

Title: Widening participation in higher education for students from the low socio-economic status group? : a social justice analysis of student loans in Tanzania

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Abstract:

Higher education (HE) is expanding internationally driven by governments' dual concern to develop human capital that will contribute to economic growth and individuals' desire to expand their capabilities. However, as participation in HE expands, national governments are no longer able or willing to meet the costs. Financing of HE through provision of student loans has become the most popular strategy globally for funding undergraduate degrees. Widening participation as HE expands therefore depends on socially just distribution of loans. The Tanzanian student loans programme targets the support of students from the low socio-economic status (SES) backgrounds. This study explores the extent to which the loan policy and practice in Tanzania enables participation in HE for these students. The study is guided by the philosophical perspectives of critical theory and applies Nancy Fraser's theory of Social Justice. Political representation issues of who makes decisions and how, are investigated through critical analysis of policy documents and focus group discussions with higher level officials within Higher Education Student Loans Board (HESLB). Loan policy implementations are explored from the perspective of twenty students from low-SES backgrounds studying at two Universities in Dar-es-salaam, who have applied for student loans with differing degrees of success. Through one to one interviews they were invited to share their stories of applying for and distribution of loans, and about studying with or without a full loan. The findings show a discrepancy between the purposes of the financial assistance policy and the loan scheme on the one hand and, the practice of loans distribution on the other. The policy guarantees loan accessibility for poor students but in practice the proclaimed opportunity is unreliable. For instance, the 'national priority' criterion for loans accessibility excludes many poor students who have not been enrolled in Science, Engineering, Mathematics and Education programmes but qualify for HE entry. This study recommends that, HESLB revise its criteria for issuing of loans and the means-testing formula in order to create more opportunities for HE participation for students from low-SES backgrounds.