

**EVALUATION OF ISSUES ON FINANCING HIGHER EDUCATION IN
TANZANIA: A PERSPECTIVE AND EXPERIENCES FROM PARENTS IN
MBEYA REGION**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER OF EDUCATION IN
ADMINISTRATION, PLANNING AND POLICY STUDIES
DEPARTMENT OF EDUCATION PLANNING, POLICY AND
ADMINISTRATION
THE OPEN UNIVERSITY OF TANZANIA**

2023

CERTIFICATION

The undersigned certifies that he has read and hereby recommends for acceptance by The Open University of Tanzania, a dissertation titled “**Evaluation of Issues on Financing Higher Education in Tanzania: A Perspective and Experiences from Parents in Mbeya Region**”. In partial fulfilment of the requirements for the Degree of Master of Education in Administration, Planning and Policy Studies (MED, APPS) of The Open University of Tanzania.

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.....

Date

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DECLARATION

I, **Ramadhan Salum**, declare that the work presented in this dissertation is original. It has never been presented to any other University or Institution. Where other people's works have been used, references have been provided. It is in this regard that I declare this work as original mine. It is hereby presented in partial fulfilment of the requirements for the degree of Master of Education in Administration, Planning and Policy Studies of The Open University of Tanzania.



.....
Signature

.....
Date

DEDICATION

I dedicate this scholarly work to the Almighty Allah, creator of the universe and source of all knowledge, who enabled me to pursue studies at higher level at the University. I also dedicate to my lovely wife Moza Rashid and our family, especially our children Rahim, Rajma and Rahma who are yet at school. This work should therefore be a catalyst and a cantle to motivate and mirror their school life.

ACKNOWLEDGEMENTS

I am grateful to Almighty Allah for giving me wisdom, knowledge and capacity to be able to pursue my higher education. My special thanks should go to my supervisor Dr. Newton Kyando who helped me and kindly guided me throughout the research work from research proposal development up to the product of the report. I really appreciate his concern and contributions to this study. I say may the Almighty Allah continue to bless you abundantly.

My sincere and heartfelt thanks go to my lovely wife Moza Rashid for her moral and financial support rendered to me throughout the course and my entire academic journey. Without her support, help, guidance, advice and encouragement, the study could not have been successful.

Special thanks to the late Angetile Anania Mwakalinga the then headmaster at Ipinda secondary school and my former student Donald Amon Mwaihojo for their contributions in my studies. I would like to thank also my colleagues; Mgone Nuru, Zubeda Mwambe, Kihwan Saad, Joyce Malengo, Enea Mtawa, Leah Lutengano and Eliezel Ambonisye for their support.

Lastly, but not least, the success achieved from this study was also attributed to cooperation from Mbeya Regional Administration; Mbeya City Council, Mbeya District Council and Kyela District Council. I am also indebted to Parents from the three above districts; they jointly enabled me to acquire the necessary information for success of this study. I thank all of them.

ABSTRACT

The study evaluated issues on financing higher education in Tanzania specifically the perspective and experiences from parents in Mbeya region. The study adopted a qualitative research approach using a phenomenological research design. The study was guided by four objectives including analyse the parents' understanding in higher education financing mechanisms, examine the experiences of parents in mechanisms to financing higher education, assessing issues in policies and guidelines on parents' role in mechanism and explore the parents' views on developing trends in the financing of higher education in over time. A sample of 30 participants was involved. Data were collected through interviews and then subjected to content analysis. The study found that, most of the parents are aware of the cost of taking a student to University in Tanzania. The mechanism has increased the access to higher education. Also, the study revealed that most parents lack awareness on the policy that governs the financing of higher education. Furthermore, the study found that the mechanism is dynamic and ever-changing. The study recommends that the government should promote awareness among parents, there is a need for the responsible organ on the financing of higher education to undertake basic changes that are related to financing mechanisms, there is a need for policy to be reviewed and the role of parents should be clearly stated. Furthermore, there is a need for the government to prepare suitable and friendly environment to facilitate easy repayment of loans. The study concludes that most of the parents are aware of the cost of taking a student to a University in Tanzania; the mechanism has increased access to higher education; also, most of the parents' lack awareness of the policy that governs the financing of higher education.

Keywords: *Financing higher education, parents, Mbeya, Tanzania*

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LIST OF ABBREVIATIONS

| | |
|--------|--|
| APA | American Psychological Association |
| BMJ | British Medical Journal |
| ETP | Education and Training Policy |
| EU | European Union |
| EUNEC | European Network of Education Council |
| FIRE | Forum for International Research in Education |
| GDP | Gross Domestic Product |
| HEP | Higher Education Policy |
| HESLB | Higher Education Student Loans Board |
| IMF | International Monetary Fund |
| JAPA | Journal of the American Planning Association |
| OECD | Organization for Economic Cooperation and Development |
| OUT | Open University of Tanzania |
| PhD | Doctor of Philosophy |
| SSA | Sub-Saharan Africa |
| UNESCO | United Nations Educational, Scientific and Cultural Organization |
| URT | United Republic of Tanzania |
| USA | United States of America |
| USAID | United States Agency for International Development |
| USD | United States Dollar |

CHAPTER ONE

INTRODUCTION

1.1 Study Overview

The purpose of this study was to evaluate the parents' perspective and experiences on financing higher education in Mbeya region, Tanzania. This chapter consists of ten subsections namely; background to the study; statement of the problem; purpose of the study; objectives of the study; research questions; delimitation of the study; definitions of key terms; limitations of the study; significance of the study and organization of the dissertation.

1.2 Background to the Study

Access to higher education is one of the fundamental educational questions. The conditions governing such access reflect in large measure national policies in regard to higher education and in some respects, to education in general. The Universal Declaration of Human Rights, Proclaims in Article 26 (1) "Everyone has the right to education and higher education shall be equally accessible to all on the basis of merit" (Mikongoti *et al.*, 2015).

In the UNESCO Convention against Discrimination in Education, Article 4 (a), the states undertake to "make higher education equally accessible to all on the basis of individual capacity" and the international Convention of Economic, Social and Cultural Rights stipulate in Article 13 Paragraph 2 that "higher education should be made equally accessible to all, on the basis of capacity, by every appropriate means,

and in particular by the progressive introduction of free education (World Bank, 2014; UNESCO, 2011).

Globally, financing of education has emerged as a major topic of discussion among policy makers in recent years. There is evidence that in many developing countries, governments can no longer continue to increase spending on education at the high rates characteristic in the 1960s and 1970s. The macroeconomic environment has worsened, and there is keen intersectoral competition for public funds. Thus, unless educational development moves away from its present heavy dependence on public funds, the expansion of education would be frustrated. One policy option is to increase the private financing of education.

In African countries, higher education has become so expensive such that the debate today is much about which funding model or combination is economically feasible and sensible, practical and moral, within any given context (Oketch, 2016). Furthermore, the study argues that there has been experienced expansion since the higher education sector was liberalized around mid-1990s where in some countries, universities have emerged overnight. As it can be seen that due to the globalization and accessibility of higher education, the financing of higher education may become an unbearable burden to state's tax systems and the likely tendency is the establishment of student's tuition and offer private means of financing. It is believed that how much a nation spends and how it spends its resources to provide education can have an influence on economic growth, social mobility, and society's sense of well-being. Literature indicates that in many parts of the world, the financing of

higher education is not solely the role of the government (Komba, 2017; Chatama, 2014). Other stakeholders, including parents, are being involved in funding higher education in the form of cost sharing.

Tanzania like other countries in Africa has been the bottleneck in the provision of quality education in the country. Chatama (2014) holds that cost sharing in the financing of higher education can be traced back to the 1950s whereby during this period, bursaries were given to students who were deemed economically poor to assist them pay for their higher education. In 1974, the government abolished the bursary system and took all the responsibilities of paying the costs of higher education as to make higher education accessible to all socio-economic groups. This did not last longer as due to serious economic problem which led to the deterioration of the economy. Furthermore, in the 1980s the Tanzania government reviewed its development plans and policy of the 1960s and that the World Bank and International Monetary Fund (IMF) suggested that Tanzania among other things to introduce cost-sharing in the provision of social services including education. Thus, Tanzania instituted cost sharing in education provision starting in the 1992/1993 financial year.

Previous scholars such as Dunga and Precious (2016) focused on perceptions of Free Education among students in South Africa and found financing higher education is very controversial, whereas Komba (2017) focused on the trends in the financing higher education and found there is an expansion of enrolments and cost sharing. Nyahende (2013) did a research on the success of students' loans on financing higher

education; in addition, Mwalimu (2011) assessed loans board and repayment in Tanzania. Furthermore, Makimu (2017) focused on students' demographics and perceptions of the cost sharing program for financing higher education in Tanzania. Based on existing literatures, there is little empirical evidence available on parents' perspective and experiences on financing higher education in Tanzania. In this respect the current study evaluated the parents' perspective and experiences on financing higher education in Mbeya region.

