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PUBLIC POLICY AND THE SUSTAINABILITY OF
TANZANIAN PRIVATE UNIVERSITIES

SIMON LUCAS TAABU

265 Pages

There has been a surge of universities in general and private universities in particular in the last three decades throughout the world. This expansion has been unanticipated in some countries, but in others especially in Sub Sahara Africa (SSA) expansion came as a result of public policy change. Most of the reforms taking place in higher education institutions can be attributed to the current globalization movement although unique features have been observed in different countries and regions. This expansion has not been paired with resource increase, hence putting quality of education, accessibility, equality and other quality issues into question.

Scholars have expressed doubts on the sustainability of these universities if new forms of funding models are not designed/created. Public policies play a big role in the sustainability or lack thereof of higher education institutions. Since policy changes with time and regimes, constant reflection on the interaction between universities and government and study of how these policies are applied become a necessity.

This case study employed mixed methods and was guided by a critical/neocolonial perspective to achieve a threefold purpose: to explore how public policies affect the new generation private higher education institutions (PHEIs) in Tanzania as they endeavor to fulfill their missions; to investigate the dynamics between the government and one Tanzanian PHEI, which operates under sometimes unpredictable public policies, and the opportunities and

challenges these policies have created for it and its stakeholders; and to investigate how this PHEI and its students are being funded, whether the available resources are enough to enable it to fulfill its mission, and whether such funding models can be sustained. Higher education funding models include private resources of households; domestic government revenue; and external sources from multilateral organizations such as the IMF and World Bank, bilateral agencies, international nongovernmental organizations, international religious institutions, and private foundations. All these global and Tanzanian means of funding education have been utilized by the case study university at different levels and amount.

Major findings on how the case study university is funded were as follows: overdependence on school fees – a feature common to most private universities; government support categorized as direct or indirect; income diversification activities – entrepreneurship; different donations from organizations and individuals and international students' fees. According to case study university administrators who were interviewed, the Tanzanian university funding model based mainly on student loans is not sustainable. Since the case study university relies on school fees, about half of which come from student loans, and most established income diversification activities had not yet produced reliable results, administrators deemed the funding model as unsustainable. On the other hand, most surveyed students also thought the current higher education funding model was unsustainable. The student loan program was considered insufficient, mismanaged and needing a lot of reform. Like administrators, students pointed out that the current case study university funding model was unsustainable because of overreliance on student tuition and school fees while the university had no full control of enrollment levels.

Based on the study findings, the following recommendations were made. Due to major expansion in primary and secondary levels of education that have put more pressure on higher education demand and in order to benefit from higher education (HE) development's contribution to the economy, the government policies will have to support both public and private initiatives in funding HE. Cost sharing policy has faced a lot of resistance in Tanzania from the government itself, students and parents. This policy was introduced from abroad and did not involve education stakeholders' input in decision making. Multilateral organizations consultants did not consider the real context of the people especially their lack of capital. The government should reform this policy based on the realities on the ground. Recognizing the severe experience of financial fragility of most HEIs, this study earmarks financial diversification and monetary reform as the best option for institutional self-reliance. Although efforts are still in their infancy stage, they need to be enhanced in order to ensure universities' financial sustainability.

KEYWORDS: Finance; Policy; Sustainability; Universities; Viability; Higher Education

PUBLIC POLICY AND THE SUSTAINABILITY OF
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SIMON LUCAS TAABU

A Dissertation Submitted in Partial
Fulfillment of the Requirements
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DOCTOR OF PHILOSOPHY

Department of Educational Administration and Foundations

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2019

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PUBLIC POLICY AND THE SUSTAINABILITY OF
TANZANIAN PRIVATE UNIVERSITIES

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CHAPTER I: INTRODUCTION

Context

“In education and industrialization, we have used borrowed ideas, utilized borrowed experiences and funds and engaged borrowed hands. In our development programmes and strategies, not much, if anything is ours” (General Olusegun Obasanjo, President of Nigeria as quoted in Lancaster, 1999, p. 3)

There is a common consensus among countries, groups and individuals that education in general, and higher education in particular, is important for the development and sustenance of economic, political, technological, and social services of any society. An independent World Bank Group evaluation report issued in October 2017 stressed the importance of higher education regardless of its sub sectors. The report recognized the changing landscape of offering higher education throughout the world. It was noticed that there are increasingly different types of colleges and universities who hold different objectives and have different types of governance and ownership. The report also acknowledged a growing role of private and autonomous public providers locally and internationally due to the growing demand of higher education led by changing political and economic needs of the modern times. The report went on to say that higher education development including private higher education (PHE) has the potential of bringing human development through knowledge advancement necessary for “knowledge societies,” a phrase that has become a new mantra/cliché in a globalized world (World Bank, 2017).

The history of higher education is rich with literature about individuals and institutions who hold the belief that higher education institutions produce highly trained and skilled personnel who contribute to the development of any country (Collins, 2009; Darvas, Gao, Shen

& Bawany, 2017; Gebreyes, 2014; Honeyman, Wattenbarger, & Westbrook, 1996; Kapur & Crowley, 2008; World Bank Group, 2017). Such people, groups, and organizations are influenced by the traditional and modern function of higher education (that is, higher education as a knowledge producer, a values and culture transmitter, and a capacity builder for industry and business) and what is called human capital theory, which postulates two important concepts. The first states that “other things being equal, personal incomes vary according to the amount of investment in human capital; that is the education and training undertaken by individuals or groups of workers” (A Dictionary of Sociology, 1998). Second, “widespread investment in human capital creates in the labor force the skill-base indispensable for economic growth” (A Dictionary of Sociology, 1998). This skill-base product is what drives policy makers, practitioners and scholars to see the importance of good policies that are favorable for education investment that finally leads to economic development (more on human capital theory in chapter two).

However, some controversies lie in questions such as: which level of education is more beneficial (basic or higher education); who benefits more (individual or society); who should offer education services (public or private); and who should bear more cost (public or private)? Some education stakeholders have expressed that there is a combination of factors that help the higher education sector to operate more efficiently (a detailed analysis of these questions will be addressed in chapter two). Nevertheless, dissatisfaction persists on how higher education is offered in both public and private institutions. No consensus has been reached on which sector serves the community better than the other (and probably the question itself is wrong), and education stakeholders continue to grapple with such complex questions. In many cases private higher education institutions are more vulnerable since very often they don't get government

subventions and hence can't compete on equal grounds with public universities. So far "one size fits all" answers have not produced convincing results. Higher education is complex and operates in multi-faceted educational realities; it surpasses all simplistic explanations. Also, higher education operates in different social economic circumstances, which renders homogeneous explanation to all phenomena affecting higher education futile. This complexity makes the need for good public policies critical and imperative for the resolution of the above raised issues and for the sustainability of these vital institutions. That is why case studies detailing different phenomena in different environments of operations can contribute highly to the analysis of this sector. This study employed a case study methodology to give an in-depth explanation of the interplay between public policy and the financial sustainability of one private religiously affiliated higher education institution in Tanzania.

Background of the Problem

The world over has experienced tremendous growth of higher education institutions (HEIs) starting from the 1980s. For example, in 1991 the global total tertiary student population stood at 68 million students and by 2004 it had risen to 132 million, doubled in less than 15 years (UNESCO, 2006). Moe and Blodget (2000) projected that by 2025 global tertiary student population will be about 150 million. In Sub-Saharan Africa the same growth has been registered. The number of students enrolled in HEIs rose from 2.7 million in 1991 to 9.3 million in 2006 (more than triple the 1991 enrollments), but public resources allocated to higher education only doubled during this period. While gross enrollments have increased everywhere, comparative ratios reveal that, across regions, this growth has been uneven in both its pace and its outcomes, so far (see Table 1.1, and Figure 1.1).

Table 1.1

Global Higher Education Gross Enrollment Ratio

Regions	1980	1997	1999	2004	2006	2012
High Income Countries	36.2	51.6	61.0	66.7	70.0	79.0
Sub-Saharan Africa (SSA)	1.7	3.9	4.0	5.0	5.0	7.8
Arab States	9.6	14.9	19.0	22.6	22.0	26.1
Latin America (LA) and the Caribbean	13.7	19.4	21.0	28.6	31.0	42.8
East Asia and Oceania (Pacific)	3.8	10.8	13.0	19.6	25.0	30.6

Note: Gross Enrollment Ratio (%) Higher Education

Figure 1.1. Global Higher Education Gross Enrollment.

More striking still, there has been even a dramatic increase of private higher education institutions (PHEIs) throughout the world in recent years (Altbach, 2009; Altbach & Levy, 2005; Banya, 2001; Ishengoma, 2007; Johnstone, 1998; Levy, 2007; Levy, 2010; Ngirwa, 2014; World Bank, 2010). Around 2006 global enrollment in the private sector of higher education stood between 25-30%. In Africa south of the Sahara the last two decades have witnessed a tremendous surge and almost an explosion of PHEIs (Gebreyes, 2015). The dramatic growth in the higher education taking place in all continents, influenced by global, regional and national forces, has created what some scholars call unprecedented challenges for the sustainable financing of both private and public universities (Jongbloed, 2004; Massy, 2003 from Gebreyes, 2015; Thaver, 2008;; World Bank, 2010). The reasons for this surge of HEIs are varied and some depend on regions at stake. Philip Altbach (2004), in his article “Globalization and the University: A new neocolonialism?” sees unequal relationships in education globalization especially for poor regions of the world. Other scholars have also noticed different challenges brought about by globalization and their effect on financial sustainability.

The invitation to participate in global education, where different actors are at different stages and have different economic powers and where everybody abides by the same principles of free market, can't benefit everybody equally. For Altbach and other analysts, those who are in the periphery have no real freedom to participate in globalization because they are led by dire needs in their decision making. While participation in a globalized economy is not going to give them equal and adequate economic benefits, non-participation is not an option either because education is vital for economic development and in fact higher education has been international in nature from its inception. Although you can't call majority (“poor”) countries’ decision to participate in a globalized world free, nevertheless economically poor people must face a

dilemma of whether to participate or not and to what degree their participation will still bring them actual and substantial (some) benefits. They are caught between a rock and a hard place.

This study adopted neocolonial perspective in its policy analysis in relation to private university financial sustainability because neocolonialism explains better the existing unequal relationship between actors both at global and local levels. Definitely, the poor and rich manifest unequal powers in their relationship at the global level, however it is also ironic to note that such unequal relationship is exemplified in how public policies that guide private and public sectors of education locally are formulated and applied. Decision making power is monopolized by those who are in leadership positions without allowing participation from the grass-root people (at the peripheral level). The same force that was used during colonial times in implementing different social economic policies is still applied in modern circumstances but in a subtle way or just in a different style. (More on this neocolonial relationship in chapter 2).

At the site of the proposed study, the report compiled by the Tanzania Commission for Universities (TCU) revealed that there are 70 higher education institutions (HEIs), in total, offering degree programs. These are divided into different categories: 12 universities are full-fledged public universities and 21 are full-fledged private universities. Two of these are public university colleges and 14 are private university colleges. A third category of HEIs is grouped as university campuses, centers and institutes (these also offer degrees). In this category there are 5 public HEIs, and 16 private HEIs (Tanzania Commission for Universities, 2016). According to this categorization 19 HEIs are public, about 27% of total institutions, and 51 HEIs are private about 73% of all universities and university colleges (categorizations vary according to region and state or country). However, enrollment in private HEIs is significantly smaller compared to public HEIs. In 2014 public HEIs enrollment stood at 144,157 (66%) students while private HEIs

enrolled only 74,802 (34%) students (these data include non-degree offering institutions). While student enrollment trend of private HEIs is typical to (resembles) the global general trend (many institutions but fewer enrollments), there are some atypical (unique) differences in some countries that show, for example, higher private institutions' enrollments (Japan, Bangladesh, Chile and India) compared to enrollments in public institutions. So far Tanzania doesn't have such atypical cases, but we don't know what might happen in the future. Thus, we need to look critically at why we have such a trend of many institutions but lower enrollment in Tanzania HEIs and how that might affect higher education management and sustainability. Even though private enrollment share is still low compared to public enrollments, it is still growing steadily. In 2009/2010 academic year the enrollment rate stood at 28% in private institutions while it was 72% for public institutions. There were some gains in 2013/2014 academic year for private institutions, which had 34% against 66% for public institutions (Calculation from TCU data).

As mentioned above enrollment growth is accompanied by a global cry of financial fragility that some scholars consider having now reached crisis levels for higher education in general worldwide and in a special way for these new types of higher education institutions in Sub-Saharan Africa (SSA) (Mabizela, 2007; Salmi, 2015; Samoff, 1994; Tilak, 2015; World Bank Report, 2018). The subsequent demand for higher education has not been matched with increased resources for higher education costs, thus threatening the quality of education offered and equity of access, especially for the poor, and finally in some cases leading to the decline of this growing private higher education sector (further demonstration in chapter two). This problem has been experienced differently from one country to another, one region to another and with different intensity and effects on HEIs (more discussion on HE financial crisis will be

presented in chapter two). In Tanzania too, while growth of higher education enrollment has tripled, resources dedicated to HEIs have only doubled.

Furthermore, policies formulated to address this financial scarcity apply differently in different circumstances. Apart from broad political-economic changes, public policy can promote (or inhibit) the growth of PHEIs in many ways. Sometimes promotion is a primary motive, but sometimes promotion is just a byproduct (Kinser et al., 2010). In some countries, like Tanzania, policies have been formulated specifically to encourage the establishment of private universities, while in other countries like Uganda and Kenya policies were established to control the surge of PHEIs and ensure quality of offered education in those institutions. Public policy generally plays a major role in the growth, management and administration of higher education and private higher education in particular. The dynamic nature of government policies, sometimes shifting along regime change or due to new prescriptions from the World Bank or IMF and United Nations agencies, makes a periodic focus on their impact imperative (Moyson, Scholten & Weible, 2017; Mulu, 2017 Obasi, 2008).

This PHEIs development and growth is a significant force that can't be ignored. It is therefore important to consider higher education development as involving both public and private sectors because of private sector's significant and increasing presence. The thousands of faculty and staff employed in private institutions in Tanzania, and thousands of students studying in these PHEIs and the large budgets spent on these institutions, demand a critical analysis of the politics and economics involved in managing them to ensure their present and future survival for the contribution of social, economic, political and technological development.

Given that common agreement exists on the importance and value of HE except for the degree of this benefit, there is a good case to make as to why these higher education institutions

(HEIs) should be preserved for the benefit of the whole community. Literature abounds suggesting that sustainability of HEIs require a diversified mode of funding (Estermann & Pruvot, 2011; Gebreyes, 2015; Maragakis, Van den Dobbelsteen & Maragakis (2016); Mingati, Ledoux, & Rakotomalala, 2010) Although funding is not the only element required to sustain HEIs, certainly without resources nothing is possible. Other questions that have been raised, important as they are for policy makers, scholars and practitioners, refer to the *modus operandi* of this giant HE industry. Efforts should be made to find empirical evidence that would establish facts about which sector (public or private) or which combination of sectors serves a community better, and explore which elements affect the proper functioning of HEIs and hence allow or impede the production of optimum results. Finally, which policy measures should be taken to ensure healthy and sustainable HEIs is another crucial question in the whole subject of higher education financing.

Several studies have addressed the problem of rising enrollments in HEIs and lack of corresponding resources to cope with the education costs of this growing student population. Big organizations like the Ford foundation supported research on cost sharing and student loans in transitional countries and later organized and sponsored an international conference in Dar es Salaam, Tanzania, on “Financing Higher Education in Eastern and Southern Africa: Diversifying Revenue and Expanding Access” in March 2002 (Ishengoma, 2004). UNESCO (2009) and World Bank (2010) studies examined the expansion of HE in Africa and failure of governments to cope with education costs. Globally many studies have been conducted about the growth of higher education institutions and the difficulties in funding them. In one of the World Bank series, Mingati, Le doux and Rakotomalala (2010) cautioned that the increasing number of primary school completers is going to exert more pressure on secondary and tertiary education

systems. Hence, they advised that it would be timely for African countries to align their education policies and strategies to these new challenges. According to them the SSA countries' educational goals should be to ensure the education system continues to develop in an efficient, equitable and fiscally sustainable manner even as it expands to accommodate the rising numbers seeking a place in secondary and tertiary education. One way of achieving this goal is through involvement of private sector in the offering of higher education (Tanzania National Higher Education Policy, 1999).

Private higher education in Africa south of the Sahara as a topic of study has not attracted the attention of many scholars compared to public higher education. There are different reasons for this including a common trend to study a popular sector, independent governments not being in favor of private higher education (because of their background of European higher education system introduced through colonialism that favors public education), newly independent countries' eagerness to control and determine the type of education they wanted to impart on citizens through government institutions, and the newness of this sector considering a majority of PHEIs sprung up since the 1990s. The fast growth of this PHE sector has sparked some interest in the study of this sector although the process is still in its infancy. Currently there is a strong interest in the study of private higher education funding in Africa because of the big number of PHEIs that have been established (outnumbering public institutions in some countries although enrolling fewer students) and the uncertainty of funding that surrounds them.

Scholars like Levy (1992, 2006) unsatisfied with study generalizations have called for in-depth study mainly through case studies that can explore unique characteristics of these institutions found in unique circumstances. Africa and especially Sub-Saharan Africa has witnessed some studies on this growth of PHEIs and financial challenges, but the number of

studies undertaken on this subject, especially compared to other higher education topics, is smaller compared to those on other parts of the world. Moreover, most studies have been conducted by scholars from other African countries or from other continents. A Tanzanian scholar's perspective would add another dimension to the understanding of the problem and solutions based on country specific paradigms. Tanzania is one of those countries struggling to study its education systems because of financial constraints; hence any new study around higher education financing in relation to public policy would add to the little available empirical studies in education finance.

Like in other financial crises experienced throughout the world, developing countries are normally hit the most. Tanzania is one of the developing countries facing financial challenges managing HEIs in general, but more severely PHEIs in particular because of their newness in the field and the scarcity of resources available for these types of institutions. This study will examine how one religiously affiliated private university acquires its resources and how public policies applicable in Tanzania affect its financial sustainability.

The Purpose of the Study

So far, the above section has explained how the increase of higher education enrollment that went hand in hand with the surge of higher education institutions and private universities in particular has created enormous pressure on the public and the private sectors of education and the funding of these institutions. Public policies contribute highly to the success or failure of the sustainability of higher education institutions. However, the application of public policies and their success or failure depend on prevailing environments of places where they are applied in their historical context. Hence this case study investigated the interplay between public policies and Tanzanian private universities and the effect such policies have on the sustainability of those

universities in the context in which these private universities operate. In sum, the purpose of this study is threefold:

1. To explore how public policies, affect the new generation private higher education institutions (PHEIs) in Tanzania as they endeavor to fulfill their missions;
2. To investigate the dynamics between the government and one Tanzanian PHEI, which operates under sometimes unpredictable public policies, and the opportunities and challenges these policies have created for it and its stakeholders;
3. To investigate how this PHEI and its students are being funded, whether the available resources are enough to enable it to fulfill its mission, and whether such funding models can be sustained.

In this study private universities refer to non-profit or for-profit HEIs that are legally privately instituted, owned, and managed by a group, person, institution, corporation or company. The main focus of this study is one religiously affiliated private university based in Tanzania. Public policies refer to both international and national policies and how they affect this particular private university financially. In short, this study will investigate the interplay between public policies and the financial viability of one religiously affiliated university in Tanzania.

Theoretical Perspective

This study on the interplay between public policies and university financial sustainability is based on the belief that power relations among key actors affect financial viability of institutions. One research paradigm that addresses the power asymmetry of individuals and institutions is neocolonial/postcolonial theory, which falls under critical theory. A critical social theory is concerned in particular with issues of power and justice and the ways that the economy, matters of race, class and gender, ideologies, discourses, education, religion and other social

institutions, and cultural dynamics interact to construct a social system (Flecha, Gomez & Puigvert, 2003, in Denzin & Lincoln, 2005). Critical theory is dynamic, evolving with new theoretical insights, world problems, and circumstances. Thus, it benefits from such post-discourses like postmodernism, post-structuralism, and post-colonialism/neocolonialism. Its dynamic nature gives it advantage to discover new theoretical insights, and to find new ways of understanding new or enduring forms of power and oppression and the way they shape everyday human experience. Critical theory's ability to accommodate new perspectives allows it to adopt new ways of thinking and therefore neocolonialism, which addresses current oppressive and exploitative power dynamics especially in former colonies, is a good fit. The critical paradigm's role of championing for social change positions a researcher as a stranger and not the insider of the community of study for he or she is seen to be always interested in exposing social structures, discourses, ideologies, and epistemologies that question the status quo and challenge every form of privilege. The author aims at sharpening his sight in analyzing these power dynamics by positioning himself as an outsider yet taking advantage of his indigenous familiarity with the circumstances and context of the study, for lack of deep knowledge of the studied group can also disfigure or cloud an analysis.

