

# Does the Provision of Higher Education Students' Loans in Tanzania Enhance Women Empowerment and Gender Equality?

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## Abstract

Gender equity and Women empowerment are the key factors in achieving Millennium Development Goals (MDGs), that is to say the achievements of MDGS is depending on how other goals addresses the gender based constraints.

This study is aiming at assessing on whether the higher education students' loans provision in Tanzania is supporting the MDGs on Women Empowerment and Gender Equality through addressing the following objectives: (i) to examine the number of women enrollment in higher learning institutions in year 2011/2012 - 2014/2015 (ii) to determine the number of women who were given students' loans in year 2011/2012 - 2014/2015 (iii) to examine on how the gender equality and women empowerment has been covered within the loan provision policies.

According to the analyzed data the study concluded that Women enrollment in higher learning institutions (HLIs) and the women students who were given students' loans has been increasing for 4 years consecutively (2011/2012 – 2014/2015). It was further concluded that gender-factor is not designed/captured in the loans issuance formula during Means Testing (MT) and the students' loans provision policy at large. The study recommended that HESLB policy and the Means Testing formula to include gender equality and women empowerment factor, University enrollment policy to continue giving priority to women hence facilitation of more female attendance to higher education to enhance women empowerment and gender equality through attainment of higher education.

**Keywords:** Women empowerment, gender equality, Higher education students' loans Board (HESLB), Loans issuance, MDGs, Students' loans.

## 1. Introduction

### 1.1 Gender Equity, Women Empowerment and Students Loans' in Tanzania

Many studies indicated that women access to Higher Education (HE) has been constrained by a number of factors including traditional and customary practices that HE is "automatic right" for men also with the limited funding only men should be educated. The presence of Higher Education Students loans scheme in Tanzania enhances availability of fund for qualified students especially from disadvantaged group such disableds, poor orphans and poor single parents' students. Women were not specifically mentioned in the disadvantage group by the Board (HESLB, 2015a).

According to Grown et al (2005), Gender equity and Women empowerment are the key factors in achieving Millennium Development Goals (MDGs), that is to say the achievements of MDGS is depending on how other goals addresses the gender based constraints. Apart from financing of the needy students i.e. the disadvantage group, Students loans are becoming more important in this century due to ever increasing costs for higher education, due to the fact that most governments fail to fully fund costs for higher education through grants (Johnstone, 2009). Students' loans means, loans disbursed to students of higher learning institutions (HLIs) for their educational related cost approved by respective institution such as field practical training costs, Tuition fees, Meals and Accommodations costs.

According to Woodhall (2007), the increased need for students' loans has lead to the establishments of higher education students' loan schemes all over the world to manage the public funds.

In Tanzania, cost sharing was in the form of financing higher education which existed before independence in year 1961 (Ishengoma,2004). Due to the implementations problems revealed the cost sharing policy were reformed in the late 1980's, hence, planned to be implemented in three phases (Msolla, 2007).

- (i) Phase I (1992/1993): Students and their parents/guardians were required to pay for travelling costs from home to universities (and the way back).
- (ii) Phase II (1994/1995): In addition to the first phase item, students were required to pay for meals and accommodation costs, through loans, which were administered by the government. This loan was only disbursed to students studying in public higher learning institutions.
- (iii) Phase III (2004/2005): In this phase parents/guardians were required to pay for tuition fees, special faculty requirement, field practical training, research, books and stationeries (on loan basis). It was during Phase III, when the students' loans scheme was established under the supervision of the Higher Education Students' Loans Board (HESLB).

Therefore this study is aiming at assessing on whether the higher education students' loans provision in Tanzania is supporting the MDGs on Women Empowerment and Gender Equality.

This paper is organized into six sections. Section one introduces the subject matter, giving an overview of the Gender Equity, Women Empowerment and students' loans in Tanzania, the objectives and the questions to guide the study. Section two presents the literature review of this study with more emphasis on women empowerment and gender equality in Tanzania as well as the importance of MDGs to Women Empowerment and Gender Equality. Section three represents the methodology used in this study, while section four, five and six represents findings from the study, conclusion and recommendations respectively.

### *1.2 HESLB Establishment & Students' Loans Issuance*

#### *1.2.1 HESLB Establishment*

The Higher Education Students' Loans Board is a body corporate established under the Act Number 9 of 2004, as amended by Act no 9 of 2007 (CAP, 178) with the objective of assisting (on a loan basis) needy Tanzanian students who secure admission in accredited higher learning institutions, but who have no economic ability to pay for the costs of their education, (HESLB, 2004). Functions of the Board are;

- (i) To issue (and keep records) of loans and grants to eligible and needy students admitted in public and privately owned higher learning institutions located within the country and abroad.
- (ii) To collect repayments for all loans issued to students since 1994 so as to re-lend the fund to other needy Tanzanian students.
- (iii) To maintain collaborations and network with key stakeholders including higher learning institutions, employers and loan beneficiaries, and
- (iv) To advise the Government on matters relating to issuance and recovery of loans.

Since HESLB started its operations in July 2005, students' enrollments and access of funds to the needy students have increased which has implications to the female students by increasing their enrollment hence enhancement of women empowerment and gender equality.

#### *1.2.2 Students' Loans Issuance*

HESLB is issuing students' loans to the needy students enrolled in accredited higher learning institutions located within or outside the country (under bilateral arrangements) to undertake undergraduate degree courses (HESLB, 2015b).

