

The Effect of Administrative Mechanisms of Higher Education Financing Students' Loan Scheme on Equitable Access to University Education in Uganda

Hilary Sserubidde^{1*}, David Onen², Irene Etomaru³

1. East African School of Higher Education Studies and Development, Makerere University,
P.O Box7062, Kampala - Uganda
2. East African School of Higher Education Studies and Development, Makerere University,
P.O Box7062, Kampala - Uganda
3. East African School of Higher Education Studies and Development, Makerere University,
P.O Box7062, Kampala - Uganda

* E-mail of the corresponding author: ssedde2019@gmail.com

Abstract

This study examined the effect of loan administration mechanisms on equitable access to university education in Uganda. The study was driven by the neoliberal notion of equitable access rooted in the social inclusion theory. It was quantitative, cross-sectional survey research design. Data was collected using a closed ended questionnaire from 217 students who were beneficiaries of the loan scheme, randomly selected from four universities. Analysis of data at univariate level was done using measures of central tendency. At bivariate level, Pearson's correlation and simple linear regression analysis was used. Findings revealed that mechanisms of loan administration had a positive significant effect on equitable access to university education in Uganda. The study concludes that effective mechanisms of loan administration enhances access to university education. It is recommended that to improve equitable access to university education, the Uganda Higher Education Financing Board should improve on loan administration mechanisms by addressing information needs of prospective applicants; promote equity in loan among loan beneficiaries.

Key words: Access to higher education, Student loan, Loan administration

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1. Background

Universal access to higher education is a cornerstone to the right to education, which is a fundamental human right formally recognized since the adoption of the United Nations Universal Declaration of Human Rights, article 26 in 1948 (UN, nd). International, regional and national development agenda, the 2030 agenda for sustainable development being the overarching, advocate for equitable access to higher education for humanistic, social, economic and political reasons (UN, 2023). Inequality in access to higher education represents a drawback to achieving target 4.3 of SDG 4, which aims "to ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university" by 2030 (UNESCO, 2024).

In Uganda, the higher education students' financing loan scheme administered by the Higher Education Students' Financing Board (HESFB), a statutory body established by the Higher Education Students' Financing Act, No. 2 of 2014 was instituted to enhance equitable access to higher education (Republic of Uganda, 2014). There is remarkably limited compelling evidence on the role of the students' loan scheme in enhancing equitable access to university education in Uganda. This study examined the effect of the mechanisms of loan administration of the higher education students' financing loan scheme on equitable access to university education in Uganda.

The origins of the use of students' loan schemes to enhance equitable access to higher education can be traced to the late 11th century when some scholars in need of finances were offered loans in the University of Bologna, the first official university, though "not formalized as a student loan until 1240, when the Bishop of Lincoln did so using money from Oxford University" (Chapman & Doan, 2019). According to Chapman and Doan, it was until 1951 that the government of Colombia initiated the world's first national student loan scheme, known as ICETEX. They note that from the 1960s to date, government-backed students' loan schemes became commonplace financing systems to enhance access to higher education.

Although the right of everyone to gain access to higher education can be found in legislations across the world legitimized by international bodies such as the UN and UNESCO gaps in the transition from equality of rights to equality of opportunities in access to higher education remained (UNESCO IESALC, 2020). Analysis of enrollment data at the regional level across wealth quintiles in Africa between 1998 and 2012 showed that those in the top wealth quintile do better in tertiary education enrollment than those in the poorest and middle quintiles; post-secondary enrollment for the bottom 80 percent increased by 3.1 percent whereas increase for the top 20 percent was by 8 percent (Darvas et al., 2017; Gandhi, 2018). In Latin America and the Caribbean, the poorest 50 percent of the population only represented about 25 percent of higher education students in 2013 (World Bank Group, 2017).

In Ghana, the students' loan scheme was established initially without a law in 1971, re-introduced in 1975, and later in 1989 (Onen et al., 2015). According to Imoedemhe, the Students Loans Scheme Law 1992 (PNDC 276), the operative law for students of Ghana origin studying in public tertiary institutions in Ghana stipulates that the borrower and the government share the interest repayment on the loan. Loan repayments are not to exceed 10 years after gainful employment. In South Africa, the National Student Financial Aid Scheme (NSFAS) a juristic entity of the South African Government is in charge of students' loan. Students loan in South Africa cover tuition and registration fees, as well as associated costs, such as accommodation, textbooks or a laptop for studies. Loan is paid directly into student's personal account and the amount depends on the need of the student (World Bank, 2010).