Research Questions

1. What is the context of the development of private universities and funding sustainability for higher education in Tanzania?
 - a) How is the case study university financially supported?
 - b) How does the administration of the case study university perceive the sustainability of the current model of higher education funding for Tanzania as a whole and their institution specifically?

- c) How do students at the case study institution perceive and experience the funding of education in general, and the student loan process in particular, and the sustainability of the current funding model?
2. Based upon the findings of the study, what are the policy implications for private universities in Tanzania?

Significance of the Study

This study on the financial sustainability of private higher education in Tanzania is very timely mainly because these institutions are young and very few studies have been conducted to explore the policy issues that affect their management and administration and, hence, ensure or threaten their financial sustainability (Breneman & Finn, 1978; Obasi, 2008). While Tanzania higher education policy allows for the establishment and support of private higher education institutions, we don't have a clear understanding of how things are actually working for PHEIs and their financial sustainability. The dynamic nature of policies makes it complex to understand their purpose and effect on relevant institutions, creating a necessity for constant study of PHEIs' dynamism.

There is a need to understand what drives the rapid private higher education growth in Tanzania while more public universities are being created and old ones expanded. Equally important is the need to understand the role of the government in the establishment and management of private universities. Does the government of Tanzania facilitate or impede the growth of PHEIs?

Examining one PHEI case in depth will give practitioners and scholars deeper knowledge into the complexity and dynamics of how policy interplays with different features in the management of that PHEI, which may be relevant elsewhere. Policy makers especially in

Tanzania will benefit from the critical analysis of how existing policies affect one non-profit, religious PHEI, as it may apply to other PHEIs that are religiously affiliated. The topic of finance encompasses three overarching themes of contemporary HE policy: These themes are quality, access, and efficiency. Within these broad themes lie public and institutional policy questions that are informed, if not always answered, by economic and financial principles or perspectives. The analysis of financial questions at this select religiously affiliated PHEI will shed light on the broader themes of access, quality, and efficiency. Finally, this study will answer the question: What is the appropriate response by institutions and governments to the pervasive condition of austerity in private higher education experienced at virtually all HEIs today?

The knowledge gained on how public policies affect the livelihood and sustainability of private higher education is beneficial for all who have an interest in higher education. Knowing the best interaction necessary between and among the government, private higher education institutions and students has a potential of creating best environments to create knowledge capital (informed persons and personnel) that is needed for the development of any country and the enhancement of a democratic society.

CHAPTER II: LITERATURE REVIEW

Introduction

One of the most important tasks of the higher education system is providing quality education to the students (Cernostana 2018). While it is said that higher education (HE) plays a major role in the development of any society, education leaders still face challenges in the development and sustainability of such institutions (Cernostana, 2018; Kapur & Crowley, 2008). For instance, Kapur and Crowley (2008) expressed the difficulty in evaluating the quality of higher education by identifying lack of empirical knowledge in terms of theoretical and policy bases that would clearly delineate the contribution of higher education in a community. The issue lies in the struggle to understand two critical output measurements – that is, how to measure the quality of higher education and how to measure its impact on the person over and above his or her innate qualities (Crocker, 2006). Another issue involves the question of financial sustainability of higher education, given the cost and investments needed to ensure quality of the service (Cernostana, 2018; Crocker, 2006; Kapur & Crowley, 2008). These issues put into question the economic benefits of education to both individuals and the society, as well as its impact on human capital.

The massification of private higher education institutions (PHEIs) challenges the demand absorption and financial fragility of such organizations (Rodolfo & Ananth, 2014). As such, the present study has a threefold purpose: (a) to explore how public policies affect the new generation PHEIs in Tanzania as they endeavor to fulfill their missions; (b) to investigate the dynamics between the government and one Tanzanian PHEI, which operates under sometimes unpredictable public policies, and the opportunities and challenges these policies have created for it and its stakeholders; and (c) to investigate how this PHEI and its students are being funded

and whether the available resources are sufficient to enable it to fulfill its mission, and whether such funding models can be sustained.

For this literature review, neocolonialism is used as the theoretical framework. This theory is also discussed considering its related theories – human capital theory, neoliberalism, and post-colonialism in the education system. Education policies and university sustainability are then discussed within the wider context of public policy and globalization. Different variables and correlates relating to these constructs are discussed to provide a bigger picture of the current status of education as a whole, and education in the African context. Finally, the literature review is concluded with a summary of the discussion, as well as further discussion on the direction of the present study.

Literature Search Strategy

The peer-reviewed literature will provide examples of studies focusing on the impact of neocolonialism on the PHEI in the globalized context, as well in the local setting. The databases used were Google Scholar, EBSCO Host, JSTOR, and PsycINFO. The literature search focused on the impact of neocolonialism on higher education, financial sustainability in an increasing globalized context, and public policy, using the following search terms: *private higher education, private universities, education in Africa, neocolonialism, neocolonialism in Africa, neocolonialism and African education, critical theory in education, critical theory, neocolonialism and education, public policy, public policy and education, public policy and African education, university financial stability, university economic stability, African universities, human capital theory and education*. The limited literature related to the African universities provides additional reasoning for the need to focus on this population. Literature

sources searched included peer-reviewed, full-text articles published between 2013 and 2017, with a focus on education, neocolonialism, and public policy in the global and local contexts.

Theoretical Framework: Neo-Colonialism

The term “neo-colonialism” was coined by the Ghanaian president, Kwame Nkrumah, in his 1965 book *Neo-Colonialism: The Last Stage of Imperialism* (Nkrumah, 1965). According to Nkrumah (1965), neo-colonialism indicates that although ‘in theory’ a former colony achieves independence, its political and economic systems are still heavily influenced and directed by outside forces. In essence, neo-colonialism suggests that colonialism has just changed its form and is now operating in subtle ways (Nkrumah, 1965). Therefore, neo-colonialism is a concept that describes the subdued yet identifiable ongoing nature of imperialism. In addition, as a concept, neocolonial/postcolonial theory falls under critical theory. Thus, for this section, neo-colonialism will also be explained through understanding its relation to post-colonialism and critical theory.

Understanding neo-colonialism, and how it works, entails looking into the histories of countries and peoples that were colonized, as well as recognizing the influence of colonizers during and *after* the colonial era (Kent, 2017; Maekawa, 2015; Zakhir & O’Brien, 2017). In a comprehensive review, Ndlovu (2014) argued that the effect of colonialism on Africa has led to a long-lasting struggle of ideas on the centrality of African and international solidarity versus national liberation discourse from American academics. There is a need to pay specific attention to the principles of unity, cohesion, socio-economic growth and development on the continent when analyzing the revolutionary forces and progress (Ndlovu, 2014). Furthermore, Ndlovu (2014) argued that the sign of a total liberation is the absence of outside economic forces that retain interest. Indeed, neo-colonialism can still be recognized in how colonized countries realize

a history of dislocation and highlight the enculturation of one's own liberation (Ndlovu, 2014; Tshaka, 2016).

Likewise, neo-colonial elements can also be reflected by the call for South African political and ecclesiastical leaders to form a synergy to redress the land issue in the post-apartheid era (Resane, 2015). The land dispossession through various initiatives resulted to national conflicts in Africa, which continued when the apartheid government relocated millions of Black people to some Bantustans known as homelands (Resane, 2015). As such, the narrative on land restoration is related to the dignity and justice that the displaced people lost when they were colonized (Resane, 2015). The current continuing struggle on land distribution in countries like Zimbabwe and South Africa, despite the end of colonialism, reflects how neo-colonial policies are still imposing upon the lived experiences of the colonized (Resane, 2015). In this sense, Cutler (2018) argued that the process of decolonization of colonies lead to neocolonialism. The diplomatic affairs of the “public” connotes a recognition of being a political voice with agency (Cutler, 2018). Despite this, it is apparent that neo-colonialism is a complex concept that is challenging to quantify, especially in the context of globalization and policies (Cutler, 2018).

The discourse on neo-colonialism also involves social memory and cultural politics in the construction of identities and policies in this globalized era (Masalha, 2015). This relationship is reflected in how colonizers use cartography, place-naming, and state-sponsored explorations through colonization projects (Masalha, 2015). An example of this is emphasized in a study by Masalha (2015) in which Zionists used toponymic strategies in Palestine to erase the indigenous Palestinian and Arabo-Islamic heritage of Palestine. These colonial methods reflect the destruction of diverse culture and historical heritage of the colonized (Masalha, 2015). In addition, such means to erase the cultural identity of a colonized people renders a collective

consciousness displaced (Quinteros, 2014). Quinteros (2014) posited that this can be an instrument in which the integration of the status quo brings about a hegemonic culture that is heavily influenced by colonizer's ideals and interests.

Another framework for understanding neo-colonialism is how major foundations are significant in the rise of global hegemony (Parmar, 2015). Foundations accentuate support for a globalist, anti-isolationist agenda and serve as a feasible framework for the development of international relations (Parmar, 2015). However, Parmar (2015) noted that the achievement of a global hegemony is not an apolitical agenda and constitutes the following steps: (a) shifting public opinion in favor of a liberal nationalistic perspective, (b) creation of a global elite who serve as pawns for prioritizing the hegemonic nation's interests, and (c) development of democratic reforms to attain legitimacy in the global context. While these methods may promote economic development, aiming for a hegemonic culture in the continuing globalization still paves a way for the flourishing of neo-colonialism (Cutler, 2018; Parmar, 2015). According to Parmar (2015), this is how America is now considered one of the most powerful nations in the whole world.

The legitimacy of neo-colonialism can be seen in development discourses on neo-liberal policies that govern international markets (De Beer; 2016; Rosabal-Coto, 2016). For example, Rosabal-Coto (2016) postulated that Costa Rica's Sistema Nacional de Educación Musical (SINEM) perpetuates notions and practices that are based in the colonial period and have controlled the national identity of Costa Ricans ever since. While the institution's goal was to promote equal access to educational opportunities for people in any social class, the sensationalization of violence in Costa Rican media, particularly in SINEM's music, reflects outdated and conservative ideology that is out of touch with the collective identification of Costa

Ricans as a peaceful people (Rosabal-Coto, 2016). Integration of neo-colonial elements in a nation's culture encompasses not only the political sphere, but also music and arts (Rosabal-Coto, 2016). In the next subsections, studies relating to neo-colonialism, policy, human capital theory, and education are discussed.

Neo-Colonialism, Policy and Education

Neo-colonialism does not only involve the territorial exploration and conquest; it also, and more importantly, imposes upon the worldview and perceptions of the colonized peoples (Dube, 2013; Kayira, 2015). The impact of neo-colonialism is deeply rooted in the everyday lives of the colonized, even in one's cultural and national identity (Kaundra, 2015). It is inevitably embedded in social structures, in government policies, and education (Dube, 2013; Kaundra, 2015; Kayira, 2015;).

For instance, Kayira (2015) argued that despite having gained independence from colonial countries in the 1960s, most African countries still experience the influences of colonialism as many of their policies and foundational viewpoints are still rooted in western ideologies and consequently ignore indigenous ways of knowing and being. Using a post-colonial theory, Kayira (2015) revealed that the following key sectors of African societies were heavily influenced by western viewpoints up to today: (a) Indigenous knowledge and environmental education, (b) curriculum and pedagogy, (c) language, and (d) institutional representation. Scholars from formerly colonized countries are starting to work on counter-hegemonic strategies to remove the centrality of dominant discourses embedded in colonialism (Kayira, 2015). Furthermore, Kayira (2015) posited that a post-colonial perspective in understanding education includes the promotion of an "and/both" narrative instead of an "us/them" framing. The combination of ideals from indigenous and colonial viewpoints can

encourage critical evaluations on the hegemonic ideologies and further engage Africans in a more critical discourse on the matter (Kayira, 2015). Thus, Kayira (2015) aimed to persuade policy-makers in a process of decolonization that allows the recognition of a multitude of narratives. This way, neo-colonial ideologies are less likely to impose on decision-making and policy-making processes in regard to education.

Another reflection of how neo-colonial elements are embedded in the culture is looking into the underlying ideologies of religious teachings (De Beer, 2016; Dube, 2013; Methula, 2017). It is common knowledge that European conquerors used religion, specifically the Bible, to solidify colonialism and apartheid in South Africa, which understandably explains the mistrust of Africans towards the Bible (Dube, 2013). The complexity with this situation lies within the fact that, despite the Bible's association with colonialism, the African Independent Churches (AIC) were still created and there are many people who still read the Bible to this day (Dube, 2013). This brings about the question of a theological approach, one that is required to be self-reflexive of the lived experiences of Africans (De Beer, 2016; Dube, 2013). In short, the Bible must be understood within Africa's experiences. Denying or minimizing this is how neo-colonialism works – that is, how the ideologies of hegemonic discourses can impose upon colonized cultures and peoples (Dube, 2013).

Kaundra (2015) framed this as a challenge to agency that evokes an African decolonial theological turn. Decoloniality situates an African framework of the self in the material-spiritual space, and it is seen as a means of fostering social coherence and wholeness especially in a culture that has been conquered by western colonizers (Kaundra, 2015). Indeed, African theology not only questions the culture's viewpoints on spirituality, but more importantly, it has grappled with the question of how colonial dominant ideologies manifest in contemporary Africa

(Kaundra, 2015). To identify neo-colonial elements, it is also critical to understand how education and policy are affected (Kaundra, 2015; Shrivastava & Shrivastava, 2014). How a post-colonial society values education and policy can reflect how neo-colonialism is manifested (Kaundra, 2015; Shrivastava & Shrivastava, 2014).

Critical Theory, Policy, and Education

Critical theory refers to a school of thought that critiques society and how multi-disciplinary knowledge from the social sciences is applied (Boston, 2018; Geuss, 1981). It began as a revitalization of Karl Marx's critical analysis of modernity, in which working activity is othered in the contemporary capitalist society (Boston, 2018; Outhwaite, 2009). Critical theory has been used to understand how neocolonialism is ingrained in post-colonial cultures (Engelke, 2015; Milu, 2013; Rushubirwa, Ndimande-Hlongwa, & Mkhize, 2015). In this subsection, the role of critical theory as a framework is discussed in the wider context of policy and education.

For example, in a study focused on free primary education, Milu (2013) analyzed Kenya's education policy through the lens of critical theory. Milu (2013) argued that, in adopting a Freirian banking model, as opposed to a "problem posing" approach (Freire, 2000/1970), to design and implement the policy, the National Alliance Rainbow Coalition (NARC) government marginalized the voices of other stakeholders and fostered educational inequalities in the country. Neo-liberal economic policies have also influenced and shaped this primary education policy, which serves as neocolonial project framed as educational reform (Milu, 2013). One key neo-liberal economic policy is the Structural Adjustment Programs (SAPs), directed by the World Bank and International Monetary Fund. Milu (2013) argued that the presence of these international bodies created structural and power imbalances that were the main causes of Africa's underdeveloped educational curriculum, among other problems. For instance, the SAPs

imposed conditions such as forced devaluation of local currency, private ownership of industries, and the removal of subsidies for health, education, and social services (Milu, 2013). SAPs required the people to share the cost of social service sectors instead of only the government, and thus families that have low income were more likely to be excluded from participation in the educational experience (Milu, 2013). Thus, a call for widespread educational reforms entails the involvement of different actors using the lenses of critical theory and problem-posing pedagogy (Milu, 2013). It is important for policymakers to understand the narratives of ordinary people when creating public policies (Engelke, 2015; Milu, 2013).

Likewise, Krauss (2013) demonstrates how the worldviews of international policymakers and local communities collide. One major example is how the underlying assumptions ingrained in UNESCO's ICT Competency Standards for Teachers (CST) are detrimental to the realities of a deep rural Afrocentric community in South Africa (Krauss, 2013). Using critical theory, Krauss (2013) reveals that the ICT-CST policy framework was very generic and ambiguous in terms of implementation. Its vagueness limits the success of the project outcomes due to the fact that the needs of a deep rural community are not the same as those coming from urban cities (Krauss, 2013). Krauss argues that designing successful empowerment initiatives entails understanding and respecting how each community functions and its social structures. Lack of funding, limited internet connectivity, and constraints such as poverty and English illiteracy were also not considered during implementation of the project (Krauss, 2013). Enforcing policies without considering the cultural and structural norms of a society is reflective of how neo-colonialism is manifested. Global standards are imposed even when communities and societies have different ways to function (Boston, 2018; Krauss, 2013; Outhwaite, 2009). The study by Krauss (2013)

demonstrated how critical theory can be used to understand neo-colonial elements in government and education policies.

In another study, Conradie (2016) utilized critical theory to gain insights into the practical theology in post-1994 South Africa. Conradie notes that discussion on race and racism is delicate and challenged by tensions at the interpersonal level caused by state-contrived categories. Because racism has become endemic through those contrivances, critical race theory calls for their critique and demolition, and for a commitment to social justice that recognizes the experiential knowledge of research subjects and draws on interdisciplinary work. This also necessitates the recognition of deep-seated neo-colonial and neo-liberal elements embedded in policies and social structures (Conradie, 2016). The discussion on race, then, becomes a challenge to create safe spaces within which to rethink existing norms and protocols, and to express resistance to discursive power. In other words, constructive interaction leads people to reflect critically on the abuse of power and to recognize underlying racist ideologies in education and theology (Conradie, 2016).

The implications of this review of the critical literature on neocolonialism and education for the study at hand are significant. The demand for sustainable quality education must not only highlight the financial capacity of the people and government to fund such institutions but should also be implemented to achieve quality education that is contextualized and deeply rooted in the history and culture of the formerly-colonized peoples and in their potential to create their future free from neocolonialism (Assie'-Lumumba, 2016; Tamrat & Teferra, 2018).

Human Capital Theory and Education

Human capital theory originated from the field of economics of education, a branch of study that investigates the complex connection between economics and education and was

coined by Jacob Mincer in 1958 (Emrullah, 2014). Human capital theory was developed in its modern form by neoclassical economists who were faced with the question of how to promote economic growth (Almendarez, 2013; Boldea, 2016; Emrullah, 2014). Human capital theory assumes that the productive capacity of any society is hinged on the people's formal education (Almendarez, 2013; Crocker 2006). Thus, for human capital theorists, a productive community is an educated community (Almandarez, 2013). Building on the modern notion of capital developed by Adam Smith, human capital theory has two schools of thought regarding what constitutes human capital. One holds that acquired capacities are classified as capital, the other posits that humans are capital themselves (Almandarez, 2013; Emrullah, 2014). Either way, human capital theory provides a foundational argument for a large expenditure on education in both developing and developed nations (Almandarez, 2013). Human capital as a theory holds that the well-being of a society is a function not only of the traditional stocks of financial capital, labor power, and natural resources (physical capital), but also of the knowledge and skills of laboring individuals (Crocker, 2006). This human capital can be used, or invested, like any other assets to generate outcomes of value to individuals and society.

There has been a tremendous growth in higher education, but Kapur and Crowley (2008) suggest the problem lies in whether this growth is meaningful. In this sense, human capital theory has been used as a key argument to highlight the relationship of education and economic development and growth. Kapur and Crowley (2008) further posit that, in recent advancement in society, human capital was at the center stage of economic development in the 20th century. Previous studies on human capital and its relation to higher education focus on challenges in achieving quality education for students and its impact on economic development (Boldea, 2016;

Lauder, 2015; Teixeira, 2017). In fact, it was argued that human capital rate of returns in relation to higher education take longer than those from the basic education (Kapur & Crowley, 2008).

Furthermore, Kapur and Crowley (2008) found there is a lack of literature focusing on the conventional estimates of the returns to education in regard to the social value added by HE. This includes job creation, good economic and political governance, increased entrepreneurship, and increased intergenerational mobility (Kapur & Crowley, 2008). Demographic variables are also critical in understanding the impact of HE on the economy and society as a whole (Rodolfo & Ananth, 2014). In a report by World Bank (2017), the role of HE in the development of people was recognized in contributing knowledge, advancing skills as well as producing basic competences and research for innovation. This involves more direct university-industry partnerships, cooperative research, technology licensing, faculty consulting, and access to specialized equipment and incubation services (Kapur & Crowley, 2008). In addition, research has also demonstrated the significant impact of HE on economic growth and productivity, with a positive association between quality of education and economic growth (Barro & Lee, 2013).

