

Abstract

**User Fees in Tanzania Higher Education: Who Are Socially Excluded?**

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This research essay attempts to demonstrate how user fees affect access to higher learning through the lens of social exclusion. Specifically, the essay shows how processes of social exclusion begins at lower levels as a result of poor performances in secondary education and failure to cope with user fee demands both at lower levels and in higher learning. The work answers the question on how user fees affect access to higher education in Tanzania by carefully looking on three key issues (i) the diverse ways in which user fee affects the lives of students, before and during studies in higher learning (ii) the vital issues of concern in the lives of students and the causes of the situations, and (iii) the extent to which the current interventions address the issue of access to higher education. A cross-sectional research design was used in this work. Data were collected using a checklist and supported by personal observation as well as formal discussion with key informants. The research based in Kilimanjaro region and it involved two higher learning institutions namely: Moshi University College of Cooperative and Business Studies (MUCCoBS) and Kilimanjaro Christian Medical College (KCM College). The study therefore recommends policy attention/review so as expand student's access, equity and quality in the provision of higher education through the user fees.

**Key words:** Tanzania, education, user fee, equity and quality of education, policy, provision of education

논문접수일: 2011년 10월 13일

심사완료일: 2012년 1월 29일

게재확정일: 2012년 2월 20일

## User Fees in Tanzania Higher Education: Who Are Socially Excluded?

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### <Contents>

1. Introduction
2. Literature Review
3. Study Methodology
4. Findings and Discussion
5. Conclusions and Recommendations

## 1. Introduction

### 1.1 Background and Problem Statement of the Study

Starting the late 1980 up to the mid-1990s Tanzania liberalized its political and socio-economical policies. From early 1990's Tanzania has experienced higher education institutional reforms as ways of positioning the institutions better in meeting the challenges of globalization and market economy. The Government on its part, made amendments to the Education Act of 1995 in order to accommodate the establishment of the Higher Education Accreditation Council (HEAC). HEAC was established under section 64 of the Education (Amendment) No. 10 Act

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in 1995 as a government agency responsible to the Ministry of Science, Technology and Higher Education (MSTHE) for the promotion and quality assurance of higher education institutions, programmes, staff, students and awards. Before the establishment of the HEAC, higher education quality assurance and standards were governed and guided by institutional policies and legal frameworks. With increased demand for higher education, liberalization of higher education and encouragement of involvement of the private sector in higher education and increased institutions, the need was felt by the Government to establish a regulatory body to: (a) Oversee the promotion of the objectives of higher education; (b) Process applications for permission to establish and manage higher education institutions; (c) Ensure fair play in the selection and enrolment of students and comparing and equating academic programmes and awards inside and outside the country (TCU 2005).

The engagement of private sector in higher learning provision thought to give chances privately sponsored candidates in the public universities or self paying in the private universities and generally a way to expand access to higher learning in Tanzania. The incredible result observed after the participation of private sector and the introduction of HEAC is that, whilst up to the mid 1980s there were only two universities and a handful of other specialist higher education colleges, by 2005 there were a total 30 universities, the majority of these being private. In addition, there were 15 additional public Institutions of Higher Education including six professional institutes, two institutes of technology, a wildlife college and a business college (Soko-Tanzania 2011). Enrolments in higher education institutions (HEIs) in Tanzania stood at 117,057 in 2009/10 in comparison with 13 students were enrolled in 1961. The country projection in the Vision 2025 is to have 360,000 students enrolled in HEIs as a lower bound by 2025 (Mgaya 2010).

The changes brought a remarkable shift in the Tanzania higher education system from near exclusive 'free' public provision towards extensive commercialization (a fee based service both in public and



private sectors). The reason for the shift is the fact that over 90 percent of the costs of running higher education in Tanzania are borne by the state, the trend shows that there is a perpetual under-funding of the education sector-higher education sub-sector, in particular. As a measure to increase enrolment with the dwindling government budget allocated to education sector, in the early 1980s, Tanzania started to admit students on a fee paying basis, focusing mainly on foreign and institutionally supported students. In addition, following the structural adjustment programme adopted by Tanzania in the late 1980s, early 1992 the cost sharing was introduced. Under cost sharing students (and families) became responsible for paying for their own transportation, application, registration, entry examination and student union fees as well as caution money (Mgaya 2010).