The Higher Education Students Financing Act, 2014 (Act No. 2 of 2014) was enacted by the Parliament of Uganda, and assented to by the President of the Republic of Uganda on 2nd February, 2014 to provide the legal framework to establish the Higher Education Students' Financing Board; to establish a fund to finance the

scheme; the management and administration of the scheme and the fund, and other related matters (Republic of Uganda, 2014). Despite the actualization of the students' loan scheme, access to university education in Uganda continued to be low, below the global average, in both absolute and relative terms with glaring regional imbalance (Kibuuka, 2022; UNESCO, 2022). This leaves the unanswered question of whether the higher education students' financing loan scheme can fulfil its promise of delivering equitable access to higher education in Uganda. Therefore, this study examined the effect of the higher education students' loan scheme on access to university education in Uganda.

This study was driven by the social inclusion theory propounded by Gidley et al. (2010a, 2010b). Gidley et al. developed a layered spectrum underlying the theory, policy and practice of social inclusion in regard to areas of social inclusion (who is to be included); and degree of social inclusion (ideologies of inclusion). Gidley et al. (2010a) identify socio-economic status, culture (including indigenous cultures), linguistic group, religion, geography (rural and remote/isolated), gender, sexual orientation, age (including youth and old age), physical and mental health/ability, and status with regard to unemployment, homelessness and incarceration as possible areas of social inclusion. According to them, the degree of inclusion comprises a neoliberal focus on access and economic factors; a social justice focus on community participation; and a human potential focus on personal and collective empowerment stemming from positive psychology and critical/transformational pedagogies. The narrowest interpretation of the degree of social inclusion pertains to the neoliberal notion of social inclusion as equitable access; broader interpretation regards the social justice idea of social inclusion as engaged participation; and the widest interpretation involves the human potential lens of social inclusion as empowered success (Gidley et al., 2010a). In the context of higher education, according to Gidley et al. (2010b), the degree of social inclusion is reflected in access, participation and success, ordered according to a spectrum of the ideologies of neoliberalism, social justice, and human potential respectively.

In this study, deriving from the practice indications of the neoliberal social inclusion notion of equitable access, it was assumed that significant increases in higher education funding targeted at the elements of equitable access can improve access to higher education. Therefore, this study examined the effects of administrative mechanisms of financing university education through the higher education students' loan scheme on access to university education in Uganda.

The independent variable in this study is students' loan scheme. Ziderman (2005) describes 'student loan scheme' as a form of financial support provided to students from economically disadvantaged backgrounds to alleviate the financial burden of educational costs. Stafford (2017) characterizes student loans as financial assistance aimed at facilitating students' entry into higher education institutions. Students' loan schemes provide income-contingent loans, that is, loans with a repayment amount set at a fixed proportion of income (Chu & Cuffe, 2021).

Statement of the Problem.

Equitable access to university education for students from all social and economic backgrounds is a means to empower students to reach their full potential, and lift people out of poverty (Dogru, 2024; OECD, 2024). In an ideal scenario, students' loan scheme is intended to provide essential financial support to individuals who would otherwise lack access to higher education due to financial barriers (Lam & Lang, 2024; Furuta, 2024; Callender & Davis, 2024). In Uganda, despite the actualization of the higher education financing students' loan scheme since 2014, significant gaps persist in access to higher education in regard low access, regional, socio-economic and gender disparity. Out of about 130,000 to 140,000 candidates that qualify for higher education annually, the government sponsors about 10,000 students under the government sponsorship schemes, that is only seven percent of the eligible candidates in absolute terms; 93 percent of the eligible students are meant to be privately sponsored (Parliament of Uganda, 2024). Only about 35 percent of the 93 percent eligible private students receive loans annually (Kibuuka, 2023; Makerere University, 2022). These shortcomings collectively threaten attainment of equitable access to higher education in Uganda, with negative consequences for the individual students and their families, and Uganda's efforts towards attaining the national development aspirations in Vision 2040, and contribution to attainment of SDG target 4.2 by 2030. This study examined the effect of the higher education financing students' loan scheme on equitable access to university education in Uganda. The findings and recommendations can inform policy and practice for enhancing equitable access to university education Uganda.