1.3 Statement of the Problem

Higher education sector in Tanzania is currently being underfunded and that financing of higher education is not healthy (Komba, 2017). It is arguing that there should be a way of involving all stakeholders (parents, students, tax-payers). Several efforts such as financing higher education by allocating enough budget to the Ministry of Education, however, despite the government efforts and initiatives in improving the efficiency of financing higher education by ensuring stakeholders' participation as clearly proposed in the 1998 action plan of financing sustainability of higher education in Tanzania (URT, 1998) it is not yet known what stakeholders-parents think and that all of the reviewed literature give no attention to their perspective and experiences on financing higher education. Therefore, the study aimed to fill the gap by evaluating the parents' perspective and experiences on financing higher education in Mbeya region Tanzania.

Furthermore, previous scholars were focused on perceptions of Free Education, the trends in the financing higher education, success of students' loans on financing

higher education; loans board and repayment perceptions of the cost sharing program for financing higher education, hence little empirical evidence available on parents' perspective and experiences on financing higher education in Tanzania. In this respect the current study evaluated the parents' perspective and experiences on financing higher education in Mbeya region.

1.4 Purpose of the Study

The purpose of this study was to evaluate the parents' perspective and experiences on financing higher education in Mbeya region, Tanzania.

1.5 Objectives of the Study

Specifically, the study sought:

- i) To analyse the parents' understanding in higher education financing mechanisms in Tanzania.
- ii) To examine the experiences of parents in mechanisms to financing higher education.
- iii) To assess issues in policies and guidelines on parents' role in mechanisms to finance higher education.
- iv) To explore the parents' views on developing trends in the financing of higher education in over time.

1.6 Research Questions

Basing on the research's specific objectives above, the study aimed to answer the following research questions:

- i) What are the parents' understandings in higher education financing mechanisms in Tanzania?
- ii) What are the experiences of parents in mechanisms to financing higher education?
- iii) What are the issues in policies and guidelines on parents' roles in mechanisms to finance higher education?
- iv) What are the parents' views on the developing trends in the financing of higher education in over time?

1.7 Delimitation of the Study

The study evaluated parents' perspective and experiences on financing higher education in Mbeya region, mainly in three districts; Mbeya city council, Mbeya district council and Kyela district council. This study has mainly focused on parents understanding on financing higher education, expediencies on policies and guideline, experiences on trends on financing and experiences of parents in mechanisms to financing higher education. The interviewed participants were parents who have ever financed and still finance students' in higher education. Thus, the study's findings are confined to parents in Mbeya region and not all parents in Tanzania hence findings of the current study could not be generalized.

1.8 Definitions of Key Terms

This sub section provides the contextual definitions of the key terms used in this study:

- i) **Higher Education:** A more holistic resonance term referring to all post-secondary Institutions. It is a set that constitute and cover a wide range of learning Institutions including University (Alem, 2018). In this study, refers to any post- secondary learning that takes place at the college or university leading to the award of bachelor degrees and above.
- ii) **Financing:** Is the concept which addresses questions about how resources are allocated, used, and accounted for to achieve sustainable, quality education for all children and youth (USAID, 2019). In this study, refers to the process of providing all basic requirements, to facilitate higher education activities.
- iii) **Parents:** Is anyone who is the designated caregiver to a child. Encompasses a wider meaning where father is one of many (Persson, 2019). In this study, refers to any adult who takes the responsibility of caring the students in their pursuit of their higher education
- iv) **Perspective:** A view or prospect, a particular way of regarding something, or an understanding of the relative importance of things (Hughes, 2005). In this study, refers to parents' point of view about financing of higher education.

1.9 Limitations of the Study

Throughout this study, the researcher encountered a number of limitations: first, limited cooperation from the respondents as some participants-parents were suspicious of strangers talking to them, hence were unwilling to participate in the research. However, to overcome this challenge the researcher precisely clarified through informed consent to elicit effective participation of the respondents. Second, communication problems especially language barrier as some participating parents

were not able to speak English and Kiswahili. This occurred in Kyela and Mbeya districts councils. Thus, to overcome this researcher used local translators.

1.10 Significance of the Study

The study is urgent as it provide an important knowledge to parents regarding their perspective and experiences, all of which are vital towards maximizing their participation on financing of higher education. Also, the findings of this study are significant as they are expected to shed light to the government as will provide knowledge on the perspective and experiences of parents on financing higher education. Moreover, the study findings are vital to decision makers as they inform the policy makers and administrators on developing new policies and guidelines on financing higher education. Furthermore, the research is significant as the findings open door for other researchers for more studies on financing higher education in Tanzania. In addition, findings of the current study will enable parents to understand their role on financing higher education for their children.

1.11 Organization of the Dissertation

This dissertation is organized into five chapters. Chapter one contains introduction of the study; background to the study, statement of the problem, purpose of the study, objectives of the study, research questions, and delimitation of the study. Moreover, it contains definitions of key terms, limitations of the study, significance of the study and organization of the dissertation. Chapter two covers the literature review in relation to the study which includes the general overview on the role of higher education, theoretical framework, empirical findings, synthesis and knowledge gap

and summary of the chapter. Chapter three presents methodological issues and procedures adopted during the study. Includes approach to the study, research design, study area, study population, sample size and sampling procedures, data collection methods, data analysis strategies, ethical issues, trustworthiness of the findings and summary of the chapter. Chapter four, deals with presentation and discussion of research findings. Chapter five covers summary of the study and summary of the major findings, conclusions and recommendations of the study. Apart from that, reference and appendices are included as the end part of this study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presented a review of literature related to this study so as to find out the evidence and more justification of the study and determine the research gap deal with the researcher. Therefore, the chapter covers critical review of supporting theories or theoretical analysis, empirical analysis of relevant studies, research gap identified, analytical/conceptual framework (for studying the problem and analysing).

2.2 An Overview on the Role of Higher Education

It is believed that, higher education today matters than ever before as there is an increase of USD 38 billion investment in higher education in 2021 from 29 USD billion in 2011 for developed countries whereas in African countries it ranges between USD 23 billion from 15 USD investment in 2010 (Global Business Coalition for Education Report, 2021). Likewise, the budget for higher education financing keeps increasing in Tanzania as there is a significant increase of 7.4 per cent in the trend of budget allocated.

According to the World Bank (2010), universities and other educational institutions play an important role as society's knowledge hubs, this knowledge and applied research are increasingly recognized as among the key sources of growth in the global economy. In particular, the application of knowledge in support of entrepreneurship and research is critical to industrial competitiveness and economic growth.

According to Dunga and Precious (2016), Riddell and Song (2011), higher education is progressively perceived as being essential to social and employment success and that a lack of education greatly affects a person's ability in many aspects of life including the prospects of getting an income through employment. This is similar to Tilak (2011) assertion that higher education in society does not just provide an educated workforce but also a workforce that can contribute to the growth and development of the economy.

2.3 Theoretical Framework

This study was guided by the Community Participation Theory to describe the significance of parents' participation in decision making that affect their lives and welfare in social development. The theory of community participation was propounded by Arnstein in 1969. Community participation theory, formerly named as "participation in the process" in which much of its focus has been rested in the great value of issues of "citizen participation". The prime focus of the community participation theory was to address how planners, bosses, project leaders and power holders involve citizens (Arnstein, 1969).

The theory has its root in political contention as to whether there should be "self-help" or citizen involvement as referring to absolute control by planners, politicians and power holders or citizen participation respectively (Arnstein, 1969). According to the theory, "citizen participation" is a strategy in which the citizens or the "have-nots" as referred in the theory join in determining how information is shared, goals and policies are set, tax resources are allocated, programs are operated and benefits

like contracts and patronage are parcelled out; in short it is a strategy which enables the have-nots “citizens” share the benefits of the affluent society (Arnstein, 1969).

The theory uses simply the term “citizen participation” as a categorical term for citizen power, as the theory was intended to describe the significance of citizen participation in social development as in this study, the role of parents as stakeholders in financing higher education.

The theory contends similar to Stukas *et al.*, (2016) by asserting that an effort to increase involvement of citizen in their community is a global phenomenon in response to decentralization policy. Community participation may include some form of involvement of people or parents in decision making that affects their lives and welfare. Likewise, in the study, parent’s perspective and experiences in turn influence their participation on financing higher education.

Arnstein (1969) contends that it is only rational to give control of affairs and decisions to people most affected by them. It is believed that community participation brings many lasting benefits to people instead of only a means of getting things done. Further, Arnstein associates citizen participation with citizen power and control as the redistribution of power that enables the have-not’s citizens, presently excluded from the political and economic processes, to be deliberately included in the future. This suggests that parents’ participation helps to promote sense of ownership and control of higher education among them. For the same reason, the higher education should be owned and supported by both government and parents.

The theory holds a typology of eight levels of participation as “non-participation” level with two rungs; manipulation and therapy in which the have-nots do not participate in planning or conducting programs, “tokenism” with three rungs: informing-that allow the have-nots to hear and have a voice, consultation - as citizens indeed hear and be heard but lack power to insure that their views will be headed by the powerful, placation - the highest level of tokenism in which the have-nots can advise but remain for the power holders to decide. “Citizen Power” - the highest level with three rungs: partnership - in which the have-nots can negotiate and trade off with the power holders, delegated power-the have-nots have power to participate in decision making, citizen control-in which the have-nots citizens obtain the majority of decision-making seats or full managerial power.

