

## CHALLENGES FACING HIGHER EDUCATION STUDENTS' LOANS BOARD IN LOAN RECOVERY: THE CASE OF SELECTED UNIVERSITIES IN TANZANIA

Margareth A. Mapunda, Assistant Lecturer, Department of Marketing, College of Business Education,  
E-mail: [m.mapunda@cbe.ac.tz](mailto:m.mapunda@cbe.ac.tz) P. O. Box 1968, Dar es Salaam, Tanzania

### ABSTRACT

*The importance of Higher Education has been increasing since the beginning of the 21<sup>st</sup> century and it is believed that individuals' access to higher education will enrich their lives and status, and improve national economy. This has forced many governments in the world to establish students' loan schemes to support the needy and qualified individuals so as to widen their access to tertiary education. Despite the benefits of students' loan scheme, low loan recovery has been found to be one of the challenges impeding these schemes. Thus, the main objective of the present study is to explore the challenges facing Higher Education Students' Loans Board (HESLB) in loan recovery to the selected three higher learning institutions in Dar Es Salaam, Tanzania. The study employed a qualitative exploratory research design, drawing from twenty nine (29) in-depth interviews. Purposive sampling technique was used to draw five (5) members of the management team of HESLB, College of Business Education (CBE), Dar Es Salaam Institute of Technology (DIT), and Institute of Finance and Management (IFM). Similarly, twenty four (24) loan beneficiaries were drawn randomly from the respective organizations. The interviews were built around various themes including the challenges facing HESLB in loan recovery, the challenges facing human resource officers during the loan collection process, challenges facing loan beneficiaries in loan repayment, and suggested ways to reduce the identified challenges. Qualitative content analysis was used to analyze the data. The findings reveal several challenges and they were categorized under: HESLB, human resource officers, and loan beneficiaries. To improve the identified challenges one of the proposed suggestion was to mainstream loan repayment in the national agenda.*

**Keywords:** Higher Education, Students' Loans Board, Loans recovery challenges, Students' Loans scheme in Tanzania

### 1. INTRODUCTION

The importance of Higher Education has been vibrant since the beginning of the 21<sup>st</sup> century (Johnstone, 2005). Its significance has been recognized worldwide to the individuals and to the whole society. Individuals who have higher education, their lives and status are much better than those without this level of education. They can perform any development activities like policy formulation, programme planning and conducting research (Ng'ang'a, 2016; Mpiza, 2007). Furthermore, a society with a good number of educated manpower has a big chance of economic prosperity and improvement of good governance (Ng'ang'a, 2016). In order to increase the educated manpower, many governments in the world including Tanzania established students' loan scheme to support and facilitate access of higher education to the needy and qualified students. Currently, there are more than 70 countries managing higher education students' loan schemes (Zolkeplee, Hamed, & Ogunbado, 2018; Ng'ang'a, 2016). Despite the benefits of loan scheme facilities, one of the challenges impeding the schemes is low loan recovery from the loan beneficiaries (Kossey & Ishengoma, 2017).

Previous studies have found a number of challenges attributing to low loan recovery to students' loan schemes in developing countries. For instance, the study by Engede (2015) in Kenya found that, unemployment of loan beneficiaries, uncooperativeness of some employers, brain drain due to some loan beneficiaries leaving the country, and low paying jobs were the major challenges facing students' loan scheme in the country. However, the study collected data from higher education students' loan beneficiaries only. This calls for other studies which will consider a wider coverage of respondents like it is in the current study.

Similarly, Kenayathulla and Tengyu (2017) conducted a survey to analyze students' loan schemes in Malaysia and China. Their study identified some of the challenges which contribute to the low loan recovery. These include; unemployment rate of graduates, personal and family background, debt burden, and personal attitudes. However, the

study used university students only, hence calling for more studies that considers triangulation in the aspect of population sample. The current study addresses this deficiency.

In addition, a study by Kossey & Ishengoma, (2017) conducted in Tanzania indicates various challenges which impede the student loan scheme. Some of these challenges contribute to the low loan recovery. Cases in point include limited resources, unemployment, lack of national identification system, poor policy and legal framework, as well as migration of loan beneficiaries after graduation. Although the study's population includes staff from students' loan scheme, graduates, students, and parents, the human resource officers who are the employers of loan beneficiaries were missing. Thus, the current study included human resource officers to improve the previous studies.