1.1 Purpose of the Study

To examine the effect of administrative mechanisms of the higher education financing students' loan scheme on equitable access to University Education in Uganda.

2. Related literature

2.1 Students' Loan Administration Mechanisms in Enhancing Equitable Access to University Education

Students' loan schemes administered across the world, with varied effects on equitable access to university education, can be classified into two broad categories based on repayment modes: mortgage-based and income-contingent loans (Chapman, 2014; Chapman & Dearden, 2022). Mortgage type loans administered in countries like China, Japan, and India, have fixed loan repayment conditions determined at the time of applying for the loan, the borrower must repay a fixed amount of money for a specific period called equated monthly installments, based on the interest rate fluctuations, the amortization period may vary, but more or less the repayment amount will remain almost constant, not based on the income of the borrower (Frank et al. 2024). Mortgage type loans are usually associated with high initial repayments which may negatively impact equitable access to university education.

In income-contingent loan schemes, the repayment is contingent on the borrower's income, usually progressive with increasing income until a given time period or until a certain amount is recovered. In case the borrower's income is below a certain threshold level, the borrower is exempted from loan repayment until the income crosses the level of threshold. The repayment is collected in the form of taxes, and hence it is considered the

most effective repayment collection mechanism (Chapman, 2014; Chapman & Dearden, 2022). Variants of income-contingent students' loan schemes known as fixed schedule income contingent loans are administered in countries like Norway, South Korea, and the United States of America. Loan repayment is based on income contingency plan, if the borrower is unemployed or earning low income, only the minimum repayment is made, the amount exceeding the threshold can be deferred, when the borrower is employed and the earnings are sufficient, a regular fixed schedule of repayment can be resumed with the payments of previously deferred repayments (Frank et al., 2024).

Empirical studies have found that income contingent loans have a significant relationship with the financial well-being of the borrower measured by the borrower's income. Whereas mortgage type loans have a significant relationship with the country's economic conditions like interest rates and inflation, mortgage type loans are usually associated with high initial repayment burdens (Frank et al., 2024). As such, countries across the world have adopted income-contingent students' loan schemes fully or partially as an avenue for enhancing equitable access to higher education. For example, the U.S. from 1994, Thailand from 2006, Korea from 2009, Brazil from 2016, Netherlands from 2016, Japan from 2017, Canada from 2017, and Colombia from 2023, among others (Chapman & Dearden, 2022; Callender & Davis, 2024; Newson, 2021).

Regardless of the type of students' loan scheme, mechanisms of loan administration carry the potential of enhancing equitable access to university education. Mechanisms to enhance accessibility of the loan, systems that protect students from unmanageable debt, mechanisms that protect students' rights as stakeholders, and mechanisms to equip students for the realities of the job market are critical success factors for achieving equitable access to university education through students' loan schemes (Isiaka, & Olaniyan, 2024). It has been demonstrated that embedding strategic approaches in the administration of student loans, such as putting in place income-contingent loan repayment mechanisms (Chapman & Dearden, 2022; Callender & Davis, 2024); alignment of the curriculum with industry or job market needs (Kamara & Momoh, 2023), and targeted job creation initiatives can deliver equitable access to higher education (Frank et al., 2024). On the contrary, failure to embed such mechanisms in loan administration can deepen existing inequalities in access to higher education, and compel students' loan beneficiaries to integrate into the labor market precariously (Dogru, 2024).