Initially, Students' loans issued were interest free. However, as from year 2011/2012 all disbursed loans were subjected to an interest charge of 6% per annum (HESLB, 2015c). Furthermore, in 2014/2015 the Government accepted the request by HESLB to charge interest rate at 6% to all students' loans retrospectively starting way back from 1994/1995 to date.

Loans awards differ from one student to another based on social economic status regardless of their gender status, whereby neediness of the applicant is determined through Means Testing as per the formula indicated below.

$$\text{Need for the Loan} = \text{COA} - \text{RES} * (\text{Adjustments})$$

Where;

- (i) Adjustments = (O+D+SP)
- (ii) COA = Cost of Attending higher learning institutions
- (iii) RES = Resource/ Ability to pay
- (iv) O = Orphanage
- (v) D = Disability

(vi) SP = Single parent

With the absence of Smart Card based National IDs, HESLB has been forced to use proxies in Means Testing, beginning 2011/2012. Loanable items includes; (i) Tuition, (ii) Special faculty requirement, (iii) meals and accommodation, (iv) books and stationeries, (v) research expenses, and (vi) field and practical training. Loanable items which are testable under means testing as explained in the formula above are Tuition fees and Special Faculty requirement, (HESLB, 2015c). The formula for means testing does not include an element to express the gender status which is a necessary item to ensure women are given priority in loan issuance so as to enhance woman empowerment and gender equality in the loan issuance activities.

### 1.3 General objectives

The general objective of this study was to assess on whether the higher education students' loans provision in Tanzania is enhancing Women Empowerment and Gender Equality in supporting the MDGs number 3.

#### 1.3.1 Specific objectives

The study is aiming at achieving the following specific objectives:

- (i) To examine the number of women enrollment in higher learning institutions in year 2011/2012 – 2014/2015
- (ii) To determine the number of women who were given students' loans in year 2011/2012 – 2014/2015
- (iii) To examine the higher education students' loans provision policy regarding gender equality and women empowerment

#### 1.3.2 Research questions

- (i) Does the provision of students' loans increase the number of women enrollment in higher learning institutions in year 2011/2012 – 2014/2015?
- (ii) Does the number of women who were given students' loans in year 2011/2012 – 2014/2015 increasing?
- (iii) Does the higher education students' loans provision policy take into account the gender equality and women empowerment consideration?

## 2. Literature Review

### 2.1 Women Empowerment and Gender equality in Tanzania

Tanzania is in the front line to ensure the achievement of women empowerment and gender equality as it is addressed by MDG3. According to United Republic of Tanzania [URT], (2000), Tanzania accorded to 4 basic critical areas to ensure women empowerment and gender equality among the 12 critical issues as stipulated by the Beijing Platform for Action. These areas includes (i) enhancement of women's legal capacity (ii) economic empowerment of women and poverty eradication (iii) women's political empowerment and decision making (iv) access to education, training and employment. Therefore provision of higher education student loans is enhancing women empowerment and Gender equality as it addresses the critical issues mentioned under Beijing platform for action i.e. to ensure women access to education, training and development.

#### 2.1.1 Enhancement of women's legal capacity

*Increased legal literacy:* Tanzania Media Women's Association [TAMWA], (2002) advocates that women' legal capacity has been enhanced by the Government of the United Republic of Tanzania (URT) by ensuring public awareness programme through mass media and drama which includes translation of legal information such as land Act No. 4 into understandable language as well as establishment of cancelling and legal centers. The challenge here is the inability to have full protection of human right due to lack of effective and sustainable law enforcement.

*Violence against women:* According to URT (2001) measures has been put by the Government to combat violence, against women for example establishment of counseling centers for women to support victims of

violence most programmes against violence are run by NGOs. Also NGOs which are fighting against women violence are given priorities during their establishment & in networking. Apart from this achievement the challenge remains that of the mindset i.e. how can the mindset of people change toward positive? People need enhancement toward understanding of human right of women and children.

### 2.1.2 Economic empowerment of women and poverty eradication

*Economic empowerment:* Women have been empowered economically by the Government through establishment of the National Microfinance Policy (2000) which enhances gender equity in accessing financial services through provision of guidelines to guide the operationalization (URT,2003). Women has been facilitated to market their products, learn from each other on product development, the Government has made it possible for women through supporting them to participate in international trade fairs and exhibitions. The associated challenge in economic empowerment of women is failure to meet the demand for large orders obtained from those international trade fair due to under production resulted from limited capital they have URT (2003).

### 2.1.3 Women's political empowerment and decision making

According to URT (1998) constitution of the United Republic of Tanzania (URT) ensures that special seats for women in the parliament are keeping on increasing. It provides an affirmative action for women to participate in Government authorities and in the Parliament. Women have been empowered in Tanzania through the existence of women political organizations such as the Umoja wa Wanawake Tanzania (UWT), which is affiliated to Chama Cha Mapinduzi (CCM) the ruling party. UWT has provided a strong voice to women in making high political decision after attaining high political posts.

ILO (2001) argues that there are also women groups and associations at the grassroots' level. In Tanzania there are still some challenges which hinder empowerment of women politically which includes present of patriarchal system, in which men are favoured and it undermines women' participation to politics, also women do not have enough financial resources to enable them to compete with men.

