

The Politics of Eligibility, Policy Design, Priority Clustering and ODL Financing in Tanzania's Student Loan Scheme

Albert Zephaniah Memba

<https://orcid.org/my-orcid?orcid=0009-0005-3489-238X>

Department of Economics and Community Economic Development

Open University of Tanzania

Abstract

Tanzania's Higher Education Students' Loans Board (HESLB) combines support for eligible and needy students with programme priorities and conditions governing access to public finance. This paper examines how these design features accommodate open and distance learning (ODL), with particular attention to the Open University of Tanzania (OUT). A qualitative documentary analysis compares selected statutory and annual guideline provisions with Tanzanian scholarship and a South African policy comparator. The evidence requires a distinction between formal recognition, eligibility for individual benefits and effective access. Historical guidelines explicitly recognised OUT, contradicting a blanket claim of policy exclusion. Nevertheless, eligibility filters, programme ranking and the specification of study costs raise questions about the fit between financing rules and flexible learning pathways. The documents establish policy conditions, but do not establish ODL application success rates, the scale of unmet need or discriminatory intent. Using policy design and social justice perspectives, the paper interprets these conditions as potential sources of differential access that require administrative investigation. It recommends clearer guidance on ODL benefit coverage, analysis of applications and awards by mode of study, and a costed pilot to assess support for eligible distance learners. The contribution is an evidence-bounded account of how formal inclusion may coexist with financing arrangements that require closer examination for equity

Keywords: *Student loans, open and distance learning, policy design, equity, priority clustering*

Introduction

Access to higher education depends partly on whether students can meet the costs of participation. Cost-sharing reforms redistribute responsibility among governments, households and graduates, while student loans seek to reduce immediate payment barriers (Johnstone, 2004). In Tanzania, HESLB was established under Act No. 9 of 2004 and began operating in 2005 (Higher Education Students' Loans Board [HESLB], 2021). Its financing arrangements bring together need, eligibility, national development priorities

and the sustainability of a publicly supported loan scheme. These objectives can complement one another, but their interaction also creates difficult distributive choices.

Recent Tanzanian research shows why the equity question remains relevant. Mgaiwa and Ishengoma (2023) identify both expanded access and continuing inequalities associated with the financing scheme. Msigwa (2016) examines the relationship between the scheme's social justice objectives and its design. Taken together, these studies suggest that increased aggregate participation does not settle whether support reaches all categories of students who need it. The question is especially pertinent where higher education systems offer flexible modes alongside campus-based study.

ODL can reduce the need to relocate or suspend employment, but flexibility does not eliminate tuition, learning materials or other participation costs. Mgogo's (2021) study of undergraduate science teacher education at OUT identifies insufficient resources and difficulties participating in learning activities. This evidence supports an affordability concern in a specific student group; it does not establish that all OUT students are denied HESLB loans. The distinction matters because barriers to paying for study may arise from several sources, including household resources, eligibility conditions, benefit coverage and implementation.

Statement of the Problem

The policy problem is whether student financing arrangements sufficiently accommodate diverse learning pathways. A statutory possibility of receiving assistance is different from an award, and an award is different from support adequate to sustain participation. OUT is a useful institutional focus for examining this distinction, but neither all OUT students nor all ODL students should be treated as a homogeneous category. Working status, age, prior qualifications, programme and household need may intersect with mode of study in different ways.

This paper asks three questions: How do selected HESLB rules recognise OUT and differentiate eligibility and benefits? How do programme priorities and other conditions potentially interact with flexible study? What can documentary evidence establish about inclusion, and what remains dependent on administrative or participant evidence? The analysis retains the politics of eligibility as its organising concern while treating exclusion as a proposition requiring evidence rather than a predetermined finding. It contributes a distinction between documented policy conditions and hypotheses about their implementation effects.

The literature review establishes the analytical framework, followed by the documentary methods and policy findings. The discussion evaluates the equity implications and competing explanations. Recommendations then identify feasible institutional actions and the evidence required to assess their effects.