The Government's principal objectives for introducing cost sharing in higher education were to: expand access in higher education; make the beneficiaries of higher education contribute to its costs; recover the costs of food and accommodations; establish a legally protected students' loan scheme; and make higher education system more responsive to the labour market needs (IPP MEDIA 2010). For this regard from July 2005 the government of Tanzania introduced student loans system following establishment of the Higher Education Students Loans Board (HESLB) by Act No. 9 of 2004. HESLB covers tuition fee, other academic fees, room and board for all higher education students whether government or privately sponsored in the public universities or self paying in the private universities (Mgaya 2010). From the year 2005/06 academically outstanding students, i.e., those who had achieved a division one grade in the final form six (Advanced Level) examinations directly qualified for the loan scheme while at the same time girls with a science specialization and scored division two (HESLB 2006 as cited by Kapinga 2010) were also included to benefit from the same loan scheme. This student loan policy dramatically changed the country's tuition policy, moving it from a dual track policy to one in which all students must pay tuition fee,

albeit deferred as a loan to be repaid once they have finished their studies (Mgaya 2010).

Contrary to the policy intentions (improved equitable student access higher education; improved quality of teaching and learning environment in higher education institutions; improved financial base through diversification of sources and sustainability), studies shows that higher learning still experiences funding shortage as well as fund delays from HESLB both in public and private institutions. Furthermore the poor revealed to have only very limited access to higher education through the user fees system (Ishengoma 2008: 2, Ishengoma 2004, Wedgwood 2005). In addition to that UNESCO, (2007) and Soko-Tanzania, (2011) reports indicate that access to higher education in Tanzania is still quite low in comparison with other African countries. Ishengoma (2011) also vein that despite of the liberalisation of the higher education sector to allow private providers as one of the strategies for strengthening and creating more higher education space to expand access, participation rate in higher education for Tanzania (as of 2008) was seven graduates per 100,000 population per year; compared to 41 for Kenya and 19 for Uganda (SARUA 2008 as cited by Ishengoma 2011). In 2005, gross enrolment ratios in higher education in Tanzania was 1 percent compared to 3 percent for Kenya, Uganda and Burundi; Mozambique (1 percent); Botswana (6 percent); Angola (1 percent); Lesotho (3 percent); Zambia (2 percent); Swaziland (5 percent); Namibia (6 percent); Zimbabwe (4 percent) and South Africa (15 percent) (GUNI 2007 as cited by Ishengoma 2011 ). For this regard it is questionable on who benefits from, and who pays for higher education in the universalized poverty environment like Tanzania. Again, it is doubtful to attain the figure of 360,000 students being enrolled in HEIs as a lower bound by 2025.

The situation therefore calls for analysis on barriers leading to social exclusion in higher education among Tanzanian. Social exclusion framework is applied in this research essay in order to deal with the complex and multidimensional nature of access to higher education in



Tanzania. To address the shortfall this work intends to find out “How does user fees affect access to higher education in Tanzania?” Specifically, the essay seeks to demonstrate how community members both from rural and urban experience social exclusion to access higher education through the user fees system. The work highlights on when does exclusion starts among community members. The study involved scrutiny to graduate, currently enrolled students and those who expect to enter in higher education.

## **1.2 Relevance of the Study**

This work is relevant since it aims to generate empirical information on which strategies may be based on, as a way to increase opportunities for students from all communities and identify strategies to create holistic framework for higher education options. The proposed study also is in line with the key National policy documents including the National Development Vision 2025, the National Strategy for Economic Growth and Poverty Reduction (NSGRP) and the Education Sector Development Programme (ESDP) and the Higher and Tertiary Education Policy of 1999. The Tanzania Development vision 2025 sees higher education as a strategic tool in steering and transforming the country’s economy into middle income status by the year 2025. Similarly, the NSGRP recognizes higher education as an instrument for enhancing the quality of life and social wellbeing of all Tanzanians. The plan sees the achievement of this through facilitating the production potential of a critical mass of skilled human resources. This is necessary for the management of the country’s economy and the delivery of essential social services. Therefore, NSGRP aims at expanding student enrolment in higher education and puts emphasis on issues of access, equity in the provision higher education, quality assurance and improved management of higher educational institutions (Maghembe 2008). In addition it is argued that, in a global development community where gains and successes are always hard-won,



providing youngsters with higher education is a necessity in the struggle toward poverty reduction (UNESCO 2003).

### **1.3 Research Question and Specific Objectives**

The research question for this study states: How does user fees affect access to higher education in Tanzania?