While it is challenging to establish the direct contribution of HE to economic growth, those countries with higher percentage of HE graduates in the labor market have higher productivity with workers and entrepreneurs more capable of adapting and innovating modern technology (World Bank, 2017). Teixeira (2017) argued that in the postwar years up to the 1980s, the World Bank focused its policies and priorities on the development of human capital and regarded education as an investment to be analyzed through a cost-benefit methodology. There are several factors that contributed to the diffusion of human capital theory, including: (a) an institution's profile and its priorities, (b) economic agencies, (c) and the debates on the exploration of new areas of funding (Teixeira, 2017). In addition, once the Work Bank

emphasized education in its expenditure, the allocation of human capital was largely determined by the cost-and-benefit analysis in which the consequence of dominant manpower planning was more favored (Teixeira, 2017). This further provides support to the notion that education is an investment that can help foster economic growth, contribute to personal social development and reduce social inequality (Crocker, 2006).

In another study, Galal (2008) investigated the economic growth contribution of HE in Middle East and North Africa (MENA). It was found that increased expenditure on education did not automatically caused further development of other sectors (Galal, 2008), which leads to the notion that economic growth is complex and does not depend on one factor of production. Galal (2008) concluded that the MENA region needed other growth-enhancing policies to achieve full realization of the benefits of a higher education system (Galal, 2008). Likewise, Lauder (2015) posited that education-economic development scholarship has one major fundamental gap – that is, the failure to identify how globalization impacts the demand for educated labor. The assumption that human capital theory is heavily hinged on the individual's pursuit of education for economic returns reflects how this theory can be tested through rates of returns for skilled work (Lauder, 2015). In short, rate-of-return analysis can be utilized to understand the increasing investment in education, especially for the massification of higher education.

The World Bank Group study also addressed personal or private benefits of HE (Montenegro & Patrinos, 2014; Teixeira, 2017). In a comprehensive review of rates of returns to investments in schooling, Montenegro and Patrinos (2017) utilized the human capital theory model for the comparable estimates of data for 139 economies and 819 harmonized household surveys. It was found that (a) the returns for schooling are more focused around the means of the estimates, (b) the returns for schooling are higher for women than for men, (c) there was a strong

and positive correlation between returns of schooling and positive labor market experience, and (d) the returns to tertiary education are the highest. These results reflect how HE is beneficial not only on the society in terms of economic development, but also on the labor experiences of individuals themselves. However, despite the apparent positive personal and social impact of HE, countries like China, India, Jordan, and Tunisia still experience low productivity due to widespread unemployment (Montenegro & Patrinos, 2017). This shows that although demand has increased for educated workers, issues on the quality of HE and/or its mismatch with actual workplace needs persist and consequently challenge the relevance of higher education.

Literature Review Related to Key Variable and/or Concepts

Higher Education System

In today's era, education is considered as a basic necessity to survive (Durowaiye & Khan, 2017; Mwenda & Mwenda, 2013). In addition, there is an abundance of evidence that points to the significant relationship between continued survival and the growth and development of a nation (Ahmed, 2015; Ogunniyi & Dosumu, 2014). This led to a global recognition of education as a critical social sector (Durowaiye & Khan, 2017). While acknowledging that private institutions have always been part of the higher education sector, a 2006 study by UNESCO suggested that the private education sector has failed to fulfill the demand for quality education. This may have been caused by a lack of knowledge on the historical context and importance of higher education and the role of PHEIs therein.

Recognizing factors that affect access to and perceptions of higher education is critical to distinguish its role in the society and on a personal level. For example, Durowaiye and Khan (2017) investigated assessment of factors affecting African youth's access to higher education through analyzing data from 120 youth in the survey, six focus groups (10 participants in each

session) and 20 in-depth interviews making a total of 200 participants aged 18 to 28. Results suggested that contradictory norms and social constraints with respect to their gender, economic status and relational positions limit the youth in gaining access to higher education (Durowaiye & Khan, 2017). Roche (2014) provided further evidence on the issue of gender inequality by investigating the representation of both male and female workers in developed and developing countries. Roche argued that gender inequality stemmed from the financial and sociocultural expectations in girls' education – that is, girls are seen as fragile beings who must be developed to complement the needs of men. In addition, socio-cultural factors are predictive of the youth's access to HE, in which economic sources can limit their educational pursuit (Durowaiye & Khan, 2017). This reflects how, although education is deemed important, the need for resources to be reallocated to introduce free education and subsidy at higher educational level is vital (Ahmed, 2015; Ogunniyi & Dosumu, 2014), especially considering how socio-economic and demographic background can impose on the youth's educational experience (Durowaiye & Khan, 2017).

In another study, it was found that poor incentive structures of public higher education institutions were hailed as the reason why there is a boom in the private higher education (Assaad, Badawy, & Krafft, 2016). Indeed, private higher education has increased in numbers in various countries (Roche, 2014). However, Assaad, Badawy, and Krafft (2016) argued that pedagogy, accountability, and student perceptions of quality do not vary depending on the type of higher education institution, and that private HE does not automatically guarantee improved educational processes or quality. In the next subsection, the role of private higher education is discussed within the broader context of the necessity for increasing quality education, labor market, and enhanced education policy.

Private higher education. The understanding about private education and private higher education has shifted in history (Assaad, Badawy, & Krafft, 2016; Bloom, Altbach, & Rosovsky, 2016; Muller, 1975). This is mainly because of the reforms and developments that have taken place in all education sectors and the policy changes that accompanied or influenced such changes (Bezuidenhout, De Jager, & Naidoo, 2013). For almost three decades now, governments around the world have embraced the idea of private education. In the contemporary globalized economy, economic growth is dependent upon the technological advancement and competency of human capital.

Principally, the contribution made by everyone in a society significantly affects the overall economic development of that state. The personal attributes, competencies, skills, and knowledge everyone possesses matters, and shares high relevance to local economic activity (Guerrero, Cunningham, & Urbano, 2015). Consequently, development of knowledge and skills of the workforce has strategic importance in the formulation of a national strategy that could stimulate the economic development at the national level. Guerrero et al. (2015) found that the level of educational attainment has clear impacts on regional economic health. Green and Riddell (2003) found that literacy had a significant influence on individuals' income, which in turn obviously has an impact on economic development.

Likewise, private higher education is also regarded as one of the important key players in the HE landscapes (Bezuidenhout, De Jager, & Naidoo, 2013). Thus, private higher education institutions (PHEIs) must rely on sound strategic management principles to ensure their long-term survival in a competitive industry. Bezuidenhout, De Jager, and Naidoo (2013) found that safety and security conditions constituted the most important choice factor in students' decision to enroll in a PHEI, and academic reputation and reasonable class fees were next most important

choice factors (Bezuidenhout, De Jager, & Naidoo, 2013). In relation to this, Robert and Manfred (2013) revealed that in some nations there is a positive relationship between the number of students enrolled in private higher education and per capita GDP, while in others the relationship is negative. In wealthier nations, enrollment in private higher education is lower than in poorer nations (Robert & Manfred, 2013), which could reflect how increased and proper expenditure on a public higher education system is still more favorable than the private institutions. Robert and Manfred (2013) concluded that private higher education is more advanced in countries that are less economically developed because it is able to generate income from the lack of supply in the public higher education system.

Despite the expansion of PHEIs, physical and financial resources, capacity development, academic leadership and development, and program design are still barriers to ensuring the quality of private higher education (Herman & Stander, 2017). Herman and Stander (2017) argued that quality assurance (QA) and the management of the QA processes in HE should be focused on protecting the public, as well complying with QA and accreditation processes. In addition, over-regulation of PHEIs will not be the answer to the challenges on QA, but government must highlight capacity development within the PHE sector (Herman & Stander, 2017). A call for widespread educational reforms revolves around the use of critical pedagogy and self-reflective practices in the higher education system (Herman & Stander, 2017; Milu, 2013).

Higher education markets. Generally, a market is a means of organizing the exchange of goods and services based upon price, rather than upon other considerations such as tradition, or political choice. This statement acknowledges other determinants of the means of organizing goods and services. In higher education though, according to Dill (1996), the term market often

implies but does not always state precisely the additional assumptions of perfectly competitive markets. Perfectly competitive markets are supposed to provide conditions that allow the allocation of goods and services to be made in an optimally efficient manner for the larger society (Leslie & Johnson, 1994, in Dill, 1996). This is another strong assumption made by the liberal economists. The examination of a complex sector such as higher education should recognize there are multiple and interrelated markets, such as markets for tertiary education, markets for research, and the labor market for academic professionals. According to Dill (1996):

Theoretically, the encouragement of “perfect competition” in any of these higher education markets lessens the probability that society will over-invest or under-invest in higher education relative to the social benefits actually produced, or relative to opportunity costs foregone in areas such as social welfare, health, or primary and secondary education. (p. 2)

The belief is that encouragement of competition among a sufficient number of buyers and sellers (which is difficult to achieve) in higher education will assure that competition among them will bring discipline to institutions when making decisions on cost, prices and product quality.

Liberal economists make another assumption that, in a perfectly competitive market, consumers of goods and services have sufficient information about the quality of those goods and services on which they can base rational decisions (again this is a difficult state to achieve). The last assumption made by perfect competition is that the prices of goods and services effectively capture all the costs of production and also all the private benefits to be gained by consumers.

These microeconomics elements are at the heart of the current debates on higher education policy. Following are some examples that show how the belief in perfect markets has influenced HE policy.

Some economists support government policies that deregulate HE and permit private colleges and universities to compete with publicly funded institutions because they think by so doing developing/majority countries will be enabled to transition from elite to mass education systems in a manner that utilize available public scarce resources in efficient ways (UNESCO, 1998; World Bank, 1994). Some countries like the UK introduced competitive, “quasi-market” systems for allocating funds for universities and research grants in the hope of increasing efficiency or “value for money” (Williams, 1996 in Dill, 1996). Since 1990 there has been a rapid introduction of public policies requiring quality assessment of institutions’ quality and program offerings and publication of the results of these assessment studies (Westerheijden, Brennan, & Maassen, 1994). The above examples are implicitly or explicitly based on the logic of perfect markets, which assumes that students and their parents have sufficient information to make effective choices among colleges and universities (Dill, 1995, in Dill 1996). Another example that reflects a desire to stimulate market-like behavior in HE is the widespread introduction or raising of various student fees in public sector HE and a shift of public funds allocation from institutional-funding systems to student funding systems (Williams, 1996, in Dill, 1996).

From the above examples, Dill (1996) concludes:

[H]igher education policy in many countries is increasingly driven by the belief that freeing, facilitating, and simulating markets in higher education will provide academic institutions with incentives to improve the quality of teaching and research, to enhance academic productivity, and to stimulate innovations in academic programs, research, and services of benefit to the larger society. (p.3)

However, as Dill has observed, policymaking should be context specific because if all assumptions of a perfect market are not available the system can't benefit from predicted results. Breneman (1981) "argued that even in the US, historically the most market-oriented of higher education systems, there are a number of factors that contribute to "market failure," that is the inadequacy of prices to efficiently allocate academic programs" (p. 3). This shows the critical importance for public policy to comprehend the interrelationships between and among the markets for academic programs, research, and academic labor in higher education and how public policy has a special role in shaping market behavior in higher education in all countries. Foreign offered solutions might fall short of country specific details that are necessary for making informed decisions. Dissolving the role of government in favor of market forces only may not serve most of SSA very well. But what role each government should play with respect to PHEIs remains an unanswered question.

Poor students neglected. The World Bank's enforcement of market forces through SAPs resulted in some notable casualties in the SSA higher education sector. An increase of user fees/cost sharing at universities and the elimination of some student allowances for such items as food, travel, and books have made universities in Africa places of learning for students from well-to-do families. According to World Bank estimates, about 60% of university students used to come from peasants, workers, and small traders, but now they can't afford the increasing university costs. Consequently, there has been a decrease in enrollment from this rank of students and high dropout rates. Kenya's Moi and Egerton universities, which had a combined population of 6000 students in 1996, lost over 2000 students due to increased cost sharing. Having experienced this drastic change in university enrollment, with most defaulters from the poorer cadre of society, Alamin Mazrui made the following salient statement: "The net effect of the

World Bank's structural adjustment programmes in education, therefore, is increasingly to transform the African university into a "white collar" institution in terms of the parental background of its student population" (Mazrui, 1997, as cited in Birgit, 2004, p. 40). Other voices have also been raised against the neglect of poor students' access to HE. The Declaration and Action Plan for Higher Education in Africa that was adopted in Dakar in April 1997, at the African Regional Consultation Preparatory to the World Conference on Higher Education organized by UNESCO in Paris, was one of those voices. It stated:

Recalling the Universal Declaration of Human Rights, Article 26 of which affirms that: "Everyone has the right to education." ...and that "higher education shall be accessible to all, on the basis of merit," and further recalling the Convention Against Discrimination in the field of Education adopted by UNESCO in 1960, which calls on Member States to "make higher education accessible to all, based on individual abilities";... (w)hat is therefore needed is the development of new guidelines focusing on the following key issues: relevance, quality, management/finance, and cooperation. (Points #1 and 10, UNESCO, 1998, pp. 599, 602)

With respect to HE management/finance, the Action Plan identified 10 goals (pp. 610-13) after warning that "if the institution fails to build quality into its entire *modus operandi*, and if financial resources are inadequate, it is likely to achieve very little and so very unlikely to be able to meet the challenges of Africa's development" (p. 604).

Unfortunately, this advice was not taken into practice immediately. Torres, in her analysis on the way HE policy formulation took place in majority (poorer) countries from the Jomtien 1990 conference to the Dakar Conference of 2000, concluded that:

“Education for All 1990–2000 was essentially a top-down movement planned, conducted and evaluated by international and national political and technocratic elites, with scant information or encouragement to participate given to citizens, even to teachers and education researchers and specialists.” (Torres, 2001, in Birgit, 2013, p. 14)

Sawyer provided data from this time showing that more students at universities are coming from educated parents who have high school diplomas and above. He was citing studies conducted in Ghana, Uganda, and Mozambique. Comparing the achievements made in HE after independence with the current situation, Sawyer said:

“[W]hile it was never a case of equitable representation from all parts and segments, the source of the student supply was sufficiently broad for secondary schools and universities to play a role in establishing the beginning of a truly national elite with some representation from different segments of society.” (as cited in Birgit, 2003, p. 35)

Perceptions on the Value of Higher Education

With the increasing globalization, the demand for higher education has increased, and resulted in the proliferation of private higher education institutions (Herman & Stander, 2017). Education alleviates poverty by equipping individuals with necessary skills, helping an economy to prosper and develop (Barro & Lee, 2013; Herman & Stander, 2017). In addition, developing countries and regions have demonstrated massive growth in tertiary higher education in general and private higher education (PHE) in particular (Tamrat & Teferra, 2018). It is undeniable from this development that higher education is perceived as a major factor in societal growth (Tamrat & Teferra, 2018). It also shares a direct linkage with the health status of a region as it creates the awareness among people, helping society to utilize the healthcare services effectively (Barro & Lee, 2013). Most important, higher education makes a significant contribution to overall national

income by enhancing the earning power of people. For instance, in many developing countries of the world, a 10% increase in wages and salaries is made with every additional schooling year (Barro & Lee, 2013). On this basis, it can be said that education has a significant impact on individual as well as national income of a state (Barro & Lee, 2013).

A substantial investment in human capital leads to the formation of human capital that increases labor productivity (Boldea, 2016; Hatcher & Bowles, 2014). Enhanced labor productivity decreases resource wastage and accelerates the aggregate output level. Some proportion of the aggregate output is spent as national expenditure while the other proportion is saved and reinvested into education to meet the accelerated demand for a highly competent workforce. Social advantages accrue through the creation of knowledge, which contributes to overall societal wellbeing (Hatcher & Bowles, 2014). Increased expenditure on education not only increases the nation's human capital but it also offers various externalities to the local region. In fact, Rothwell (2015) stated that an average individual holding a bachelor's degree makes \$278,000 more contribution (over his/her lifetime) to the local economy as compared to a high school graduate. Similarly, an individual holding an associate degree makes \$81,000 more contribution when compared to a high school graduate. A graduate entering from a 2-year high-value college contributes \$184,000. It has also been reported that 68% of 2-year college alumni tend to stay in the same local area, whereas, 42% of 4-year alumni prefer to stay in local areas (Rothwell, 2015).

Higher education attainment and skill sets enhance the individual's productivity, enhancing the likelihood of getting a well-paid job. In addition to increasing the private returns for individuals, the social benefits offered by education attainment have significantly higher impact on socio-economic condition (Barro & Lee, 2013; Choo, 2018). Literate individuals

adopt a more educated lifestyle and realize the importance of family planning, resulting in reduced childbirths and less burden on the overall economy (Barro & Lee, 2013). Smaller families, in turn, put more focus upon the education of their children as compared to big families, especially those with a weak financial condition. Greater attention results in increased motivation of children to learn more, get better grades, and attain a higher education at a later stage. An educated population is less resistant to accepting new work techniques and new technology as compared to an illiterate population (Barro & Lee, 2013).

Various empirical studies have confirmed that educated human resource is more productive as compared to the uneducated human resource (Barro & Lee, 2013; Choo, 2018). In other words, return of investments (ROI) from educating people is higher than the ROI from the unschooled, the former stimulating the overall economic development. For instance, Michaelowa (2000) used the illustration of a literate farmer who uses advanced agriculture methods to produce agricultural goods. The education equipped the farmer with required skills and knowledge to make the optimum utilization of resources. This optimum utilization resulted in increased agricultural production as compared to using traditional agricultural methods. It incentivizes the other neighboring farmers to acquire the same technical knowledge to get the higher production and increased per capita GDP.

Public Policy and University Sustainability in Africa

Many modern HEIs in Africa originated in the colonial era and bear some resemblance to European universities (Lulat, 2005). Education was among the instruments utilized by colonial powers to manage native societies' ways of thinking and acting in the name of civilization or social change (Lulat, 2005; Quinteros, 2014). In Tanzania, the White Fathers Missionaries also known as Missionaries of Africa wanted to establish a university in the current Archdiocese of

Mwanza, but the colonial government refused to give them a permission (Ishengoma, 2007). While, for most colonial governments, the purpose of education was to train the higher-level civil servants and control and shape social change, religious groups' main purpose was evangelization (passing over religious doctrines and practices) and education was only a tool for doing so (Tshaka, 2016). Missionaries opened schools in colonial territories because literacy made it easier to pass on religious doctrines found in holy books (Lulat, 2005; Tshaka, 2016).

Education is one of the major cornerstones of economic, social and political development of any nation (Shrivastava & Shrivastava, 2014). Recent evidence suggests that higher education can produce both public and private benefits (Bae & Patterson, 2014; Barro & Lee, 2013; Choo, 2018). Thus, Shrivastava and Shrivastava (2014) argued that the role of the state in making education policy and funding education expenditure is critical, despite the alarming trend of inadequate government funding for universities, loss of autonomy, infrastructural decay, falling academic standards, politicization and privatization of education, etc. In the South African context, higher education demonstrates promise in contributing to social equity, knowledge production and distribution, and economic and social development, as well as democracy (Shrivastava & Shrivastava, 2014).

However, higher education in South Africa is under considerable stress from domestic and international trends that are redefining the nature and role of public sector post-secondary education (PSE) institutions worldwide (Ntshoe, & de Villiers, 2013; Shrivastava & Shrivastava, 2014). Given the significant developmental implications of investment in higher education, Shrivastava and Shrivastava (2014) posit that allowing market forces to control the quality of education, instead of making it public policy, fosters inequality in the society, along with negative consequences for socio-political stability, economic sustainability, and knowledge

generation. In addition, there is evidence that a huge amount of investment in human capital is necessary to ensure the capacity for knowledge generation of the modern university (Shrivastava & Shrivastava, 2014).

Hammett and Staeheli (2013) postulated that South Africa's democratic transition is an opportune time for the youth to see themselves as equal citizens through education. The disputes on policymaking emphasize how equality is still not part of the process, as reflected by differential resourcing of schools and education, poverty experienced by many students, and the challenge of starting conversations about difference and inequality without recourse to racialized explanations (Hammett & Staeheli, 2013). As such, despite being perceived as a tool of empowerment and the basis for a new kind of citizen in South Africa, education can still impose the feelings of powerlessness among students who have limited access (Hammett & Staeheli, 2013). The failure to address the legacy of inequality is manifested in the past practices that continue and challenges contemporary policy and practice (Abongdia & Dryers, 2014; Hammett and Staeheli, 2013; Zeeman & Benneworth, 2017).