Literature Review

Student Loans, Cost Sharing and Social Justice

The expansion of higher education has sparked debate about who should pay and how scarce public resources should be distributed. Johnstone (2004) explains cost-sharing as a shift towards greater household and student contributions. In a market-oriented financing model, students are partly treated as investors in future earnings. Loans can make this model more accessible by deferring payment, but debt and targeting rules also determine receive support. The tension is therefore between financing wider participation and distributing assistance fairly within a constrained budget.

A social justice approach broadens assessment beyond the number of beneficiaries. Fraser (2005) distinguishes questions of redistribution, recognition and representation. Applied here, redistribution concerns the resources available for participation; recognition concerns whether varied study arrangements are adequately acknowledged; and representation concerns whose needs inform financing decisions. These are analytical questions, rather than evidence that a particular agency deliberately disregards a group. They help explain why formally identical rules may require examination when learners have different resources and study costs.

Msigwa (2016) links the Tanzanian loan scheme to social justice, highlighting a mismatch between stated purposes and design. Mgaiwa and Ishengoma (2023) subsequently show that widened access can coexist with inequality. These studies support scrutiny of allocation arrangements, but their findings should not automatically to every institution or mode of study. In particular, national evidence on socioeconomic disparities does not, by itself, demonstrate an ODL-specific rejection mechanism. The present analysis examines the rules that could generate such a mechanism and identifies the evidence needed to test it.

Policy Design and the Social Construction of Target Populations

Policy design theory emphasises that public policies are not neutral technical instruments but reflect political choices about which groups receive benefits and bear burdens (Schneider & Ingram, 1993, 1997). Eligibility rules and benefit definitions can express assumptions about beneficiaries even where those assumptions are not stated directly. This framework for examining

student loans because policy categories connect administrative decisions to public priorities.

Schneider and Ingram's framework distinguishes populations by their political power and social construction. Its value here is as a sensitising perspective: it directs attention to recognised categories, conditions and costs. It does not permit the analyst to infer that ODL learners are constructed as undeserving simply because a document omits an ODL-specific explanation. Demonstrating a negative social construction would require stronger evidence, such as policy deliberations, explicit language, consistent decision patterns or stakeholder accounts. The analysis therefore distinguishes an observed design feature from a theoretical interpretation of its possible consequences.

This distinction also keeps programme prioritisation analytically separate from mode of study. A programme may be assigned a priority regardless of whether it is offered through ODL or campus attendance. Whether priority disproportionately affects ODL depends on the distribution of applicants across programmes and their allocation outcomes. Listing the programmes offered at OUT alone cannot establish this. Listing the programmes offered at OUT alone cannot establish this.

ODL Affordability and Digital Inclusion

ODL is intended to provide flexible pathways, but participation costs vary with learning arrangements. Students may need connectivity, devices, study materials and travel for required activities. These are assuming for every student. UNESCO's (2023) report cautions that educational technology can extend access while also reproducing inequalities when participation conditions are unequal. A financing analysis should therefore examine the full cost of learning, rather than treat distance education as costless because it reduces residential requirements.

Mgogo (2021) provides directly relevant Tanzanian evidence on the affordability of undergraduate science teacher education at OUT. However, this programme-specific study cannot represent the financial circumstances of the entire university. Nor should employment responsibilities, and study costs. Equally, employment is a legitimate consideration when a loan scheme targets scarce resources. The equity question is whether the chosen indicator identifies ability to pay with sufficient accuracy.

African Comparison and the Research Contribution

African comparison is useful when it identifies alternative design choices rather than assumes that schemes have identical purposes. South Africa's

National Student Financial Aid Scheme (NSFAS, 2025) expressly includes distance learning and UNISA in its allowance schedule. This contradicts an undifferentiated claim that the scheme excludes distance students. The relevant lesson is . However, the presence of a category does not establish adequacy or smooth implementation.

Tanzania and South Africa differ in their financing instruments and institutional settings. Their rules should not be ranked without examining budgets, eligibility and costs. Nevertheless, the comparator establishes that mode-specific recognition is administratively possible. This paper examines how recognition, screening, and benefit design relate to flexible study, while separating documented rules from effects that remain to be measured.