### 2.1.4 Access to education, training and development.

*Education:* According to Ministry of Education Science and Technology [MoEST], (2015) the Government has ensured increased girls enrollment in primary schools and female enrollment in private secondary schools is slightly higher in the percentage of the total enrollment. Despite this achievement the psychological factors is a limit to girls access to formal education especially higher learning institutions, other factors constraining women from attaining higher education includes financial constraints and early marriages.

*Training:* There is an increase in female enrollment in the vocational training this has been evidenced by the increased in the total female enrollment in Vocational training colleges to 12.8 percent in year 2014 compared to 12 percent of the total in year 2010 (MoEST, 2015). Apart from the effort made by the Government girls and women has to be encouraged to engage in male dominated trades, to join vocational training institutions which were formerly established to cater for males (Mabala et al, 1995).

*Employment:* According to Maria et al (2000), equal employment opportunities has been advocated by the Public Service Management and Employment policy together with the Public Service regulations , these regulations has been promoting equal opportunities and elimination of discrimination against women. Despite the effort made by the Government still there is challenge brought by competitiveness of the labour market which limits participation of women , particularly young women, in employment. Changes in the mindset are required especially for private sector to include equal opportunity policy at places of work.

The Government has also focuses on the achievements and the impact of women and Health, HIV and AIDS, Women and Media, Women and Environment, The Girl Child and Women and Armed Conflict Mabala et al (1995).

## 2.2 The MDGs, its Importance to women Empowerment and Gender Equality

According to Grown et al (2005) achievement of each of the MDGs is centered in the gender equality and women empowerment and the achievement of MDG3 (Goal 3) is dependent upon the extents to which other goals has been addressed by the gender – based constraints. The importance of each of the 8 MDGs to the gender

equality has been explained under Table 1.

Table 1. The importance of MDGs to the Gender Equality

MDGs	The Importance to the Gender Equality
Goal 1. Eradicate extreme poverty and hunger	<ul style="list-style-type: none"> <li>• Equal access for women to basic transport and energy infrastructure can lead to great economic activity</li> <li>• Investments in women's health and nutritional status reduces chronic hunger and malnourishment, which increases productivity and wellbeing</li> </ul>
Goal 2. Achieve universal primary education	<ul style="list-style-type: none"> <li>• Educated girls and women have greater control over their fertility and participate more in public life</li> <li>• A mother's education is a strong, consistent determinant of her children's school enrolment and attainment and their health and nutrition outcomes</li> </ul>
Goal 3. Promote gender equality & empower women	<ul style="list-style-type: none"> <li>• This central goal dedicated to gender equality and women's empowerment depends on the achievement of all other goals for its success</li> </ul>
Goal 4. Reduce Child mortality.	<ul style="list-style-type: none"> <li>• A mother's education, income, and empowerment have a significant impact on lowering child mortality</li> </ul>
Goal 5. Improve maternal health	<ul style="list-style-type: none"> <li>• A mother's education, income, and empowerment have a significant impact on lowering maternal mortality</li> </ul>
Goal 6. Combat HIV/AIDS, malaria, and others diseases.	<ul style="list-style-type: none"> <li>• Greater economic independence for women, increased ability to negotiate safe sex, and more awareness of challenges around traditional norms in sexual relations are essential for preventing the spread of HIV/AIDS and other epidemics</li> </ul>
Goal 7. Ensure environmental Sustainability.	<ul style="list-style-type: none"> <li>• Gender - equitable property and resource ownership policies enable women (often as primary users of these resources) to manage them in a more sustainable manner.</li> </ul>
Goal 8. Develop a global partnership for development	<ul style="list-style-type: none"> <li>• Greater gender equality in the political sphere may lead to higher investments in development cooperation</li> </ul>

Source: Grown et al (2005)

### 3. Methodology

Data were obtained from the Basic Education Statistics in Tanzania (BEST) regarding enrolled female students in various universities in Tanzania for 4 years consecutively (2011/2012 to 2014/2015). Other data were also obtained from Higher Education Students' Loans Board (HESLB) through reading of various documentation concerning loan allocation and disbursement for 4 years consecutively (2011/2012 to 2014/2015), the Act no. 9 of 2004 which establishes the Board and the related policies were reviewed for the purpose of this study. The collected data were subjected to content analysis and the results of the analysis were presented into Tables and narration was used to explain the results too.

### 4. Study Results

The objective of this study was to assess on whether the higher education students' loans provision in Tanzania is enhancing Women Empowerment and Gender Equality in supporting the MDGs number 3. In order to attain this objective the following questions were used to guide this study:

- (i) Does provision of students' loans increase the number of women enrollment in higher learning institutions in year 2011/2012 – 2014/2015?
- (ii) Does the number of women who were given students' loans in year 2011/2012 – 2014/2015 increasing?
- (iii) Does the higher education students' loans provision policy take into account the gender equality and women empowerment consideration?