A study by Marire (2017) questioned the sustainability of public higher education in Africa by analyzing the cost function common to all public universities and a persistence term or inefficiency term. Using stochastic frontier modelling, Marire (2017) found that public universities, on average, are 12.7 per cent cost inefficient. The deadweight loss is equal to 79,231 potential undergraduates who were denied access to fully university-funded three-year degrees between 2009 and 2013 (Marire, 2017). Marire argued that national governments have to scale up funding of higher education, while also calling for an economically efficient operation and usage of financial resources for some students suffering financially in the university. Despite this, inadequate physical and financial resources, capacity development, academic leadership and

development, research and program design are still barriers to ensuring the quality of higher education (Herman & Stander, 2017). Thus, it is the mandate of the government to beef up their expenditure, as well as provide proper strategies for allocating the funds, to assure the quality of education through public policy (Herman & Stander, 2017; Marire, 2017).

Tamrat and Teferra (2018) further validated the role of higher education in the continuous global developments happening in Africa. The surge of private universities is the result of favorable privatization policies and massive demands (Msigwa, 2016; Tamrat & Teferra, 2018). In Ethiopia, there are more than 120 PHEIs, while PHEIs in Ghana, South Africa and Uganda have virtually outnumbered the public ones (Tamrat & Teferra, 2018). It is also believed that PHEIs are even better in providing quality education than public universities (Tamrat & Teferra, 2018). Despite the call for positive educational policies, Assie'-Lumumba (2016) argued that colonial imperatives for setting new education systems in the colonized societies of Africa brought about the struggle by African people for freedom, control of the mind, self-definition, and agency during the colonial rule. In essence, the dynamics of education in Africa must be recognized as an inadequate attempt to embrace European education received in post-colonial education (Assie'-Lumumba, 2016). Thus, the demand for sustainable quality education in Africa should be reflective not only of the financial capacity of the people and government to fund such institutions but should also deliberately ensure that quality education is contextualized and deeply rooted in African history and culture (Assie'-Lumumba, 2016; Tamrat & Teferra, 2018).

International Policy and Education

Generally, the World Bank approaches its HE policies in Africa in a twofold way: First, World Bank policies are official statements and should be considered as such, and second, World

Bank policies should guide government action in those countries dependent on it (Ngcwangu, 2015; Teixeira, 2017). Like it or not, external and internal factors influence educational policies in Africa (Ngcwangu, 2015). This is reflected in how poor countries have become dependent on other developed countries (Nyika, 2005). For instance, Anwaruddin (2014) considers the World Bank as a neo-colonial agent that imposes its rules upon “majority countries” in the guise of development and educational reforms. Similar to colonial powers, the incorporation of so-called “progress” and “development” leads poor countries to sustain their dependence on the former colonizers (Anwaruddin, 2014).

In a study of the World Bank’s 2020 strategy, Ngcwangu (2015) argued that these policies are hinged largely on human capital theory assumptions about skills and education, emphasizing ‘work relevant’ skills for development. Such an approach does not provide flexibility on the Technical and Vocational Education Projects (TVET) policy that prioritizes social justice and sustainable development (Ngcwangu, 2015). Given the increasing neo-liberal and capitalist crisis and market failures, Ngcwangu (2015) emphasized the importance of conceptualizing TVET towards promoting democratic citizenship towards a truly substantive democracy. Thus, the recent policy changes of World Bank on “skills relevant development” and the current policies on TVET have internal contradictions and are more likely to prohibit poor countries in dealing with socio-economic problems (Ngcwangu, 2015). This necessitates alternative theorizations that can rescue TVET policy from the narrow restraints of neo-liberal and neo-colonial elements (Ngcwangu, 2015).

Another example is the Structural Adjustment Programs (SAPs), directed by the World Bank and International Monetary Fund. Milu (2013) argued that the presence of these international bodies created structural and power imbalances that were the main causes of

Africa's underdeveloped and underfunded educational curriculum. For instance, the SAPs imposed conditions such as forced devaluation of local currency, private ownership of industries, and the removal of subsidies for health, education, and social services (Milu, 2013). SAPs' requirement was for the people to share the cost in social service sectors instead of as much government subsidy, and consequently families that have low income were more likely to be excluded from participation in higher education (Milu, 2013). All these dependencies on international bodies hinders African countries in obtaining true freedom. Anwaruddin (2014), in line with Kwame Nkrumah, likened such a dependence situation to how a new flag did not change the fact that the real power relations between the former colonizer and the formerly colonized still marginalize the latter.

Birgit (2013) explained that reflection on the World Bank paper titled "Educational Policies for Sub-Saharan Africa" (EPSSA) sheds light on how the World Bank lending policies have influenced higher education management and administration in Sub-Saharan Africa (SSA). Her description of Malawi president Banda's opinion on why he hired white British citizens to head the University of Malawi that started after independence is in line with the above idea of internalization made by those within education systems of the notion that improvement and change require external support, advice, and often personnel. The colonial education Banda received made him distrust his own people and hence he became the agent of dependence. Ironically though, the British Vice Chancellor of the University of Malawi seems to be disturbed by the World Bank's audacity to force universities it was not funding to cut students' book allowance, vacation funds, food and accommodation allowances and later to introduce student tuition fees. In addition, Birgit (2013) expressed the criticism of the faculty of the University of Dares Salaam Tanzania on the World Bank power to write university policies for SSA. They

were concerned about the World Bank's prescription that governments cut back on HE, on educational theory within teacher training, and on the already very low salaries of university employees.

Birgit (2013) observes that before the World Bank paper, African policy makers, during their meetings with World Bank staff on the Bank policies for the education sector strongly opposed the suggestion of stagnation in enrollments in HE. To her surprise the same suggestion was advanced in the EPSSA paper, which prescribed that students pay for their upkeep at the university, and governments cut back in university funding for fields like the arts and humanities, fields meant to restore the African heritage. The World Bank through the policies that prohibit studies enhancing national or tribal identity was trying to kill the peoples' spirit and so make such nations easy play to foreign cultural influences. The worst phenomenon though is the university of Dar es Salaam faculty's acknowledgement that they would not dare to criticize the World Bank policies because they were beneficiaries of the Bank's consultancies in order to supplement their meager salaries. Again, dire need for survival has put them on their knees and affected their freedom of expression, consequently continuing their dependence on foreign agencies. It is doubtful that such dependence did not affect their academic freedom thus affecting their research objectivity.

In 1974, the World Bank issued an Education Sector Working Paper that focused on primary and basic education. The Bank ordered that the proportion of lending on primary and basic sector education should be increased from 11% to 27%, consequently reducing HE funds from 40% to 30% (Birgit, 2013). In this paper, higher education is completely ignored. It follows therefore that World Bank staff thinking influenced strongly the 1990 Jomtien World Education conference "Education for All." At that meeting representatives from Latin America, Africa,

Asia, the Caribbean, and Europe all voiced concern about the neglect of higher education. All they got out of this conference was the insertion of this statement: “Societies should also insure a strong intellectual and scientific environment for basic education. This implies improving higher education and developing scientific research. Close contact with contemporary technological and scientific knowledge should be possible at every level of education” (WCEFA, 1990, as cited in Birgit, 2003, p. 8). One of the strong critics of the “Education for All” conference who represented Africa is Aime Damiba, the program specialist in education and planning in UNESCO’s regional office in Dakar Senegal. Following this conference, Damiba (1991) advised:

We must avoid the danger of limiting ourselves to basic education and neglecting high-level manpower training and research. It is not possible to solve the problems of Education for All without a national pool of expertise and without an indigenous capacity for research. (as cited in Birgit, 2003, p. 11)

One of the demeaning statements made by the World Bank staff is one made at the meeting between the WB and African vice chancellors in Harare, Zimbabwe held in 1989. At this meeting the WB representatives argued that higher education in Africa was a luxury and most of the African countries were, according to the WB staff, better off closing universities at home and training graduates overseas. It was only when they recognized that their call for African university closure was ‘politically untenable’ (to use Birgit’s expression) that they modified their agenda and instead suggested/ordered universities in Africa to be trimmed and restructured to produce only those skills that the “market” demands.

Because the World Bank cut back funds for developing African HE, SSA dependence on industrialized countries has increased (Assié-Lumumba, 2016; Birgit, 2013). More people are

undertaking studies overseas, and African HEIs and other types of institutions are again staffed with expatriates and people who have been trained overseas and given mainly western concepts and ideas, outlooks and research methodologies. It is estimated that brain drain has costed SSA 30% of its highly skilled manpower between 1960 and 1990 largely to European countries and USA. The study conducted by the United Nations Economic Commission for Africa estimated that since the 1960s more than 50% of Africans who studied chemistry and physics in the USA never returned to their countries of origin in Africa. On the other hand, over 100,000 expatriates from industrialized countries are employed in Africa while some African graduates are jobless (Bekele, 1997).

Another World Bank document that deserves attention is the 1994 “Higher Education: The Lessons of Experience.” Scholars have questioned whose experience. The analysis done by Birgit (2013) found out that out of 152 cited references only 32 (21%) were not World Bank publications. This means that the World Bank is writing about their experience and according to their policies for HE in majority countries (Birgit, 2013). Furthermore, no publications from the Eastern and Southern Africa University Research Project (ESAURP) were included. Those are papers written by African scholars themselves. Thus, the recipients of the Bank loans project do not have a voice. This also shows how power relations and inequalities do not allow real freedom in policymaking. This 1994 paper does not depart much from the EPSSA main themes. The only minor difference is on the paper’s focus on types of HEIs. While the EPSSA focuses on public universities, the new document stresses on diversification of HE; that is, it includes private HE and non-university education. In terms of focus, the neoliberal agenda is more pronounced in the 1994 paper than in the 1998 paper.

Furthermore, Kayira (2015) posited that a post-colonial perspective in understanding education includes the promotion of an “and/both” narrative instead of an “us/them” framing. The combination of ideals from indigenous/native and colonial viewpoints can encourage critical evaluations on the hegemonic ideologies and further engage in a more critical discourse on the matter (Kayira, 2015). Kayira (2015) aimed to persuade policymakers into a process of decolonization that allows the recognition of a multitude of narratives. This way, neo-colonial ideologies will not be imposed on the decision-making and policy-making processes in regard to education.

Some scholars are disappointed by the lack of higher education defense in these World Bank papers. According to Lene Buchert (1995), inclusion of traditional and modern goals of HE would have expressed the value of HE. He expected that the paper would have acknowledged that HE is a knowledge producer, a value and culture transmitter, and a capacity builder for industry and business. To many people’s disappointment, the Bank’s perspective was solely economic; its focus was on reduction of government expenditure on HE in Africa and cost sharing.

The person who has been recognized for considering SSA students’ needs and the role of government is the British economist – Christopher Colclough (1991a). He argued there is a need for increased support in expenditure for HE in developing countries, particularly in SSA. Instead, the WB paper “recommended” cost reduction and increased access specifically to those areas of study that support utilitarian purposes of the university, thus redefining the role of the state in HE. Colclough identified several important policy areas covered by the WB paper as follows: a redefined role for the state in HE, institutional differentiation, diversification of funding, and policy attention on quality, responsiveness, and equity. While all of them are important, a

redefined role for the state in higher education and diversification of funding bears special significance. The paper gives preference to the market forces in relation to the state. Colclough argues that the WB paper ignores the fact that, in most SSA states, there are no well-developed local industries or powerful private sector entities with which the state could share the responsibility for HE. Adding to this argument, Keith Watson (1995), in his article on redefining the role of government in HE that covered OECD countries and NICs, observed that the state has maintained an interventionist role in HE sectors. To understand the WB thinking, it is useful to understand the nature of markets in higher education. Dill (1996) gives a good explanation concerning the nature and arguments followed by policy makers to make HE policies.

Cost sharing, student loans, and monetary reform. Cost-sharing policy in most SSA countries was introduced without consultation with students and parents – the people who would be responsible to contribute money for their education services. No attempt was made to explain the benefits, challenges and alternatives to pay for education especially for students from poor families. When the student loan program was introduced in the 1990s, many students were not informed enough to know how it worked and how such loans would be repaid. The immediate student response was demonstrations throughout the continent against cost sharing policies followed by temporary university closings. Most students in Africa, except for a few countries, accepted student loans. It is not clear whether they understood fully the implications of taking those loans to their future financial standing. Studies done on student loans have recommended them with a lot of caution because of the negative experience from defaulters and government failure to collect loans from graduates' incomes.

Salmi's report on World Bank experience with student loan programs worldwide identified an inherent dilemma in student loans faced by financial institutions. If they intend to

promote equity, they have a responsibility and need to make sure they design a program that serves the funding needs of poor students from low-income levels. On the other hand, as financial institutions they have to respect basic principles of financial viability in service of providing shareholder value. These two opposing objectives are difficult to reconcile and represent the fundamental challenge any student loan program has to address (Salmi, 1999). Unless or until our societies achieve fundamental reform of modern money such as that advocated by monetary reformers worldwide, no viable university funding model will be found (Benes & Kumhof, 2012; Eckrich, 2004; Jakab & Kumhof, 2015; Zarlenga, 2002, 2014). Johnstone (2003) admitted that student loans are very controversial though they have somehow been successful in a modified form in Australia. He cautions any country wishing to adopt student loans to make sure they consider the theoretical bases of the practice and the cost of implementing them; and he encourages them to consider other means of student sponsorship. What is not said and probably not understood is what underlies private debt money as such. The monetary reform movement offers some insights for policy makers and borrowers.

An important tool of analysis that may help develop more funding models in Tanzania and elsewhere is modern monetary critique and reform that are increasingly taking place throughout the world today, including in Switzerland, the United States, England, South Africa, Japan, Iceland and Canada, among over 25 other countries (IMMR, 2019). This monetary analysis explains clearly that the core of the problem is our debt-based modern money and its disastrous consequences. The source of the modern money problem has been hidden from the majority of the people and the problem continues to devastate the world economy. The origin of our debt problem lies in the system of private bank money-creation through fractional reserve

banking that has been about 500 years in the making and was first institutionalized in England in 1694 and finally in the U.S. in 1913 (Zarlenga, 2002).

The critical feature of bank loans lies in the fact that the vast majority of the economy's money supply is created by banks through loaning it into existence. There is not enough reserve in the Central bank to back up all borrowed money. This money is privately created almost at no cost and still banks charge high interest for it. This interest-based debt increases exponentially the longer one takes to pay it off. This way of creating money and wealth, which ends up in the hands of a few, is unethical, unsustainable, and unnecessary. Once the loan is taken there is never enough money in circulation to pay all loans and their interest off (Benes & Kumhof, 2012; Eckrich, 2004; Jakab & Kumhof, 2015; Zarlenga, 2002;). Most developing countries, Tanzania included, belong to the highly indebted countries in the world because, as the price for admission into the global economy, they have had to make loan money their main element of financing the economy. Such countries would benefit from the changes proposed in U.S. H.R. 2990, a 2011 bill that states categorically that:

A debt-based monetary system, where money comes into existence primarily through private Bank lending, can neither create, nor sustain, a stable economic environment, but has proven to be a source of chronic financial instability and frequent crisis, as evidenced by the near collapse of the financial system in 2008. (NEED Act, H.R. 2990, Sec. 2.a.16)

Eckrich (2004) clarifies how the interest growth makes it harder to pay off the principal of loaned money by giving the following figures. Because the vast majority of modern money comes into existence as interest-bearing debt, the modern economy must grow on average about three percent just to keep the value (purchasing power) of money constant. This means the economy must double itself every twenty-three and half years just to compensate the interest that

money bears. If not, loans will not be repayable, and the scheme will collapse. In reality the U.S. growth rate has been much higher. The economy, as measured by GDP, doubled on average every ten and three-quarter years since 1929 (Eckrich, 2004, p. 2). This is an indication of how extreme interest accumulation has been in the richest country in the World. Not all countries can achieve such growth rates, none can sustain them forever, and they mask significant intra-country and inter-country inequities.

Several studies have looked at the effect of private debt money on the economy of various countries. Yamaguchi (2011) analyzed the effect of private bank loans on the economy of Japan and concluded that the problem is systemic and therefore the banking system has to be overhauled. Kumhof is studying the English banking system, and others in the United States have given their contribution on the topic including with the depression era 'Chicago Plan' that they are rejuvenating for the 21st century (Benes, & Kumhof, 2012).

Developing countries will rescue themselves from descending into frequent economic crisis if they avoid private bank loans with high interest rates. University students in Tanzania should start thinking seriously about the effect of the student loans they are currently borrowing without any critical analysis of their financial situation in the future. The Tanzania government should look for better ways than loans, like voucher financing systems that can benefit needy students without overburdening them with loans. Signing contracts with people without giving them full knowledge of the implications of the contract conditions is manipulation and unethical. That is taking advantage of people's ignorance.

Increased dependence. A second consequence of the new WB policies is the increasing dependence of African universities on overseas donors. Majority/poor countries have come to depend on universities from minority/rich countries for recurrent expenditure support, research

and supply of educational materials (Bekele, 1997, in Birgit, 2003). Such high dependence has increased also brain drain by students who go to study abroad and the renewed expatriate faculty inflow in majority countries from donor countries. This link phenomenon has been discussed by different groups like the University of Dar-es Salaam Academic Staff Assembly newsletter that expressed the dilemma of the link phenomena explained above. Unfortunately, there seems to be a one - way traffic in the process of making so-called partnerships. Only professors from minority countries come to teach in majority countries, and, in the same arrangement, it is mostly students from the majority countries who go to study in minority countries where they are exposed to western curriculum. Karim F. Hirji of the Faculty of Medicine at the University of Dar es salaam remarked:

As one goes around the Faculty of Medicine, one wonders whether, after a hundred years after Karl Peters landed here, a second partition of Africa is in progress or not. The Dental school seems to be run by the Finnish, the AIDS research program by the Swedes, Community health programs by the Germans, with the British, Italian, Danish all having their own corners. (Hirji, 1990, p. 23 in Brock Utne, 2000)

Hirji is not opposed to international exchange programs; after all, he had just come back from abroad for studies and employment when he made such a statement. He is more concerned about exchanges being conducted based on donor recipient relations for he sees no guarantee of academic equality and mutual respect in such relationships. Birgit (2003) expressed her skepticism on such “partnerships” when she commented, “The so-called “experts” and university people from the North go to Africa to teach, to “transfer” knowledge” (p. 37). She concluded that it is utopian to expect such a symmetrical relationship to achieve cooperation considering the unequal distribution of resources in majority countries. This is a clear phenomenon of the

explicator phenomenon. One party is assumed to be “tabula rasa,” hence unable to learn on his/her own, and therefore must be fed/explicated to gain knowledge. This is a typical neocolonial relationship that cannot solve African higher education problems.

Summary

Education leaders still face challenges in the development and sustainability of their institutions (Cernostana, 2018; Kapur & Crowley, 2008). Because of this, the present study has a threefold purpose: (a) to explore how public policies affect the new generation PHEIs in Tanzania as they endeavor to fulfill their missions; (b) to investigate the dynamics between the government and one Tanzanian PHEI, which operates under sometimes unpredictable public policies, and the opportunities and challenges these policies have created for it and its stakeholders; and (c) to investigate how this PHEI and its students are being funded and whether the available resources are sufficient to enable it to fulfill its mission, and whether such funding models can be sustained. Neo-colonialism is used as the theoretical framework for the present study.

The effect of colonialism on Africa has been a long-lasting struggle of ideas on the centrality of African and international solidarity versus national liberation discourse from Western academics. There is a need to pay specific attention to the principles of unity, cohesion, socio-economic growth and development on the continent when analyzing the revolutionary forces and progress (Ndlovu, 2014). Education was among the instruments utilized by colonial powers to manage native societies’ ways of thinking and acting in the name of civilization or social change (Lulat, 2005; Quinteros, 2014). The demand for sustainable quality education must not only highlight the financial capacity of the people and government to fund such institutions but should also be implemented to achieve quality education that is contextualized and deeply

rooted in history and culture of the colonized peoples. The social value of education can be understood through the human capital theory, which provides a foundational argument for a large expenditure on education on both developing and developed nations (Almandarez, 2013).

CHAPTER III: METHODOLOGY

Through survey questions, semi-structured interviews, and document analyses, this mixed methods case study attempted to gain a better understanding of the impact, or lack thereof, of public policies on the sustainability of Tanzanian PHEIs. These research methods are in line with the researcher's paradigm of critical/neocolonial theories that advocates for participatory approaches.