Definitions and Evidentiary Boundaries

Formal exclusion means an explicit rule disqualifying a category from a scheme or a specified benefit. Partial disadvantage means a less favourable condition or restricted benefit; whose consequences depend on the applicant's circumstances. Administrative silence means the absence of relevant guidance in a defined document set; it is not proof that no guidance exists elsewhere. Invisibility means an inability to identify a population in the reporting material examined. Marginalisation describes a broader pattern of reduced access or influence and requires convergent evidence. These concepts are related but are not interchangeable.

Effective access means being able to apply, satisfy the relevant conditions, obtain a decision and receive support usable for study. The present analysis identifies possible points of friction along that pathway. It does not measure their frequency, infer that all ODL students are disadvantaged, or attribute a motive to HESLB. The term exclusion is used only where the relevant rule and its scope are specified.

Methods

Design Scope and Document Selection

This study uses qualitative documentary analysis to examine policy design rather than estimate the causal effect of loan rules on participation. Following Bowen (2009), documents are treated as situated sources whose purposes and evidentiary limits matter. The analysis was updated during revision through a targeted review of official HESLB publications and source verification. The statutory context begins with the 2004 enactment; the primary comparison uses selected guideline years through 2025/2026. It is a purposive comparison of policy snapshots, not a complete annual reconstruction from 2004 to the present.

The primary corpus comprises six documents: the HESLB Act, Cap. 178, in its 2008 consolidated edition, and guidelines for 2009/2010, 2020/2021, 2021/2022, 2024/2025 and 2025/2026. These documents were selected because they provide the legal basis, an early operational example, the historical endpoint of the original analysis, a subsequent comparison, and recent operational provisions. Table 1 records their analytical uses and locators. The consolidated Act incorporates amendments only through October 2007; it is not treated as a complete statement of all later legal amendments.

Documents were included when issued by HESLB and when they contained provisions relevant to eligibility, prioritisation or financed items in the selected years. The primary corpus excluded duplicate copies, unrelated scholarship or diploma guidance, inaccessible texts, and unofficial summaries. The comparison is confined to the provisions in the identified documents. No claim is made that every guideline, regulation, operational manual or annual report was available. A continuous annual-report series is not part of the evidentiary basis, and the analysis does not establish a universal absence of mode-specific reporting.

selected. We selected secondary evidence for relevance and traceability. Msigwa (2016) and Mgaiva and Ishengoma (2023) contextualise financing equity in Tanzania; the repository record and abstract of Mgogo (2021) provide bounded evidence on OUT affordability. UNESCO (2023) supports the digital inclusion discussion. The NSFAS (2025) allowance statement is a purposive comparator, not a representative sample of African schemes. Abstract-level evidence is used only for claims supported at that level.

Table 1

Document	Period or version	Locator	Analytical use
Act Cap. 178	2008 consolidated edition	Sections 16–17	Statutory basis; version limited to amendments through 2007
HESLB guidelines	2009/2010	Sections 3.9 and 4.3.2	Early OUT recognition and item-specific duration
HESLB guidelines	2020/2021	Sections 3.2 and 4	Recognition and programme priorities
HESLB guidelines	2021/2022	Sections 3.1–3.3 and 4	Screening and subsequent comparison
HESLB guidelines	2024/2025	Sections 3.1 and 7	Recent applicant conditions and financed items
HESLB guidelines	2025/2026	Sections 5–7	Recent priority and benefit design

Extraction Coding and Interpretation

We conducted the analysis manually using a document-by-category matrix. The unit of analysis was a provision or clearly identifiable passage. For each relevant passage, the matrix recorded the issuer, year, section or page, beneficiary category, eligibility condition, supported item and evidentiary status. Initial categories were deductive: legal eligibility, OUT or mode recognition, age and prior qualifications, employment or other funding, programme priority, benefit coverage and application or payment arrangements. Table 2 specifies the questions used to organise extraction.

The analytical process involved reading relevant provisions, assigning them to these categories and comparing their scope across the selected years. A statement about a benefit was not coded as an exclusion from the entire scheme. Similarly, priority was not coded as an unconditional guarantee. Where the same provision concerned several categories, it was considered in each relevant comparison. The analysis specifically examined contradictory evidence, including clauses recognising OUT, to avoid retaining an interpretation supported only by omissions.