2.4 Empirical Findings

Different researchers have done their studies on the issues of financing higher education in different areas and their findings might be quite different or relatively the same. However; the studies can be categorized as studies conducted in developed countries, studies conducted in developing countries and studies conducted in Tanzania.

2.4.1 Studies Conducted in Developed Countries

Sandra and Miller (2020) in the study impact of the Great Recession on the ability of parents to fund their children’s college education. Using data from the longitudinal study of American Life, the study analysed the impact of Great Recession on the beliefs about responsibility and plans of parents in their mid to late thirties to finance

the post-secondary education costs of their children. Results show that Great Recession was unrelated to parents' belief about their responsibilities to finance their children post-secondary education, but it was associated with their plans for financing. Parents who experienced a negative net impact of Great Recession were more likely to report that their child needed a grant, scholarship or loans. College educated parents believed that parents have partial financial responsibility and that children should also contribute financially by getting grants, scholarships and loans.

Leshanych *et al.*, (2018) conducted their study on the financing models of institutions of higher education in foreign countries. The study found that the experiences of the leading countries of the world showed that one of the most important levers is the state financing mechanism of higher education. However, the practice of state financing of education does not remain constant and unchanged, it is constantly changing. Internal and external conditions of functioning of the industry dictate the need to improve the entire financial mechanism. In Organization for Economic Cooperation and Development (OECD) member countries, central government usually controls certain points in the higher education system including setting tuition fees or issuing permissions for tuition fees. In other countries including the United States there is academic freedom guaranteed by high financing autonomy which forms its funds from various government (central, regional and local) agencies and other resources.

Similarly, the study carried out by Johnstone (2015) on Financing Higher Education indicates that an international perspective on the financing of higher education

revealed great similarities among countries' in spite of equally great differences in the underlying economies, cultures and political systems. The dominant theme throughout the world is financial austerity, affecting higher educational institutions and families alike and that challenging policy goals held by virtually all countries. Financing higher education in the current globalized world, with economic austerity is the worldwide dilemma of higher education financing.

Praneviciene *et al.*, (2017) carried out a study on Models of higher education. The study found that the main financing source of higher education in Europe currently is the state; in the European Union (EU) the government's share of total spending on education in 2012 ranged from 69% in Portugal up to close to 100% in Sweden, Finland and Luxemburg. At present, the main source of financing is still governmental funding. The advanced states allocate between one and three percentage of GDP to higher education; this tendency prevails almost in the whole Europe.

2.4.2 Studies Conducted in Developing Countries

Dunga and Precious (2016) on their study of Perceptions of Free Education among students in South Africa revealed that financing higher education is a very controversial topic in South Africa. Higher education institutions in South Africa depend largely on government. The most important source of financial support for the country's higher education is the government. However, the support has been declining over the years. The study findings further noted that there has been an increased demand for higher education, especially in regions with higher population

numbers and SSA is no exceptions. However, the lack of finance has been one of the main constraints to higher education growth in the region. In developing countries there is still antagonism and a lot of frustration among parents and students and that higher education is still not accessible by many.

In addition, the study by Oketch (2016) on Financing Higher Education in low income countries of SSA show that all over the world higher education has become so expensive such that the debate today is much about which funding model or combination is economically feasible and sensible practical and moral within any given context. The study findings further noted that in Sub-Saharan Africa context there is less than adequate level of participation in higher education even though universities have opened quite rapidly in recent years in some countries.

According to World Bank (2010), the problem of financing higher education is more acute in Africa than in the rest of the world. In the last 15 years, the total number of higher education students in Africa has tripled, increasing from 2.7 million in 1991 to 9.3 in 2006 while public resources allocated to current expenditure in that sector has only doubled. In the rest of the world, public financing of higher education has in general kept pace with the increase in the number of higher education students. The situation is even more critical in the poorest African countries. The study findings noted that an analysis of the status of higher education financing in Africa has revealed that most of the African countries face more or less similar challenges in financing the sector. Further, the study adds that the challenges facing higher education in Africa are particularly severe because of the continent's rate of

population growth. However, the situation varies from country to country as in some countries such as Botswana, Ethiopia, Lesotho, Madagascar, Morocco and Zambia the amount of public resources allocated to higher education has kept pace with the number of students. However, in countries such as Burkina Faso, Cameroon, Egypt, Guinea, Kenya, Mali and Togo has not been the case. In the last 15 years, the education sector in SSA has grown significantly. The increase in the number of higher education students is directly related to progress achieved in the area of universal primary school enrolment and secondary school enrolment. Moreover, the study has revealed that the number of students at all education levels has increased faster than public resources have been made available. However, it is argued that Africa is the only region in the world that has experienced a decrease in the volume of current public expenditure per student.

2.4.3 Studies Conducted in Tanzania

Mubanga and Diko (2019) in their study titled Higher education funding and students' perception in Tanzania. The study was motivated by students' riots that engulfed the country early this year. A mixed method approach was used to analyse the obtained data from questionnaires and run through SPSS software version 23 students pointed out that they believe corruption still undermines the fairness of who gets funding. Private sector has also stepped in to offer support through scholarships and loans although there are still complaints from students on the high interest rates charged by banks for example. Students also blame the high level of unemployment experienced in the country to failure in paying back loans.

A study carried out by Ishengoma (2004) on cost-sharing in higher education in Tanzania: Fact or fiction reveals that the financing of higher education is not solely the role of the government; other stakeholders including parents are currently involved in funding higher education in the form of cost-sharing. Further, holds that this dates back to the 1950s when bursaries were given to students who were deemed economically poor to assist them pay for their education.

A study carried out by Komba (2017) on the trends in the financing of higher education in Tanzania reveals that higher education sector is currently being underfunded by the government. The HEP of 1999 and ETP of 2014 guide the current trend in financing education in Tanzania. Regarding the higher education, the HEP of 1999 recommends expansion of enrolments, institutionalization of cost sharing and improving funding of the sector [United Republic of Tanzania (URT), 1999]. However, the issue of cost sharing in Tanzania has caused misconceptions and misunderstanding between the government on one side and parents and students on the other side.

The study by Nyahende (2013) on the factors indicating the success of students' loan in financing higher education in Tanzania holds that the government failed to finance free public higher education, so the reinstatement of cost sharing policy in higher education was made in 1980s, the formal announcement of the policy was made in January 1992. It was argued that the introduction of cost sharing in higher education had become necessary. As to other parts of the developing world, the concept of student loans has existed in Africa for more than 50 years, with loan programs

having been proposed as early as 1952 in Lesotho and 1966 in Botswana. Furthermore, the study by Nyahende (2013) provided that students' loans in financing higher education in Tanzania resulted due to cost sharing policy which existed during colonial period and in post-independence Tanzania. After independence, students in higher learning institutions paid tuition fees and students from poor families were assisted through government bursaries. In 1974 the government abolished the bursary system and assumed all responsibilities of paying for all higher education costs for students admitted in public higher education institutions. Cost sharing policy in higher education was planned to be implemented in three, phases as in 1992/1993, 1994/1995 and 2004/2005 in which in the third phase, parents and students were required to meet partial payments through loans. Under this phase (the third) all the activities were under the supervision of the HESLB. Higher education students loan board was established under the act of Parliament No.9 of 2004, amended by act No. 9 of 2007 CAP 178, commenced its operation in July 2005.

2.5 Synthesis and Knowledge Gap

Financing of higher education has been excessively researched, much of the reviewed literature have dealt with the following key issues; perceptions of free higher education, financing higher education in low income countries of SSA, financing higher education, higher education funding, the problem of financing higher education in Africa. Moreover, others were the trends in the financing of higher education in Tanzania, cost-sharing in higher education in Tanzania: fact or fiction and factors indicating the success of students' loans in financing higher

education in Tanzania. Example previous scholars such as Dunga and Precious (2016) focused on perceptions of Free Education among students in South Africa and found financing higher education is very controversial, whereas Komba (2017) focused on the trends in the financing higher education and found there is an expansion of enrolments and cost sharing. Nyahende (2013) did a research on the success of students' loans on financing higher education; in addition, Mwalimu (2011) assessed loans board and repayment in Tanzania. Furthermore, Makimu (2017) focused on students' demographics and perceptions of the cost sharing program for financing higher education in Tanzania. Based on existing literatures, there is little empirical evidence available on parents' perspective and experiences on financing higher education in Tanzania. In this respect the current study evaluated the parents' perspective and experiences on financing higher education in Mbeya region.

2.6 Summary of the Chapter

The chapter has reviewed various literatures and presented a theoretical framework used to evaluate the parents' perspective and experiences on financing higher education in Mbeya region, Tanzania. In that regard, from the reviewed literature it has been found that financing of higher education has been excessively researched, but little has been done in Tanzania to specifically evaluate the parents' perspective and experiences on financing higher education. Therefore, the current study unleashed the evaluation of issues on financing higher education in Tanzania: A perspective and experiences from parents in Mbeya region. The next chapter presents the research methodological procedures used in the study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the research methodology employed in this study. The chapter consists of nine subsections such as Research philosophy and approach; research design; study area; target population, sample size and sampling techniques; methods of data collection; data analysis strategies; ethical issues; trustworthiness of the data and summary of the chapter.