For the purpose to address the research question aforementioned, emphasis is made in this essay to arrive at careful understanding of the following key issues:

- The diverse ways in which user fees affect the lives of students, before and during studies in higher learning
- The vital issues of concern in the lives of students and the causes of the situations
- The extent to which the current interventions address the issue of access to higher education

## **2. Literature Review**

### **2.1 Why User Fees in Higher Education**

Cost-sharing in higher education has been defined as “a shift in the burden of higher education costs from being borne exclusively or predominantly by government, or taxpayers, to being shared with parents and students” (Johnstone 2003(a): 351 as cited by Ishengoma 2004). Johnstone (2003(a), 2004(a) as cited by Ishengoma 2004) identifies various forms of cost sharing adopted in both developed and developing countries including: (a) the introduction of tuition fees where public higher education was formerly free; (b) sharp increases in tuition fees where public higher education tuition fees has already existed; (c) the

imposition of user charges to recover the expenses of formerly subsidized food and accommodations; (d) the diminution of student grants or scholarships; (e) an increase in the effective recovery of student loans; and (f) official encouragement to the tuition fee-dependent private higher education sector to absorb some of the higher educational demand.

The options stated above have been applicable particularly in developing countries after families and governments realization that education is the major instrument for economic and social development. In addition early scholars concern on education which insisted that investing in education raises the knowledge and skills of the recipients, leading to an accumulation in human capital which is essential to sustained economic growth. Education perceived to have a contribution in reducing poverty and birth rates; increasing health; strengthening the institutions of civil society and national capacity building; and improving governance. All these are essential elements for successful implementation of economic and social policies but the most obvious drawback faced/faces education provision in developing countries is equity interms of access (Mutakyahwa 1999).

A major challenge faced by governments everywhere is the reform of finance of higher education (HE) in response to pressures of rising private demand for HE and heavily constrained public budgets. Recent experience in industrialized, transition and developing economies shows a world-wide trend towards greater reliance on tuition fees and student loans to finance the expansion of HE (Woodhall 2007). The introduction of disproportionate tuition and other fees in the institutions of higher learning are a major threat to access and success, and students are weary of this both in the public and private sectors. There is a reasonable fear that privatization and cost-sharing in education converts education from a social service to an economic commodity, sold and distributed to those who can afford to pay for it. These fears cannot be ignored. In that respect it is necessary to establish mechanisms that will ensure that the poor are adequately assisted (Mutakyahwa 1999).



## 2.2 The Magnitude of Access to Higher Education through User Fees

According to the data collected from some institutions of higher learning in Nigeria, Ghana, Kenya, Cameroon, Togo, Benin, Liberia, Serra Leone, Zimbabwe, Senegal and Gambia over a wide range of issues such as access to higher education, statistics revealed that the problems are almost the same. There is no equity in terms of access to higher education as a result of social inequalities. People from a disadvantaged social background, cultural minorities, the physically disabled, women and refugees are facing various obstacles, leading to lower representation in higher education. However, we noticed that there have been a lot of positive developments in terms of cultural and religious barriers as opposed to some two decades ago (Ogunlana 2011).

The increase in the number of privately sponsored students, both in public Universities and at private universities, has further skewed tertiary enrolments towards the richer end of society as the tuition fees (approximately 1000 US\$ for state universities and 1500 US\$ for private universities) represent at least twice the average annual income of most Tanzanians. However, income from privately sponsored students can be used to fund expansion, which increases access for all sections of society. For government sponsored students, the limited cost sharing that has been introduced still amount to lower costs for households than are borne by parents supporting children through government secondary schools. It is argued that since the families of undergraduates have been able to afford to put their children through secondary education, they should be able to give at least an equivalent contribution at tertiary level. The high costs to the government per student, high private and low social returns all support the World Bank's argument that cost sharing could increase equity but so far progress towards cost sharing has been very limited (Ishengoma 2004).

The future of higher education in Africa seems to be brighter given



that students' enrollment is steadily rising and more individuals are opting to undertake higher education. Currently there are more than 4 million students attending higher education in Africa (World Bank 2008). Although, this figure appears to be high, students attending higher education in Africa are relatively very few compared to other developing regions such as Asia and Latin America. Students' completion rates are also low due to the fact that many students drop out of college following their failure to pay all the required institutional costs and tuition fees (Mugimu 2009). All over the world the funding for higher education is decreasing, affecting both the accessibility and the quality of higher education. The increasing costs of higher education give cause for concern as living standards have severely declined in Africa. This tendency leads towards an elitist higher education, only available to a small, privileged group in society (Ogunlana 2011).

### **2.2.1 Status and Challenges of Higher Education in Tanzania**

Tanzania with the current total population of around 37.6 million people has (as of November 2008) a total of total of 44 higher education institutions distributed as follows: twelve (12) public universities and university colleges/institutes; 21 private universities and university colleges; and eleven (14) non-university higher education institutions (including technical colleges, but excluding non-university institutions in Zanzibar), most of these currently offering degrees in professional fields. In 2006/07 total student enrollment in both private and public universities and university colleges and institutes was 49,967, with public universities enrolling a total of 39,218 students or 78.4% of the total students. Private universities, despite of the fact that they outnumber public universities, enrolled a total of 10, 749 (21.5%) of the total student population (Ishengoma 2008).