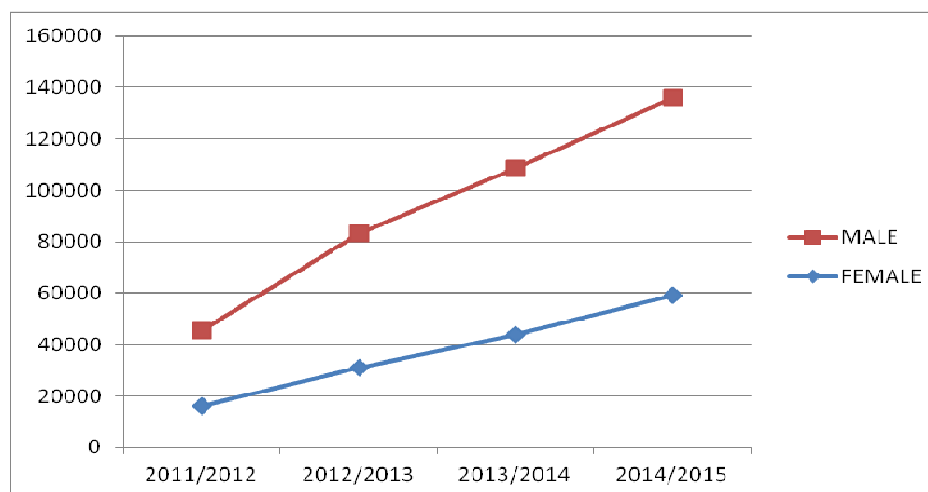
4.1 To examine the number of women enrollment in higher learning institutions in year 2011/2012 – 2014/2015.

The research question concerning this objective was answered through analysis of the basic education statistics data obtained from the Ministry of Education, Science and Technology (MoEST) (Appendix 1). The results of the analysis indicate that female enrollment to universities and university colleges have increased by 18% for 4 years consecutively (2011/2012 to 2014/2015). The increase in women enrollment is due to availability of the higher education students’ loans to the needy Tanzanian students administered by the board (HESLB). Students’ loans provision has resulted into the increase in the number of Universities/ University colleges which attracts more students (Ishengoma, 2008). Table 2 explains.

**Table 2. Female and Male Enrollment for year 2011/2012 to 2014/2015**

YEARS	FEMALE	%FEMALE	MALE	%MALE	TOTAL
2011/2012	16358	36%	29143	64%	45501
2012/2013	30942	37%	52230	63%	83172
2013/2014	44012	41%	64513	59%	108525
2014/2015	59239	44%	76712	56%	135951

Source: MoEST (2015)



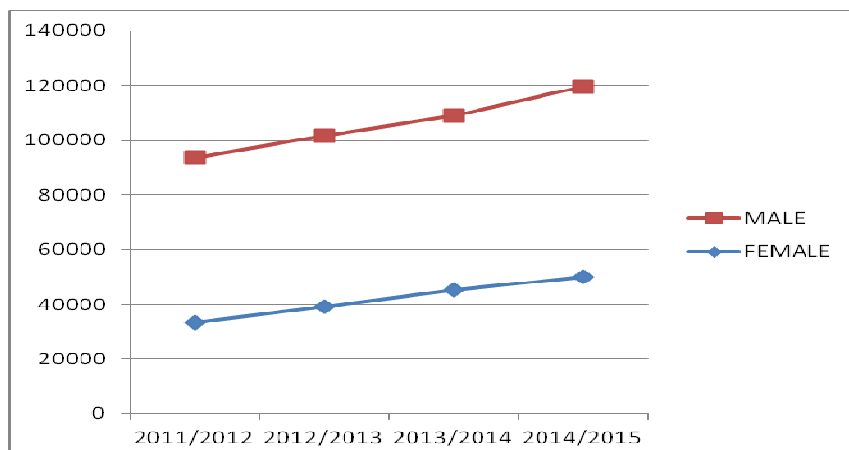
4.2 To determine the number of women who were given students’ loans in year 2011/2012 – 2014/2015

The research question concerning this objective was answered through analysis of the data obtained from HESLB in various documentations concerning loans allocation and disbursement (Appendix 2). The results of the analysis indicate that female students who were given loans to proceed with their studies in various universities/university colleges were increased by 7% for 4 years consecutively (2011/2012 to 2014/2015). The increase in the number of female students who were given loans was due to increase in the number of female loan applicants which resulted from the increase in the number of form six female graduate as a result of achievement in the millennium development goal number 2 concerning achievement of universal primary education. Table 3 explains.

**Table 3. Female and Male students’ applicants who were given students’ loans for year 2011/2012 to 2014/2015**

YEARS	FEMALE	%FEMALE	MALE	%MALE	TOTAL
2011/2012	33285	35%	60188	56%	93473
2012/2013	39170	38%	62420	62%	101590
2013/2014	45176	41%	63721	59%	108897
2014/2015	50176	42%	69240	58%	119416

Source: HESLB (2015d)



#### 4.3 To examine the higher education students' loans provision policy regarding gender equality and women empowerment

The research question concerning this objective was answered after reading the Act No. 9 which establishes the Board (HESLB). HESLB mandates have been specified in the Act No. 9, specifically Sect 17(1) of the Act No. 9 mentioned the eligibility criteria of the applicants. This section did not mention on gender status as being one of the criteria to be considered for students' loans issuance (Appendix 3). Also scrutinization of the guidelines and criteria for granting loans indicates that there is no any consideration for enhancement of women empowerment and gender equality, also the formular for means testing used to measure the social economic status of the applicants did not consider gender status to empower women, the formular is used to determine the neediness of the applicant (The Means Testing) as per the formula,  $[\text{Need for the Loan} = \text{COA} - \text{RES} * (\text{Adjustments})]$ . Therefore the higher education students' loans provision policy which guides the operations of the Board did not support the MDGs on gender equality and women empowerment.