The income contingent loan scheme, introduced first time in Australia in 1989 has been highly successful in Australia, New Zealand, Scotland, Sweden and South Africa. Several countries across the world now use variants of income-contingent loans in place of the traditional financing system and time-based repayment loans to enhance equitable access to higher education. According to Chapman and Dearden (2022), time-based repayment loans show poor economic characteristics for borrowers in terms of "high repayment burdens (loan repayments as a proportion of income) for the disadvantaged and default", and is "associated with high taxpayer subsidies through continuing unpaid debts" (p.1), which can destroy the credit reputation of beneficiaries, and therefore exacerbate inequality in access to education. Chapman and Dearden show that income-contingent loans circumvent these glitches as repayment burdens are capped by design, eliminating default. However, in many countries, mechanisms of administering students' loans schemes seem to deepen student indebtedness, a situation

Dogru (2024) dubs as “authoritarian debtfarism” in the context of Turkey. Dorgu argues that, by using non-transparency and arbitrariness in its loan administration mechanisms, the state-led student loan expansion in Turkey has imposed a rigid market discipline over the university youth, increasing their financial dependency on credit money (p. 447).

In the US, where loans are administered as a joint venture of the public and private sectors like a mortgage with fixed monthly repayments over a fixed period of time, a high repayment burden on borrowers with low income has been created (Barr et al., 2019; Lam & Lange, 2024). Barr et al. indicate that by 2018 about seven million borrowers were in default in the US. Loan beneficiaries were in deferment, forbearance, non-defaulted bankruptcy or in disability status, with the stock of outstanding debt over \$1.3 trillion, resulting at least in part from the design of the US students’ loans system. According to Dynarski (2016), the US students’ loan system is complicated to navigate, and “the administrative barriers to accessing them are formidable”, as it requires a fairly sophisticated understanding of the present value of expected repayments under different options. In contrast, the English and Australian systems operating income-contingent students’ loan systems offer transactional efficiencies with resulting benefits such as small marginal cost of collection as the system builds on an existing administrative income-contingent collection apparatus; and repayments adjust automatically to the financial circumstances of the loan beneficiaries (Dean, 2024; Chapman & Dearden, 2022). In essence, income-contingent loan administration mechanisms seem to offer better hopes for enhancing equitable access to higher education (Frank et al., 2024).

In the context of the developed world, income-contingent students’ loan schemes seem to have stronger administrative mechanisms anchored in a strong legal framework, a universal and transparent regime of income taxation and/or social security collection, and an efficient repayment mechanism, involving computerized record keeping of residents’ vital financial particulars, a universal system of unique identifiers, and, most critically, the existence of employer withholding from personal incomes. As such, it is easier to identify and track individual citizens and their incomes over time and space. However, in developing countries, such administrative mechanisms are often weak or lacking, compromising provision of up-to-date knowledge of incomes, as such inappropriate decisions on loan distribution and deductions may exacerbate inequality in access to education which the loan schemes are meant to address (Chapman & Dearden, 2022).

African countries now increasingly draw on lessons from income-contingent loan systems operating in Australia, New Zealand, Scotland, Sweden, South Africa and England. Well-designed income-contingent students’ loan schemes, with effective administration mechanisms that appropriately target students from low-income households have been shown to be key to ensuring and improving equitable access to tertiary education (Jacobs et al., 2019; Mahmoud, 2024). However, studies have shown that most countries in sub-Saharan Africa have poor administrative mechanisms to appraise and recover student loans (Kamara & Momoh, 2023; Darvas et al. 2017). Administration and design issues are very important to the potential success of students’ loan schemes in enhancing equitable access to university education. There has been an insufficient examination of the potential of public sector administrative structures to provide for the efficient operation of students’ loan schemes in

developing countries, which remains a policy implementation issue (Chapman & Dearden, 2022). There is a need in many developing countries' institutional environments to focus on improvements in administrative capacities to attain the desired goals of enhancing equitable access to higher education.

To narrow inequities in access to higher education in sub-Saharan African countries, both policy and scholarly discourse point to the need to focus on wealth and income inequity, by improving financial aid programs to better target low-income students, extending financial support to private sector students, and incorporating socio-economic background information in the admissions process (Gandhi, 2018; World Bank, 2010; Isiaka, & Olaniyan, 2024). However, in many African countries, the top administrators of the students' loan schemes tend to be political appointments, limiting independent decision making due to vulnerability to political pressure and manipulation, as such administrative decisions are made in favor of the establishment of the ruling party (Kossey & Ishengoma, 2017). Evans et al. (2019) reveal that internal state policies, politics and assumptions about the type of students to be admitted, interests and priorities in relation to their positions within a global scene determine who will access higher education provisions including those who are likely to benefit from student loans. Such scenario raises the critical question of whether the students' loan schemes can truly fulfil the promise of enhancing equitable access, or the loan schemes may exacerbate the very inequalities they hope to address.