It is noticeable that Tanzania experiences a rapid expansion of the private and public sector in higher education. Despite this progress in the sector, the majority of potential students who would wish to access

higher education cannot do so; at least for many years mainly because of the institutional costs and tuitions fees have been very high and therefore prohibitive. Some of the factors hinders access to higher education in the country include lack of funding, shortage of human resources which is compounded by brain drain and the HIV/AIDS epidemic, outdated curricula, poor information communication technology infrastructure, and poor library facilities among others (Mugimu 2009). It is added that, between 2001 and 2006, Tanzania's public higher education was among the top five largest recipients of direct aid-the largest being South Africa (US\$ 17.4 m a year), Ghana (US\$ 17.1 m); Mozambique (US\$ 16.9 m); Ethiopia (US\$ 11.3 m); and Tanzania (US\$ 9.2 m) (World Bank 2010 as cited by Ishengoma 2011).

Johnstone, (2004(b)) argues that the fundamental financial problems faced by institutions of higher education are worldwide and stem from two nearly universal forces. The first of these is the high and increasing unit, or per-student, cost of higher education. This can be attributed to a historically-entrenched, tertiary education production function that is both capital and labor intensive and that has proven throughout the world to be especially resistant to labor -saving technology. The second force greatly exacerbating the financial problems of tertiary educational institutions and ministries in many countries is the pressure for increasing enrollments, particularly where high birth rates are coupled with rapidly increasing proportions of youth finishing secondary school with legitimate aspirations for some tertiary education. And again, nowhere in the world are these exacerbating, or magnifying, conditions more prevalent than in Sub-Saharan Africa.



### **3. Study Methodology**

#### **3.1 Study Design**

A cross-sectional research design was used in this study. The design was used on the basis that, it allows collection of data from different groups of respondents at one time. The study design is considered to be favourable since it is economical and allows comparison of the variables of interest (Babbie 1990). Data collected were used for simple statistical description, interpretation and determination of the relationship between different variables.

#### **3.2 Coverage of the Study**

The study was conducted in Kilimanjaro region. It involved two higher learning institutions namely: Moshi University College of Cooperative and Business Studies (MUCCoBS) and Kilimanjaro Christian Medical College (KCM College). The two stated institutions one is a public and the later is a private University College under Tumaini University. For the purpose of this study the chosen institutions are strategic in the sense that they all offer both degree and non degree programmes of which mainly the user fee is practiced.

Overall, this study reached a total 54 people interviewed individually or as part of the key informants and Focused Group Discussions (FGDs). Respondents for in-depth interviews were purposively selected from diverse of backgrounds and experiences from the respective institutions. The list of students from students' office helped to obtain candidates who relevantly gave vital information as per study objective. The composition of students included first and last years for easy comparison on the situation of accessing higher education before and during their studies. The other significant group were Lecturers studied/graduated from 1994 up-to-date (16, eight from each institution) who gave their experiences



and opinions on the matter by highlighting their experiences of the user fees during their studies and now as Lecturers. Two representatives from students' office were interviewed from the institutions as key informants. In addition efforts were made to interview by telephone four representatives from higher education loans board disbursement (two) and planning (two) office.

A list of contacts from Admission offices obtained to get experiences and opinions of the non selected applicants for the academic 2010/11. The mentioned applicants (4) had equivalent qualifications and were not selected due to a limited intake number in the two institutions. They were interviewed through telephone. The purpose of choosing them is to get their perceptions on the process to access higher education and what happens in their lives after losing the chance to join. Again, two FGDs was conducted at MUCCoBS involving a total of six people which included three students who receive 100 percent from the government and the other three who pays 100 percent for their studies. Again for comparison and analysis of the circumstances a total of 16 students interviewed individually, ten were from MUCCoBS and six from KCM College. Besides, two (one from each institution) representatives from student's organization consulted to explain the challenges faces students through the current cost sharing system and practice.