### 5. Conclusions

The study conclude that Women enrollment in higher learning institutions (HLIs) and the women students who were given students' loans has been increasing for 4 years consecutively (2011/2012 – 2014/2015). It was also found that issuance of Higher education students' loans has opened up educational opportunities for traditionally disadvantaged groups including female students from low socio-economic background. However, this is by default since gender-factor is not designed/captured in the loans issuance formula and the students' loans provision policy at large.

The investigations found absence of gender policy at HESLB which could increase more chances for female qualified students to benefit from Higher Education Students' Loans.

It was concluded that achievement of each of the MDGs is centered in the gender equality and women empowerment and the achievement of MDG3 (Goal 3) is dependent upon the extents to which other goals has been addressed by the gender – based constraints.

It was also concluded that even though female enrollment to universities and university colleges was increasing, males' enrollment was proved to be at the higher rate each year, therefore female students has to be encouraged more through present of gender equality policy during enrollment.

It was further concluded that even though female students applicants to students' loans has been increasing, males' applicants was proved to be at the higher rate each year, therefore female students has to be encouraged more through present of gender equality policy during loan issuance process.

It was concluded that patriarchy in Higher Education (HE) is still strongly felt and experienced despite substantial women's enrollment in universities over the last 10 years of Higher Education Students Loans Board (HESLB) existence. The concern remains about how to transform Higher education students' loans provision policies to achieve genuine gender equality across all students in Higher Education (HE).

When assessing the effort made to empower women in Tanzania, the study concludes that there is inability to have full protection of human right due to lack of effective and sustainable law enforcement. Also people' mindset are not supportive toward understanding of human right of women and children.

The study also concludes that women have a limited capital to meet demand for large orders which hinder their economic empowerment. Also the present of patriarchal system, in which men are favoured and it undermines women participation to politics hinder the effort to empower women politically, not only that but also the psychological factors is a limit to girls access to formal education especially higher learning institutions.

## 6. Recommendations

The study recommends HESLB to include a clause on its policy on gender equality and women empowerment to increase number of women students who are given loans.

It was further recommended that universities to continue giving priority to female students to maintain the gender balance during enrollment so as to increase more number of female enrolled to ensure achievement and maintenance of women empowerment and gender equality at universities.

Towards achievement of Millennium Declaration it is also recommended that all MDGs (MDG8) has to be careful implemented to ensure achievement of Women empowerment and gender equality (MDG3) which is regarded as a back bone of all other MDGs. MDGs are defined as the road map towards achievement of the millennium declarations.

In order to ensure women empowerments in Tanzania it is recommended that the Government to put in place a full protection of human right through the use of effective and sustainable law enforcement, also people need to be enhanced toward understanding of human right of women and children.

The study also recommend that women should be encouraged to increase production by providing them with enough capital so that they can meet demand for large orders obtained from those international trade fair. The patriarchal system which hinders empowerments of women politically and socially in Tanzania has to be abandoned.

It was recommended that girls and women have to be molded psychologically to be encouraged to attend formal education especially higher education by enhancing them financially, the society should ban the customs and taboos which limit women from higher education for example early marriage.

It was also recommended that apart from the effort made by the Government girls and women has to be encouraged to engage in male dominated trades, to join vocational training institutions which were formerly established to cater for males. The Government should institute the equal opportunity employment policy especially for private sector to ensure girls and women are getting employment regardless of the available competition in the economy.

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## APPENDIX 1

**Table 4. NUMBER OF WOMEN WHO WERE GIVEN STUDENTS' LOANS 2011/2012 - 2014/2015**

INSTITUTIONS	2011/2012			2012/2013			2013/2014			2014/2015		
	F	M	T	F	M	T	F	M	T	F	M	T
AKA	9	6	15	23	10	33	27	10	37	36	8	44
AMUCTA	0	0	0	404	1042	1446	344	1079	1423	334	1005	1339
ARU	846	2035	2881	885	2159	3044	1029	2195	3224	1034	2025	3059
ATC	2	45	47	7	65	72	6	66	72	10	72	82
BUCHS	222	488	710	0	0	0	0	0	0	0	0	0
CAWM	0	0	0	5	12	17	25	72	97	61	183	244
CBE	213	333	546	0	0	0	0	0	0	0	0	0
CBE DODOMA	101	190	291	84	168	252	59	103	162	29	48	77
CBE DSM	0	1	1	186	292	478	120	231	351	90	178	268
CDTI	237	194	431	198	164	362	129	98	227	62	54	116
CEZ	242	357	599	0	0	0	0	0	0	0	0	0
COET	227	1567	1794	181	1337	1518	216	1388	1604	266	1444	1710
CUHAS	0	0	0	271	553	824	342	613	955	456	720	1176
DIT	73	655	728	95	786	881	128	986	1114	142	1234	1376
DMI	2	40	42	2	21	23	1	20	21	4	62	66
DUCE	1356	1774	3130	1275	2054	3329	1143	2217	3360	1173	2564	3737
EASTC	0	0	0	1	2	3	13	16	29	27	48	75
ETU	72	218	290	207	425	632	259	521	780	167	332	499
HKMU	129	157	286	177	221	398	253	278	531	331	339	670
IAA	231	573	804	201	345	546	189	265	454	198	276	474
IAE	96	127	223	105	154	259	139	177	316	177	193	370
IFM	865	2497	3362	1226	3146	4372	1088	2641	3729	953	2282	3235
IJMC	167	106	273	0	0	0	0	0	0	0	0	0
IMTU	191	374	565	256	458	714	354	525	879	287	370	657
IPS	0	0	0	0	0	0	1	4	5	2	6	8
IRDP	238	562	800	224	501	725	184	357	541	155	293	448
ISW	177	127	304	123	106	229	48	46	94	61	62	123
ITA	0	0	0	14	18	32	22	43	65	34	65	99
JOKUCO	0	0	0	111	286	397	187	499	686	193	499	692
JUCO	0	0	0	560	1032	1592	640	1167	1807	563	1012	1575
KIU	17	38	55	16	45	61	116	255	371	290	636	926
KOROGWE	0	0	0	0	0	0	0	0	0	1	6	7
MIST	42	501	543	67	631	698	0	0	0	0	0	0
MMU	225	322	547	256	358	614	237	400	637	188	359	547
MNMA	249	242	491	164	193	357	129	213	342	135	214	349
MU	1422	1554	2976	1129	1303	2432	1033	1349	2382	962	1273	2235
MUCCOBS	439	909	1348	397	698	1095	274	392	666	217	265	482