3.2 Research Philosophy and Approach

3.2.1 Research Philosophy

The philosophical foundation for this study was based on the interpretivism paradigm. The study is interpretivism as it is qualitative in nature with the aim of explored parents' perspective and experiences in higher education financing. Antwi and Hamza (2015) noted that interpretive researchers, ontologically, opt for subjective sources of data using approaches such as interviews, observation, and focus group discussions.

3.2.2 Research Approach

The study employed a qualitative research approach as the approach which was rooted on interpretive (social science) and constructivism both of which stems from ontological view that a reality depends on one's mental structure and activity (Arc, 2015). On financing higher education particularly parents' perspective and

experiences, a qualitative approach gave an opinion from participants and explores the participants' experiences. Fischer (2012) said the qualitative approach gives an in-depth opinion from participants and explore participants' experiences. Qualitative is appropriate in the current study as it sought an in-depth understanding of social phenomena within their natural setting. It also allowed the researcher to go deeper on parents' perspective and experience on financing higher education.

3.3 Research Design

This was the overall strategy that a researcher chosen in integrating different components of the study in a coherent and logical way, so as to ensure effectively desired information addressed with greater precision. According to Buchman *et al.*, (2011), research design is an arrangement of conditions for collection and analysis of data in a manner that is aimed to combine relevance with the research purpose. In this study the researcher applied phenomenological research design. The reason behind the adoption of phenomenological research design according to Ary, (2010) was that a phenomenological study designed in describing and interpreting the experiences as perceived by respondents who have participated in it.

Also, Creswell (2012) said that phenomenological research is a design in which the researcher described the lived experiences of individuals about a phenomenon as described by participants. However, the phenomenological approach covered different approaches from pure description to approaches more informed by interpretation.

3.4 Area or Location of the Study

Kombo and Tromp (2011) argue that, the selection of research site is essential as it influences the usefulness of the information produced. This study was conducted in Mbeya region. The region is located in the southern highlands of Tanzania. The region lies between latitudes 70 and 90, south of equator, and between longitudes 320 and 350 east of Greenwich. Mbeya region lies at an attitude of 375 above sea level with high peaks of 2981 metres above sea level at Rungwe higher attitudes.

Mbeya region comprises seven districts; Mbeya city council, Mbeya district council, Rungwe district council, Kyela district council, Chunya district council, Busokelo district council and Mbalali district council. The study was carried out in this region, specifically in Mbeya city council, Mbeya district council and Kyela district council. This is because the researcher believes that parents in these districts share the same characteristics as they all participate on financing of higher education.

3.5 Target Population, Sample Size and Sampling Techniques

This subsection consists of target population, sample size and sampling techniques.

3.5.1 Target population

In this study, the population involved all parents in the three districts namely Mbeya city council, Mbeya district council and Kyela district council who have ever participated and still participate on financing of higher education. The reason behind selection of parents as unit of inquiry is due to the fact that they are the ones who participate on financing their children in attaining high education.

3.5.2 Sample Size

Patton (2014) argues, there are no rules for sample size in qualitative inquiry. The sample size depends on the purpose of inquiry and what you want to know and what can be done with available time and resources. In qualitative research, determining the size is entirely a matter of judgement; there are no set rules as Patton further adds that, the ideal sampling procedure is to keep selecting cases until one reaches the point of redundancy; until no new information is forthcoming from new cases, and that sample size in qualitative research is guided by saturation point -point of redundancy.

In this study, a total of 30 parents from three selected districts where as 10 from each district were studied as Creswell (2012) argues that, it is typical in qualitative research to study few individuals or few cases so as to obtain in depth picture. Further holds that in some cases, the study used a single individual or a single site. In other cases, the number may be ranging from one or two to 30 or 40. This is similar to Kothari (2013) that a small sample which is properly managed and carefully analysed is always better than a poorer supervised large sample. The table 3.1 below illustrate the sample used in the study.

Table 3.1: Composition of the sample categories

| District | Number of Selected Participants | | |
|-------------------------------------|---------------------------------|--------|-----------|
| | Male | Female | Total |
| Mbeya City Council | 5 | 5 | 10 |
| Mbeya District Council | 5 | 5 | 10 |
| Kyela District Council | 5 | 5 | 10 |
| Total Number of Participants | | | 30 |

3.5.3 Sampling Techniques

In this study, purposive and snowball sampling were employed to select the respondents.

3.5.3.1 Purposive Sampling

In this study, parents were purposely selected basing on their participation on financing higher education and that parents involved in the sample were those who have ever participated and still participating on the financing of higher education of their children's. In purposive sampling, researchers handpick the cases to be included in the sample on the basis of their judgement of their typicality or possession of the particular characteristic being sought (Creswell, 2012).

3.5.3.2 Snowball Sampling

In this study, the participating parents were used to recommend other parents who have participated on financing higher education. According to Creswell (2012), in certain research situations you may not know the best people to study because of the unfamiliarity of the topic or the complexity of events. Thus, this is form of purposeful sampling that typically proceeds when a researcher asks participants to recommend other individuals to be sampled.

3.6 Methods of Data Collection

In this qualitative study on parents' perspective and experiences, primary data were collected using interview as Englander (2012) argues that there are in general two ways of collecting data if one wants information about the lived experience of a

phenomenon from another person. First it is the traditional face-to-face interview and secondly, one can ask for written (or recorded) account of the experience.

3.6.1 Interview

In this qualitative study, both semi-and-unstructured interview guides were used to collect data from respondents. The method involved direct contact between the interviewer and interviewees in which questions were asked orally and were recorded using hand note and voice recorder to tap information from the participants. It is clearly recognized that, semi-structured interview gives freedom to respondents to explain their experiences and feelings in accordance with the objectives of the study (Creswell, 2012). The interviews were conducted to parents in three districts within Mbeya region. The mentioned participants gave their views, experiences, perceptions and opinion on the understanding on financing higher education, the experiences on the financing higher education, the issues in policies and guidelines on parents' role on financing higher education and the parents' views on the developing trends on financing of higher education. A range of between 20 minutes and 30 minutes was spent on interview sessions.

3.7 Data Analysis Strategies

Qualitative data were subjected to content analysis, which helps to condense the volume of recorded information or communication to a set of categories that represent some characteristics of the research. The content analysis was done to produce information that can be linked to explain parents' perspective and experience on financing higher education. According to Cho and Lee (2014)

destructive and inductive approaches can be used in qualitative data analysis. The deductive approach is used when a study is predominantly quantitative in nature while the inductive a study with a purpose of generating theory. Several methods of qualitative analysis exist and among these are content analysis and grounded theory. In conceptual analysis, important repetitive themes were established and analysed based on the frequency of occurrence during discussions with participants.

The process of content analysis involves four main steps to include: familiarizing with data while compiling all replies to open ended questions, coding (unit of analysis), creating categories and establishing themes. Owing to the nature of some research questions, actual responses were directly quoted as presented in Chapters four in relation to the theoretical and empirical literature as well as conceptual framework. Webb *et al.*, (1996) also supports that “*Once a proposition has been confirmed by two or more independent measurement processes, the uncertainty of its interpretation is greatly reduced*”.

3.8 Research Ethics Consideration

The study was conducted under maximum adherence to the educational research ethical considerations, adhering to the Open University of Tanzania guidelines on conducting educational research, and other legal obligation. The researchers are called upon to observe ethical issues for this matter four ethical issues were employed namely: observing protocol, informed consent, confidentiality and acknowledgement of sources.

3.8.1 Observing Protocol

Before going to the field, a clearance letter was requested for permission to conduct this study from the Open University of Tanzania, observing OUT guidelines for conducting research and academic writing. The Vice Chancellor provided an introductory letter to Regional Administrative Secretary of Mbeya region who then introduced the researcher to District Administrative Secretary of Mbeya and Kyela Districts. Then the Mbeya and Kyela District Administrative Secretary wrote a letter introducing the researcher to specific categories of the participants ready for conducting the study.

3.8.2 Informed Consent

The researcher ensured that all participants understand the purpose of the study by providing clarification and permission letter so as to make them comfortable to air out their views, feelings and experiences. The participants were informed about their rights and freedom of participation. By using an informed consent, participants were aware of the purpose of the study, not forced to participate and the research participation must be voluntary (Neuman, 2014). This gave participants the freedom of either to accept or reject being part of the study.

3.8.3 Confidentiality

The researcher entitled participants right particularly confidentiality and privacy by providing them with assurance that, the information provided would be treated as confidential and used only for academic purpose. Neuman (2014) described that the seal of information never be disclosed to any one, names and information provided

should be confidential to ensure anonymity. Therefore, expect for titles of some participants' real names were anonymized.

3.8.4 Acknowledgement of Sources

The researcher understands that plagiarism is an academic crime and the Open University of Tanzania has zero tolerance on that. Therefore, other people's works that were used were acknowledged and referenced accordingly by using APA referencing style.

3.9 Trustworthiness of the Data

In this study the following criteria were addressed in order to enhance the trustworthiness of the findings.