Furthermore, Onen, Ajuaba, Oceng, and Ndaruhutse (2015) did a literature review on managing younger students loan scheme in three African countries. Their results showed that apart from legal challenges, the young loan schemes in Africa faced with difficulties to identify the right loan beneficiaries, create reliable databases, institute an effective and an efficient loan disbursement as well as recovery systems. The study reviewed empirical literature and population was the younger students' loan schemes; thus, empirical research are needed as it is in the current study.

Collectively, these studies spotted out the existence of challenges in student loan schemes in developing countries, precisely Africa and Asia. However, most of the challenges were derived from the management and employees working on students' loan schemes or ongoing students as shown in the study by Engede (2015); Onen, et al.(2015); and Kenayathulla and Tengyue (2017). On the other hand, Kossey and Ishengoma (2017) used a more diversified population, but the human resource officers were missing from their respondents. This study intend to bridge gaps existing in the available studies by focusing on data from beneficiaries, loan scheme employees as well as employers of loan scheme beneficiaries. Therefore, the main objective of this study is to explore the challenges facing Higher Education Students' Loan Board (HESLB) in Loan Recovery in Tanzania. The specific objectives include: to find out the challenges facing HESLB in loan recovery, to identify the challenges facing human resource officers during the loan collection process and to identify challenges facing loan beneficiaries in loan repayment.

## **2. LITERATURE REVIEW AND THEORETICAL FRAMEWORK**

### **2.1 Conceptual Definitions**

#### **2.1.1 Higher Education Students' Loan Schemes**

Higher education refers to the scope of knowledge and skills imparted within the tertiary level of education excluding primary and secondary education levels (URT., 1999). In the current study, higher education means University/College students since Loan scheme involves degree and postgraduate diploma students. Similarly, students' loan is an alternative way to support financially needy students who secure admission in the College or University to cover their expenses (Rani, 2016) with the arrangement of repaying it back after completion of their studies. Students' loan generally covers the tuition fee, books, and living expenses. According to Rugambuka (2008), Higher Education Students Loan Scheme is a financial program for supporting qualified and needy students to access higher education. In this study, the Higher Education Students' Loan Scheme is the government agency which is Higher Education Students' Loans Board in Tanzania (HESLB). The HESLB is an autonomous body established in July 2005 under Act No. 9 (CAP 178) in order to allocate loans to the needy and qualified students as per Act No. 9 of 2004; and to recover all issued loan since 1994 so as to make the scheme effective, successful and sustainable (URT, 2008 - 2011).

#### **2.1.2 Loan Recovery**

Albrecht and Ziderman (1993) describe loan recovery as recovering the costs of student loans which is comprised of three issues: the amount of hidden interest subsidies on the loans, repayment losses due to default and administrative costs. In this study, loan recovery means repayment of students' loan by both, current loan beneficiaries, and the past loan beneficiaries or defaulters.

### **2.2 Human Capital Theory**

The Human Capital Theory is the most dominant economic theory of western education, laying the framework of government policies since the early 1960's (Fitzsimons, 1997). According to Becker (1992) human capital is comprised of education, training, medical care and personal development activities. Among all these, education and training are the most important investment in human capital (Becker, 1993, Pg. 17). The decision to invest in human capital will be made by an individual only if the expected benefits are more than the costs associated with education (Cho, Xu, & Kiss, 2015). Thus, many governments invested in education in terms of students' loan because of the expected returns

in terms of educated manpower. The theory has been applied in various empirical settings in the education sector and particularly in higher learning institutions. For instance, the success of students' loan financing higher education (Nyahende, 2013) in Tanzanian context, understanding student loan decision in college (Cho, et al., 2015) in the USA and financing higher education through student loans (Dary & James, 2018) in Ghana.