### **3.3 Data Collection and Analysis**

This study involved several data collection methods; both quantitative and qualitative data were collected. Quantitative data was obtained through interviews while qualitative technique was utilized for collection of data through key informants' discussion. The application of more than one instrument in data collection was useful in the sense that it provided checks and balances as regards to shortfalls characterized by each of the data gathering instrument. Data were gathered from both secondary and

primary sources. Quantitative and primary data were gathered using questionnaires while qualitative data was being collected by direct observation and face to face interviews. Secondary data obtained from existing information/literature, published and unpublished reports. Since the study was largely qualitative in nature data transcribed into relevant themes using *pattern matching* method. Narrative and testimonies from higher learning students were analysed and used to support conclusions and recommendations in this study

### **3.4 Ethical Considerations**

Respondents were informed before start of the interviews that, their participation was voluntary. Again for those who accepted, confidentiality was assured. With this respect the study involved voluntary participants and privacy taken into consideration. Among all names and pictures were not demanded from the respondents of which given them a wide chance of active involvement in the assignment.

### **3.5 Strength and Limitations of This Study**

The main strength of this study is its extensive coverage. The study managed to reach different people with assortment backgrounds which generally increasing the validity of observations and conclusions reached. On the part of weaknesses, the study did not cover all higher learning Institutions in Tanzania as well as the local communities (parents/guardians/sponsors who support partially or fully students). Instead, interviews were conducted in two institutions and mainly in one region. This may result in some bias .



## 4. Findings and Discussion

### 4.1 Demographic Information

#### 4.1.1 Occupation

Students in the study area were asked to mention their parents' major occupations. The purpose was to determine the economic activities done by their parents and see if these influence in supporting students schooling. Data revealed that the majority (46%) of the parents were farmers, followed by employees (30%) and finally (24%) the business community. This shows that farming has a paramount contribution to the parent's income among students in the surveyed institutions. Again data indicates that farmer's community (46%) participates in higher learning. However it was revealed by students that parent's initiatives to support them is burdened by climate variability and price fluctuations. This finding is consistent with Oxfam International (2001) report on Kilimanjaro Region coffee farmers, the report indicates that coffee farmers fail to cover education costs when they encounter price fluctuations (low price) in coffee and when there is climate variability. Discussion with students confirmed that when it occurs there is failure in farming they really suffer financially. Coping to the circumstances they have to engage in other income generating activities like small business and tour guide at the expense of schooling time. This survival mechanism although temporarily helps them financially but students interviewed indicated that, it jeopardizes their educational performances. In addition to that one student reported that "*missing classes not only affect my performance but also I am at the risk to be discontinued from studies when my absence officially noticed*" (John<sup>2</sup>, 26 years, First year, BA-AF<sup>3</sup> MUCCoBS). For this regard students from farming communities are more susceptible to drop out schooling when funding ceases from their

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<sup>2</sup> John is not the actual name of the interviewee.

<sup>3</sup> BA-AF stands for Bachelor of Arts in Accounting and Finance.



parents. Again the situation forces students to break University regulations during the struggle to cope with the financial emergencies. This is in itself a danger for them to lose schooling. Although working while schooling adds skills and creativity if it does not interfere with schooling timetable, the observed environment in the surveyed institutions does not allow students to work and attend classes.

#### 4.1.2 Residence

Residence in this study was considered as a background variable. Data indicates that from the total of 32 students interviewed 28 students reported to reside off campus and only four students had a chance to get University hostel accommodation. The significant observation is that larger number of students resides outside school environment after school hours. The discussions with both students and key informants assert that hostel service in the surveyed institutions is inadequately provided. Contenting on the same, the representative from the office of Dean of students at MUCCoBS she said:

“The need for hostel service is a reality which cannot be denied here, we face hard time in the commencement of each semester as students number is increasing each academic year. I can tell you we only give chances to first year girls and foreigners but still a good number of them fail to get accommodation due to limited number of rooms”

During the discussion with students they revealed that their choices of residence are mostly determined by costs and the mode of payments. For this regard more than half of the students interviewed asserted to stay at *Kitandu, Rau, Njoro* and *Majengo*. The rooms in the stated areas seem to be cheaper although students had to pay house rents (around 30,000 Tshs per month) as well as electricity and water bills separately in most of the residences. Interesting scenario observed from the field is that, a room

with the capacity to accommodate two people is forced to accommodate three up to four candidates. Other hostels located in *shunt town* area and places surround MUCCoBS worthy 160,000-200,000 Tshs per semester and payments mostly are completed in one installment. This condition without doubt excludes students who fail to get lump sum of money for the payment.

A lady who managed to pay for accommodation in a privately owned hostel around MUCCoBS interviewed and she demonstrated that, despite she has a government loan (Tshs 300,000 per semester for meals and accommodation) her parents pay Tshs 200,000 per semester for hostel. Her concern was that the amount of money currently allocated (5,000 per day) for meals and accommodation is not an adequate amount and therefore she urged the responsible organs to review the allocation so that the budget reflects the market reality. In this case, life in higher learning institutions is hypothesized to continue being complex and with full inequalities which mostly could hamper lives of students who lack support or protection from the wider society including parents and the government.