3.9.1 Credibility

The integrity of qualitative research depends on attending to the issues of validity. It concerns the trustfulness of the inquiry's findings: it answers the questions of how confident the researcher's interpretations and conclusions are believable (credible)? To ensure credibility of the findings in this study the following strategy was adopted.

3.9.1.1 Respondents' Validation

At the end of data collection, the researcher may ask participants to review field notes or recordings for accuracy (Ary, 2010). This is intended to demonstrate authenticity and clear up miscommunication. Similarly, Neuman (2014: 469) holds that a study is "member valid" if many members recognize and understand your

description as reflecting their intimate social world. In this study, all participants were asked to review field notes and recordings after each interview session, the participants confirmed that the recordings reflected their voices.

3.9.2 Dependability

Qualitative researchers speak of dependability rather than reliability (Ary, 2010). In quantitative research reliability refers to consistency or the extent to which data and findings would be similar if the study were replicated. Further holds that dependability in qualitative research is viewed to which variation can be tracked or explain. This is because qualitative studies expect variability caused by the changes of the context of studies. In this study, replication logic was adopted as a strategy to enhance dependability.

3.9.2.1 Replication Logic

According to Ary (2010), this is the strategy suggested for determining dependability of a study. It involves conducting the study in multiple locations or with multiple groups. The study on parents' experiences in financing higher education was conducted in different locations in the three districts of Mbeya region. Thus, the researcher is confident that the findings are reliable as parents in different settings provided similar data.

3.10 Summary of the Chapter

This chapter discusses the methodology used to find out information about evaluation of the parents' perspective and experiences on financing higher education

in Mbeya region, Tanzania. The qualitative research approach was used with phenomenological research design to achieve the objectives of the study. Data collection process involved interview to gather information from the study sample size of 30 participants. Whereas ten parents from each of the three selected districts were involved.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF RESEARCH

FINDINGS

4.1 Introduction

This chapter presents and discusses the findings regarding the financing of higher education in Tanzania, specifically perspective and experiences from parents in Mbeya region. The chapter is divided into five sections. The first section covers the introduction part and the rest of the sections present the findings in line with the four objectives which are provided the four major themes as follows: the parents' understanding in higher education financing mechanisms in Tanzania; the parents' experiences in mechanisms to financing higher education; the issues in policies and guidelines on parents' role in mechanisms to financing higher education and the parents' views on developing trends in the financing of higher education in over time.

4.2 Parents' Understanding in Higher Education Financing Mechanisms

This section presents findings regarding the first objective of the study that was intended to analyse the parents' understanding in higher education financing mechanism in Tanzania. The section has three subsections; parents are aware of the cost of taking a student to University, lack of parents' awareness on financing arrangements applicable in Tanzania and parents as stakeholders on financing higher education. All 30 participants-parents were involved in the current study.

4.2.1 Parents' are Aware of the Cost of taking a Student to University

In this subsection, the interest was on finding out if parents understand the cost of taking a student to University in Tanzania. The findings revealed that most of the parents are aware of the cost of taking a student to University in Tanzania as were able through interviews to explain as all costs, expenses that parents incur, whether directly or indirectly to facilitate and fulfil students' needs such as fees, stationery, meals and accommodation allowances at a particular higher learning institution as one of the interviewee-parents in Mbeya city pointed out that,

“The expenses that parents incur to facilitate and fulfil students' needs at a particular higher learning institution include fees, stationery allowances, meals and accommodation allowances, however it is very hard to suffice all the students needs at par, and most of the parents decide to pay for fees and meal allowances first”

These findings are in line with the study done by Sandra and Miller (2020) who found most of the parents are aware on the cost of taking students to Universities and that parents have partial financial responsibility and that children should also contribute financially by getting grants, scholarships and loans. These findings also supported by Ishengoma and Kosey (2017) who asserted that major challenges facing Tanzanians is poverty which hinder them from accessing higher education. Other challenges include limited resources, unemployment among loan beneficiaries, poor policy and legal framework and corruptions among HESLB staff and loan beneficiaries.

The interview held with parents further revealed that not only parents are aware of the cost of taking a student to University, but also are aware of who are the other

stakeholders responsible in taking a student to University as one of the parents in Kyela district reported,

“These are the costs that parents and government, either directly or indirectly pay to facilitate students’ learning. Among others, the costs include fees, meals and accommodation allowances and stationery allowances”

Similar findings were obtained by Martin (2020) found most parents decide to save money when their children are six years from entering college. Majority claim they do not save earlier because they cannot afford it. They further pointed out that enabling parents to financially prepare for the child’s post-secondary education requires improving parents’ financial knowledge and access to these financial services. Parents often rely on college websites, government and counsellors to supplement their financial knowledge, and however the quality of information varies and tends to be lower quality for those in lower socioeconomic background. From the above findings, ability of the parents to identify some category into which payments are made such as fees, meals allowances, accommodation allowances and stationery allowances reveals that parents are aware of the cost of taking a student to University.

4.2.2 Lack of Parents’ Awareness on Financing Arrangements Applicable

In this subsection, the interest was on finding out the students financing arrangements in the Tanzanian higher education settings that parents are aware of. The interviews held with parents in the three districts revealed varied awareness among parents on financing arrangements as for instance one of the parents from Mbeya district disclosed that,

“Our children normally get their loans at the beginning of their semesters, and in this case, students sign forms and then later their accounts are being credited for meal allowances and stationaries while tuition fees are directly credited to the university accounts”

On the same matter, the interview held with parents in Mbeya districts had clearly shown lack of parents’ awareness of what are the financing arrangements that are used in Tanzania as one of the interviewees reported,

“These are the categories to which money is given such as stationery, meals and accommodation allowances and the time interval at which such amount is released, either twice or thrice per semester”

The findings above show that there is a lack of awareness among the parents on financing arrangements applicable in Tanzania. Much of the responses from the interviews held with them on financing arrangements were addressed to subcategories of loans such as fees, meals accommodation and stationery allowances rather than the total and wider loans aspects involving the processes of loans application, the nomination and release of loans to the successful applicants.

These findings also supported by previous scholars such as Mubanga and Diko (2019) found there is mixed findings on the awareness of financing arrangement on higher education as some of people understand that loans given for by the government covers fees, meals accommodation and stationery allowances.

4.2.3 Parents are Stakeholders on Financing Higher Education

In this subsection, the interest was on finding out the comment on parents’ role in higher education financing mechanism. The findings of the study revealed similar to

Komba (2017) contention that calls upon parents to fully and actively take part in financing of higher education as one of the parents in Mbeya city reported,

“Parents should fully and actively participate in the whole process of financing students as the loans that students are given are not satisfactory to meet their needs and facilitate students learning”

Likewise, to enhance the trustworthiness of the information provided by the parents in Mbeya city, parents in Kyela district were asked to air their views and the responses confirmed that parents are key stakeholders in financing of higher education, as they have been participating in paying the costs. However, much has been addressed on the need of educating the parents on financing higher education. This shows that parents are key stakeholder and participant. However, lack of education or awareness on financing of higher education has been attributed to be an impediment toward their participation. Thus, education and information should be emphasized to parents regarding their roles on financing of higher education. These findings also supported by Manly and Amherst (2017) in the study found parents covert part of their cultural capital to financial capital in preparation for paying for their children college education, perhaps representing a typically hidden facet of social class reproduction.

4.3 Parents’ Experiences in Mechanisms to Financing Higher Education

This section presents findings regarding the second objective of the study; to examine the experiences of parents in mechanisms to financing higher education. The section consists of three subsections; the mechanism and the access to higher education, the financing mechanism and promotion of peace and harmony in higher

learning institutions and parents incurring unexpected and unnecessary costs due to poor expenditure of loans by students.

4.3.1 Mechanism has Increased the Access to Higher Education

In this subsection, the interest was on finding out the experience of parents in higher education financing mechanism for students. The findings revealed that the mechanism “cost sharing” has played a vital role on financing higher education as it has increased the access to higher education as revealed through interviews with parents. One of the parents in Kyela district disclosed that,

“The government through loans has increased more access of higher education and that the number of students enrolled in various Universities and other higher learning institutions in the country has increased”

To ensure trustworthiness of the information provided by the parents from Kyela district, further parents from Mbeya district were interviewed. Their responses confirmed that, the mechanism is good, worth and productive as has played a pivotal role on financing higher education as one of the parents disclosed,

“The mechanism is good as it has increased access to higher education. Students from both the well and weak financially families now can access the opportunities of pursuing higher education”

These findings concur with Makimu’s (2017) postulation that the government had established the cost-sharing program to increase students’ access to higher educational institutions and enrolment.

The findings above show that the mechanism is good for the financially equipped and weak or needy families. However, the mechanism suffers from several

challenges as the releasing interval of the loans per semester, monthly release was highly preferred rather than the current release approach (twice per semester).