On the same grounds, the theory was applied in this study to find its connectivity with the challenges of students' loan recovery and its effects on higher education. The theory insists on education and training as the most essential investment to any individual in the world. It is believed that individuals' access to higher education will enrich their lives, status and will result to improved national economy. Similarly, students' loan schemes give access to higher education to the needy and qualified students. Therefore, the relevance of the theory to the current study is that, if the challenges facing HESLB are solved, more loans will be recovered leading to increase in the number of needy and qualified students accessing higher education and this will enhance human capital development in the country.

### 3. METHODOLOGY

The study employed a qualitative exploratory design, drawing from twenty nine (29) in-depth interviews in Dar Es Salaam. The first category of five (5) interviewees were members of management from different organizations including; a director and a human resource officer from HESLB; and three human resource officers from the College of Business Education (CBE); Dar Es Salaam Institute of Technology (DIT); and Institute of Finance Management (IFM). These respondents were selected purposively. The second category of interviewees was twenty four (24) loan beneficiaries who were obtained from the human resource officers' lists from the four mentioned organisations. They were selected randomly based on the provided list and these include the following respondents: six (6) from HESLB, eight (8) from CBE, five (5) from DIT and five (5) from IFM. In qualitative research normally, the sample size is determined by the data saturation criteria. So this study adopted the same criteria. According to Francis, *et al.* (2010) the suggested criteria for choosing initial analysis sample is at least 10 interviews are conducted and the stopping criteria is additional 3 interviews if no more new theme is emerging. In this study, the data saturation was attained at the eighteenth interview and confirmed with six more interviews. Data were collected from both primary and secondary sources using an interview guide, and documentary review. During primary data collection, the interviewees were scheduled after calling asking for their consent and at their convenient time. The interviews were conducted face to face and took an average of about 30 to 40 minutes. The secondary data were also used in this study, which include: official documents from Loans Board that is a quarterly report on March 2017, published articles from recognized journals, and policy documents. The study adopted qualitative strategy in data collection and in data analysis. Data were analyzed based on categories and emerged major themes. The interviews were audio recorded and field notes were hand written. The audio material and field notes were then transcribed verbatim, coded and presented according to emerging themes. The process of data collection and analysis were done simultaneously. The transcriptions were read by two different individuals to confirm the codes. Table 1 summarizes the description of the respondents.

**Table: 1. Description of respondents**

Organizations	CBE		DIT		IFM		HESLB		SUB-TOTAL
	M	F	M	F	M	F	M	F	
Loan beneficiaries	3	5	4	1	4	1	3	3	24
Human resource officers	1		1			1	1		4
Director							1		1
<b>Total</b>									<b>29</b>

Source: Survey data 2017

### 4. RESULTS ANALYSIS AND DISCUSSIONS

The study aimed at exploring challenges facing HELSB in recovering loan disbursed to beneficiaries after having completed their studies. In order to get an explicit and clear picture of these challenges, findings were presented according to specific objectives as follows;

#### 4.1 Challenges Facing HESLB in Loan Recovery

##### 4.1.1 Absence of National Identification Cards

The first challenge identified was related to the absence of national identification cards. This makes it difficult to trace the loan beneficiaries as the interviewee HESLB official narrated "*The biggest challenge is the lack of national*

identification card... you give a loan to a person who comes from Bukoba region... studied in Mwanza... employed in Kigoma. Traceability of this person is difficult... if all Tanzanians had national identification it would have been easy to trace loan defaulters as you give the loan using the national identification card and you trace the person using the same”.

#### **4.1.2 Attitude of Tanzanians towards Loan Repayment**

Another challenge was the attitude of Tanzanians towards loan repayment. According to the interviewed HESLB’s official most Tanzanians do not like paying loans. The respondent stated, “You know we Tanzanians do not like to pay... if someone takes a loan and they see you coming they run away”.

#### **4.1.3 Inadequate Cooperation between Employers and Loan Beneficiaries**

The third challenge was inadequate cooperation between employers and loan beneficiaries in the sense that, loan beneficiaries think they are sponsored by HESLB and they are not supposed to pay. Similarly, employers feel it is not their responsibility to collect the loan. During the face to face interview one of the respondent said that, “Loan beneficiaries think this is not a loan... employers see that they are not responsible just a third party... this is because they fail to disclose the information... the guidelines require them to submit the list of new employees within 28 days but they do not do so...” (Male, HESLB). Therefore, the loan recovery process becomes difficult as cooperation from employers could make it easy for HESLB to get hold of loan beneficiaries.