Themes were developed by grouping comparisons into three relationships: recognition versus effective access, screening conditions versus diverse learner circumstances, and program or benefit differentiation versus equity. These are analytical themes, not frequencies derived from a large coded corpus. No software-based coding, independent coder agreement, interview triangulation, or saturation claim is made. Cross-document comparison and secondary scholarship provide contextual checks but do not independently verify individual allocation decisions. Findings report provisions and evidence gaps; the discussion interprets possible implications.

Table 2

Category	Extraction question
Recognition	Does the provision identify OUT or a learning mode?
Screening	Which applicant characteristics are conditions of access?
Priority	How are programmes ranked and with what qualifications?
Coverage	Does a condition concern one item or the whole scheme?
Implementation	What application or payment steps are specified?
Evidence status	Is the statement an explicit rule, an omission or an interpretation?

Limitations and Research Ethics

The study does not include interviews, surveys, HESLB application-level data or a complete institutional loan register. It therefore cannot quantify ODL take-up, rejection rates, funding adequacy or effects on completion. Public policy documents describe rules but may not capture how staff apply them. Absence from the selected corpus is bounded absence, and competing

explanations include document scope, administrative capacity, resource scarcity and fragmented reporting. Neither discrimination nor intentional exclusion can be inferred from silence alone.

The research uses publicly accessible documents and published scholarship. No new participant data were collected for this analysis. Interviews with students and officials, and linked institutional and HESLB records, would require a separate empirical extension with appropriate permissions and ethical review. The paper's conclusions are accordingly confined to policy design and researchable hypotheses about effective access.

Results

Legal Eligibility and Explicit Recognition of OUT

In the consolidated Act, section 17 addresses eligibility for assistance, while section 16 covers financial assistance and its items (United Republic of Tanzania, 2008). The statutory wording provides a basis for consideration subject to conditions; it is not an unconditional entitlement to an award.

OUT is not uniformly absent from operational guidance. The 2009/2010 guidelines identify OUT students and specify a maximum six-year period in section 3.9 (HESLB, 2009). The 2020/2021 guidelines make an OUT exception to the full-time admission requirement in section 3.2(iii) (HESLB, 2020). This is decisive counterevidence to a claim of blanket formal exclusion. The distinction between recognition and access remains relevant, but it must begin from the actual wording.

The documentary evidence therefore supports a narrower result: formal recognition existed in the selected historical guidance. It does not establish how many OUT applicants received loans, whether particular applicants were wrongly refused, or whether ODL beyond OUT was accommodated in the same way. Those questions require implementation evidence rather than further inference from general wording.

Screening Conditions and Learner Circumstances

The 2021/2022 guidelines retain the OUT exception while barring undergraduate applicants with formal or regular employment income. They also set age and qualification-recency conditions (HESLB, 2021, sections 3.1–3.3). The 2024/2025 general criteria specify an age ceiling of 35, no formal or regular employment or contract income, and completion of qualifying education within the stated five-year window (HESLB, 2024, section 3.1). These are applicant conditions, not an express declaration that all ODL students are ineligible.

Their interaction with flexible study that depends on population composition. Some learners returning to education may fall outside screening conditions, whereas other distance learners may satisfy them. The documents do not show how many OUT applicants belong to either group. Consequently, differential exposure is a plausible mechanism to investigate, not a measured institutional disadvantage.

Programme Priorities and Benefit Coverage

The 2025/2026 guidelines combine vulnerability, merit and programme ranking. Their clusters distinguish several fields and include BA Kiswahili in Cluster One; they do not support reducing the entire priority structure to a STEM versus humanities binary (HESLB, 2025, sections 5–6). Programme priority is distinct from a guaranteed award and from eligibility by mode of study. Table 3 summarises the evidence and the inference each provision permits.

The same guidelines restrict meals and accommodation to full-time on-campus study while listing other financed items (HESLB, 2025, section 7). This is an item-specific restriction, not evidence that distance learners are disqualified from all assistance. Whether other items cover ODL participation adequately cannot be determined without cost and award data. Differences in benefit coverage may reflect differences in costs; their fairness requires assessment against actual study requirements.