MUCE	989	1293	2282	928	1571	2499	817	1831	2648	839	2319	3158
MUCO	821	991	1812	0	0	0	0	0	0	0	0	0
MUHAS	375	1072	1447	426	1066	1492	476	1108	1584	543	1350	1893
MUM	969	1386	2355	800	1201	2001	683	1049	1732	455	675	1130
MUMBEYA	0	0	0	126	142	268	86	95	181	56	73	129
MUST	0	0	0	0	0	0	104	921	1025	138	1214	1352
MWUCE	571	955	1526	573	1065	1638	689	1505	2194	697	1722	2419
NIT	7	33	40	10	65	75	33	269	302	73	576	649
OUT	178	341	519	106	206	312	104	223	327	171	424	595
RUCO	903	1971	2874	905	1994	2899	720	1754	2474	667	1620	2287
SAUT	2789	3808	6597	2669	3911	6580	1994	3245	5239	1435	2770	4205
SAUTARUS	0	0	0	0	0	0	0	0	0	62	153	215
SAUTBUKO	0	0	0	102	230	332	122	288	410	89	301	390
SAUTIFAKA	22	79	101	0	0	0	0	0	0	0	0	0
SAUTMBEYA	0	0	0	0	0	0	0	89	89	94	301	395
SAUTMORO	332	607	939	0	0	0	0	0	0	0	0	0
SAUTMTWARA	576	1812	2388	0	0	0	0	0	0	0	0	0
SAUTSONGEA	0	0	0	141	316	457	198	490	688	266	736	1002
SAUTTABORA	271	743	1014	0	0	0	0	0	0	0	0	0
SEKOMU	0	0	0	0	0	0	0	0	0	260	475	735
SEKUCO	424	826	1250	341	609	950	247	505	752	0	0	0
SFUCHAS	0	0	0	66	215	281	99	309	408	158	448	606
SJMC	0	0	0	163	117	280	115	87	202	84	68	152
SJUCAST	0	0	0	58	127	185	181	502	683	288	823	1111
SJUCIT	0	0	0	96	434	530	137	532	669	146	544	690
SJUMC	0	0	0	0	5	5	4	19	23	4	20	24
SJUIT	0	1	1	235	1360	1595	332	1742	2074	527	2264	2791
SJUITA	0	0	0	0	0	0	108	348	456	280	1058	1338
SJUT	1055	1543	2598	1076	1613	2689	910	1388	2296	833	1341	2174
SJUTDSM	424	322	746	443	378	821	254	246	500	198	233	431
SMMUCO	295	554	849	416	933	1349	470	1083	1553	419	919	1338
STEMMUCO	0	0	0	262	1129	1391	214	912	1126	159	622	781
STJCE	251	1674	1925	0	0	0	0	0	0	0	0	0
SUA	1405	3396	4801	1409	3583	4992	1384	3529	4913	1661	4271	5932
SUZA	269	352	621	213	254	467	206	179	385	406	320	726
TEKU	1195	2036	3231	1066	1803	2869	942	1917	2855	698	1662	2360
TEKUDSM	0	0	0	0	0	0	0	0	0	5	16	21
TEKUTABORA	0	0	0	0	0	0	0	0	0	2	4	6
TIA	155	340	495	177	330	507	253	417	670	294	416	710
TIAMBEYA	0	0	0	0	0	0	0	0	0	2	5	7
TUDARCO	357	421	778	366	415	781	334	384	718	233	268	501
TUICO	628	1010	1638	591	946	1537	0	0	0	0	0	0
TUKCMC	333	494	827	345	557	902	371	581	952	432	655	1087
TUMA	0	0	0	1046	1393	2439	1014	1466	2480	872	1397	2269