This chapter describes the overall design of the study. It provides details about the rationale and assumptions regarding its qualitative strategies of inquiry and, where applicable, its quantitative strategies. This entails a brief explanation of the appropriateness of mixed methods design, complemented by a description of the case study method. The chapter then presents the participant selection, data collection, data processing and organization, data analysis, and data quality and rigor (validity) for this case study. Finally, there is a discussion of the role and positionality of the researcher in the study (reliability). Ethical considerations were addressed throughout the study design, culminating in IRB approval of this study (see Appendix for IRB approval letter).

Research Design: Mixed Methods Triangulation Design

This research employed a mixed methods case study design involving one religiously affiliated private university. Mixed methods employ elements of both quantitative and qualitative approaches during data collection and analysis (Creswell & Clark, 2007; Tashakkori & Teddlie, 1998). Some elements that guide case selection include typicality, uniqueness and success. The establishment of private universities in Tanzania is found in the 1995 Education Policy Paper. Typically, all private universities started soon after that, and St. Augustine University of Tanzania (SAUT) fits into that category. Like many other private universities, SAUT upgraded

from a former non-degree granting college. SAUT is unique in the sense that within two decades it established universities, university colleges and centers throughout the country. SAUT's success lies in the fact that it expanded within a short time, is the biggest university in the country in terms of enrollment and geographical coverage and is reputable for its programs. This selected institution fulfills all three elements.

In the economics of higher education field of study, where the nature of the context changes frequently and researchers often have difficulty extracting significant insights from existing theories and perspectives, mixed methods designs are particularly a useful tool of choice (Venkatesh et al., 2013). Researchers have identified two benefits of mixed methods designs: the ability to “address confirmatory and explanatory research questions,” and to “produce greater assortment of divergent and/or complementary views” (Venkatesh, Brown, & Sullivan, 2016, p. 437). Given the general paucity of studies in private higher education in Africa, and in Tanzania in particular, and given the study objective of investigating how public policies impact the sustainability of private universities in their context specific area, a mixed method design was found a good fit for this study.

Creswell and Clark (2007) define research designs as procedures for collecting, analyzing, interpreting, and reporting empirical data in research studies. Some designs combine both qualitative and quantitative methods. Creswell and Clark (2007) proposed four mixed methods designs: triangulation design, the embedded design, the explanatory design, and the exploratory design. The research study reported here employed a “triangulation design: convergence model” to answer its study questions and finally achieve the purpose of this study because this design enables the researcher to obtain different but complementary data on the same topic in order to answer more clearly addressed research questions (Morse, 1991, cited in

Creswell & Clark, 2007). The main advantage of this design is its ability to bring together strengths found in both methods (qualitative and quantitative) and their non-overlapping weaknesses. These include use of large sample size trends and generalizations for quantitative method, and small sample size, details, and in-depth exploration and analysis of the phenomenon investigated for qualitative method (Patton, 1990). This design enabled to the researcher directly to compare and contrast qualitative findings obtained through six administrator interviews with both quantitative and qualitative data findings obtained through surveys administered to 89 students. The main goal was to validate and expand quantitative and qualitative data results from students with qualitative data findings from administrators.

The triangulation design used in this study is normally a one phase design in which researchers implement the quantitative and qualitative methods during the same timeframe and with equal weight (Creswell, Plano, Clark et al., 2003, from Creswell & Clark, 2007). The student surveys containing quantitative and qualitative questions were completed at the same time/concurrently. Creswell and Clark (2007) asserted that it is the “open- versus closed-ended nature of the data” (p. 6) that differentiates between the two types of data (qualitative and quantitative) rather than their sources. Interviews were also conducted while surveys were going on. There were no methodological barriers that prevented these two processes to run concurrently. Although in other study designs time is allocated between surveys and interviews due to the interdependence of such processes, in the case of this study it was designed considering convenience and time factors for the researcher and data collectors. Having one type of data collected, analyzing it and then going for a second phase of data collection would prolong the time of the study and increase costs unnecessarily. Moreover, each group of study participants has a unique role to play in the study that does not depend on the other group, and

such uniqueness is in line with the study's theoretical perspective—neocolonialism. Giving voice to the oppressed or voiceless and fairness have special significance in the study paradigm.

Case studies are preferred when how and why questions are being addressed about a contemporary set of events over which the investigator has little or no control (Merriam, 2009; Stake, 1995; Yin, 2009). Private higher education institutions are a new phenomenon in Tanzania; thus, case study research is more appropriate when the researcher is investigating a new area in which there is little information available. In this case, a case study provides a rich source of ideas and hypotheses for future research. Yin (2003) lists four uses of case studies each of which is applicable for the study reported here: (1) describing a complex real-life intervention, in this case how to address increasing HE demands with very scarce available resources; (2) probing causal links in real-life interventions, that is how the establishment and funding of PHEIs is related to the Tanzanian political, economic, cultural and social context; (3) describing the real-life context in which an intervention took place; and (4) exploring interventions where outcomes were not well defined. The introduction of private higher education to address rising demands for higher education and to relieve the government from the financial burden of educating citizens is a complex real-life intervention that calls for probing causal links (causal link is not a focus of this qualitative study but correlational establishment is): How is this policy change (allowing the establishment of private universities) related to the then prevailing circumstances? In other words, what were the prevailing circumstances that prompted such an intervention? What outcomes of the government decision to establish private higher education were expected by the government and other stakeholders including, in this case, the religious organizations? Was the policy clear on the objectives? Have those objectives been met? Could there be different interventions to address higher education demands and rising cost of

education? How do government policies affect the operations of these new types of PHEIs? These are vital questions that will be addressed by this case study.

A case study also offers historical or in-depth description of a phenomenon (Merriam, 2009; Stake, 1995). This is what this study intends to achieve by bringing to the reader a deep understanding of the background of PHEIs, and specifically of religiously affiliated PHEIs, their origin, development and sustenance, their dynamics/relationships with the government of Tanzania. For that matter, as Merriam (2009) stated, case studies can include quantitative analysis and historical data. Thus, the review of documents on the development and financing models of religiously affiliated PHEIs, and specifically this one, will help to shed light on the size and magnitude of the problem.

This study was conducted at one religiously affiliated private university in Tanzania. The study case involved a Catholic University affiliated to the Christian religion of Catholic denomination. Religiously affiliated universities are more numerous and enroll more students than other private universities; they have a long history throughout the world and have been in existence in Tanzania since the aforementioned Education Policy Paper allowed their existence. That is why the researcher purposely chose to study one of them, because they affect many people and through their long existence can provide a good learning ground. Christian PHEIs number among first generation PHEIs in Tanzania. Muslim universities are making their appearance in the second generation PHEIs especially in East Africa. This is a unique feature to explore in future studies, as to why Muslims were not offering university education in Tanzania until recently and how their universities are being financed.

The timing for this research study is optimal. Private universities have been in existence for about two decades. The current government that came to power in November 2015 is making

a lot of changes in education policy. From 2017 onwards, school fees have been abolished in government schools from pre-school to ordinary level secondary school (the first four years of high school). Anecdotal evidence suggests that this change of policy has already started to affect private secondary school enrollments and increased public school enrollment. Some religiously affiliated universities (e.g., St. Joseph University Arusha campus) have been closed and other universities prevented from enrolling students in some programs. More public universities with larger enrollment capacities have been built while the enrollment capacities of existing private universities and colleges are not exhausted. Since PHEIs grew and continue to grow very fast, understanding their potential, or lack of it, for future sustenance is needed before it is too late.

Some of the weakness of the case study method mentioned in literature is lack of rigor and inability to generalize study findings (Stake, 1978). But other studies have found that once a case study is done other studies could replicate the same in other institutions and see if they have similar results. Even in this case generalization can't be done. Although lack of generalization remains a concern, deep knowledge from studied cases has a lot of merit too (Merriam, 2009). Case studies by nature are meant to make an in-depth look at the phenomenon and not generalize. Stake (1995) reiterated this point when he said, "The real business of case study is particularization, not generalization" (p. 8). Nevertheless, some case studies have helped modify known generalizations. The triangulation data analysis that their researchers employ show how these case studies might validate the modification of some generalizations. The veracity of case study design will be demonstrated by this study and its results.

Selection of Participants

Both purposive and convenience sampling were used during selection of study participants based on who could provide proper study question responses (Miles, Huberman, &

Saldana, 2013). Six university staff members were targeted to be recruited and interviewed based on their roles in university administration and financial management. The selection of student participants followed criteria of convenience too. All students were eligible for participation because they all experience college life and therefore can share how different public policies impact their education goals financially. The study goal was to survey one hundred students representing all years of study (first year, second year, third year and where applicable fourth year). The researcher obtained one hundred names through approved university channels according to the following criteria:

- Fifty males and fifty females or the same ratio of males and females who attend the school.
- Age range should be from 20-25 years, but up through age 30 is permissible.
- Each class/year should have equal representatives as much as possible.

Special attention was paid for gender equity, socioeconomic status and age. Inclusion of these groups is essential for the purpose of this study. The study needs to capture opinion from different groups to have fair representation and give a voice to most groups (voice giving is essential in critical paradigms). Every student qualified to participate in this study, but because of time, costs, and especially the nature of the study's philosophical stance (critical), equal representation and voice giving were very important. The Principal Investigator (PI) and co-Principal Investigator (co-PI) contacted the appropriate university personnel for permission to conduct this study, which was granted (see Appendix for "Research Clearance for Fr Simon Taabu"). Furthermore, the Academic Dean informed the office of the Director of Postgraduate Studies, Research and Consultancy to provide any assistance needed for the study completion and purpose (see appended June 28, 2017 letter from this office).

This study employed purposive sampling, as mentioned above, to get required data. Hence, participant identification was determined on convenience basis and for practical reasons. According to the research design, people who can provide useful data on the impact of public policy on private university financial sustainability are those who work in financial offices and university administration. These are the ones who have experienced the dynamics between public policy implementers and their university. These were selected to participate in interviews by the virtue of their offices. Three university financial officers, one faculty member on public policy and two university administrators were identified from the case study university and invited to participate in the study, and all of them participated.

Data Collection

This research employed semi-structured interviews and hand-written surveys. The 17 interview questions for administrative and financial staff address the history, which means the study context, and mostly the finances of the university. The questions were open-ended to allow participants freedom to express themselves without being biased by the researcher (see appended interview questions). Interviews were conducted by the researcher through Zoom (computer web communication) while both parties were in private university offices and recorded with an audio digital device system. The design of interviews was based on the philosophical orientation of this study, that is, a critical perspective. Merriam (2009) describes open-ended interviews as transformative and de-colonizing. They share a critical theory orientation and, thus, were found suitable for this study. The purpose of these critical theory-based interview types is to reveal issues of power, privilege, and oppression. Neocolonialism – the study paradigm is basically concerned with uncovering such issues of power asymmetry.

The six-page student survey had 44 questions, 35 of which were multiple choice and the rest short response questions (see Appendix). Questions addressed demographics about the respondent and his/her family, how the respondent is financing his/her university studies, and the respondent's perspectives on university funding in Tanzania. The co-PI emailed a PDF file of the survey to the research assistant appointed by the Research and Consultancy Office for her printing, distribution, and collection. Each consenting participant was given a hard copy of the survey and an envelope to seal it in after completion. Completed surveys in sealed envelopes were returned to the research assistant and packaged, along with any signed and sealed consent forms, for mailing via registered express mail. No student names were written on survey answer papers or envelopes.

Only publicly available university-related documents were requested from interview participants for analysis. Three types of financial documents were requested, as indicated in the interview questions. The first type of document was about the cost of attending this university and included tuition fees, room, board, and transport for the last 20 years. These documents helped to explain the cost of attending this university compared to other universities in the country, and they also show how affordable or unaffordable it is to attend this university. The trend of attending this university for 20 years gave a picture of the sustainability of the university in relation to other variables like enrollments and budget balancing. Enrollment over time was not requested because this information is publicly available on Tanzania Commission for Universities (TCU) website. The second type of document requested was related to the university budgets over the last 20 years. These documents helped to give a picture of the institution's financial status. Lastly, the third type of document requested contained evidence of government financial support to the university. The government support level indicates how favorable or

unfavorable the government policies are to the university concerned. In addition, previous, current, and prospective strategic plans were also requested and obtained.

Financial and administration officers provided data and perspectives concerning the interplay of public policy with their university and how it offers challenges and opportunities for their efforts to raise income for their institution's sustainability, while students addressed financial issues that affect them and their parents during students' efforts to acquire knowledge necessary to live and work in a globalized and technologically oriented world. Some survey questions probed on the linkage between public policies and university financing. Students also were asked to provide their perception of the sustainability of the Tanzanian university's funding model, particularly that of their own institution, given different situations they have experienced, which ultimately gives them a voice in analyzing the material conditions of their university and their own sustainability there, an important element in neocolonial paradigm. This section has dealt with data collection; the next two sections will address data organization and analysis.

Data Organization

Before data analysis is data organization. Raw data that include scribbled field notes, survey question responses and recordings have to be processed before they are ready for analysis. This is the process of arranging data in orderly form. Collected data must be stored in some systematic form. The storage process observed all rules of data confidentiality that include being kept in safe places where accessibility is limited to the researcher. The "raw data" collected, especially in surveys, were processed before they were ready for any kind of useful analysis. In a study like this one where different type of data are collected, it is important to establish a data accounting log to make sure no data are lost or misplaced. Each and every piece of data collected was given a title, e.g. transcribed data number one to six, university budget,

development plan etc. The data organization process involved converting hard data into digital form (for surveys), categorizing them according to the questions they addressed (using computer word processing functions) and analyzing data that rendered themselves to quantitative analysis through the SPSS program. Quantitative data analysis of closed open-ended questions was done through descriptive statistics only. Qualitative data from student surveys were processed and prepared following guidelines for qualitative data. All responses were typed first, hence digitalized to make them easy for coding in order to establish themes based on literature review, research questions and purpose of the study (Miles, Huberman, & Saldana, 2014).

For interview data, recordings were sent to the transcribing company for transcription; then transcribed data were reviewed for identifying and correcting errors in the data. Corrected data were analyzed to create emerging themes. This study benefited from Maquire and Delahunt's (2017) thematic analysis that recommends a six-step thematic analysis designed by Braun and Clarke (2006), which they considered the most influential approach in the social sciences because it offers a clear and usable framework for doing thematic analysis. The six steps/phases are becoming familiar with the data, generating initial codes, search for themes, review of themes, definition of themes, and finally write up.

Data familiarization started from the time each document was received and its category and title identified and entered into an accounting log. For interviews the whole process of conducting interviews, correcting transcriptions, and creating summaries of transcribed data before coding exercise was data familiarization. The coding process applied to both surveys and write-ups from field notes and interview data. According to Maguire and Delahunt (2017) coding starts the process of organizing data in a meaningful and systematic way, so as to make sense of it and reduce bulky data into small exemplary chunks. There are different ways of coding

depending on the research perspective and questions. Since this study was concerned with addressing research questions and analyzed data with research questions in mind, it adopted a theoretical thematic analysis (coding sections of data that are relevant to or capture interesting points on the research question). So the study applied open coding, which means there were no pre-set codes as are normally utilized in inductive thematic establishment. At the end of the coding exercise, codes were organized into broader themes some of which were reviewed even as data findings were being presented. Mention should be made here that data analysis begins with data collection and continues throughout the whole process of data organization and the main analysis of all collected data.

Data Analysis

Data analysis refers to examining processed data critically and making inferences. According to Kombo and Tromp (2009), data analysis is a process of examining collected data from a survey or experiment and making deductions and inferences. It involves uncovering underlying structures, extracting important variables, detecting any anomalies, and testing any underlying assumptions. It involves scrutinizing the acquired information and making inferences. Different elements are observed and analyzed according to the type of study (qualitative or quantitative). In qualitative research exploratory methods are used to discover what the data seem to be saying by using simple arithmetic and easy-to-draw pictures to summarize data. There are several ways of analyzing qualitative research data. These include a quick impressionist summary, thematic analysis, and content analysis (Kombo & Tromp, 2009; Miles, Huberman, & Saldana, 2014). Since this was a mixed method study, the rest of this section explains how both data sources were analyzed.

As explained above, triangulation design has four models, namely, convergence model, the data transformation model, the validating quantitative data model and the multilevel model. The researcher chose the convergence model because it fits the purpose and theoretical perspective of the whole study. The critical neo-colonial perspective gives voice to the weak groups in society. It was important that students be given ample opportunities to express their views on how the policies in application at the universities affect their life as students and beyond. So, students had opportunities to answer short form survey questions that rendered themselves to quantitative analysis, and answer survey questions that called for qualitative data. Therefore a convergence model was found to be a good fit because in this model a researcher collects and analyzes quantitative and qualitative data separately on the same phenomenon and then the different results are converged (by comparing and contrasting the different results) during interpretation (Creswell & Clark, 2007). In this way during the interpretation stage qualitative data from interviews were converged with quantitative and qualitative data from student surveys to offer proper interpretation of study findings. It was in the researcher's interest to see how the data from students compared and contrasted with those from administrators. The researcher took advantage of triangulation convergence model to compare results or to validate, confirm, or corroborate quantitative results with qualitative findings. In this study design, quantitative data analyzed via descriptive statistics were used to corroborate qualitative data mostly. The end result of the whole exercise was to issue in valid and well-substantiated conclusions about a single phenomenon, namely public policy and the sustainability of Tanzanian private universities.

Validity

The term validity refers to the ways a researcher assures the trustworthiness of any research. Validity issues should be addressed at the research design stage, during data collection, organization and analysis. It is often addressed in one's research proposal (Glesne, 2011).

Creswell (1998, pp. 201-203) suggested eight verification procedures that are often used in qualitative studies to ensure research validity. Following is a list of verification procedures that were observed in this study

1. Prolonged engagement and persistent observation: While no physical visits were made to the study unit, the researcher is originally from this area and had visited the institution for an independent study that offered exposure to the institution's financial and policy realities. However, during interviews keen observation of participant behavior and reactions were noted and recorded in a notebook to provide the context of the interview sessions and help in data analysis. The researcher understood very well the language barrier and cultural norms of the interview participants and so he created a comfortable and trusting environment to the study participants so that they could share freely what they knew about the study subject matter.
2. Triangulation: This study employed multiple data collection methods and analyses. Surveys, interviews, documentary analysis and field notes were utilized. Ninety-five people from this university participated in this study. Eighty-nine were students and six were faculty and staff. Combined with documents, these were multiple sources of information. While the dominant theoretical perspective of this study is neocolonialism any perspective like race, feminism, dependency that falls under critical theory was employed to analyze power inequalities.

3. Peer review and debriefing: This study is a dissertation done as part of degree program and hence is reviewed by committee members before it is defended. During the whole process of designing, proposing, data collection and writing, the author enjoyed peer review from fellow graduate students and committee chair. These provided substantial feedback for improvement and rigor.
4. Clarification of research bias: At the end of this methodology chapter I include my personal reflection on who I am and how that can affect my objectivity. Although it is hard or even impossible to avoid bias, constant and conscious reflection can help to mitigate such bias.
5. Member checking: After data transcriptions and review, the researcher shared with study interview participants the transcribed reports of each interviewee. This was to check that I represented their views correctly and accurately. All participants agreed that their responses were accurately represented.
6. Rich, thick description: In this study I have tried to be as detailed as possible in order to provide to the reader proper context for the study. Often, I gave background information on the topic to allow readers to create commonness with the writer. Where the use of technical jargon was necessary, I put short explanation in brackets.

This study paradigm and study method (mixed) benefitted from the above verification procedures, which warn of and ward against the danger of untrustworthiness of the researcher. Self-reflection and peer reviews help to avoid such dangers. Jack Douglas (1976) cautioned researchers when he stated, “in a class society marked by class, racial, and sexual conflict, no producers of knowledge are innocent or politically neutral” (cited in Denzin & Lincoln, 2005, p. 207). Participant involvement in the process of making sense of the studied phenomenon is an important element in the critical paradigm because transactional methodology helps to give voice

to the oppressed and hence emancipate them from unjust practices. More validity and reliability issues will be addressed in the positionality section that follows.

Positionality

David Takacs' (2003) article on "How Does Your Positionality Bias Your Epistemology" addresses core questions on how research bias can be avoided. Put another way, Takacs wants every researcher to ask himself or herself how does who he/she is affect what one knows about the world. In this section, the researcher will tell a story about himself that will help readers to know his background and how that might affect the study planning, implementation and reporting.