In Uganda, weaknesses in the administration of the students' loan scheme seem to have entrenched inequalities in access to university education. For instance, the HESFB acknowledges that the low numbers of students from the North and Karamoja accessing higher education through the higher education financing students' loan scheme was due to lack of critical financial resources to kick start the loan application process and the financial resources needed to keep the students in class which may not be afforded by the family, highlighting the need to consider supporting such students with some welfare funds to keep them going while at school (HESFB, 2021, p.41). Such scenario could be attributed to the absence of effective means testing, calling for unsubsidized loans, which may improve equity more effectively than highly subsidized loan programs (Dean, 2024). In addition, Kyaligonza (2017) reveals that there still exist gaps in the administration of the higher education students' financing loan scheme due to centralization of administrative structures at the head office at Kampala which constraints access to relevant information.

Administrative mechanisms that cater for information needs of the potential students' financing loan beneficiaries are essential for enhancing access to the loans. Standish-Kuon (2019) indicate that adequate, easily accessible information provided to students on the types of financial aid related policies such as eligibility criteria, appraisal under the means testing instrument, are an important determinant of student decisions to either accept a loan or not. Cho and Xu (2019) showed that students' loan aid had not impacted on access to higher education due to lack of information. The extent to which administrative mechanisms of students' loan schemes impact on equitable access to higher education deserves more empirical studies.

Empirical studies and reports show that access to higher education in Uganda has continued to remain largely inequitable in regard to social class, income, regional location, gender, among others, despite the implementation

of the higher education financing students' loan scheme administered by the HESFB since its inception in 2014. Children from well-to do families continue to dominate access to university education (Kyaligonza, 2017; Kibuuka, 2022; Tumuheki et al., 2016; Parliament of Uganda, 2024). It is therefore necessary to understand the effect of the administrative mechanisms of the higher education financing students' loan scheme on enhancing equitable access to university education in Uganda.

3. Methodology

The study adopted a quantitative, cross-sectional survey research design. Data was collected using a closed ended questionnaire from 217 students who were beneficiaries of the loan scheme, randomly selected from four universities. Analysis of data at univariate level was done using measures of central tendency. At bivariate level, Pearson's correlation and simple linear regression analysis was used.

4. Results

In this section descriptive results (means and standard deviations and inferential results on the study hypothesis are offered.

Table1. Means and Standard Deviations on Deepening Access to University Education

Indicators of access to university education	Mean	Std. Dev
University loan policy favours all possible loan beneficiaries	2.96	1.106
University loan policies allow students to apply for the scheme	2.878	1.191
The guidelines to secure loan funds from loan policy are clear to all students	3.292	0.993
The policies for student loans are open to all potential beneficiaries	3.076	1.129
The policies for loan scheme are adequately made accessible to all potential beneficiaries	3.315	1.191
Average	3.24	0.717

Table one indicates that the average mean on deepening access to university education was 3.24 which was a moderate fair rating suggesting that access to university education had been to some extent widened.

Table 2. Means and standard deviations on completion component of access to university education

Indicators of completion	Mean	Std.Dev
I am sure that I will complete this course	3.738	1.090
My students have been graduating at end of it all	3.445	0.990
I wish to request for a dead year	2.765	1.420
My students have been dropping from the course	3.121	1.092
Completion	3.27	0.687

Table 2 indicates that the average mean 3.27 on completion aspects of access to university education. This suggests that a reasonable number of students who access university education complete their studies.

Table 3. Means and Standard Deviations on Broadening Access to University Education

Indicators of broadening access	Mean	Std. Dev
A big number of students have benefited from loan scheme	3.198	0.982
Loan schemes have captured many vulnerable attitudes	3.184	1.187
Loan scheme has captured all peripheral areas	2.882	0.948
The number of beneficiaries from loan scheme are increasing year by year	3.247	0.940
Student loan scheme has made an impact on enrolled students	3.675	1.017
Average	3.11	0.725

Table 3 indicates that a moderate mean of 3.11 was acquired on broadening access to university education. This implied that the number of students who access university education has increased by a certain margin.