#### **4.1.4 Inadequate Number of Staff at the HESLB Portfolio**

The last challenge under HESLB was inadequate number of staff at the HESLB portfolio. These are supposed to manage all loan beneficiaries all over the country. This makes it difficult to provide good services and make adequate follow ups required to recover the loan. The HESLB official narrated that, “The HESLB portfolio is around three trillion Tanzanian shillings, which is almost the same like of CRDB... however, the HESLB staffing level is less compared to that of CRDB.

Therefore, findings reveal that challenges under HESLB that bar the Board from recovering loans disbursed include absence of national identification cards, attitude of loan beneficiaries, inadequate cooperation between employers and loan beneficiaries, and inadequate number of staff at the HESLB portfolio. The findings are congruent with that of Engede (2015) who found that, uncooperativeness of some employers was one among other factors hinder the students’ loan scheme in Kenya in the loan recovery. Similarly, Kossey and Ishengoma (2017) revealed that, lack of national identification cards, and limited resources were some of the challenges facing students’ loan scheme in Tanzania in the loan recovery process. Likewise, Kenayathulla and Tengyue (2017) found that, personal attitude was one among the challenges contributing low loan recovery in students’ loan scheme in China and Malaysia.

### **4.2 Challenges facing Human Resource officers in Loan Recovery Process**

#### **4.2.1 High rates of Monthly Deductions exceeding the stipulated ones for Loan Beneficiaries having More than one Loan**

The first challenge under human resource officers was related to monthly deductions of the loan beneficiaries having more than one loan. The monthly instalment deducted from their salaries is too big that is affecting their income and repayment of other loans. Some stated “The system does not consider a reminder of 1/3<sup>rd</sup> of one’s salary... the take home is very small. I have three loans... one is from the National Microfinance Bank, another loan is from CBE – SACCOS and the third one is from loans board...” (Female, CBE), “After deductions the remaining amount is not sufficient for living” (Male, DIT). This challenge is also supported by one of the institution’s human resource officers as he said, “The loan beneficiaries who have more than one loans constantly complained to the human resource office regarding deductions that... the remaining amount is not enough for their monthly expenses” (Male HR, DIT).

#### **4.2.2 Poor Record Keeping**

The next challenge identified relates to poor record keeping. This is a big problem affecting loan beneficiaries in repaying their loans and HESLB in recovering the loans. This is evidenced by the interviewed loan beneficiaries’ statements such as, “... most of the calculations are not correct... I paid the loan and I was nearly to finish, but I changed the organization... they started afresh deduction instead of continuing with the previous records” (Female, CBE). Supporting this, one HR said. “In 2016, loans board sent 80 names of loan beneficiaries to our institution, however, only 40 beneficiaries were the valid loan beneficiaries”. (Female, HR, and IFM).

Thus, the challenges encountered by human Resources Officer in loan recovery process include high rates of monthly deductions to those with more than one loan, and poor record keeping by the HESLB. The findings are in line with those of Onen *et al.* (2015) who found that, creation of reliable databases which gives the right list of loan beneficiaries is one of the challenges facing young student loan schemes in Africa.

### **4.3 Challenges facing Loan Beneficiaries in Loan Repayment**

#### **4.3.1 Higher Interest Rate charged by HESLB**

The most impinging challenge was related to higher interest rate charged by HESLB and failure to abide to the initial contract between HESLB and loan beneficiaries. The challenge was explored from loan beneficiaries as supported by the following statements: “No challenge... but the interest rate of 15% is too much” (Female, DIT), “Fifteen percent rate of interest is too much” (Male, IFM). Another one narrated, “Interest rate of 15% is out of our contract... I was paying 8% interest rate they suddenly changed to 15%” (Male, HESLB), “My contract was 8% interest rate but now I am paying 15%” (Male, CBE).