I was born in 1960 in a small village of Runazi-Biharamulo District in Tanzania East Africa. This was just one year before independence from British colonial rule. In fact, I don't have any personal experience of life during colonial days except what I learned from school about colonialism because I started school when the country was just transitioning from colonial rule to self-rule. All songs and lessons were about the evils of colonial rule and the importance of self-rule. National unity was another central theme because, after the imperial power that put all over 130 tribes together under one administrator and established arbitrary boundaries left, the challenge was how we, as a new independent country, would continue to be one under native leadership that did not represent tribal leadership and did not assume power by force or false contracts (this is still an ongoing question and challenge). As I started grade school in 1967, the government made major changes in administration from a capitalist system inherited from colonialism to African socialism, or "Ujamaa," through what is known as the 1967 "Arusha Declaration." One noticeable change was the introduction of an "Education for Self-Reliance"

policy that was accompanied by free education from primary school to University. This policy continued until the 1980s when structural adjustment programs were introduced.

My grade school education started in a Catholic school until I was in fourth grade. By time I was in fifth grade, as part of the Arusha Declaration overhaul of the national education systems, all schools were already nationalized, and primary school compulsory education extended to seventh grade for every student instead of fourth grade. So, I transferred to a government school, which by then had added fifth to seventh grade, and I began my public-school education. My experience with government schools was not very pleasant. Both students and teachers were cold and unfriendly unlike the previous church school I had attended. After seventh grade when I completed grade school education, I went to the Seminary for high school education. Again, the environment there was very caring and friendly. I then did my college education in the Seminary system until when I was ordained to the Catholic priesthood in 1989.

Thus, much of my education has been in private schools. Even when I came to the United States for studies, I did my bachelor's and master's degrees at a Catholic college – St. Ambrose University in Davenport, Iowa. I was lucky to join Illinois State University for my doctoral studies, an opportunity to experience once again public education. So, in my schooling I have experienced free education and cost sharing education systems. In the minor Seminaries (high school level), parents paid school fees even though those who went through public education had free education. However, Seminary education was famous for rigor and discipline. Even now church schools are some of the best schools in Tanzania.

I was ordained to Catholic priesthood in 1989 for the then Diocese of Rulenge. For one year I worked at a Parish as assistant Pastor and then went to work in Diocesan offices as income generating projects manager. I was then made a Pastor of a Parish, but my ministry there was

short-lived (just one year) because of the outbreak of refugees from Rwanda and Burundi. I was appointed to be a director of a Refugee program in 1995, an office I held for three and half years until refugees were repatriated back to Rwanda. Then I was appointed to be a Rector of a minor Seminary (principal of a high school level formation for priests). After that, for one year, I served as a principal of a Diocesan co-education high school before I came to the United States for university studies. I have been doing university education for about 15 years now.

My bishop made it clear after my master's degree that he wanted me to study Educational Administration so that I could go home and open a University in our area. This is supposed to be a private university. From the time I was notified about my future role in the opening of a Catholic University, I developed a strong interest of knowing how private universities were being developed and the opportunities and challenges they were facing. I wanted to be prepared for any condition I might find prevailing in private universities but also be informed about the challenges and opportunities found in that sector. It is no wonder I chose a dissertation topic on the funding of private universities because during my career as administrator financial issues posed a big threat to most institutions.

As my story suggests, I have a vested interest in the continuation of private universities, a fact that might bias my analysis, especially on the role of government, because I know the value of and might lean toward private universities. I have to learn from the wisdom that comes from David Takacs' (2003) reflection on his teaching. He made this salient statement:

Few things are more difficult than to see outside the bounds of your own perspective – to be able to identify assumptions that you take as universal truths but which, instead, have been crafted by your own unique identity and experiences in the world. We live much of our lives in our own heads, in a reconfirming dialogue with ourselves. Even when we

discuss crucial issues with others, much of the dialogue is not dialogue: it is monologue where we work to convince others to understand us or to adopt our view.

Simply acknowledging that one's views are not inevitable – that one's positionality can bias one's epistemology – is itself a leap for many people, one that can help make us more open to the world's possibilities. When we develop the skill of understanding how we know what we know, we acquire a key to lifelong learning. (pp. 27-28)

Most of my education and life has been in religious institutions and hence private institutions. My perspective is informed by my experience in private institutions, although I also have some experience of public institutions. Being aware of my positionality has enriched my research endeavor.

As my education pursuit has taken me away from Tanzania, where I collected my data, for 15 years, I have benefited more when I learned to listen with a receptive ear rather than only tolerating differences. Thus, this is how I approached the people I involved in this study. By respecting the unique life experiences (each being or not being outside the country, belonging to a different religiously affiliated university context, and coming from a particular background) that every study participant brought to this study, and by asserting that the broader possible set of experiences is crucial to help each of us understand the phenomena under study, both the researcher and other study participants benefited. Encountering different worldviews openly helps us to examine and understand our own worldview and the world itself better (Takacs, 2003). Connecting positionality to epistemology has double effects: that of empowering and disempowering. People are empowered because they recognize that they have unique claims to knowledge that others can't dismiss. Only I have lived my life; only you have lived yours. Thus,

I have a moral obligation to listen to you and you to me since each one of us has a unique perspective. But people are disempowered because, if this experience works well, they also are led into doubts about the correctness of their position. They discover that their views may be affected by the limits of their own experiences. When people recognize their limitations, they are willing and obliged to talk with others, as they realize they make assumptions based on their own positionality, and that this must bias how they view the world.

My views on values like justice, fairness, charity, friendship and others are shaped by my religious background, education and different social experiences like refugee services. Although I served the refugees, I can't understand fully how it feels to be a refugee myself. I need to listen to those who went through that life experience. However, I can share firsthand what it feels like to give services to people in difficult circumstances like refugees and hope that others who have never done so or sought refuge listen to me. But I also believe humans are gifted with compassion, a word that means the capacity to share in others' feelings. That gift has also benefitted my life experiences.

According to critical theory, knowledge is transactional; that is, knowledge does not come unmediated. Rather, knowledge is constructed through the interaction between the researcher and the world or participants in the study. Takacs (2003) calls this epistemology constrained relativism, or perhaps constructivist realism. Also, when we encourage examination of our own knowledge formation processes, we develop skills of informed skepticism. This is a systematic way of questioning the authority of all knowledge sources, including ourselves. We should be careful though, lest we fall into apathy and cynicism. These dangers make it imperative to learn the lost art of listening. Takacs introduces the concept of "cooperative argumentation" whereby individuals argue to gain consensus and not to win an argument. When

you truly listen, you listen to understand, and not to judge or triumph. This constant review and reflection of our positionality is a lifelong endeavor. It is what researchers must do throughout their career. As the researcher of this study, I committed myself to reflect constantly on how my positionality would affect the results of this study and to reflect critically thereon.

CHAPTER IV: RESEARCH FINDINGS

This chapter serves to present and to reduce the data (Miles, 2004). The author made serious efforts to present sufficient data useful and essential to answer the research questions. The purpose of this study was threefold: To explore how public policies impact the new generation private higher education institutions (PHEIs) in Tanzania as they endeavor to fulfil their missions; to investigate the dynamics between government and one Tanzanian PHEI, which operates under sometimes unpredictable policies, and the opportunities and challenges these policies have created for this PHEI and its stakeholders; and to investigate how this PHEI and its students are being funded, whether resources are sufficient to enable it to fulfill its mission, and whether such funding models can be sustained. These objectives were fulfilled through answering the following questions:

1. What is the context of the development of private universities and funding sustainability for higher education in Tanzania and the case study university? This question had the following sub-questions:
 - a. How is the case study university financially supported?
 - b. How does the administration at the case study university perceive the sustainability of the current model of higher education funding for Tanzania as a whole and their institution specifically?
 - c. How do students at this case study institution perceive and experience the funding of education in general, and the student loan process in particular, and the sustainability of the current funding model?
2. Based upon the findings of the study, what are the policy implications for private universities in Tanzania?

Case studies entail in-depth exploration of studied phenomenon in context (Merriam, 2009; Miles, 2004; Yin, 2008). A study by Levy (2016) identified some characteristics of public policy for private higher education that help to establish a context for our study findings. These characteristics are associated with decentralized, pluralist systems. For Levy these characteristics include: Private higher education often comes through initiatives outside the government and catches the government unawares, hence unprepared; government and government policy have not usually been the central driving force for the sector's appearance; what then follows is growth of government supervision mainly through delayed and indirect regulation; variation in funding and regulation is mainly based on world region and province, and on the type of private higher education in question such as religious or secular, elite/semi-elite, demand absorbing, for-profit, and others.

Tanzania as a unique region where there are some variations in the establishment, management, and funding of PHEIs. These variations are related to the country's colonial past and the new education goals and objectives the newly independent state pursued before adopting new education objectives and purposes brought about by neo-liberal policies of international financial institutions through their structural adjustment programs (SAPs). It is important to present this historical context in order to understand the policy environment that guides higher education in Tanzania today, especially private higher education, and the case study institution in particular. Part one of this chapter presents this historical context. Part two presents the study's findings, first based on interviews with administrators and second based on surveying students.

Tanzania Education Context

Current educational policy and practice in Tanzania cannot be understood without reference to the objectives of pre-colonial education systems, colonial systems, and post-colonial

education systems. A study done by Saint in 2009 found a correlation between the diversification of the type of universities within a country and its colonial experience and post-independence political economy. But such a phenomenon (surge of university types) also reflects how a country has positioned itself in relation to the internationalization of higher education (HE) and to the market forces associated with globalization. Thus, the explosion of private universities can also partly be explained by the colonial past of a country like Tanzania (when there was a lack of sufficient, HE provisions), and such colonial influence continues to exert pressure on this former colony. It is no wonder therefore that post-independence governments felt a responsibility to establish national universities, and when establishment of PHEIs was promoted, the government had to regulate the growth and control the management of the same. In his conclusion Saint (2009) expressed the effect such government regulatory role can have on private universities:

Where government regulation of private tertiary education is enabling rather than controlling, it can play an important role in assuring consumers that they are obtaining educational value for money and in expanding access to education more quickly than would otherwise be possible solely on the basis of public funding. But in some countries, the legal frameworks surrounding the provision of private tertiary education can be controlling or even punitive. (p. xii)

Since independent countries have the need for human capital for their development, increase of university graduates by adding and/or expanding private universities has been one of the attempted solutions. But for PHEIs to contribute to the needed human capital, public policies have to play a big role by insuring their financial/fiscal strength, hence allowing them to be sustainable. This study explored how public policies in Tanzania have played a role in the availability of financial power of private universities with a focus on one religiously affiliated

private university. Before detailing its empirical findings, the following history of the change in education policies in Tanzania highlights how reforms that took place in Tanzania higher education came to be, how they impacted the establishment and management of private higher education institutions and, hence, the context that Saint described and within which this study's findings are situated.

Formal schooling in Tanzania today consists of two years of optional pre-school, seven years of mandatory primary school, followed by four years of ordinary level secondary school and two additional years of advanced level secondary school. Secondary schooling, especially ordinary level, is widespread but not mandatory. Higher education according to this study includes university offering institutions referred to as universities and university colleges. University degree programs take three to five years depending on the type of the degree program (MOEST, 2010).

Pre-Colonial Education

Education reform in Tanzania cannot be well understood without its pre-colonial precedents. Higher education though informal was offered in traditional African societies through what we would currently call on the job training. People learned different skills from their elders depending on the roles they were being prepared to occupy in society. No education was just for its own sake, all education was purpose oriented. So, education in pre-colonial societies was meant to integrate a person in community life as a full participant. An individual utilized available resources from the family and the whole community that he or she would grow to serve. For example, if a young man wanted to build a house, he used trees and varied soils from the village forest of which he was a shareholder (to use economists and commercial language) and learned how from his elders. All these did not involve monetary transactions, but

physical labor and know-how, mostly provided by family and neighbors, and a portion of the community's natural resources that was needed to complete that job. Most traditional pre-colonial properties were communally owned.

Thus, education was never individual oriented but was meant to benefit the whole community through individual contribution by being an active participant in community life. In this way individual education benefits expressed in Western rate of return theories constitute a foreign concept in most African societies. And cost sharing that demands individual student contribution to education following an individual benefits rationale is also a foreign concept. No one ever existed for himself, and communal property ownership or user-ship was very common. Even what was regarded as individual property could easily be shared with community members and even strangers. For instance, no traveler would be refused a place to stay or something to eat even though he has never contributed anything in the building of that house or provision of that food, and he was not required to pay for such goods. Children would receive free services until they reached the age when they could contribute to the whole society, although small contribution of some services was expected of all children in the family, like animal grazing, fetching water, and collecting firewood for family use. During colonial education the objectives of education changed.

Formal Education in Colonial Tanzania

The colonial period saw important educational developments, issues, problems, and policy reforms in Tanzania (Smythe, 2013). Making Tanzania a colony made it a nation state and integrated Tanzania into the world capitalist economy. The new capitalist political and social relations that were introduced in Tanzania contrasted sharply with the egalitarian African traditional political and social relations. The dominant capitalist mode of production and class

relations in existence today developed out of the transformation that occurred during the colonial period. The structure of the modern system of western education was established also during this time. Colonial education introduced formal education that had following characteristics: racial and religious (e.g., Catholic, Lutheran, Anglican, and Islamic) segregation of schools, geographical disparities, gender inequalities, and large economic gaps between citizens. Most post-independence educational problems can be traced from this colonial era (Lulat, 2005). Neither the Germans nor the British showed any genuine interest in developing Tanzania economically and educationally, but instead they were interested in exploiting the human and natural resources of Tanzania for the economic benefit of Germany and Britain. Tanzania like other colonies became a source of raw materials for Western industries. That is why very few if any processing industries were built in the colonies during this time. All infrastructures like railways and roads were constructed in such a way as to bring raw materials to the coast ready for shipping abroad, and no effort was made to provide transport connection between and among internal regions. The route to dependence on colonial countries was established and concretized during colonial days. Tanzania continues to suffer from this backwardness of colonial economic and educational legacy. Dependence on economic planning from foreigners that started during colonial days has continued after independence. From 1961 to the present 2025 Economic Planning, the World Bank has played a major role in Tanzania Economic planning. (Austin, 2010; ; Lulat, 2003; Mkude, Cooksey, & Levey, 2003)

Western colonialism in Tanzania began with German rule, which extended from 1886 to 1916 (Coulson, 2013). Prior to that time, Arabs had a ruling presence on the Islands of Zanzibar and some coastal towns like Kilwa from around 1100, and the rest of what is now Tanzania was inhabited by indigenous people who ruled themselves. Traders from India began coming to the

coast in the early 1800s. The Germans found Christian missionary schools in place when they established colonial rule. Missionary activity started before German colonial rule. These missionary schools were established with the aim of civilizing and converting people to Christianity. Missionary schools co-existed with traditional learning processes whose purpose was to pass knowledge about important cultural traditions to new generations (Buchert, 1994; Coulson, 2013). The Germans protected missionary schools and helped them to spread throughout East Africa. Missionary schools started by teaching marginalized groups like liberated slaves along the Indian Ocean coast, but later continued to offer education to common Africans especially in rural areas that had not been reached by the German colonial government school system.

The Germans opened the first government school in Tanga (a northern seaport city) in 1892 in order to supply mid-level personnel to enhance communication and technical infrastructure that would boost economic development (Anangisy & Mligo, 2014; Buchert, 1994). Graduates were to serve mainly as clerks in district offices. A small proportion of sons of chiefs were admitted in government schools. President Nyerere, the first president of Tanzania, was the son of one of those chiefs and became a beneficiary of such schools. But Government schools under German and later British rule favored the Indian and Arab populations who had basically come to the East African coast to conduct business with natives. During colonial rule they were recruited in order to help in the administration of the colonial government, and that is why they received a preferential treatment in colonial schools. But the missionary schools were the majority, constituting about 90% of all schools with about 82% of all enrollments in 1931, well into British rule (Burchert, 1994). Although missionary schools have been criticized for poor quality education, in the situation where no formal education existed, they served an

important function. The fact that missionaries had most of the schools and enrollment suggests they contributed much to education funding during colonial rule.

Because the main concern of colonial education was to train colonial government manpower and not to improve the social economic conditions of native Africans, it is no wonder that initially most Africans were suspicious of formal education and some even rejected mission and government schools because they did not see their benefits (Anangisye & Mligo, 2014). Indigenous education always had practical application; they found this newly introduced education system as an end in itself. However, in the following decades Africans joined these schools for social mobility. Buchert (1994) also asserted that young people decided to go to school to escape German forced labor in plantations and railway constructions.

When the British took over Tanganyika (current mainland Tanzania) as a protectorate in 1919 after World War I, they introduced “Indirect Rule” as their system of administration as opposed to the German direct rule system. British indirect rule system followed the philosophy of adaptation in which they preserved the aspects of local culture and traditions that were considered healthy to British administration and culture and combined them with modern Western influences. This system gave local leaders the opportunity to practice leadership as modeled by their colonial masters (Smythe, 2013). The British took the German education objectives and added political and economic goals (Watras, 2015). All British educational policies were formulated in London, and they applied to all British colonies with minor adaptation to local circumstances. Already here we see the beginning of top down policy making exclusive of native participation, and this trend will continue even after independence, even up to today with respect to economic and monetary matters.

The major objectives for colonial governments were to maximize colonial exploitation of raw materials for supplying the metropolitan industrial economies in Europe, and to use schools as ideological vehicles for justifying colonialism. The colonists had to restrict the expansion of African education for political reasons. The dilemma was on how much training was possible before it would raise African awareness to colonial oppression and hence the demand for political independence. This dilemma is substantiated by a confidential letter from the Director of Education in Tanzania, dated 24th July 1925, to the chief secretary that stated that: coeducation (meaning mixed racial education system) though good would bring disastrous consequences like in India if left unchecked (Nguni, 2005). Mbilinyi (1980) highlighted the colonial government intention of segregated education when he wrote: “To set Asians against Africans, and Africans against Africans suited the interests of the colonial government policy of ‘divide and rule’” (cited in Nguni, 2005, pp. 30-31). Colonial administrators referred to this racial tension as a “healthy rivalry.” In the current education system that rivalry is not maintained through a planned segregated education system anymore but through a diversified education system that, if unfairly accessed, results in differentiation of citizens. Those who have better income will go to better schools and get higher quality education that will assure them of better income opportunities.

Another important element that fostered native Tanzanians’ limited education was education financing. The colonial government made sure they were spending very little on the cost of native people’s education (Douglas, 2007). In the inter-war period, all funding of education by the British administration from the recurrent revenue came from direct and indirect taxation of the African population. Local people had to plant cash crops or work for plantation owners, railroads, or colonial government etc. in order to get a means to pay taxes (Gardner, 2012). Total budget allocation for education increased from less than 1% of the total recurrent

expenditure during 1919-1925, to 5% during 1930-1932. Burchert (1994) stated that the overwhelming part of total educational expenditure was spent on African education until this trend changed during the inter-war period. Its relative share dropped from 88% of total expenditure in 1930/31 to 67% in 1945.

Those African children who couldn't get into missionary and government schools joined Native Authority Schools. These native schools were managed by native authorities and funded by government tax money as authorized by the colonial government to be collected by the native authority (Aminzade, 2013). Native authorities (local leaders administration) took over more and more African education financing and their share increased from 8 to 15% during the period between 1930/31 and 1945 with the rest going to fund the schooling of Indian, Arab, and British settlers. Native authorities were concerned about a small participation of Africans in education, and so together with chiefs, they demanded government-supported educational facilities for training people in cash crop production and clerical work, which was considered as a way to increase personal influence and prestige. This is the beginning of elitist education system. Already at this time we notice the government attempt to limit its expenditure on education and other concerned citizens' (native authorities') efforts to enhance access to education of underprivileged groups.

At this time missionary organizations lost their influence as they became more and more dependent on the grants-in-aid scheme (government subsidies for missionary managed schools) from the British government. In contrast, the British administration's relative spending on European education increased from 5 to 13% and that of the Indian education from 7 to 19% during the period of 1930/31 to 1945. It seems reduced funds on African education were allocated to Indian and European education. Most of the African education was of elementary

level. Only about 3% of all African students participated in education beyond the primary level during 1931 to 1946. Of these the number of females was negligible, probably about 340 by 1946. Female enrollment was concentrated in the mission unassisted and mission assisted system. Some recent researchers have found out that currently private universities register more females than public universities in Tanzania (Makulilo, 2014; Varghese, 2004). It seems to be a recurrent trend!