#### **4.2 Access to Higher Education and the Concept of Social Exclusion**

The concept of social exclusion has been acknowledged in this study as the model describing the circumstances and experiences of students in higher learning whom their access to tertiary education is streamlined by the cost sharing policy. The concept of social exclusion as highlighted in chapter one is considered to be more inclusive and captures the comprehensive nature of the challenges encountered by students whom to large extent their schooling lives depends from government support through loan system. During focused group discussions students explained that they face hard time to get financial support from their parents/guardians when they are at tertiary level in comparison with the



early stages. They explained that parents and guardians especially from rural settings do not believe if government loans they receive fail to support fully their schooling. One of the group member commented that the situation is affecting both male and female students although it was reported that the situation forces male students to engage themselves in income generating activities rather than studies as pointed out earlier in this chapter. What can be observed from the findings is that parents, guardians and communities when they have partial information on the fees paid by the HESLB and what they have to pay it is easier to exclude themselves in paying fees to candidates in higher education. The major reason mentioned by students during the discussion is that parents/guardians' focus shift to other students who are at lower stages.

In his study Johnstone (2004(b)) asserts that, tertiary education in most countries has been largely dependent on governments, or taxpayers, for the revenue to meet these high and rising costs. However, the source of taxation in the countries of Sub Saharan Africa for much of the last century depended heavily on exports and imports, state-owned monopolies, and multinational enterprises, and the worsening terms of trade and the privatization of state-owned enterprises toward the end of the century forced governments to turn to much more problematic sources of taxation such as individual incomes, retail sales, and property that are more expensive to collect and easier to evade (Johnstone 2004(b)). The condition might have lowered the financial power at individual as well as country level. The situation necessitated the need for both parents and the government to participate in financing the tertiary level. In chapter one and two literature evidently shows that African governments including Tanzania their budget are limited to accommodate all needs for the higher learning. The position obvious put in danger many prospect higher learning students and even some continuing candidates to dropout schooling. The following sub section tries to highlights how the lives of higher learning students in Tanzania through the user fees.

### 4.3 User Fees and the Lives of Students in Higher Learning

As described in the methodology part the study aimed at interviewing students who receive 100% percent and those who missed the government loan. The study managed to interview six students who did not receive loans from HESLB. Four among them scored division three in their advanced secondary education and the rest had ordinary diploma backgrounds. In the interview one student from MUCCoBS briefly explained his schooling life, what noted during the discussion is that, the student is from one of the rural setting in Tanzania (low income household), born in a family of eight children (the second born). The candidate lost his father when he was in form two and his uncle took charge to support him up to form six in a government ward secondary school. He applied and managed to be enrolled at the University College after selling one of the residence plot left by his father. He sold the plot because his uncle had to support other children in the family. In his second year the tuition fee deemed to be paid by church members' contribution after the failure to secure fund from other sources including his relatives. His campus accommodation is supported by fellow students who contribute tokens of money soon after they receive their loans. His cumulative general performance average in the third semester is 3.7. This candidate although seem to be well performing regardless of the hardship his worry is on the tuition fees and other academic fees in the three remaining semesters. He was also asked on how many meals he takes per day. While smiling the student replied "*eating once in a day that is normal for me and I am not alone.....*"

The above case reveals the life of an excluded student from higher education loans. As we have seen in chapter one male students who scores less than division one grade in their advanced secondary education are not eligible for the government loan and therefore have to pay themselves (parents/guardians) for tuition fees and other academic fees.



The portrayed schooling life is insecure and generally exposes students who suffer the same to drop out schooling in case of unfortunate social capital. The finding also reveals that even within timid or risk schooling environment better performances could be possible. For this regard community commitment proved supremacy in financing the poor. Contenting on the same a candidate from KCM College (Sule<sup>4</sup>, 29 years, fourth year, MD) commented that *"how many times and how much do Tanzanian contribute for wedding ceremonies? Why not for education purpose?"*

During focused group discussions students revealed that poor performances at the advanced secondary education exclude large number to access higher education and even few who scores division three grades and manage to get chances in higher learning also fails to enroll because of high costs. Chances to access higher education asserted to be more open for middle classes and the rich since they are likely to perform well in their advanced secondary education. The responses from Lecturers on the same matter was that, user fees attract more students in higher learning but with boundaries in loan provisions a larger number of Tanzanian is and could not access higher education due to the existing poverty environment.