#### **4.3.2 Non-transparent and unclear Loan Contract to Loan Beneficiaries**

The second challenge under loan beneficiaries was the non-transparent loan contract which was not known to the loan beneficiaries. With regards to this challenge, the interviewed loan beneficiaries pointed that, before the establishment of HESLB that is from 1994 up to 2004 all students enrolled in public Universities or Colleges were provided loans. Those who secured loans before 2005 did not sign the contract forms. As a result, they feel that they were not supposed to repay. During the face to face interview one of the respondents said, “When they gave the money, they did not mention the interest rate... and they did not tell us it was a loan” (Male, CBE).

#### **4.3.3 Lack of Loan Clearance Receipts**

The last challenge was lack of loan clearance receipts to the loan beneficiaries who finished their payments. This is evidenced by one respondent as he said “I have finished the payments since July 2012... and I have all the receipts. But unfortunately my name appeared in the HESLB defaulters’ list” (Male, DIT).

Therefore, higher interest rate charged by HESLB, non-transparent and unclear Loan Contract unknown to Loan Beneficiaries, and lack of loan clearance receipts to the loan beneficiaries who finished their payments. The findings are contradicting with one of the recommendations of Kossey and Ishengoma (2017) which suggested that, HESLB should charge interest higher than inflation rate in order to reduce its dependence on the government.

### **4.4 Suggested Ways to Reduce the Identified Challenges**

The study participants suggested various ways to reduce identified challenges in order to improve the situation. These suggestions are grouped basing on the sampled respondents as seen in the following section:

#### **4.4.1 Suggestions from HESLB**

##### ***Strengthened cooperation between employers’ and loan beneficiaries***

The first way to reduce the identified challenges is to strengthen the cooperation of both employers and loan beneficiaries. This is supported by the following statements given by different respondents who said, “The employers need to disclose the information of loan beneficiaries... the guidelines require them to submit the list of new employees within 28 days. The loan beneficiaries also need to cooperate... if they don’t repay the loans the consequence is that... our young sisters and brothers will not be able to attend higher education”(Male, HESLB).

##### ***Speed up the process of national identification by the government***

The second way to reduce the identified challenges is for the government to speed up the process of national identifications. This will reduce the challenge of tracing loan beneficiaries as HESLB official opined “I think we should request the Tanzanian government to speed up... so that every Tanzanian who wants to apply for the Higher education loan should do so by using the national identification card”.

##### ***Mainstreaming loan repayment in the National Agenda***

The next way to reduce the identified challenges is for the government to make loan repayment to be a national agenda as one respondent suggested “You know, what, repayment should be made a national agenda in the sense that it should be broadcast in various media, reiterated by the president and other national leaders, and parliamentarians should emphasize on it day after the other.. So it should be a national agenda...” (Male, HESLB).

### **More Authority should be given to HESLB**

The fourth way to reduce the identified challenges is to give more authority to HESLB. It should be given powers to deal accordingly with defaulters. “*I think the law is too soft to act upon the defaulters... the HESLB should be given more power to act on this matter*” (Male, HESLB).

### **4.4.2 Suggestions from Human Resource Officers**

#### **Creating Strong Database for Proper Records**

HESLB is urged to install and activate strong database that will help it to keep all details and data regarding loan beneficiaries’ records beginning from the initial stages, contracts signed, disbursements as well as repayments.

### **4.4.3 Suggestions from Loan Beneficiaries**

#### **The interest should be reduced to 10%**

The HESLB and government should consider the interest rate because it is higher or equal to the normal commercial loans. In those cases where the beneficiary has an extra loan from other financial institutions, deductions consume all of his/her salary hence making life difficult for this individual. The responds narrated “*My life has become very difficult after starting paying education loan with 15%..... Before it was ok with 8%..... And I have another loan from CRDB, you can just imagine how I survive*” (Male, DIT). Another one added “*HESLB and government should rethink of this 15% interest rate .... I think 10% could be ok for everyone*” Female, CBE).

