparison to risk-based regulatory thresholds for drinking water revealed the levels to be within the acceptable limits, with a few exceptions. Observed seasonal trends indicated an overall decrease in water quality during the wet season. Generally, results showed that water quality at the catchments satisfies requirements for domestic uses. However, the potential contamination risks from human activities call for regular monitoring.

Damasen Ikwaba Paul (2021). Analysis and comparison of optical performance and collectible solar energy between multi-sectioned compound parabolic concentrator (CPC) and restricted exit angle CPC. *Tanzania Journal of Science* 47(2): 457-471, 10.4314/tjs.v47i2.5

Abstract

This study was conducted to analyse and compare the optical performance and collectible solar radiation energy of two different Compound Parabolic Concentrators (CPCs): multi-sectioned CPC (hereafter called M-CPC) and restricted exit angle CPC (hereafter called R-CPC) so as to ascertain the best CPC for photovoltaics applications. For easy comparison between M-CPC and R-CPC, a standard CPC (hereafter called S-CPC) was also designed. A detailed ray trace simulation analysis was undertaken to compare ray trace

diagrams, angular acceptance, optical efficiency and energy flux distribution of the three CPCs. Results indicated that the angular acceptance and optical efficiency of the three CPCs were the same (100%) between 0° and 15° incidence angles, but significantly varied above 15°. On the other hand, solar radiation distribution on the solar cell was more uniform for the M-CPC than that of S-CPC and R-CPC. In terms of annual solar radiation collection, results indicated that both S-CPC and M-CPC collected approximately the same amount of energy (49,500 W/m²). Furthermore, the energy collected by S-CPC or M-CPC was higher than that collected by R-CPC by about 23%. Therefore, based on the energy flux distribution and collectible solar radiation energy, M-CPC is the best concentrator for photovoltaics applications.

Catherine G. Mkude (2022). Open Innovation in E-government: Exploring its Practices in Tanzania. *Digital Government: Research and Practice*. Just Accepted (November 2022). <https://doi.org/10.1145/3571822>

Abstract

Open innovation (OI) in e-government is evolving as an important research agenda, which takes advantage of new collaborations and emerging technologies in provision of public services. The objectives of the article are (1) to examine the understanding of OI in e-government in Tanzania and the practices adopted in selected public institutions, (2) to identify the challenges of OI in e-government and (3) to identify strategies for addressing the OI challenges. The article adopts a qualitative research method to investigate OI in e-government in Tanzanian context. The article concludes that 1) OI in e-government is still a new but significant research and practical agenda, 2) for Tanzania, OI is expected to accelerate innovation and to strengthen an OI ecosystem, 3) success of OI in e-government depends on how the government creates an enabling environment. This article makes theoretical and practical contributions in exploring OI practices in the Tanzanian public sector. Theoretical framework of OI in e-government is still emerging; thus, this article is timely. The practical recommendations of adoption of OI in e-government for the Tanzanian government add to the key contributions of this article.

Isabela T. Mkude, Afolayan A. Onoyinka and Kingsley Kodom (2022). Assessment of Selected Heavy Metals in Water and Sediment along Wami River, Tanzania. *Tanzania Journal of Science and Technology*, Vol. 4(1), 1– 15. [<https://journals.out.ac.tz/index.php/tjst>]

Abstract

The study was conducted to assess the heavy metal pollution in water and sediments of Wami River, Tanzania. A total of 60 water samples and sediment were collected from 15 random selected sampling points in three River sections; upstream, midstream, and downstream. All the samples were taken using standard procedures and analyzed using ASS at Ardhi University Laboratory, Tanzania for selected seven heavy metals including Pb, Zn, Cr, Cd, Ni, Co and Hg. The findings show average concentrations of studied metals in water followed the decreasing order of: Co > Pb > Zn > Ni. The mean concentration of Pb in water for dry season and rainy season observed to be 0.22 ± 0.26 mg/L and 0.17 ± 0.24 mg/L respectively, which was much higher than the WHO standard level (0.05 mg/L) for drinking water, while the average concentration of Zn was observed 0.10 ± 0.14 mg/L and 0.08 ± 0.13 mg/L during dry and rainy season respectively. The minimum and maximum values were found to be 0.37 and 0.41 mg/L respectively. Environmental assessment conducted by three pollution Indices for sediment; Contamination Factor (CF), Index of Geo-accumulation (Igeo) and Pollution Load Index (PLI). The pollution indices confirmed that Wami river sediment was not contaminated with these elements. Further, the study recommends for the future systematic monitoring plans to predict and prevent any potential heavy metal loading and their effects to river water and human being.

Josephat Saria (2021). Nutritional Prospects and Phyto-Therapeutical Potentials of the Selected Indigenous Green Leafy Vegetables Commonly Used in Tanzania. *HURIA Journal* Vol 27(2)

Abstract

A purposive interview and laboratory analysis of green leafy vegetables commonly used in Tanzania was carried out to determine nutritive prospects as well as therapeutic value. Nine (9) common green leafy vegetables believed to have therapeutical potential on: dietary, anemia, stomach pain, blood pressure, diabetics and peptic ulcers were selected for this study. The micronutrients Ca, Mg, K and P contents were determined using extracts of fresh ALVs, where the effects of cooking were taken into consideration.