4.3.2 Financing Mechanism Promoted Peace and Harmony

In this subsection, the interest was on finding out good things experienced in relation to higher education financing mechanism in Tanzania. The findings revealed that the mechanism has promoted peace and harmony in higher learning institutions as it has facilitated the conducive learning environment, currently the government decisions to finance higher education through loans has simplified parents' responsibility, students can now study comfortably as one of the parents in Mbeya districts expressed that,

“The mechanism has facilitated the conducive learning environment, unlike to the previous times, when strikes were commonly experienced in higher learning institutions in the country, students can now study comfortably”

Similarly, the interview held with the parents from Mbeya city shows that the financing mechanism in Tanzania has been pivotal in promoting peace and harmony in higher learning institutions. The findings are in line with the other literature as Nitume (2011) holds that, previously higher learning institutions had experienced several challenges related to financing mechanisms, strikes from students demanding that costs of their education be paid in full by loans, inability to identify the means-testing method so as to identify and assist needy students, loans granted to non-needy students who had not been targeted, delays in processing loans applications and double payments to some applicants were for instance commonly experienced in higher learning institutions.

The findings above show that the current financing mechanism has greatly promoted peace and harmony in higher learning institutions due to that it has facilitated conducive environment.

4.3.3 Parents Unexpected and Unnecessary Costs due to Poor Expenditure

In this subsection, the interest was on finding out challenges that parents face in relation to higher education financing mechanism in Tanzania. The findings revealed that the mechanism “cost sharing” has posed an outstanding challenge to parent who incur unexpected and unnecessary costs due to inconveniences that occur as a result of challenges such as poor financing strategies such as provision of huge amount of money at once resulting to poor expenditure of loans by students, sometimes there is a late release of loans as one parents in Kyela district expressed that,

“There are unexpected and unnecessary costs that are incurred; these are due to challenges such as poor expenditure of loans by students and late release of loans from higher education students’ loan board to students”

Another parent in Mbeya district commented on the same matter as poor expenditure of loans, is one of the experienced challenges, that is attributed by the release strategy as the interviewee reported that,

“Loans should be released monthly to avoid disturbances as we incur unnecessary costs to finance students who misuses’ their loans especially when huge amount of money is released at once”

The findings obtained above from the interviews justify different challenges of the mechanism. Poor expenditure of loans has been largely addressed to be an outstanding challenge; that has been attributed by the releasing strategy of the loans.

4.4 Issues in Policies and Guidelines on Parents Role in Mechanisms

This section presents findings regarding the third objective of the study; to assess issues in policies and guidelines on parents' role in mechanisms to finance higher education. The section consists of three subsections; lack of parents' awareness on policy of financing of higher education, lack of clear policy's statements on the role of parents and policy reforms as not only important but also necessary.

4.4.1 Lack of Parents' Awareness on Policy of Financing of Higher Education

In this subsection the interest was on finding out parents' knowledge on the policy and/or guidelines that govern financing higher education. The findings revealed that parents lack awareness on the policy that govern financing of higher education as the responses shows no clear differences between policy and guidelines, and thus the terms were used interchangeably as they were all referred to as the conditions that should be met for one to get loans as one parent from Mbeya district reported that,

“These are conditions and procedures that one should thoroughly follow for one to get loans. They include application procedures, application fees, and loans disbursement structure and loans repayment guidelines after completion of studies”

Further, the findings obtained through interviews held with parents in Kyela district revealed that parents lack awareness about the policy and/or guidelines that govern financing higher education; parents are not aware of the policy, parents are not well informed of the policy and/or guidelines that govern the financing of higher education. This has been a challenge towards their participation in financing of higher education as one parent revealed,

“These are procedures, conditions and criteria that a particular applicant should meet in order to get loans. These include the student academic performance, parent economic status and the course priority status”

According to David (2011), a policy is a statement of intent or a commitment. Policies are clear, simple statement of how your organization intends to conduct its services, actions or business. The term may apply to government, private sector, organizations, groups and individuals. They are ways by which annual objectives will be achieved. Policies include essential components namely guidelines, rules and procedures established to support efforts to achieve stated objectives.

In this study, parents had shown lack of awareness on the policy of financing of higher education as were unable to address what and how the key components mainly: the source of financing higher education, the financing assistance mechanism to students and the loan recovery are spelled out in the policy.

4.4.2 Lack of Clear Policy’s Statements on the Role of Parents

In this subsection, the interest was on finding out if the policy’s and/or guidelines identify the role of parents in the financing of higher education. The findings revealed that, the policy identify parents as the stakeholders and participants in financing higher education but does not directly and clearly state what are their roles on financing of higher education as one of the parents in Mbeya district reported,

“The policy does not openly identify the role of parents’, rather parents depend much on information from students. For instance, in 2010 my son was admitted at University of Dar es Salaam, where on reporting I was told to incur some amount of money related to direct costs such as health insurance, which is not clearly identified in the policy”

The finding from another parent from Mbeya city, commented the same when asked if the policy's and/or guidelines identify the role of parents on the financing of higher education as,

“Yes, the policy identifies parents as stakeholders through its mechanism “cost sharing,” though not directly and clearly stated as it does not specifically spell out, it lacks uniformity on which among its financing aspects; fees, meals and accommodation allowances and stationery allowances should be incurred by parents”

The interview held with parents has clearly shown that, parents are key stakeholders in financing of higher education. This is similar to Avcios *et al.*, (2015) contention that students as well as the parents are considered as key stakeholders in higher education. However, the policy suffers a critical challenge as it lacks clear and precise statement about the parents' role in financing of higher education.

4.4.3 The Policy Reforms are not only Important but also Necessary

In this subsection, the interest was on finding out the comments of parents on the improvement of the policy and/or guidelines on financing higher education. The findings revealed that policy reforms are not only important but also necessary as the interview held with participants revealed that one of the challenges towards parents' participation is lack of clear statement of their roles. Thus, to ensure maximum participation of parents, the policy should be reformed and that the role of parents should be clearly stated as one of the parents from Mbeya city expressed that,

“There should be policy reforms; currently parents receive information through students. Thus, there should be direct communication to parents. This may include provision of joining instructions to parents that comprehensively spells out the parents' responsibilities”

Other parents from Kyela district had similar comment on the improvement of the policy as,

“Education should be provided to parents, more importantly the policy should be reformed and that the role of parents as key stakeholders on financing of higher education should be clearly stated”

The findings above revealed that, lack of information, education and awareness among parents hinder their participation in financing of higher education. Thus to ensure their participation in financing of higher education, reforms should be made as the parents’ role should be clearly stated and that education should be provided regarding their roles to maximize their responsibilities.

4.5 Developing Trends in the Financing of Higher Education in Overtime

This section presents findings regarding the fourth objective of the study; to explore the parents’ views on the developing trends in the financing of higher education in over time. The section consists of four subsections; the dynamic “ever-changing” mechanism “cost sharing”, productive operations that has transformed the role of parents on financing of higher education, the mechanisms with a promising bright future and the productive policy in unproductive environment.

4.5.1 Dynamic “Ever-changing” Mechanism “Cost Sharing”

In this subsection, the interest was on finding out if the financing mechanism has changed over time from the past to recent time. The findings revealed through interviews held with parents’ shows that the mechanism has changed over time as one participant-parent in Mbeya district reported,

“There are changes, the application fees have increased, and in 2008 I paid 10,000Tshs for my daughter. In 2019 I paid 30,000Tshs for my son. An application procedure has also changed as there has been transformation from manual to online applications”

Life is always dynamic and never static. Education likewise as a human endeavour is changing “dynamic”. Similarly, the findings revealed these changes as the mechanism differ with time, as for instance there are changes on eligibility criteria which in turn has increased the number of students, the budget has also changed on the amount of loans has increased in terms of percentages, the amount of loans allocated for daily meal allowances has increased.

4.5.2 Role of Parents on Financing of Higher Education

In this subsection, the interest was on finding out if the current operations have changed the role of parents on financing higher education. The findings revealed that, the current operations are productive and has transformed the role of parents; the role of parents has changed from being passive stakeholders to active stakeholders. Under the current operations of the policy mechanism “cost sharing” parents are currently actively participating on financing higher education as one of the parents from Mbeya city expressed,

“The current operations are productive as the retention of loans provides money for other needy students and has increased the number of beneficiaries through higher education students’ loan board. In the current operations parents are actively participating in financing higher education”

The above revealed findings conform to Kelly’s (2017) contention that, the responsibility of financing higher education has changed from being borne by government, or tax-payers to being shared by the parents. Mapunda (2019) also

support these findings as recommends HESLB should institute a sound financial management including setting appropriate interest rates to cover inflation to loan beneficiaries as well increase meal allowances per day.