TUMAMBEYA	0	0	0	3	9	12	56	150	206	64	169	233
UAUT	0	0	0	1	1	2	0	1	1	2	30	32
UCEZ	0	0	0	398	332	730	496	352	848	576	318	894
UDOM	5111	9120	14231	0	0	0	0	0	0	0	0	0
UDOM(CES)	0	0	0	56	472	528	69	436	505	105	587	692
UDOM(CHS)	0	0	0	228	572	800	284	715	999	331	847	1178
UDOM(CHSS)	0	0	0	1534	2119	3653	790	1301	2091	575	1126	1701
UDOM(CIVE)	0	0	0	150	808	958	191	1068	1259	207	1100	1307
UDOM(CNMS)	0	0	0	122	523	645	146	604	750	211	907	1118
UDOM(COED)	0	1	1	1679	2695	4374	1603	2985	4588	1833	5525	7358
UDOM(SHM)	2	0	2	332	503	835	168	346	514	108	196	304
UDSM	3868	5970	9836	0	0	0	0	0	0	0	0	0
UDSM(CASS)	0	0	0	2234	3202	5436	1855	2877	4732	1582	2820	4402
UDSM(COICT)	0	0	0	152	586	738	155	540	695	168	583	751
UDSM(CONAS)	0	2	2	392	1209	1601	454	1253	1707	465	1289	1754
UDSM(IKS)	0	0	0	74	53	127	18	26	44	14	26	40
UDSM(UDBS)	0	0	0	451	642	1093	386	511	897	300	418	718
UDSM(UDSE)	0	1	1	234	365	599	235	367	602	178	309	487
UDSM(UDSL)	0	0	0	232	339	571	204	270	474	169	192	361
UOA	494	805	1299	690	1110	1800	770	1101	1871	629	994	1623
UOAB	0	0	0	32	43	75	46	81	127	44	66	110
UOAM	0	0	0	0	0	0	0	0	0	1	0	1
UOB	0	7	7	53	109	162	128	344	472	168	451	619
UOI	0	0	0	0	0	0	540	868	1408	373	691	1064
WDMI	0	0	0	0	0	0	8	60	68	25	158	183
ZIFA	39	77	116	55	87	142	73	107	180	68	96	164
ZU	87	153	240	63	88	151	165	119	284	232	152	384
<b>TOTAL</b>	<b>33285</b>	<b>60188</b>	<b>93473</b>	<b>39170</b>	<b>62420</b>	<b>101590</b>	<b>45176</b>	<b>63721</b>	<b>108897</b>	<b>50176</b>	<b>69240</b>	<b>119416</b>
<b>PERCENTAGE ( % )</b>	35.61	64.39		38.50%	61.44%		41.50%	58.50%		42%	57.90%	

## Appendix 2

**Table 5. Enrolment Trend in Universities and University Colleges from 2010/11 to 2014/15**

S/N	Insitutions	2011 - 2012			2012 - 2013			2013 - 2014			2014 -2015		
		F	M	T	F	M	T	F	M	T	F	M	T
1	UDSM	5315	8612	13927	5297	9502	14799	5202	9001	14203	6118	9946	16064
2	SUA	780	1613	2393	957	2247	3204	1003	2616	3619	1053	3082	4135
3	OUT	2267	4875	7142	5920	19909	25829	6768	22167	28935	7925	22144	30069
4	MU	1341	2133	3474	1466	2071	3537	1785	2303	4088	2239	2933	5172
5	MUHAS	944	1586	2530	374	1057	1431	664	1501	2165	793	1590	2383
6	ARU	234	1124	1358	281	1321	1602	293	1615	1908	536	1579	2115
7	SUZA	193	231	424	479	526	1005	487	548	1035	476	527	1003
8	UDOM			0	328	788	1116	2183	5154	7337	5899	9222	15121
9	MUCCOBS	337	767	1104	429	945	1374	754	1314	2068	963	1739	2702
10	DUCE	650	833	1483	1246	2080	3326	1484	2044	3528	1238	1717	2955
11	MUCE	261	656	917	453	631	1084	652	1247	1899	757	1352	2109
12	HKMU	45	64	109	187	255	442	311	220	531	371	280	651
13	IMTU	113	258	371	35	133	168	264	437	701	324	497	821
14	ZU	403	838	1241	510	840	1350	616	861	1477	866	1121	1987
15	SAUT	952	1713	2665	1459	2706	4165	2386	3858	6244	3596	5541	9137
16	SJUT			0	291	500	791	717	1155	1872	1248	1650	2898
17	UoA	126	388	514	304	725	1029	279	587	866	321	547	868
18	MMU	87	149	236	117	150	267	298	338	636	333	364	697
19	MUM	117	209	326	245	409	654	66	93	159	366	693	1059
20	AKU	66	121	187	297	464	761	145	69	214	297	464	761
21	TEKU	109	165	274	300	594	894	594	1190	1784	878	1674	2552
22	RUCO	201	245	446	369	595	964	461	751	1212	1086	1376	2462
23	WBUCHS	75	80	155	307	407	714	183	355	538	217	463	680
24	MWUCE	32	93	125	51	139	190	205	391	596	399	772	1171
25	IUR	826	1216	2042	878	1371	2249	1231	1700	2931	1441	1910	3351
26	KCMC	87	141	228	115	119	234	326	679	1005	383	736	1119
27	MUCO	160	165	325	365	553	918	505	654	1159	576	722	1298
28	TUDARCO	575	775	1350	600	728	1328	672	782	1454	779	921	1700
29	SMMUCO			0	146	250	396	202	291	493	266	351	617
30	SEKURCO			0	55	83	138	156	282	438	256	382	638
31	UCEZ	62	93	155	81	132	213	120	310	430	239	417	656
	<b>Total</b>	<b>16358</b>	<b>29143</b>	<b>45501</b>	<b>30942</b>	<b>52230</b>	<b>83172</b>	<b>44012</b>	<b>64513</b>	<b>108525</b>	<b>59239</b>	<b>76712</b>	<b>135951</b>
	<b>PERCENTAGE ( %)</b>	36%	64%		37%	63%		41%	59%		44%	56%	