Table 3

Design feature	Policy locator	Supported conclusion
OUT recognition	2009, §3.9; 2020, §3.2(iii)	Recognition documented; uptake unmeasured
Applicant filters	2021, §3; 2024, §3.1	Potential differential exposure; no mode-specific rate
Programme ranking	2025, §§5–6	Prioritisation; no unconditional guarantee
Meals and accommodation	2025, §7.1	Restricted benefit; not whole-scheme exclusion
Other study costs	2024, §7; 2025, §7	Adequacy requires cost and award data

What the Documents Do Not Establish

The selected documents do not provide the applicant-level denominators needed to compare loan success by mode, programme and need. An institution's appearance in policy guidance does not measure take-up, and national beneficiary totals cannot identify eligible students who did not apply. A reliable assessment would distinguish non-application, screening failure, unsuccessful allocation, delayed payment and inadequate benefit coverage.

Neither the policy provisions nor the secondary evidence cited here establishes systematic refusal of OUT applications or a universal absence of ODL beneficiaries from annual reporting. Such conclusions require traceable case records or comprehensive reporting evidence. The observable result is a set of rules and distinctions that can guide such investigation.

Discussion of the Results

The Politics of Eligibility without Inferred Intentionality

The findings revise the central argument from wholesale policy silence to the relationship between recognition and conditional access. Schneider and Ingram's (1993, 1997) framework to how categories distribute opportunities and burdens. An agency can recognise an institution while using screening and benefit arrangements that than others. This is a policy design question even when no discriminatory intent is established.

However, observed differences do not establish that policymakers regard ODL learners as less deserving. Administrative rules may arise from the scheme's intended population, budget constraints, legacy procedures or imperfect coordination. Distinguishing these explanations would require deliberative records and implementation evidence. The contribution is thus a testable proposition: flexible pathways should be examined at each point where formal recognition translates into an application, an allocation, and usable support.

Equity and the Fit between Rules and Study Costs

From a social justice perspective, recognition is necessary but insufficient for assessing participation. Redistribution concerns the resources that remain after fees and required study activities; representation concerns opportunities for affected learners to inform design (Fraser, 2005). These questions scrutinise a financing system without treating every difference as unfair. They also discourage assumptions that distance learners are uniformly employed, poor, rural or financially secure.

A practical equity assessment should compare students with similar assessed need and programme requirements across modes. It should examine whether applicants face different rejection reasons, whether funded items correspond to necessary costs, and whether payment timing fits flexible schedules. If differences persist after accounting for these factors, a stronger claim of disadvantage may be warranted. Conversely, evidence of comparable outcomes would challenge an ODL-specific explanation. The present study establishes neither result.

Digital inclusion adds a further consideration. Where connectivity or accessible learning materials are essential, nominal eligibility may leave an unfunded participation requirement. This does not justify importing campus allowances wholesale into ODL. It suggests measuring actual costs and examining whether existing item definitions can cover them consistently. Reform should respond to documented requirements rather than stereotypes about either mode.

National Priorities: Fiscal Constraints and Sustainability

Programme priorities have a defensible rationale where governments face shortages in health, teaching, technical expertise or other strategic areas. Public financing can support wider social returns and workforce planning. Limited budgets also require decisions about the number and level of awards, while repayment performance affects resources available to later cohorts. A credible equity analysis must acknowledge these objectives alongside individual need.

The issue is whether priority rules remain proportionate, transparent and open to review. A strategically valuable programme does not eliminate the need to assess an applicant's resources, and a lower-ranked programme may also deliver public benefits. For ODL, the relevant question is whether funding priorities operate consistently across equivalent accredited programmes and whether their combined effects are monitored. The analysis provides no basis for alleging that wealthier STEM applicants routinely displace poorer humanities applicants.

Employment-based targeting also creates a trade-off. It can reserve scarce finance for students without earnings, but a categorical proxy may obscure variation in disposable income. Testing an alternative would require administrative cost estimates, verification capacity and modelling of additional demand. The recommendation is to evaluate these choices, rather than assert that every working learner should receive the same subsidy or that programme priorities should be abolished immediately.