4.5.3 It is the Mechanism with a Promising Bright Future

In this subsection, the focus was on finding out the possible future development of this financing mechanism in Tanzania. The findings revealed the future prospect of the mechanism as bright as the parents from Kyela district projected,

“There is a provision of loans to all eligible students who meet the requirement. Thus, the mechanism has provided more access to loans hence facilitating to the increase in the number of beneficiaries”

Similarly, the interviews held with parents from Mbeya city shows that the mechanism has increased the number of beneficiaries and that it has been appreciated as good in financing higher education as reported by one of the parents as,

“The current mechanism “cost sharing” through higher education student loan board (HESLB) is good and should not be abolished, rather should progressively proceed to support the current and the future Tanzanian generation”

4.5.4 The Productive Policy in Unproductive Environment

In this subsection, the interest was on finding out the views of parents on the existing policy mechanism “cost sharing” and paying back of loans after higher education completion. The findings revealed through interviews held with parents’ show that the existing policy’s mechanism “cost sharing” is worth and productive but the challenge is lack of suitable environment for repayment of loans as one of the interviewed parents from Mbeya district said,

“It is the productive mechanism as the repayment of loans will enable others to benefit with it. The government should prepare good and suitable environment for employment to facilitate easy repayment of loans for other needy students”

This is similar to Mwalimu’s (2011) contention that, since higher education student loans board (HESLB) “took the responsibility of providing students’ loans from the then Ministry of Higher Learning Education, Science and Technology, the majority of beneficiaries, who studied before 2005 are hard to be traced”. The board started with the creation of a database to identify all the beneficiaries who got education loans from 1994/1995 to 2005/2006, using the information from the ministry. The board managed to come up with a list of “48,948 loans beneficiaries, but only 27,837 were traceable” (Mwalimu, 2011).

4.6 Summary of the Chapter

This chapter has presented and discussed the findings of the study. The presentation and discussion of the findings has been done in respect to the study’s research objectives and questions. The next chapter presents the summary, conclusion and recommendations of the study.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter commences with a summary of the study explaining important-elements including the purpose of the study, specific objectives, research methodology used and major findings. It presents discussions on the major findings of the study followed by conclusions drawn. The chapter winds up with recommendations and areas for further studies.

5.2 Summary of the Study

The purpose of the study was to evaluate the parents' perspective and experiences on financing higher education in Mbeya region, Tanzania. Specific objectives of the study were to; analyse the parents' understanding in higher education financing mechanisms, examine the experiences of parents in mechanisms to financing higher education, assess issues in policies and guidelines on parents' role in mechanisms to finance higher education and explore the parents' views on the developing trends in the financing of higher education in over time. The research questions were formulated based on the objectives to guide the investigation. The study was held in Mbeya region in three districts: Mbeya city council, Mbeya district council and Kyela district council.

Community Participation Theory developed by Arnstein (1969) guided this study. Literature related to the study was empirically reviewed to provide evidence and

create background of the study. The qualitative research approach was used and phenomenological research design was employed. Data were collected through interviews from the study's sample size of 30 participants, whereas ten parents from each of the three districts were involved. Purposive and snowball sampling techniques were employed to select the participants. Finally, data obtained were subjected to content analysis.

5.3 Summary of the Major Findings

This summary presents briefly the major research findings based on specific objectives and research questions as follows.

5.3.1 The Parents' Understanding in Higher Education Financing Mechanisms

The study found that most of the parents are aware of the cost of taking a student to University in Tanzania as were able to explain as all costs, expenses that parents incur whether directly or indirectly to facilitate and fulfil students' needs such as fees, stationery, meals and accommodation allowances at a particular higher learning institution. It was also found that there is a lack of parents' awareness on financing arrangements applicable in Tanzania as much of the responses has been addressed to sub-categories of loans such as fees, stationery, meals and accommodation allowances. The study further found that parents are key stakeholders in financing higher education as there has been a call upon parents to fully and actively participate in the whole process of financing students and that education and information should be given to parents regarding their roles in financing of higher education.

5.3.2 Experiences of Parents in Mechanisms to Financing Higher Education

The study found that the mechanism has increased the access to higher education as it was revealed through interview that the government through loans has increased more access of higher education and that the number of students or beneficiaries has increased. The study also found that the mechanism has promoted peace and harmony in higher learning institutions as provision of loans has facilitated the conducive learning environment as now students can study comfortably as compared to previous time when higher learning institutions experienced several challenges, strikes for instance were commonly experienced. It was further found that parents incur unexpected and unnecessary costs due to poor expenditure of loans as a result of challenges such as late release of loans, poor financing strategies such as provision of huge amount of money at once resulting to poor expenditure of loans by students.

5.3.3 Policies and Guidelines on Parents role in Mechanisms

The study intended to assess issues in policies and guidelines on parents' role in mechanisms to finance higher education. The study found that parents lack awareness on policy of financing of higher education as it was revealed through interviews when no differences were identified between policies and/or guidelines and those two terms were interchangeably used while they differ. The findings also revealed that parents are stakeholders in financing higher education though the policy lacks clear statements on their roles as it does not directly and clearly state what are their roles on financing of higher education. Further, the study revealed the necessity for policy's reforms and that the role of parents should be clearly stated to maximize their responsibility and participation on financing of higher education.

5.3.4 Developing Trends in the Financing of Higher Education in Overtime

The study found that the mechanism “cost sharing” is dynamic and ever-changing as it has changed over time from past to recent time, for instance there are changes on eligibility criteria. The study found that the operations has transformed the role of parents on financing of higher education; under the mechanism “cost sharing”, the role of parents has changed from being passive stakeholders to active stakeholders and that parents are currently actively participating in financing of higher education. The study also found that the mechanism has a bright future as justified by the increase in the number of beneficiaries due to increase in access to loans as revealed by the findings. The study further hold that it is the productive policy operating in unproductive environment as the repayment of loans from beneficiaries provide money for other needy students. However, lack of suitable environment for repayment of loans as revealed by findings has posed a challenge towards the productivity of the policy’s mechanism.

5.4 Conclusion

Following the given research findings, the following conclusion have been drawn; Firstly, the study concludes that most of parents are aware of the cost of taking a student to University, parents lack awareness of what are the financing arrangements used in Tanzania and that parents are key stakeholders and participants in financing higher education.

Secondly, the mechanism “cost-sharing” has increased the access to higher education, has promoted peace and harmony in higher learning Institutions as it has

facilitated the conducive learning environment and that it has led to parents incurring unexpected and unnecessary costs due to challenges such as late release of loans and poor financing strategies which in turn lead to poor expenditure of loans.

Thirdly, the parents lack awareness of the policy that govern financing of higher education, the policy lack clear statements that explain the role of parents and that there is a need of reforming the policy.

Lastly, the mechanism is dynamic as it changes with time, has productive operations that has transformed the role of parents in financing higher education, has a promising bright future and that it is productive though it is operating in unproductive environment.

5.5 Recommendations

This section consists of two sub- sections namely recommendations for action and recommendations for further studies.

5.5.1 Recommendations for Action

Based on the research findings, analysis and conclusion the following recommendations are made. Firstly, parents are key stakeholders in financing of higher education. However, lack of education and information affect their participation. Thus, the government should promote parents' awareness and maximize their participation on financing of higher education.

Secondly, parents incur unexpected and unnecessary costs due to poor financing strategies such as huge amount of loans released at once resulting into poor expenditure. Thus, there is a need for the responsible organ on financing of higher education “HESLB” to undertake basic changes that are related to the financing mechanism as findings reveals that loans should be released monthly rather than twice per semester as it is currently operating.

Thirdly, the findings reveal that parents lack awareness on the policy that govern financing of higher education, the policy lack clear statement that explain the role of parents on financing of higher education. Thus, the policy may be reviewed and that the role of parents should be clearly stated.

Lastly, the government should prepare suitable and friendly environment to facilitate easy repayment of loans such as provision of employment and that the beneficiaries should repay their loans after employment and not after graduation.

5.5.2 Recommendation for Further Studies

Based on the objectives of the study and the findings, the study recommends the following for further studies.

The study employed a qualitative research approach using a phenomenological research design, data were collected through interviews. A quantitative research study specifically a correlation study could be undertaken to examine and determine the influence of parents’ perspective and experiences on their participation on financing of higher education.

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APPENDICES

APPENDIX I: Interview guide for the Parents

Dear Parent,

I am **Ramadhan Salum** a postgraduate student from the Open University of Tanzania, pursuing a Master's Degree in Education. I am carrying out a research on the *Evaluation of Issues on Financing Higher Education in Tanzania: A Perspective and experiences from parents in Mbeya Region*. I kindly request you to provide me with information. Your information will be treated as confidential and used for academic purposes only.

1. Can you tell us what you know about the cost of taking a student to university in Tanzania?
2. What are students financing arrangements in the Tanzanian higher education setting that you are aware of? And which of the arrangement do you use.
3. Do you have any comment on the parents' role in higher education financing mechanisms that you would like to share?
4. Can you give us your experience as a parent/ guardian on higher education financing mechanisms for students?
5. What are good things that you have heard or seen in relation to higher education financing mechanisms in Tanzania?
6. Have you heard or seen challenges that parents face in relation to higher education financing mechanisms in Tanzania?
7. Do you know the policy and/or guidelines that govern financing higher education?
8. Does the policy and guidelines identify the role of parents or guardian in the financing higher education?
9. As parent, do you have any comments on the improvement of the policy or guideline on the financing higher education?
10. Can you describe how has the financing mechanism changed over time from the past to recent times?
11. How do you see the current operations on financing students in higher education?
How is the parents' role changing, if any?

12. What do you see as possible future developments in this financing mechanism in Tanzania?
13. What is your view on the existing policy “cost sharing” mechanism and paying back of loans after higher education completion?