Table 4. Means and Standard Deviations on Loan Administration Practices

Indicators of loan administration	Mean	Std. Dev
Student loan administration is transparent	3.049	1.091
Students loan administration makes everyone aware of its operations	3.211	1.057
The students loan board is competently enough to offer quality services	3.171	0.891
The loan administration provides operation and procedures on various media channels	3.378	1.122
The loan administration determine beneficiaries from loan basing on merit	3.37	1.03
The disbursement of loan funds is timely done	3.076	0.891
From the beginning the beneficiaries from loan scheme are offered interest charges	3.42	1.157
Average	3.37	0.62

Table 4 indicates that the average mean on students' loan administration practices was 3.37 which indicated a moderate fair rating on students loan administration practices.

4.1 Testing Hypothesis

To test this hypothesis, Pearson's correlation coefficient index, simple linear regression and multiple linear regression. These are presented in the subsequent sections.

To test this hypothesis, a null hypothesis was stated that is H_0 : There is a positive relationship between student loan administration practices and access to university education among university students in selected universities in Uganda. Thus, Pearson's correlation coefficient results to this effect are offered in Table 5.

Table 5. Pearson's correlation coefficient results between loan administration practices and access to university education

		Access	Loan administration
Access	Pearson correlation	1	0.642**
	Sig (2-tailed)		0.000
	N	222	222
Loan administration	Pearson correlation	0.642**	1
	Sig (2-tailed)	0.000	
	N	222	222

Table 5 shows Pearson's correlation coefficient results between loan administration practices and access to university education $r = 0.642^{**}$ sig = 0.00 less than 0.05. This implied that there was a positive significant relationship between student loan administration practices and students' access to university education in the universities where the study was done. As the higher education students' loan and financing board manages these loans better the higher the possibility for these students to access such loans by widening, deepening, broadening student's loan access in higher Education. This could be done by these Universities ensuring that adverts for loans are effectively done, selection process made fair and ensuring that stake holders including teacher's percent's know what is needed from students to access such loans.

These results were further collaborated with those from the simple linear regression Analysis technique as evidenced in Tables 6, 7 and 8.

Table 6. Model Summary on the regression analysis results between student's loan administration and access to University Education.

Model Summary

Model	R	R Square	Adjusted Square	RStd. Error of the Estimate
1	.642 ^a	.412	.409	.36832

a. Predictors: (Constant), LADM

The model summary table shows the adjusted $r^2 = 0.409$ which expressed into a percentage equates $0.409 \times 100 = 40.9\%$ of the change into access to university education. This implied that the remaining 59.1 % is probable to be accounted for by other factors not considered in the current study.

Table 7. ANOVA on the regression analysis between loan administration and access to University Education.

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	3.265	1	3.265	153.935	.000 ^b
Residual	47.463	220	.216		
Total	50.728	221			

a. Dependent Variable: ACCESS

b. Predictors: (Constant), ELM

The ANOVA Table shows the F value = 153.935 and a significance P value = 0.000 which was less than 0.05. This implied that there was a positive influence of loan administration practices and access to University Education in the selected Universities where the study was done. Thus, as loan administration meets the requirements of the stakeholders in terms of effective manage, through advertising, knowing where to acquire necessary information, explaining legibility criteria's for loans, one is advantaged to access this higher education student's loan and the reverse is true.

To confirm these results a co-efficient Table was computed as in Table 8:

Table 8. Co-efficient Table on the regression analysis results between loan administration practices and access to University Education.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.679	.125		13.395	.000
LADM	.470	.038	.642	12.407	.000

a. Dependent Variable: ACCESS

The co-efficient in Table 8 shows that the Beta 0.642 value and significance P value 0.000 was computed. This hence suggested there was a positive significant influence of loan administration practices and access to University Education in the selected Universities in Uganda. Hence, as loan administration is better the higher the possibilities their access to University Education and the reverse is true.