## CHAPTER 178

### THE HIGHER EDUCATION STUDENTS' LOANS BOARD ACT NO 9 (2004) AS AMMENDED [PRINCIPAL LEGISLATION]

#### ARRANGEMENT OF SECTIONS

Section	Title
<b>PART I</b>	
1.	Short title
2.	Application
3.	Interpretation
<b>PART II</b>	
<b>ESTABLISHMENT OF THE BOARD</b>	
4.	Establishment of the Board
5.	Composition and appointment of the Board
6.	Functions of the Board
<b>PART III</b>	
<b>POWERS OF THE BOARD</b>	
7.	Powers of the Board
8.	Committees of the Board
9.	Delegation of powers of the Board

#### **PART IV** **OBLIGATIONS, ELIGIBILITY AND LIABILITY**

**16.**-(1) Subject to the provisions of this Act, the Board shall provide, on loan basis, financial assistance to any eligible student who is in need of and has applied for such assistance as is required to meet all or any number of the students' welfare costs of Higher Education.

(2) The financial assistance under subsection (1) may cover-

- (a) meals and accommodation charges;
- (b) books and stationery expenses and special faculty requirements;
- (c) field practical work expenses;
- (d) research expenses;
- (e) tuition fees; and
- (f) special needs for students with disabilities:

Provided that the Board shall offer to eligible students loans in respect of items specified under subsection (2) to the extent as it may determine.

(3) The Board shall determine the percentage of the amount of the sum that shall be contributed by a student, a parent, a guardian or other person concerned as the case may be.

(4) Where the Board has determined the percentage of the contribution in terms of subsection (3), every student, parent, guardian or other person concerned shall be obliged to contribute the amount of the sum equal to a percentage determined by the Board.

**17.**-(1) Subject to the provisions of this Part, a student shall be eligible for consideration for a loan under this Act if-

- (a) he is a Tanzanian student;
  - (b) he has been admitted to an Accredited institution;
  - (c) he has made a written application in the prescribed form in which shall be included inter alia, the names of the applicant, the applicant's parents or guardian and or of the applicant's guarantor and which when approved by the Board shall form the basis of the loan contract, to be known as the Student Loan Agreement, between the applicant of one part and the Government the other part;
  - (d) he is a person who has no financial assistance from any other source or sources to cover the item or items of cost for which the application is made;
  - (e) he is a continuing student applicant, who has passed the examinations necessary to enable him to advance to the following year or stage of study.
- (2) The Board shall provide financial assistance to supplementing or repeating students upon such

terms and conditions as the Board may determine.

(3) Any loan beneficiary who pursues his studies abroad shall, upon his admission for studies abroad, enter into agreements with the Board on the mechanism of repaying the loan.

**18.**-(1) The Board shall in granting loan to eligible student, impose conditions, demand security and require repayment in installments at such times within such periods as the Board may determine.

(2) In granting loan to any student, the Board shall require guarantor or guarantors to guarantee any loan granted to a student, in case of any default by the student in the repayment of the loan, any guarantor who has guaranteed such loan shall automatically and fully be liable to pay to the Board all or any loan together with interest accrued and outstanding owed to the Board by the student as shall be notified to the guarantor or guarantors by the Board.

(3) Where a guarantor who has been notified by the Board under subsection (2), fails or refuses to repay such loan together with any interest accrued thereon, the guarantor shall be liable to civil proceedings.

(4) The Board shall immediately cancel issuance of loan to any loan beneficiary and demand repayment of the whole loan issued to any such beneficiary in one installment when found that such beneficiary, knowingly or recklessly, supplied or caused to be supplied false information to the Board or to the institution where such beneficiary is admitted for studies.

(5) Notwithstanding the provisions of subsection (2), the Board may institute proceedings against any loan beneficiary who furnished or caused to be furnished false information to the Board or to the institution where such beneficiary is admitted for studies.

**19.**-(1) It shall be the duty of every loan beneficiary under this Act to repay his debt to the Government through the Board.

(2) The debt that the loan beneficiary shall be liable to repay to the Government under subsection (1), shall be the total sum of money-

- (a) calculated on the basis of student loan agreement;
- (b) which shall be established as a fact by the Board as having received by him personally and or through his bank account; and
- (c) which the Board or Government has paid directly to the account of the institution in which the beneficiary pursued studies, being a tuition fee or for other costs related to the beneficiary's studies.

(3) Any loan beneficiary who pursues his studies abroad shall, upon his admission for studies abroad, enter into agreements with the Board on the mechanism of repaying the loan.

(4) Any loan beneficiary who, secures employment with an employer on contract or permanent terms upon successful or unsuccessful completion of studies for which the loan was granted or upon earlier termination of such studies for any reason or cause whatsoever shall-

- (a) arrange with the employer monthly deductions from his salary for remittance to the Board and of such amount and for such period as shall be determined by the Board;
- (b) ensure that payment of such monthly deductions by the employer are remitted to the Board from the date such remittance is due to start and that the relevant documents bear the name of the loan beneficiary and his student loan number:

Provided that any deduction from wages, salaries or any income of beneficiaries shall not exceed one third of the total net income per month.

(c) inform the Board in writing of-

- (i) the name, address and telephone number of the employer and any subsequent employer or employers and the arrangements made with the employer in accordance with the provisions of paragraphs (a) and (b) of this sub-section;
- (ii) the current address of the loan beneficiary and any subsequent change of address until settlement or payment of final installment of the outstanding debt, including interest, if any; and