#### **Synchronization between HESLB with other Government Databases**

In addition, the database must be synchronized with Tanzania Revenue Authority (TRA) and social security funds for efficient loan recovery. This is supported by the following statement: “*Those who are doing business or employed in the private sector... they may be captured through TRA or social security funds. This will increase the loan repayment rate*”. (Male, DIT)

#### **Online payment and online progress report**

The third way to reduce the identified challenges is to create an online payment system or online progress reports. This will improve the loan repayment system and speed up the loan recovery process. This is supported by the following statements such as, “*There are loan beneficiaries who are businessmen or working in the private sector... if the online system is created, they will pay and see their payment status by requesting online progress report*” (Male, IFM).

#### **Reduction of retention fee from 6 to 2%**

The last way to reduce the identified challenge is the reduction of the retention fee from 6 to 2 %. This is evidenced by a statement made by one of the respondent who said, “*...many students are not aware of the retention fee... I came to know this when I started repaying the loan. The loan I took it was four million Tanzanian shillings (USD 1,794)... and when I started paying the amount was eight million Tanzanian shillings (USD 3,587) due to the retention fee*”. (Female, CBE). The summary of findings is shown in Table 2.

**Table 2: Summary of findings**

<b>Institution</b>	<b>Identified challenges</b>	<b>Suggested ways for improvement</b>
HESLB	<ul style="list-style-type: none"><li>▪ Absence of national identification cards</li><li>▪ Attitude of Tanzanians towards loan repayment</li><li>▪ Inadequate cooperation between employers and loan beneficiaries</li><li>▪ Inadequate number of staff at the HESLB portfolio</li></ul>	<ul style="list-style-type: none"><li>▪ Strengthened cooperation between employers’ and loan beneficiaries</li><li>▪ Speed up the process of national identification by the government</li><li>▪ Mainstreaming loan repayment in the national agenda</li><li>▪ More authority should be given to HESLB</li></ul>
Human Resource Officers	<ul style="list-style-type: none"><li>▪ High rates of monthly deduction exceeding the stipulated ones for loan beneficiaries having more than one loan</li><li>▪ Poor record keeping by the HESLB</li></ul>	<ul style="list-style-type: none"><li>▪ Creating strong database for proper records</li></ul>
Loan Beneficiaries	<ul style="list-style-type: none"><li>▪ Higher interest rate charged by HESLB</li></ul>	<ul style="list-style-type: none"><li>▪ The interest should be reduced to 10%</li></ul>

	<ul style="list-style-type: none"> <li>▪ Non-transparent and unclear loan contract unknown to loan beneficiaries</li> <li>▪ Lack of loan clearance receipts to the loan beneficiaries who finished their payments</li> </ul>	<ul style="list-style-type: none"> <li>▪ Synchronization between HESLB with other government databases</li> <li>▪ Online payment and online progress report</li> <li>▪ Reduction of retention fee from 6 to 2%</li> </ul>
--	--	---

Source: Survey data, 2017

## 5. CONCLUSION AND RECOMMENDATIONS

The study aimed to explore challenges of loan recovery in Higher Education Students' Loans Board with a focus on selected Universities in Tanzania. It specifically aimed to find out the challenges facing HESLB in loan recovery, identify the challenges facing human officers in loan recovery process, identify the challenges facing loan beneficiaries in loan repayment; and to suggest ways to reduce the identified challenges. The challenges and suggestions were summarized and grouped according to their sources. That is HESLB, human resource offices, and loan beneficiaries.

Four challenges were identified under HESLB including absence of national identification cards, attitude of Tanzanians towards loan repayment, inadequate cooperation between employers and loan beneficiaries, as well as inadequate number of staff at the HESLB portfolio. Similarly, under human resource officers two challenges were identified. These included higher deductions exceeding the stipulated ones by the law to those having more than one loan and poor record keeping by the HESLB. Furthermore, higher interest rate charged by HESLB, non-transparent and unclear loan contract unknown to loan beneficiaries, and lack of loan clearance receipts to the loan beneficiaries who had completed their payments were revealed to be challenges from loan beneficiaries. The challenges and suggestions were summarized and categorized in the HESLB, human resource offices, and loan beneficiaries groups (see Table 2).

The study recommends that the HESLB should learn from other developing countries which experienced the same challenges in their student financial schemes in order to improve the current situation.