5. Discussion, Conclusion and Recommendations

The first objective of the study was to find out the effect of loan administration mechanized on student's access to University Education in the selected Universities in Uganda. Findings of the study revealed that there was a highly positive and significant relationship between loan administration and access to University Education among students in the selected Universities. This implied that the better loan administration is made, the higher the chances that more students would have a chance to benefit from the scheme.

These results resonated well with earlier studied such as Cho and Xu (2019) who showed that students' loan aid had not impacted on access to higher education due to lack of information. Further, this study showed that the types of financial aid related policies are an important determinant of student decisions to either accept a loan or not. The study findings were in agreement with Evans, Rees, Tylor and Wright (2019) who revealed that internal state policies, politics and assumptions about the type of students they admit, interests and priorities in relation to their positions within a global scene determine who would access higher education provisions including those who are likely to benefit from student loans.

Findings of the study that students' loan administration had a positive influence on access to higher education were in tandem with Standish-Kuon (2019) who showed that in accordance with chapter 154, 2017 laws of the legislative laws about student loan scheme, an educational institution must provide to an enrolled student who has applied for student financial loan and a notification. This notification includes providing a total amount of student education loans taken out by the student, potential payoff amount of the student education loans incurred or a range of the total pay off amount including principal and interest. Once this occurs, it enhances and provides efficiency in the loan administration providing room for more student to access higher education.

In terms of loan administration in Tanzania, the findings of this study were in agreement with Ishengoma, (2017) who noted that the top administrators of the student loans are direct presidential appointments. This implies limited independent decision making and vulnerability to political pressure and manipulation to make decisions in favour of the establishment of the ruling party. Likewise, Kossey and Kirabo, (2021) in the same vein with the study findings showed that the students' loan scheme has been on since 2014 and was initially targeting first year students. Under the students' loan scheme arrangement of students from higher institutions of learning who qualify are given loans to facilitate their tuition functional and related school dues, a fee which they pay back to government after completing studies. Still as part of the eligibility criteria for student loan funds, the student loan financing had put that applicants must be Ugandans from impoverished families and this year for continuing students, they have to be in their final year pursuing and HESFB approved STEM programmes or programmes approved under affirmative action. Further, they must be studying from any approved higher education that is, all 12 chartered private universities and all listed tertiary institutions. Finally, they should have been appraised under the means testing instrument.

Furthermore, findings of the study resonated well with Kyaligonza (2017) who studied gaps in the implementation of Uganda's loan scheme revealed that there still exist gaps in student loan scheme administration and revealed gaps in centralizing the loan scheme at Kampala. The Higher Education Students

Financing Board (HESFB) established under the Higher Education Students Financing Act 2014 was to manage the acts of the students' loan scheme. In terms of loan administration, the policy states that one must have studied sciences at advanced level with two principal passes and identified as financially poor.

The study findings were more less similar with Kyaligonza (2017) who revealed that the body that regulates the students loan scheme is the higher education students financing board (HESFB) which was established by the Higher Education Students' Financing Act. This board receives funds from management and recovery of student loans initially to qualify for the loan, the student was supposed to have studied sciences at advanced level and must have attained two or more principal passes. By 2015, the loan scheme had covered 12 universities and over 1,201 students had been offered loans. Meanwhile in the same vein with the study finding Ministry of Education and Sports (2020) revealed that the student loan scheme covers tuition fees, functional fees, research fees, Aids and appliances for persons with disabilities. Actually, its mission is to provide student loans to eligible citizens of Uganda to enable them access higher education at affordable rates and increase equitable access to education in the country. In conclusion, of the discussion on this objective loan administration mechanisms have a positive influence on the student's access to University Education.

From the study findings, discussion, conclusions, the study recommends that if student's access to University Education is to improved, responsible stakeholders that is Ministry of education and Sports, through Departments of Higher Education, National Council for higher Education, University Council, relevant donor agencies and Philanthropic bodies, do the following. They ought to improve on student's loan administration practices by putting up structures that reach at students in secondary schools, parents. Such structures would strengthen awareness of the key requirements for one to access a student loan, such structures would enlighten on the procedures and requirements in access (applying or loans who to) apply to and other administrative requirements that are needed for one to acquire students loan funds and on how to service these loans.

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