Calcium level ranged from 496.0 to 1763.5 mg/kg, phosphorus ranged from 309.8 to 572.3 mg/kg, sodium ranged from 72.4 to 187.3 mg/kg and potassium ranged from 309.8 to 595.3 mg/kg. The ratio between Ca and P was 1.30:1 in *Ipomoea* sp while in *Solanum* sp was 3.14:1. These values are within the acceptable ratio for the people who are diabetic. The ratio of Na/K in all green leafy vegetables is less than one, hence consumption of these vegetables is beneficial to people with high blood pressure as they tend to reduce their blood pressure. It is recommended that future studies should consider other aspects of green leafy vegetables such as the biological evaluation of the nutrient content in order to determine the bioavailability of the nutrients. Also, it is important to determine the effects of food processing such as cooking on the chemical components and nutritive value of the green leafy vegetables.

Isabela Thomas Mkude, Afolayan Adedotun Onoyinka and Kingsley Kodom (2021). Assessment of Selected Heavy Metals in Water and Sediment along Wami River, Tanzania. *Tanzania Journal of Science and Technology*. Vol 4(1)

Abstract

The study was conducted to assess the heavy metal pollution in water and sediments of Wami River, Tanzania. A total of 60 water samples and sediment were collected from 15 random selected sampling points in three River sections; upstream, midstream, and downstream. All the samples were taken using standard procedures and analyzed using ASS at Ardhi University Laboratory, Tanzania for selected seven heavy metals including Pb, Zn, Cr, Cd, Ni, Co and Hg. The findings show average concentrations of studied metals in water followed the decreasing order of: Co > Pb > Zn > Ni. The mean concentration of Pb in water for dry season and rainy season observed to be 0.22 ± 0.26 mg/L and 0.17 ± 0.24 mg/L respectively, which was much higher than the WHO standard level (0.05 mg/L) for drinking water, while the average concentration of Zn was observed 0.10 ± 0.14 mg/L and 0.08 ± 0.13 mg/L during dry and rainy season respectively. The minimum and maximum values were found to be 0.37 and 0.41 mg/L respectively. Environmental assessment conducted by three pollution Indices for sediment; Contamination Factor (CF), Index of Geo-accumulation (Igeo) and Pollution Load Index (PLI). The pollution indices confirmed that Wami river sediment was not contaminated with these elements. Further, the study recommends for the future systematic monitoring plans to predict and prevent any potential heavy metal loading and their effects to river water and human being.

Nyambukah R., Mihale M.J., (2021). Seasonal Variability of Water Quality in the Zigi River, Northern Tanzania, *HURIA Vol 28(1): 75-104* [<https://www.ajol.info/index.php/huria> or <https://journals.out.ac.tz/index.php/huria/>].

Abstract

Water quality parameters (colour, total suspended solids (TSS), turbidity, electrical conductivity (EC), pH, dissolved oxygen (DO), total dissolved solids (TDS), temperature, nitrate, phosphate and faecal coliform) were evaluated during wet and dry seasons in relation to human activities in Zigi River and its tributaries. Samples were taken from nine strategic sampling points located in different areas of river. The samples were processed and analysed using established procedures. Results of temperature, EC, TDS, TSS, nitrate, colour, turbidity and E. coli were higher in wet season than in dry season. Significant variations ($p < 0.05$) of temperature, EC, TDS, nitrates, colour and turbidity with changing seasons were observed. Also, results on variations of other parameters were more or less the same in both seasons. Temperature, EC, TDS, nitrate and E. coli were increasing and DO decreasing downstream in both seasons probably due to increased anthropogenic activities along the river. High Pearson correlation coefficient ($r^2 > 0.53$) observed between these parameters indicated that these values are closely related. Results on assessment of water using water quality index have revealed that the river water in both seasons is unsuitable for use as drinking water and that the water is more unsuitable for use during the wet season than during the dry season. Implications of the findings on water treatment are vivid and immediate measures are recommended to minimise the further diminishing quality of the water in this river and thus reduce the costs of treating the water for domestic use

Godfrida R. Clement, Emmanuel S. Kigadye and Nicodem J. Govella (2021). Investigation on The Level of Insecticide Resistance to Malaria Vectors in Ruangwa District Lindi Region Tanzania. *HURIA Journal Vol 27(2)*

Abstract

High malaria prevalence remains a major problem in Ruangwa District, despite the high coverage rates of malaria control interventions. The objective of this study was to assess the level of insecticide resistance in malaria vectors in southern, Tanzania. The study was conducted in three

villages of Likangara, Nandagara and Chienjere. Resistance level to insecticides in *An. gambiae* s.l was evaluated using a standard WHO Susceptibility Test Kit. These mosquitoes were reared from larvae collected in various breeding sites in a major rice, vegetable and leguminous plant cultivation area in which pesticides use is intensive. Each test was run in four replicates of 25 adult non-blood fed female *Anopheles gambiae* s.l mosquitoes per tube. In total, 100 specimens were exposed for standard concentration of 1% fenitrothion, 0.1% bendiocarb, 0.75% permethrin and 0.05% deltamethrin using WHO susceptibility test kit. The number of knocked down mosquitoes were recorded at 10,15,20,30,50 and 60 min and mortality rates were determined after 24 hours and results were classified according to WHO guidelines, as susceptible (97-100%), possible resistance (90%-98%) and resistance (< 90%). The results indicate suggestive levels of mosquito's resistance to Bendiocarb at (75%), possible resistance levels of Deltamethrin at (95%), Permethrin at (97%) and Fenitrothion at (96%) ($p < 0.05$). This implies that there is reduced effectiveness of insecticides used in vector control interventions in the district. Superior insecticides should be made available and introduced in order to promote the sustainable management of malaria vectors and elimination malaria transmission in the district.