The colonial education system created so many problems that would become a headache for the independent Tanzania government. These problems included: (a) an education system based on racial segregation; (b) a critical shortage of the middle and high-level skilled manpower due to very few Africans having been educated; most Africans had gone to primary school only and they were poorly educated, and there was low enrollment in African schools; consequently, by independence much of the population was without education; (c) there were geographical and urban/rural disparities in education; (d) the system had also created gender disparities; (e) finally, the offered curriculum was not relevant to the needs of the newly independent nation (Nguni, 2005).

Douglas (2007) admits the existence of a discrepancy between policy and practice in the British education system when he said: “Although the memoranda of 1943, 1945, and 1947 focused on higher education and adult education, these goals were never actually realized” (Douglas, 2007, p. 11). That is why no university education had been established in Tanganyika by the time of independence. The Bishop of Mwanza Catholic Diocese requested permission to open a university before independence but was refused by the colonial government (Ishengoma, 2007). Later in 1960 he founded a small college—Nyegezi Social Training Institute (NSTI)—that in 1998 was upgraded into a university, the current St. Augustine University of Tanzania

(SAUT). So far, we continue to see how missionaries were determined to offer education to native Africans even during colonial times, and they have continued with the same mission of education of citizens after independence.

A Vision of Post-Colonial Education in Tanzania

The colonial government perpetuated an inimical situation in the education sector. Hence, after its independence in 1961, Tanzania passed the Education Act No.37 to repeal and replace the 1927 colonial education ordinance and system. The aim was to break away from the colonial economic, and political legacy (Omari, 2002) and thus lead Tanzania to a new form of political, economic and social development. The intention was to abolish all sorts of segregation and discrimination based on race, economic status, geographical location, and religious affiliation (Omari, 2002; URT, 1995). To be able to introduce those changes, education was deemed necessary to achieve rapid economic development. The new education system was to form a more critically conscious and participatory citizen motivated by collective goals and to promote acquisition of skills necessary to overcome decades of underdevelopment and prepare bases for national self-sustaining growth. But as already mentioned the independent Tanzania inherited a host of colonial problems that needed to be addressed headlong. The main reformer during this time was president Nyerere, the first president of Tanzania who articulated education objectives during his speeches and in his writings. Concerning the role of public education in national building, he once asserted:

Only when we are clear about the kind of society, we are trying to build can we design the educational system to serve our goals. We have said that we want to create a socialist society which is based on three principles: equality and respect for human dignity,

sharing of the resources which are produced by our efforts, work by everyone and exploitation by none. (Nyerere, 1967, p. 53)

Nyerere had a vision of the type of society he intended to build in Tanzania, and, in everything the government did, focus had to be kept on such a vision of an egalitarian society. The following text sums up Nyerere's education goals for the development of Tanzania and his "Education for Self-Reliance" policy. In his "Freedom and Socialism" paper, Nyerere (1974) specified the role of education in these terms:

This is what our educational system has to encourage. It has to foster the social goals of living together, and working together, for the common good. It has to prepare our young people to play a dynamic and constructive part in the development of a society in which all members share fairly in the good or bad fortune of the group, and in which progress is measured in terms of human well-being, not prestige buildings, cars, or other such things, whether privately or publicly owned. Our education must therefore inculcate a sense of commitment to the total community and help the pupils to accept the values appropriate to our kind of future, not those appropriate to our colonial past. (p. 267)

The above two statements from Nyerere were instrumental in the formulation of four major national policies to bring about education for building an egalitarian society and a nation based on "Ujamaa" principles: the integration of the school system, the development of skills for needed manpower, education for self-reliance, and the decentralization of the school system. In Nyerere's philosophy, the concept of Ujamaa suggests the following essential elements for a true, free and harmonious society: hard work, cooperation, and an acceptance of human equality. There is a mixture in it of African traditional education values and what have been considered modern or western education values. Unbeknownst to him and the vast majority of people then

and still today, he operated, and we still operate, within a now-international monetary system that impedes and defies the achievement of such a vision. This systemic underpinning of colonial and post-colonial political economy was first institutionalized in the founding of the Bank of England in 1694, eventually in the U.S. in 1913, and internationalized following World War II through the Bretton Woods Agreement through which the IMF and World Bank were created (Zarlenga, 2002). The unsustainable, private-interest-bearing, debt-based nature of this money system is becoming apparent to increasing numbers of people today (Huber, 2017; Eckrich, 2017a, 2017b), a point chapter 5 will take up because it poses a new way forward for higher education funding in Tanzania and elsewhere. Nevertheless, such an egalitarian vision has been real and purposeful throughout modernity, and Nyerere gave African voice to it in his time. After this important caution it is important to embark on explaining attempted educational reforms and assessing the ways they have achieved, or fallen short of achieving, their goals.

The ensuing process of education policy reforms that shifted Tanzania from colonial education to a post-independence education system can be divided into four main periods based on major historical events in the nation and major economic, political and social transformations: 1961-1967, 1967-1986, 1986-2005, and 2005 to date. Before explaining these phases, it is important to clarify some key concepts on policy to establish a common and deeper understanding of what our targeted policies are and how they impact current private universities' financial sustainability.

Policy

Policy has been defined by different scholars in different ways. However, there are some common points of agreement on what policy consists of. Generally, a policy is understood to be a principle, or set of principles, that guides decisions in order to achieve intended rational

outcomes. Since policy is a matter of principle, it does not denote what must be or actually is done; those particularities we find in subsequent protocols or procedures. Policy addresses ‘the what’ and ‘the why’ and some ‘who’ issues. It is in the protocols and procedures that we find the how, where, when, and more detailed what and who questions addressed. Policies are formulated by the Board or senior governance bodies of organizations, while protocols and procedures are left to the senior executives.

For Gupta (1990), policy is an established guiding canon premised on objectives, devised to govern the activities of the enterprise and from which the basic precepts of conduct are derived. A policy is formulated to address a recurring situation in a particular way. It delimits the dimensions within which a decision will be made and makes sure decisions will be consistent with the organization’s objectives and goals. Koontz, O’Donnel and Weihrich (2006) do not depart much from Gupta. For them also policies are general statements of understanding that guide thinking and action in decision-making. They limit the area within which decisions are to be made, ensuring that decisions will be consistent with and contribute to objectives. Lasswell and Kaplan (1950) are very brief; they see policy as a projected program of goals, values, and practices. Anderson (2003), on the other hand, defined policy as a purposive course of action followed by an actor or set of actors in dealing with a problem or matter of concern. Easton (1953) agrees with part of Lasswell and Kaplan’s definition and asserts that policy is the authoritative allocation of values for the whole society. Dye is very general in his definition; for him, policy is “what governments choose to do or not to do.” Although this definition touches some aspects of policy, it misses some elements. Policy does not only refer to governments and does not only prescribe a course of actions. It offers principles that actions should follow and may be developed by organizations apart from governments. In fact, policy is a term that applies

to government, private sector for-profit and non-profit organizations and groups, and even individuals. Examples of policy include presidential executive orders, corporate privacy policies, and parliamentary rules (Msabila, 2013).

Public policy. This study examines public policies and the way they impact the financial viability of private universities, one in particular. Following the above definitions of policy, public policies refer to government policies or guiding principles designed to address a particular problem or issue involving government interests and intended to achieve certain objectives.

Public policy has been defined as a goal-directed course of action, taken by government, to solve a social problem (e.g., welfare, affordable housing), achieve a public good (e.g., education, health), counter a threat (e.g., crime, illegal drugs), or to pursue an objective (e.g., revenue generation, environmental protection). Public policy making involves a series of activities, such as research, advocacy, and lobbying, that lead ultimately to a policy decision and the application of that decision. Public policy studies have identified three major types of public policy: regulatory policy, distributive policy, and redistributive policy. Each policy type has its own special purpose, and these types are recognizable in the Tanzanian government policies that affect education in general and private universities in particular. It is therefore important to explain each type of policy because it will clarify some policy implementations that will be reported in the research findings.

Regulatory. Regulatory policy has as its major goal to maintain order and prevent behaviors that harm society. This goal is achieved by government actions that restrict citizens, groups, or corporations from involving themselves in actions that are inimical to political, social, and environmental order. Examples include limiting poor quality schools, providing traffic ordinances, and prohibition of illegal drug trafficking, driving while intoxicated, and polluting. A

second goal of regulatory policy is to protect economic activities and business markets by prohibiting industry from practicing activities detrimental to free markets such as monopoly or externalizing costs of production that society then has to pay through fixing the damage done. We see government enforcing regulatory policies when they enact laws to protect workplaces, minimum wages, and environmental protection policies and activities.

Distributive. In certain cases, governments have responsibilities to provide benefits to individual citizens such as students, the unemployed, sick people, and the elderly or to non-profit corporations like religiously affiliated universities and organizations. Some governments even provide benefits for-profit universities and companies, private farmers, and others. These responsibilities fall under distributive policies. Governments may use distributive policy to encourage certain activities such as increase student enrollments in universities, expand or start new higher education institutions by tax exemptions or land grants, promote crop production with farm subsidies, and stimulate the housing industry via tax write-offs of interest payments for homeowners. In the US a good distributive policy would be when the government promotes the purchase of solar panels or U.S. savings bonds.

Redistributive. This policy aims at promoting equality. The government redistributes societal wealth from one group to another group. This happens when the government provides benefits directly to needy citizens through social programs such as welfare, need based school grants, school fees exemption for special groups like the disabled and poor native groups, and corporate bailouts for “too big to fail” banks and companies. Progressive taxation in areas where tax rates increase as people’s income increase is also an example of redistributive policy.

There are many public policies that impact the operation and survival of universities, but education policies pertain directly to the education sector. These need special attention and priority in this study without neglecting other policies.

Education policy. According to Bell and Stevenson (2006), education policy refers to the collection of principles and rules that govern the operation of the education systems. Msabila (2013) on the other hand defines education policy as formal strategic decision-making processes engaged in by the government. It refers to the more quotidian practice of defining the problems and making a strategy (explicit or tacit, viable or not) for resolving the problems prevailing in education in order to achieve some desired goals and objectives. In this study education policy refers to government-enacted principles and rules that address the problems, challenges, and objectives of education in different circumstances in the life of the country. Since these policies are practiced in changing environments, they require constant renewal or reform to suit the prevailing circumstances. Thus, we have reforms of a country's education system as a main feature of its education policies.

Education policy reforms. Borrowing from Provenzo (2008), education reform can be defined as the process of making changes that attempt to correct the identified problem in the education system by providing more refined principles and rules that govern thinking, behavior, and activities related to education and achieving educational goals and objectives. For Provenzo, education policy reform has always been a vehicle of conceiving and enacting visions of the collective educational good that have wide effects in society (Msabila, 2013).

Most education policy reforms are affected by both external and internal factors. The literature review in chapter two attests to the dominance of external forces especially the multilateral financial systems such as the World Bank and IMF. While other factors have been

considered by different scholars, the influence of the World Bank funding governed by SAPs has been acknowledged as a major force to reckon with. Teferra's 2013 work on Financing HE in sub-Saharan Africa (SSA) summarizes the major role of the World Bank on the decline of HE in SSA:

[H]igher education funding policies and practices in Africa have been effectively and aggressively shaped by multilateral players, particularly the World Bank, for over several decades. The increasing importance of knowledge creation and dissemination – the main business of universities – in the globalized economy has helped jettison the long-standing policy impediments to the development of higher education. It is, however, important to note that while the Bank has played a role in degrading the development of higher education, it continues to shape the discourse – along the lines of the values it embraces. (p. 22)

He continues: “Thus the external forces – both in policy discourse and monetary regimes – as well as the internal factors, characterized by social upheavals and economic slumps, have been instrumental in influencing the state and trend of funding African universities” (34).

Such education reforms specific to Tanzania were addressed in the interview questions and have been reviewed from available literature on the topic in the Tanzanian context.

Following is what education policy reforms have been in the history of education in Tanzania and how those have impacted private universities operations and hence their sustainability.

History of Education Policy in Tanzania

Phase 1: From colonial education system to independent country education system (1961-1967). Almost immediately after independence it was determined that the education system inherited from colonialism had to be overhauled in order to suit the independence

context. A series of changes were initiated through new education policy formulation to reflect the new Tanzania milieu. Racial segregation was the most notorious evil inherited from colonial education. That is why the independent government passed the Education Act of 1962 to regulate the provision of education and stipulated the abolition of all types of discrimination in the provision of education. This included unifying racially segregated educational institutions, creating one national curriculum, and permitting access to education in all educational institutions, irrespective of race, gender, geographical area of origin, and religion. The new Act gave government firmer control of all schools both private and public in areas of student selection, discipline in secondary schools and teacher colleges, salaries, working conditions, recruitment and posting of teachers. Private schools were still registered and permitted to operate provided they followed government regulation. New governing structures were established, and they were characterized by Boards and Committees.

This period saw one major reform: the end of racial discrimination in education. However, the funding of education continued as it had been during the colonial period. In most education reforms the government tended to treat private schools like government institutions in areas like recruitment or admission policies, tuition and school fees, quality assurance, and curriculum. This can stifle diversity in education types offered by different education institutions, which may minimize the unique contribution of private schools and universities (Saint, 2009). However, an unregulated system could also lack common education goals and objectives necessary for creating a new country's unity and identity. Thus, diversity was to be temporarily sacrificed until the time was ripe for it. During this period the only HE institution offering degrees was the University College of Tanganyika and a few colleges, mainly teacher colleges, which enrolled only a few students.

Phase 2: Arusha Declaration and education for self-reliance era (1967-1986). The first efforts of reform did not bring desired results fast enough; they were what Nguni called ‘cosmetic reforms’ (Nguni, 2005). The second phase extended from 1967 to 1986 starting with the “Arusha Declaration” that shifted Tanzania into a socialist country (defined as Ujamaa or African socialism). Socialism became the official political economic system of the country. This period is guided by human resource development approach. The government initiated massive expansion of the education system to produce needed middle level and high-level personnel. One of the important public policies during this period is the 1969 “Education Act.” This Act mandated the government to nationalize all schools in order to make education provision the responsibility solely of the state. The government aim was to ensure that education opportunities were provided to all children without reference to their religion, gender, ethnicity, and geographical origin (Galabawa, 2001).

Another important public/education policy adopted during this period is “Education for Self-Reliance” which entailed egalitarian policy and social equality instead of elitism enhanced by colonial policies. This approach involved making education available to most Tanzanians. The period saw the growth of skilled personnel, introduction of Universal Primary Education (UPE) and increase in educational opportunities to those groups previously denied it like women, the poor, especially those from disadvantaged poor rural areas, and the disabled (blind and deaf). Every time a policy was established and implemented, and it did not produce desired results quick enough, another policy was enacted. During this period, we have also the “Musoma Resolution” that focused on expansion of primary and secondary education as well as integration of work with education. One of the objectives of Musoma Resolution was to curb elitist negative attitude towards manual labor and individualism. National service camps were established to

enhance the spirit of nationalism, unity, and self-reliance. This was also followed by civil service volunteer work before joining the university. Since students received free education, they had to learn how to give back to their nation in a voluntary way.

The Musoma Resolution was complemented with the 1974 “Universal Primary Education” (UPE) (URT, 2001). This is a Tanzanian version of Education for All (EFA) long before the EFA policy was launched by UNESCO in 1990 during an international meeting in Jomtien, Thailand. Tanzania made deliberate efforts to achieve universal primary education by providing and enforcing compulsory primary education for every child who reached seven years. The country witnessed massive enrollments, rapid school expansion, and abolition of racially segregated schools. In 1980 the primary school enrollment rate hit 98% (URT, 2001). All schools were nationalized except those that catered for religious evangelization like Catholic seminaries that trained clergy. Minor seminaries that offered secondary education were incorporated in the national education system and started following the national curriculum in their education delivery, including national examinations. As for major seminaries that aimed at only offering clergy formation and training through theological disciplines, they were left out of the government control and supervision. This also applied to the Islamic Madrasa schools that offer only Islamic knowledge and whose objectives were merely religious formation. Later, when other Christian denominations and Moslems started schools that they named “Seminaries” offering secondary education, they fell under the national supervision and control just like their Catholic Seminary secondary school level counterparts.

As a result of all these policies, teacher-training colleges increased from 20 in 1967 to 40 by 1975. The number of students in Tanzanian universities rose from 997 in 1966 to 2,828 in 1976, to 2952 in 1981 and to 3,414 in 1985. Although these enrollment levels might look

minimal, they matched the economic level of the country. During the colonial era those areas that did not produce cash crops were neglected in the delivery of most social services. With education policy reforms enrollment was fairly distributed regardless of students' geographical origin. In the whole process, the independent government made every effort to remove inequities and balance educational provision across geographical areas and gender so as to bring equality of opportunities. Here the government played a redistributive policy role.

This second period of post-independence Tanzania is characterized by Nyerere's education vision. As described above, he promoted higher education among Africans, who were at that time still denied it. Nyerere fast-tracked the introduction of university education to cover the higher education gap left by the colonial government. Nyerere believed that African education should meet the needs of Africa, which led the government to reach rural villagers with services. It is during this time (1970) that Tanzania established her first university, the public University of Dar es Salaam (UDSM), with President Nyerere as the first Chancellor, a practice experienced in most African countries (Mkony, 2012).

Making the country president the head of its universities had both positive and negative repercussions. Positively, the government took the responsibility of funding the university, whose head was also the head of the government, very seriously. Negatively, when universities became disloyal to the government by being too critical of government policies and practices, which happened often, the government would deny universities funding so that they can shape up. The threat of losing government funding could reduce university freedom of expression and impact the role of a university in producing objective knowledge. The stifling of free expression has been documented at the University of Dar es Salaam by different scholars in the form of

expelling demonstrating students and vocal students—an experience found in other African universities as well.

President Nyerere envisioned that university education should mean inculcating socialist values with a spirit of solidarity, sharing resources, social responsibility, and communal problem solving. After the Arusha Declaration of 1967, the government subsidized education to enable all students to enroll in university education if they met the entrance requirements. By the end of British rule, the initiative to introduce higher education had created slightly more than 150 African university graduates across the whole country of about 12 million people. During the early years of independence, (1961-1967) President Nyerere dedicated his effort to ‘Africanize’ the workforce in different sectors of the government. With all these initiatives, the charisma of Julius Nyerere as a national leader and university chancellor got the attention of other world leaders as well as foreign scholars. Moreover, the freedom of expression Nyerere emphasized at the university led UDSM to be known as an innovative and revolutionary institution in the 1970s (Mkony, 2012; Nyerere, 1967).

School curriculum at all levels was reformed in order to achieve relevance in the education of independent Tanzanians and make education support the new national economic and social development objective. There was naturally a need to Africanize the curriculum to reflect traditional values and culture (Brock-Utne, 1999). The only existing university at the beginning of independence, Dar es Salaam University College, was in 1970 turned into a public developmental university and named the University of Dar es Salaam. Championing for social reforms became one of the objectives of higher education. Tanzania outlined the new purpose and objectives of education. Education had to support the values of socialism, had to encourage the development of a proud, independent and free citizenry, which relies upon itself for its own

development, and which is aware of the problems and advantages of cooperation, hence education for self-reliance. President Nyerere as the father of the nation was instrumental in all these reforms and once said: “Let our children be educated to be members and servants of the kind of just and egalitarian future to which Tanzania aspires” (Nyerere, 1967, p. 15). These major reforms brought the government to finance education in order to achieve the intended objectives. This was the time when free education was introduced in Tanzania from primary schools to higher education.

With major reform efforts the government had to be more involved in the funding of higher education (Nguni, 2005). From the Arusha Declaration until the 1980s the government funded all education initiatives from primary schools to university. During this period impressive progress was made both qualitatively and quantitatively. However, the economic decline of the second half of 1980s forced the country to reduce spending on education. There were multiple causes for this economic hardship. It was the period when Tanzania had to fight two wars against Dictator Idi Amin of Uganda before deposing him in 1979. The oil crisis of the 1970s and the shift in U.S. monetary policy (terminating the gold standard for foreign governments in 1971) had global ramifications, including for Tanzania. The end of the cold war also had an effect on the economy of Tanzania. Most developing countries that opted for socialism or communism found themselves against the West. These countries survived only as long as the Soviet Union and China were still strong ideologically and economically. With the collapse of the iron curtain and the change of economic policies of countries like Russia and China, these young countries became victims of the strong Western countries through capitalist financial institutions. Ndibalema (1998) sums up this point very clearly by saying:

With the erosion of the economic base in the country and the end of the cold war, the strong leftist scholarship was increasingly replaced by the new right drift, heralded by the World Bank and International Monetary Fund strategists who, in tandem argued that, given the limited resources and unlimited demand, Tanzania's public funding priority should go to basic, rather than higher education. (p. 32)

Though the economic crisis experienced in Tanzania at the end of this second period had many causes, some scholars throw most blame on Tanzania's one-party democracy and socialism policies (Lofchie, 2014; Rugumamu, 1997). That helped to pave the way for the neo-colonial or neoliberal shift that occurred over the next decade, the practices and consequences of which still dominate today.