African Comparison and Theoretical Contribution

The NSFAS comparator demonstrates the possibility of identifying distance study within a financing framework. It does not show that South African arrangements are sufficient, transferable without adaptation or free of implementation problems. Its relevance lies in the explicit distinction between beneficiaries and packages. Tanzania can assess such design options against its own costs, eligibility objectives and fiscal capacity.

The theoretical contribution is to distinguish four stages through which financing design shapes access: formal recognition, applicant screening, benefit coverage and implementation. Each stage requires a different test. Recognition is established through explicit provisions; screening is assessed against applicant characteristics; coverage is evaluated against necessary study costs; and implementation is assessed through decisions and payment records. This distinction prevents an item-specific restriction from being misread as exclusion from an entire scheme. It also identifies where an equity concern can be tested and which institutional response would be appropriate.

Implications and Recommendations of the Study

Clarify Eligibility and Supported Costs

HESLB and OUT should jointly prepare accessible guidance responsibilities, and appeal routes for flexible study. The guidance should distinguish eligibility for the scheme from coverage of individual costs. Before issuing it, responsible officers should reconcile it with the applicable annual guidelines and current legal provisions. This is a relatively limited administrative step, although it requires staff time and consistent dissemination through institutional and regional support channels.

Establish an Evidence Base for Effective Access

A joint administrative review should link, with appropriate safeguards, admission or registration mode, applications, screening outcomes, awards, financed items and payment dates. Reporting should use clear denominators and distinguish institution from mode: studying at OUT should not automatically stand in for every form of ODL. Useful indicators include application rates among eligible students, award rates among applicants and reasons for non-award. Programme and assessed need should be considered alongside mode to avoid misleading comparisons.

This review can begin with a defined cohort and existing records before expanding data collection. It should include an assessment of missing fields, data protection requirements and the workload for institutional loan officers. Aggregated reporting would provide accountability without publishing identifiable financial information. The purpose is to establish whether and where unequal access occurs, rather than presume the result.

Pilot Support Based on Measured Participation Costs

A bounded pilot should assess the necessary costs of an eligible ODL study, including any verified digital, practical and travel requirements. It should first test whether existing financed items and payment arrangements can accommodate these costs. Any additional support should be costed against the available budget, with transparent selection criteria and evaluation of

participation and administrative feasibility. A pilot avoids committing to universal expansion before the scale of need and delivery costs are understood.

Review the Interaction of Need and Programme Priority

Review programme ranking with evidence on workforce needs, applicant vulnerability, and allocation outcomes. Options include clearer ranking reasons, a protected need-based allocation within available resources, or targeted incentives for shortage fields. Each option requires modelling of costs and displacement effects. Loan forgiveness is not advanced as an immediate solution because it would create additional fiscal and recovery implications requiring separate evaluation.

Extend the Research through Institutional and Participant Evidence

A subsequent study should combine administrative comparisons with interviews involving funded and unfunded students, OUT loan officers and HESLB officials. It should examine application experiences and operational explanations, including evidence that challenges an exclusion hypothesis. Sampling should distinguish modes, programmes and learner circumstances. This extension would establish whether the design mechanisms identified here translate into unequal outcomes, and could inform reform more directly than categorical claims based on documents alone.

Conclusions

This paper examines how Tanzania's student loan rules relate to flexible higher education pathways. The documentary evidence supports formal recognition of OUT and a distinction between scheme eligibility, screening conditions and coverage of particular benefits. It does not support a blanket claim that OUT students were absent from policy or that HESLB deliberately excluded ODL learners. This distinction strengthens the account of the politics of eligibility by making its claims responsive to counterevidence.

The central equity question is whether students with comparable assessed need and program requirements receive usable support across learning modes. The analysis identifies the policy stages at which examined, rather than asserting an observed disparity. HESLB and OUT can begin with clearer guidance and a defined-cohort records review, using the results to determine whether a costed support pilot is warranted. This sequence links reform to demonstrated barriers, protects scarce resources, and makes the equity implications of flexible study an explicit subject of financing policy.

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