This work also made an investigation on the life of students who are in higher learning but scored poorly in their ordinary level and advanced level although had a chance to join certificate and Ordinary diploma at MUCCoBS. Four candidates who were interviewed indicates that their failure to score high in their secondary education has caused them and their families incur a heavy costs which renders them to pay not less than four million in a year as a total cost of University fees and daily up keeping costs. During the discussion one continuing student affirmed that two fellow friends who qualified and admitted for certificate programmes failed to join the University because their parents did not manage to pay for the fees. For this case it is noticeable that the poor

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<sup>4</sup> Sule is not the actual name of the interviewee

struggle for chances in higher learning institutions but with the rise of tuition fees and up keeping costs few Tanzanian can afford to pay for higher education.

#### **4.4 The Vital Issues of Concern in the Lives of Students**

##### **4.4.1 Inadequate Loan Provision and Government Control on Unnecessary Loan Delays**

It has been reported in media that there is an increase strikes resulting from bursary delays in many Tanzania higher learning institutions. The recent report by the In2EASTAFRICA (2011) indicates that Ruaha and Makumira University students staged strikes over delayed food and other allowances on 14 January 2011 and other strikes on 18th the same month by the Dar es Salaam University College of Education. The report indicates that the HESLB denying being responsible for the loan delay instead blames institutions and students concerned to be the cause. Evidence from literature and the interview conducted in the surveyed institutions indicate there is a problem and a claim from respondents is that they need their loans to be forwarded direct by HESLB in their bank accounts. During the discussion students urged to have a nominated contact person from HESLB for each institution who work closely with their loan matters. They added if there is a possibility for the board to have branches or a representative in each higher learning institution it will help to resolve the current weaknesses. The idea also supported by the Dean of students and students government representatives interviewed in the two institutions. They had a concern that loan delays could be minimized or cleared if the chain could be reduced.

In addition during the discussion it was noted that strikes affect student's performances to the extent of compromising their quality of education. Time spent in resolving loan complaints hampers student's participation in classes. It also affects both those who receive the loans



and candidates who privately pay for their schooling. It was observed that students who privately pay for their studies when strikes occurs suspension applies to all students which endangers their performance and causes other costs like transport, food and accommodation in case of semester extensions .

During the focused group discussion students argued that since Universities both in public and private financially depends much from tuition fees and other academic fees collection, mandate to change the fees should be managed by the regulatory authorities otherwise fees could go up markedly. They insisted that fees review to involve key stakeholders. This concern observed to be vital in the sense that additional fees exclude community members.

Looking on the government strategies aiming to recover from loan delays and strikes in higher learning institutions the study involved official representatives from the HESLB in particular the planning and disbursement through telephone interview to clarify on why there have been loan delays and sometime complaints on loans allocation. The interviewed officials in the two section indicated that the board is working carefully to make sure every person who is entitled by merit he/she gets the loan. They pointed out that there challenge faces the board one being the number of students in higher learning institutions is increasing while the pace to collect repayments from previous beneficiaries is dawdling. Again establishing measurements on who gets what has been a challenge. Information collected from students some has been not accurate and therefore ending allocating loans not so much accurate as they intend. Therefore the board is plans to enhance its databank by having an online applications and appealing chances for the ranking. They also shown a concern on the need have centres in the regions although that seemed to be personal opinion of the respondents. Despite the challenges the board face, still its role of accommodating applicants fairly cannot be ignored.

#### 4.4.2 Inadequate Infrastructures

During the FGDs students and Lecturers pointed out that academic infrastructure fail to accommodate the increased number of students in higher learning especially lecture halls, library, hostels and the Information Communication Technology facilities. One Lecturer from MUCCoBS commented that the enrollment trend is increasing markedly while the University College budget for infrastructural development from the government is limited. She said *two years ago (2008) the University College had no more than 1500 students but currently there is almost 4,000 students while the capacity of hostel accommodate not more than 1000 students, where do we think our students are residing?* Her concern was the need of an enabling environment to students who stays off campus that spends most of their time and money in journeying. In addition the discussion revealed that students get little time for additional readings because the increasing number of students.

What observed in the surveyed institutions is that the existing infrastructures to some extent exclude people with disabilities although initiatives seen in the newly constructed buildings. Regardless of the infrastructures, Dean of student's representatives proved to have enrolled students (with disabilities) in their institutions. This is a sign of participation to people with disabilities in higher learning. Supporting them with friendly infrastructure contented by Lecturers and students as a priority in all academic institutions and not separating them as mostly practiced in their lower levels.