## REFERENCES

- Albrecht, D., & Ziderman, A. (1993). Student loans: an effective instrument for cost recovery in higher education? . *The World Bank Research Observer*, 8 (1), 71-90.
- Becker, G. S. (1993). *Human capital : A Theoretical and Empirical Analysis with Special Reference to Education*. 3rd Edition, . Chicago and London: The University of Chicago Press.
- Cho, S. H., Xu, Y., & Kiss, E. D. (2015). Understanding Student Loan Decisions: A Literature Review, . *Family and Consumer Sciences Research Journal*, 43(3), 229–243.
- Dary, S. K., & James, H. S. (2018). Financing Higher Education through Student Loans: An Examination of Student Loan Take up and the Debt Burden among Ghanaian Tertiary Students. *International Journal of African Higher Education*, 5(1), 1-29.
- Dunia, M. (2014). *Factors affecting good performance of issuing the students' loan: a case of higher education Students' loans board (HESLB)* . Masters dissertation, Mzumbe University).
- Engede, I. (2015). *Strategies used by Higher Education Loans Board in Loan Recovery from Beneficiaries in Kenya* . Masters' Thesis, University of Nairobi Kenya.
- Francis, J. J., Johnston, M., Robertson, C., Glidewell, L., Entwistle, V., Eccles, M. P., & Grimshaw, J. M. (2010). What is an adequate sample size? Operationalising data saturation for theory-based interview studies. , 12. *Psychology and Health*, 25 ( 10), 1229-1245.
- Ishengoma, M. J. (2004). Cost-sharing in higher education in Tanzania: Fact or fiction? . *Journal of Higher Education in Africa/Revue de l'enseignement supérieur en Afrique*, 101-133.
- Johnstone, D. B. (2005). Higher educational accessibility and financial viability: The role of student loans. In World Report on Higher Education: The Financing of Universities. *II International Barcelona Conference on Higher Education, Global University Network for Innovation (GUNI)*, (pp. 24-25). Barcelona -Spain.

- Kenayathulla, H. B., & Tengyue, Z. (2017). STUDENT LOANS IN MALAYSIA AND CHINA: EQUITY, EFFICIENCY AND ADEQUACY. *MOJEM: Malaysian Online Journal of Educational Management*, 4(1), 64-85.
- Kossey, M. M., & Ishengoma, J. M. (2017). Issues and Challenges of Student Financing Systems in Africa: The Case of Tanzania. *International Journal of African Higher Education*, 4 (1). *International Journal of African Higher Education*, 4( 1).
- Mpiza, M. (2007). *The impacts of cost sharing on students in public universities in Tanzania: a case study of The University of Dar Es Salaam* . Master's thesis, The University of Dar Es Salaam .
- Ng'ang'a, M. N. (2016). *Factors Affecting Repayment of Education Loan among University Students in Kenya*. Master's thesis, KCA University.
- Nyahende, V. R. (2013). The Success of Students' Loans in Financing Higher Education in Tanzania. *Higher Education Studies*, 3(3), 47-61.
- Nyahende, V. R. (2016). Implementations of the Best Practices in Repayment, the Way to Improve Collections of the Due Students' Loans in Tanzania. *Higher Education Studies*, 6(1), 60-86.
- Onen, D., Ajuaba, D. B., Oceng, R. O., & Ndaruhutse, G. R. (2015). Managing the Student Loan Schemes in Africa: Lesson for Younger Loan Schemes. *International Journal of Education and Research*, 3(12), 271-284.
- Rani, P. G. (2016). Financing Higher Education and Education Loans in India: Trends and Troubles. *Journal of social science*,. 12 (4), 182-200.
- Rugambuka, I. B. (2008). *The performance of higher education students' loan scheme in Tanzania: the stakeholders' views*. Masters' dissertation, University of Oslo).
- URT. (2008 – 2011). *United Republic of Tanzania Higher Education Students' Loans Board – Strategic Plan*. Strategic Plan.
- URT. (1999). *United Republic of Tanzania: National Higher Education Policy*. Policy Document.
- Zolkeplee, S. Z., Hamed, A., & Ogunbado, A. F. (2018). Determinant Factors of Student's Perception Towards Educational Loan Repayment. *JMFIR*, 15(1), 95-108.