Thank you for Your Cooperation

APPENDIX II: Mahojiano kwa Mzazi

Mpendwa Mzazi,

Mimi **Ramadhan Salum** ni mwanafunzi wa Chuo Kikuu Huria cha Tanzania, ninayesoma Shahada ya Uzamili katika Elimu. Ninafanya utafiti juu ya *Tathimini ya masuala ya ugharamiaji wa elimu ya juu Tanzania: Mtazamo na uzoefu wa wazazi katika Mkoa wa Mbeya*. Kwa heshima na taadhima ninakuomba unipe taarifa. Taarifa zako zitatumika kwa usiri mkubwa na kwa lengo la kitaaluma tu.

1. Je, unaweza kutueleza ni nini unachokifahamu kuhusiana na gharama za kumpeleka mwanafunzi Chuo Kikuu nchini Tanzania?
2. Je, unafahamu nini kuhusu mipangilio ya ulipaji/utoaji wa fedha kwa ajili ya kugharamia elimu kwa wanafunzi wa elimu ya juu hapa Tanzania? Na ni namna ipi unayotumia/uliyotumia?
3. Je, una maoni yoyote kuhusu jukumu la wazazi/walezi katika mifumo inayotumika katika utoaji wa fedha kwa wanafunzi kwa ajili ya kugharamia elimu ya juu ambayo ungependa kushirikisha?
4. Kama mzazi/ mlezi, Je? unaweza kutupa uzoefu wako juu ya mifumo ya ugharamiaji wa elimu ya juu kwa wanafunzi?
5. Je, ni vitu gani vizuri ambavyo umewahi kuvisikia au kuviona kuhusiana na namna ya ugharamiaji wa elimu ya juu hapa Tanzania?
6. Je, umewahi kusikia au kuona changamoto zozote ambazo wazazi wamewahi kumbana nazo kuhusiana na mifumo ya ugharamiaji wa elimu ya juu hapa nchini Tanzania?
7. Je, unafahamu sera na miongozo inayodhibiti ugharamiaji wa elimu ya juu?
8. Je, sera na miongozo inabainisha majukumu ya wazazi/walezi katika ugharamiaji wa elimu ya juu?
9. Je, kama mzazi, una maoni yoyote juu ya uboreshaji wa sera na miongozo katika ugharamiaji wa elimu ya juu?
10. Je, unaweza ukaeleza ni kwa namna gani mifumo ya ugharamiaji kwa wanafunzi wa elimu ya juu ilivyobadilika kuendana na muda toka hapo awali hadi sasa?
11. Unauonaje mfumo wa sasa wa ugharamiaji wa elimu ya juu kwa wanafunzi? Ni kwa namna gani majukumu ya mzazi yanabadilika? Kama yapo.
12. Je, unaona ni mwendelezo gani unaowezekana siku zijazo katika mifumo ya ugharamiaji nchini Tanzania?
13. Nini maoni yako juu ya mfumo uliopo wa “uchangiaji gharama” na urejeshaji wa mikopo mara baada ya kuhitimu elimu ya juu Tanzania?

Ahsante kwa Ushirikiano wako.

APPENDIX III: Various Letters to Allow Field Research**THE OPEN UNIVERSITY OF TANZANIA*****DIRECTORATE OF POSTGRADUATE STUDIES***

P.O. Box 23409
Dar es Salaam, Tanzania
<http://www.openuniversity.ac.tz>



Tel: 255-22-2668992/2668445
ext.2101
Fax: 255-22-2668759
E-mail: dpgs@out.ac.tz

Our Ref: PG201801438

Date: 15th May 2020

Regional Administrative Secretary
Mbeya Region
Mbeya

RE: RESEARCH CLEARANCE

The Open University of Tanzania was established by an act of Parliament No. 17 of 1992, which became operational on the 1st March 1993 by public notice No. 55 in the official Gazette. The act was however replaced by the Open University of Tanzania charter of 2005, which became operational on 1st January 2007. In line with the later, the Open University mission is to generate and apply knowledge through research.

To facilitate and to simplify research process therefore, the act empowers the Vice Chancellor of the Open University of Tanzania to issue research clearance, on behalf of the Government of Tanzania and Tanzania Commission for Science and Technology, to both its staff and students who are doing research in Tanzania. With this brief background, the purpose of this letter is to introduce to you **Mr. SALUM Ramadhan Reg No: PG201801438** pursuing Master of Education in Administration Planning and Policy Studies (MEDAPPS). We here by grant this clearance to conduct a research titled ***“Evaluation of Issues on Financing Higher Education in Tanzania: A Perspective and Experiences from Parents in Mbeya Region”***. He will collect his data in Mbeya Region from 1st June 2020 to 2nd July 2020.

In case you need any further information, kindly do not hesitate to contact the Deputy Vice Chancellor (Academic) of the Open University of Tanzania, P.O. Box 23409, Dar es Salaam. Tel: 022-2-2668820. We lastly thanks you in advance for your assumed cooperation and facilitation of this research academic activity.

Yours sincerely,

Prof. HosseaRwegoshora
For: VICE CHANCELLOR
THE OPEN UNIVERSITY OF TANZANIA

THE UNITED REPUBLIC OF TANZANIA
PRESIDENT'S OFFICE
REGIONAL ADMINISTRATION AND LOCAL GOVERNMENT

MBEYA REGION
 TELEGRAM: "REGCOM"
 Telephone No: 025-2504045
 Fax No.025-2504243
 Email: kim-mbw@atman.co.tz
 In reply please quote:



REGIONAL COMMISSIONER'S OFFICE,
 P.O. Box 754,
 MBEYA.

Ref. No. DA.191/228/01/T/89

08th Juni, 2020

District Administrative Secretary,
 Mbeya and Kyela,
MBEYA.

REF. RESEARCH PERMIT

Please refer to the above captioned subject.

May I introduce to you **Mr. Salumu Ramadhan** who is a bonafide from the The Open University of Tanzania.

At the moment he is conducting research on "**Evaluation of Issues on Financing Higher Education in Tanzania: A perspective and Experience from parents in Mbeya Region**". A case study of **Mbeya City Council, Mbeya District** and **Kyela District** starting from 1st June, 2020 up to 2nd July, 2020.

Please assist him accordingly.

Anna D. Sanga

For: **REGIONAL ADMINISTRATIVE SECRETARY**
MBEYA

Copy: Mr. Salum Ramadhan.

" Vice Chancellor,
 The Open University of Tanzania,
 P.O. Box 23409,
DAR ES SALAAM.

**THE UNITED REPUBLIC OF TANZANIA
PRESIDENT'S OFFICE
REGIONAL ADMINISTRATION AND LOCAL GOVERNMENT**

MBEYA REGION
TELEGRAM: "ADMIN".
Telephone No: 502309.
Fax No. 025-2502567
In reply please quote:



DISTRICT COMMISSIONER OFFICE
P.O. Box 255,
MBEYA.

Ref No. AB.120/369/01/E/200

09TH June, 2020

City Director,
P.O. Box 149,
MBEYA.

District Executive Director,
P.O.Box 599,
MBEYA,

REF: RESEARCH PERMIT

Please refer to the above captioned subject.

May I introduce to you **Mr. Salumu Ramadhan** who is a bonafide from the Open University of Tanzania.

At the moment he is conducting researches on "Evaluation of Issues on Financing Higher Education in Tanzania: A perspective and Experience from parents in Mbeya Region" A case study of Mbeya City Council and Mbeya District from 01st June, 2020 up to 2nd July, 2020.

Please assist him accordingly.

Michael C. Libaato

**For: DISTRICT ADMINISTRATIVE SECRETARY
MBEYA**

Copy: Mr. Salum Ramadhani.

Vice Chancellor,
The Open University of Tanzania,
P.O. Box 23409,
DAR ES SALAAM.

JAMHURI YA MUUNGANO WA TANZANIA
OFISI YA RAIS
TAWALA ZA MIKOA NA SERIKALI ZA MITAA

Anwani ya Simu "ADMIN"
 Simu ya Mdomo: 2540484/2540054
 Fax. No. 025-2540332.
 Unapojibu tafadhali taja:



OFISI YA MKEU WA WILAYA,
 S.L.P. 44,
KYELA.

Kumb. Na. AB. 124/375/02/225.

10 Juni, 2020.

Afisa Mtendaji
 Kata ya Ipinda na Kyela Mjini
 S.L.P. 320
KYELA

YAH: KIBALI CHA UTAFITI

Husika na kichwa cha habari hapo juu.

Namtambulisha kwako **Ndugu Salum Ramadhan** kutoka Chuo Kikuu Huria Tanzania.

Kwa sasa anafanya utafiti kuhusu "**An Evaluation of Issues on Higher Educaion Financing in Tanzania: A perspective and empirical evidence from parents**". Utafiti huo utafanyika katika Kata tajwa hapo juu kuanzia tarehe 01/06/2020 hadi tarehe 02/07/2020.

Tafadhali naomba apewe ushirikiano.

S. Magambo

Kny: KATIBU TAWALA WILAYA
KYELA

Nakal: Ndugu Salum Ramadhan

“ Makamu wa Chuo
 Chuo Kikuu huria Tanzania
 S.L.P. 23409
DAR ES SALAAM