The cases and discussions analyzed above reveals that students who scores high grades in their ordinary and advanced secondary levels have better chances to access higher education. The challenge pointed out in the discussions is that, most of the secondary schools infrastructures in Tanzania do not attract for higher grades with the exception of some private secondary schools. The form six results 2010 in Tanzania shows that MARIAN Girls Secondary School (private) in Bagamoyo, Coast Region, became the overall top performing school in the newly-released



National Form Six Examination results. Five of its students are also were among the best top ten girl students in the country. Other private schools include Rubya Seminary (Kagera), Maua Seminary (Kilimanjaro), St James Seminary (Kilimanjaro), St Joseph Kilocho (Iringa), Dungunyi Seminary (Singida), Same Seminary (Kilimanjaro), Usongwe (Mbeya), St. Peters Seminary (Morogoro), Uru Seminary, Feza Boy and Kifungilo. Public schools incorporated Mzumbe, Kibaha, Tabora Boys, Tukuyu, Ilboru and Malangali (Kisaka 2010). Despite the fact that private secondary schools have better performances in comparison with private secondary schools, private schools reported by students to be more expensive interms of tuition fees charged which likely can exclude the poor or people from low income households. With this regard the poor reported in the discussion to opt for the subsidized schooling preferably public secondary schools.

In addition it is observed from the discussion that inadequate infrastructures in higher learning institutions cause financial burdens to students for they have pay for the services like computer, internet, water and transport. If academic infrastructures are not well established in Tanzania, likely can exclude students (and families) failing to pay for the additional costs. Without policy attention the National Strategy for Economic Growth and Poverty Reduction would not expand student's enrolment in higher education and its emphasis on issues of access, equity in the provision higher education, quality assurance and improved management of higher educational institutions can be partially met or not achieved at all.

## **5. Conclusions and Recommendations**

This research essay has attempted to demonstrate how user fees affect access to higher learning through the lens of social exclusion. Specifically, the essay shown how processes of social exclusion begins at

lower levels as a result of poor performances in secondary education and failure to cope with user fee demands both at lower levels and in higher learning. This has been manifested itself at higher levels where access to loans revealed to be conditional (basing on final grades in secondary education). We observed student's lower performances in public schools where the poor are likely to be enrolled. This situation indicated more vulnerability to students from public schools to miss government loans and therefore less to be enrolled in higher learning too.

Despite the fact that students with higher pass marks (Division one and two at advanced level) receive loans through the HESLB there have been complaints and dissatisfaction on the fairness in the process of providing loans. The situation has resulted into strikes in some of the higher learning institutions in Tanzania. With strikes data indicates that even students who privately pay for their schooling had been affected by missing classes and sometimes they are forced to extend number of days or travel back to home. The circumstance reported to affect financially as well as academically students from low income households who most follow to this category.

In spite of the fact that the enrollment in higher learning is expanding as we observed from the two institutions participated in the study as well as in literature, students and the institutions are facing challenges mostly interms of infrastructure. Interviewed students indicated to lack the ability to pay lump sum of money in best privately owned hostels and therefore forced to reside in cheap or where they can pay in an installment model. The condition stated although gives a chance to students who are from low income households to pay their rent by installments but where they reside reported to be non academic accommodative as a result the environment affects their full participation in schooling and finally their performances and security. The picture above tell us that if the same group will acquire lower general performance average in their final exams at higher education the possibility of their employability to be weak or non is high and therefore



susceptible to poverty.

As we have seen above, user fees is likely to exclude students with lower grades in their advanced secondary school and some with equivalent qualifications as a result of inadequate fair scrutiny on who are the 'needy' candidates. The work recommends revisiting the process to accommodate the excluded groups (farmer's communities). Interviewed students commented that parents and guardians' income or occupations should not be the only criteria to demarcate who qualify to be supported by the government through the loan system.

The research essay recommends a policy attention if we would like to expand student's access, equity and quality in the provision of higher education through the cost sharing system. To ensure participation of low income household members in higher education policy actions should be made by the ministry responsible for education to rethink on infrastructure development and the educative process. Recruitment of qualified teachers from pre primary level may give chance to poor community members access quality education since a small number currently afford to exit into costly private school system which is likely to provide quality education (higher pass marks in final exams) than government schools. High remuneration to teachers if done will attract more employment in government schools and therefore could minimize the early exclusion among students (low income household members) who enroll in government schools.

It should be noted that fair participation from lower levels of education to higher levels offers a window of hope for getting children from poor households out of the poverty trap. The effectiveness of education on poverty education ought to be looked within a broader context of education system as a whole in terms of opportunities for advancement from one education level to the next, and its interface with the labour market. This is particularly important in the current error of globalization, in which competitiveness requires highly trained human resources (Semester 2 Study Guide Unit 6 pg. 9)

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