Phase 3: Structural adjustment era (1986-2005). The previous reforms were championed for the most part by internal forces (with some external influence through expatriate consultants). The third phase that extends from 1986 to 2005, with effects still today, was predominantly characterized by international market forces. These reforms were undertaken in the global context where quality and cost issues guide the process and competition in global markets is another strong force of educational reforms. The objective of higher education in this context is the production of human capital that is needed by the global economy and independent thinkers who can work efficiently in this knowledge economy.

The main international market force during this decade (and increasingly again since 2014) came through Structural Adjustment Programs, or SAPs, which were conceived along with the International Monetary Fund (IMF) and the World Bank as part of the Bretton Woods agreement at the end of World War II. SAPs are economic reforms that countries in need of funds must adhere to in order to secure loans from the IMF or World Bank (Lensink, 1996).

SAPs often include measures to reduce government spending (aka austerity), privatize state-owned industries, limit unions, and open the country to free trade and foreign investment in part through easing regulations. The imposition of SAPs led to the decline of university education system because universities were considered to provide little or no social returns and so donors focused funding on primary education and neglected higher education where SAPs often required cost-sharing by those using public services be instituted. It took about 15 years for many “African countries to realize that if the whole education sector was to be transformed, higher education had to be taken on board” (Abeli, 2010, p. 6). These changes relied on the rationale that modern manufacturing and service industry techniques demand a workforce capable of making informed decisions (Nguni, 2005). This created the universal education objective to expand the supply of human capital such that a nation is capable of technological innovation (Guthrie & Kippich as cited in Nguni, 2005).

Although the educational reforms undertaken during the previous period were quite successful, Nieuwenhuis (1996) commented that Tanzania government educational goals tend to be ambitious. The same comment was made by Varghese (2006) about SAPs. Obviously, since the designer of the programs is the same except for the label of “Tanzania Development Plan,” the consequences are going to be the same. The nature of SAPs is to be implemented quickly and since the allocated time is normally not enough in relation to the size of the undertaking, the program is called ambitious. One wonders though, what is ambitious in education for self-reliance? Developing knowledge and skills that make people self-sufficient and masters of their own environment without always looking for foreign support, is that being ambitious? Don’t minority/developed countries express pride by doing exactly that? However social transformation takes time. The fast pace of project implementation in the face of undeveloped

infrastructure can't produce desired results. In fact, citizens are denied a very important process in development, which is thorough or strategic planning before implementation. For example, before embarking on offering education to every child, the availability of teachers and classrooms should have been considered. Consequently, majority/developing countries find themselves doing what is called management by crisis, which is responding to emergency situations to rescue the declining situation. Again, the neo-colonial control in the form of funding plays its role here. The one who pays for education—or lends funds to pay for it—has an upper hand in deciding how the education system will be.

Phase 4: Higher education in Tanzania today (2005-present). In 2005 the Tanzanian government realized it could not implement its vision for 2025 without solving existing problems in education including inequality in access to education, inefficiency of the system and wastage, poor school environment, poor quality graduates, and poor teacher qualifications.

Decentralization has had some positive elements in bringing change but poses challenges of accountability. It will be hard for the country to assure national values are held when educational institutions are autonomous, and quality issues might be compromised in the process if government intervention is omitted completely. At this time there are some signs that donor agencies are beginning to listen to local people in the project areas and are showing some willingness to compromise in programs that have produced unintended results.

One element that has been mentioned by those called “New Sociologists” suggests that major educational reforms in Africa have not been successful because political and economic factors external to education are more important than factors within education systems in influencing or fomenting social change. These scholars have gone as far as stating that educational reforms have very little effect on economic growth and social equity. Mungo (1970)

sees the rising social group he calls “petty bourgeoisie,” a powerful group with “cultural capital,” as the one controlling social changes and affecting negatively self-reliance endeavors in many African nations. This post-independence group is composed of professionals, intellectuals, teachers, and the top administrative and military officials (Simmons, 1979). These are the ones who perpetuate colonial mentality and ways of acting in independent countries. They are the local remnants of colonialism and, whether consciously or unconsciously, work as agents of neo-colonial institutions. While Mungo (1970) believes that education reforms have “very little effect on economic growth and social equity,” the fact that those who have benefitted from education programs, those he calls petty bourgeoisie, are the main ones who benefited from colonial education is a clear proof that access to education has a strong influence on social status. The professionals, intellectuals, teachers, and the top administrative and military officials are the ones who have benefitted most from colonial education. So, they exemplify what higher education can do when misguided or manipulated to serve the interests of those with power and not the interest of the citizens. The author failed to see the relationship between the power of education that the powerful group received and the effect that education had on social change. The powerful group was created to serve the interest of the neo-colonial institutions and became good at doing just that. That is why self-reliant projects could not be supported by them, because such projects served the interests of the poor and not the interests of exploiters who created the so-called strong group by their policies in education.

It is too early to judge whether they have been successful. In Tanzania, when people realized that the government alone could not meet the demands of secondary education, they established private secondary schools, most of which have been very successful even without any policy support. Later the government made policies to control what it perceived as poor-

quality education provision, but it did not suppress all schools started before private schools were officially allowed to operate. Here the government applied the regulatory role of public policy. Even though people at the grassroots level may be ignored, they still maintain power to control their destiny. It might take them a long time to realize their goals, but finally they will be the victors. One who is determined to be self-reliant stands on solid ground, which is hard work, and that sooner or later pays off.

The intellectual proposition that is being made by the New Sociologists is that political and economic factors are more important than factors within the educational system in fomenting social change and that educational reforms have very little effect on economic growth and social equity. According to Mungo (1970), the preeminent position of the dominant group in control of "cultural capital" is a contributing factor to the problem of implementing self-help educational programs in many African countries. There is need to examine the extent to which this dominant group, and/or those who work independently in their midst, has influenced the policy making process by supporting or inhibiting educational policy formation and implementation in Africa, and in Tanzania in particular. The present study contributes to our understanding of this fourth and still-current period of Tanzania's post-independence education system by looking in-depth at the funding and practice of one private higher education institution (PHEI) through the lens of the administrators and students who work and study there. The institutional and administrative findings on the study site are presented next based on analysis of institutional documents and administrative interviews. Findings based on student surveys are reported after that. These data sources shed light on the emerging future of private higher education funding in Tanzania.

Institutional and Administrative Findings

This chapter exemplifies what Walcott (1994) called a “three prolonged data transformation framework” (p. 36), that is, description, analysis, and interpretation. The study started with researching the national education context laid out above. Based on university reports and interviews with five of its administrators, the present section highlights the interplay between public policy and university financial sustainability beginning with a description of the research setting and its historical background. The university’s administrative and academic structure, student demographics, and administrative perspectives are then presented.

Historical Precedents of Saint Augustine University of Tanzania, the Study Site

St. Augustine University of Tanzania (SAUT), like many other new generation private and public universities in Tanzania, was upgraded from an existing junior college, the former Nyegezi Social Training Institute (NSTI), which was called Nyegezi Social Training Center when it was established in 1960. Nyegezi Social Training Center was established by the Missionaries of Africa, known also as White Fathers Missionaries, after the request of Bishop Joseph Blomjous of Mwanza Diocese to establish the university in this area was denied by the British colonial government. Most respondents were aware of this background and they referred to this past with pride because of the contribution of SAUT graduates with vital managerial and social communication skills employed in different institutions throughout the country and abroad. NSTI was very popular because it recruited a big number of students through “The Association of Member Episcopal Conference in Eastern Africa (AMECEA)” from Ethiopia, Eritrea, Kenya, Malawi, Tanzania, Zambia, Sudan, Uganda, Somalia, and Djibouti. By 1998, when NSTI was transformed into SAUT, it had graduated about 2400 students in total (SAUT website). Sadly, according to one respondent the current recruitment efforts have not kept pace

with the former strategy of international student recruitment made efficiently by NSTI, but mention was made that plans are underway to strengthen this former initiative.

NSTI was transformed into SAUT by the Catholic Bishops of Tanzania in 1998 after Tanzania changed its policy on privatization through its 1995 “Education and Training Policy.” In 2002 SAUT was fully accredited by the Tanzania Commission for Universities (TCU), and it is incorporated according to no. 375 of the laws of Tanzania as a secular non-profit private university (informant). The establishment of private universities was one of the reform efforts that the government of Tanzania and many other “majority countries” were compelled to make in compliance with the government structural reforms of privatization mandated by SAPs. That is why the researcher calls these new generation private HEIs “Structural Adjustment Universities,” because they bear all the SAP characteristics in their establishment, management, and finance. They were established very fast, and hence their immediate explosion, they follow free market theories, at least in principle, and they depend mostly on school fees (tuition) for their survival as a result of World Bank and IMF enforcement of cost sharing policy in social sectors.

At the beginning the university was hosted at the main campus of NSTI, but due to fast expansion a bigger area was needed. A new location was acquired just a mile away at Malimbe campus, the former Malimbe Agricultural Institute that had closed. This 600-acre (2.4 square km) area belonged to the Archdiocese of Mwanza but had been given to the government for economic development purposes. Since it was idle, the church requested it back, and it was returned in their hands. Because of the expressed demand of university education from the university’s early enrollment experience, it was decided by the Tanzania Episcopal Conference (TEC) to open centers and campuses in most Catholic Dioceses across the country that could make some initiatives. This measure was stopped halfway after enrollment and management

problems became very vivid. More discussion of the challenges of rapid expansion will come later.

SAUT is located on the southern shores of Lake Victoria about 12 kilometers south of downtown Mwanza and has a peaceful environment conducive to academic life and student security. As expressed by one informant, its proximity to the lake, only one kilometer or less from the main campus and Malimbe campus, makes it an attractive area for its beauty, rocky hills decorated with green vegetation, and mild climate throughout the year.

Why a Catholic University?

The motivation for establishing a Catholic university is derived from the social teaching of the Catholic Church. The church Mission is holistic, that is, it embraces both the body and soul of a human being, and the two are inseparable (Vatican Council II, 1975). In the words of the Second Vatican Council itself the church addresses “man considered whole and entire, with body and soul, heart and conscience, mind and will (Vatican II, 1975, p. 904). Catholic social teaching is best explained in Pope Leo XIII’s document “Rerum Novarum” of 1891. This document and other papal documents that followed define the social teaching of the church to encompass: “the respective rights and duties of workers and owners, with the role of the government in the economy, with a right use of material goods and in fact with the entire economic organization of society so that all its functions and aspects give glory to God and aid man in attaining eternal life” (Storck, 2016, p. 2). Elaborating on the social teaching of the church, Storck (2016) used these poignant words:

The social teaching of the Catholic Church, then, deals extensively with questions concerning “social and economic problems.” For example, it upholds the right in strict justice of a worker to receive a just and living wage; it supports the natural right of the

worker to unionize; it calls for more cooperation between owners and workers; it defines the role of the government in the economy, condemning both those who want a state-run economy and those who wish to eliminate any role for government in economic affairs. Catholic social teaching deals with all these questions, but it does so for spiritual ends and in a manner that is essentially spiritual. (p. 3)

Since we are dealing with a Catholic university and how it is affected by government policies, it is worthwhile to know the principles that guide the university's operations as a Catholic institution. The purpose of a Catholic university is presented in Pope Paul II's document named "Ex Corde Ecclesiae" (Constitution for Higher Education), which defines the Catholic University mission as embracing service, research, community building and pastoral ministry. In other words, the Catholic mission for higher education emphasizes a curriculum that enhances human dignity, promotes service, builds community and offers opportunities for worship. Hence the university motto "Building the City of God," which originated from St. Augustine and was quoted by every interviewee, does not depart from the social teaching of the Catholic Church and the basic Church teaching on the university mission as expressed by "Ex Corde Ecclesiae." The Catholic Church does not act as social workers do, but in whatever it does, it has a divine and eternal destiny of all people it serves in mind and purpose.

When the Catholic Bishops of Tanzania decided to extend the Church's service to the provision of higher education, they envisioned training that would impart academic and professional skills, as well as inculcate values of civic and social learning, such as acquisition of national identity, cultural norms, political growth, and responsible citizenship. The Church's vision is holistic development of a person and respect for human dignity. The Mission of SAUT, as stated in its prospectus, is:

1. Being a center of excellence by providing high quality education, research, and public service.
2. Promoting the pursuit and defense of truth with transparency and honesty, and service with competence and dedication.
3. Developing a sense of care for personal and community property.
4. A holistic development of the person by providing sound knowledge, higher analytical ability and commitment to generous service and respect to humankind.

Conscious of man's orientation toward God, neighbors and fostering an ethical and service-oriented approach in its academic and professional training, St. Augustine University of Tanzania fulfils its goal by preparing persons well equipped to contribute to the ideals of social, economic and political development.

In fact, universities, as an institution we see today, originated from the Catholic Church in the Middle Ages, and the Catholic Church had a lot of influence in all universities, both Church owned and managed and government owned and managed, in the whole of what was known then as "Christendom." For a long time, degrees recognized by the Pope were relevant and recognized almost universally because the Catholic Church had larger coverage than most Empires and Kingdoms (Woods, 2005). Therefore, when considering the origin and purpose of any Catholic university, one should not ignore its historical precedents and prerogatives. Cooperation between church and state has always been there in education offerings without forgetting some frictions.

Abrupt Expansion

SAUT had a humble beginning of about 294 students in 1998-1999 academic year, and then the number declined slightly to 272 students for the 1999-2000 academic year according to

one respondent. No definite reason was identified for such a drop, but a general reason was given that at the beginning the university had few academic programs. As degree programs increased so also did student enrollment. One respondent stated that, after attaining full-fledged university status, the number of students started increasing at a higher pace, but the reason could have been that TCU had to wait to see if the university had the capacity to recruit enough students before granting it full-fledged university status in 2002. The Tanzania Catholic Bishops' decision in the early 2000s to extend Centers and Constitutive Colleges into most Dioceses brought an abrupt and unsustainable expansion of SAUT within a short period of time. In 2012 the enrollment soared close to 13,000 students at the main campus. In 2018 the enrollment level at SAUT main campus stood at 8,043 (respondent).

Currently SAUT has three Centers and seven Constitutive Colleges namely: Arusha Center established in 2012, Mbeya Center established in 2012, and Dar es Salaam School of Post Graduate Studies-Center established in 2007; Stella Maris University College (STEMMUCO) established in 2009, Archbishop Mihayo University College of Tabora (AMUCTA) established in 2010, Jordan University College (JUCO) established in 2010, Archbishop James University College (AJUCO) established in 2011, Saint Francis University College of Health and Allied Sciences (SFUCHAS) established in 2010, Cardinal Rugambwa Memorial University College (CARUMUCO) established in 2011, and Marian University College (MARUCO) established in 2015. Biharamulo Center was targeted to start in 2015 but did not start due to serious financial and administrative challenges that SAUT was facing, although plans are still underway through Rulenge-Ngara Diocesan initiatives. It is not clear whether the challenges facing SAUT with its university colleges and centers arise from the centralized system, which means the system is too

big to be managed under one body or are due to financial fragility facing most universities and especially private universities globally.

All these Centers and Constitutive Colleges have a centralized administration and financial system. While it might have worked very well at the beginning, the central administration and financial systems seem to be very difficult and a big burden to the main campus now (respondent). Decentralization is a major agenda at this time in order to ensure future sustainability of these Centers and University Colleges and especially the main campus that bears all the weight of a centralized system. Two respondents were very critical of the centralized administration and financial system and considered it a big mistake. The issue of economies of scale was not discussed with interviewees. Economies of scale is the competitive advantage that large entities have over smaller ones. The principle states that the larger the business, non-profit, or government, the lower its per-unit costs. This is because a larger business can spread its fixed costs, such as administration, over more units of production. For example, doubling the number of students does not necessarily require doubling the number of university administrators at the same institution. It may be that the geographical distance of the 10 separate units from the main campus make it harder for SAUT to capitalize on such economies of scale. Or there may be an inadequate degree or kind of distributed leadership in operation between the units and the center. These speculations warrant future empirical study.

Finally, three universities—the Catholic University of Health and Allied Sciences-Bugando (CUHAS-Bugando), Ruaha Catholic University, and Mwenje Catholic University—have already acquired independent university statuses. All three started under the auspices of SAUT. Currently SAUT remains one of the biggest private universities in the country (respondents). The following two sub-sections discuss the viability of SAUT in terms of student

enrollments based on the national demographic trend. First comes the national demographics table, showing how the population growth might influence higher education and specifically SAUT enrollments. Second are SAUT enrollment rates and trend, which may indicate whether the current trend ensures continued growth of the university enrollments thus predicting income availability for university management since student school fees comprise a major source of university income. The analysis of some demographic characteristics might also reveal whether SAUT is supportive of public education policies and hence fulfills public good functions.

Student Body and Institutional Structure at SAUT

National context of public and private universities in Tanzania. The current population of the United Republic of Tanzania is 58,481,271, as of October 10, 2019 (see Table 4.1), equivalent to .075% of the total world population (<https://www.worldometers.info/world-population/tanzania-population/>). The same source estimates the national population of Tanzania will be 60 million in 2020 with the population growth rate of 3.02% annually. This is one of the highest growth rates globally (1.07% for 2018-2019, down from 1.14% in 2016, 1.12% in 2017, 1.09% in 2018) and even in Africa (2.49%). The under-15 population is currently 44% of the population and, according to UNESCO's 2011 Tanzania Education Sector Analysis, was expected to drop just slightly by 2020. The 15-24-year-old cohort (secondary and university age group) currently represents 20% of the population. These population trends will put much pressure on primary and secondary schools thus creating a big demand for higher education for many years to come.

Table 4.1

Population and Housing Census

Year	Population
2017	57,310,019
2018	59,091,392
2019	58,481,271

Source: <https://www.worldometers.info/world-population/tanzania-population/>

Table 4.2

Total Student Enrollment Trends in Public and Private Universities in Tanzania

Category	2006/7	2007/8	2008/9	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16
Public Universities	39,218	64,664	75,031	89,499	92,977	112,573	128,471	96,189	150,541	116,729
Private Universities	10,749	17,865	26,191	33,985	42,390	53,701	75,638	62,516	73,539	73,128
Grand Total	49,967	82,529	101,222	123,484	135,367	166,274	204,109	158,705	224,080	189,857
Percentage of public universities enrollment	78	78	74	72	69	68	63	61	67	61
Percentage of private universities enrollment	22	22	26	28	31	32	37	39	33	39

Source: Tanzania Commission for Universities (TCU)

Tanzania population growth has sustained an expanding university student body in both public and private universities. Table 4.2 and Figures 4.1 and 4.2 exemplify how the university sector has been growing following the 1995 Education and Training Policy that permitted the establishment of private universities.

Figure 4.1. Total Student Enrollment Trends in Tanzanian HEIs.

As shown in the above table and figures, new generation private universities manifest new elements in enrollments between private universities and government universities. Whereas in minority countries both private and public universities show signs of enrollment decline or stabilization, in Tanzania the enrollments are increasing in both sectors. As it is in many regions, except in a few cases, public universities have fewer institutions in number, but more enrollments compared to private universities. In Tanzania the trend is almost the same but there

are some unique characteristics. When private universities were first allowed to operate in Tanzania the enrollment gap between government universities and private universities was very large; since then, the gap is gradually narrowing. A second notable feature is the gender ratios.

Figure 4.2. Percentage of Total Student Enrollment Trends.

In Tanzania private universities generally enroll a bigger percentage of females than government universities do (see Table 4.3), especially when the enrollment process is not interrupted by government policy action, even though gender balance is a key policy agenda in government statements. One might wonder why the private sector is fulfilling the public good and government policy of gender equity better than the government is.

Table 4.3

Student Enrollment Trends in Public and Private Universities in Tanzania by Gender

Academic Year	Category	Public Universities	Private Universities	Grand Total	Public Gender %	Private Gender %
2006/7	Female	13,281	4,036	17,317	34	38
	Male	25,937	6,713	32,650	66	62
2007/8	Female	19,505	6,712	26,217	30	38
	Male	45,159	11,153	56,312	70	62
2008/9	Female	23,613	10,400	34,013	31	40
	Male	51,418	15,791	67,209	69	60
2009/10	Female	30,682	13,690	44,372	34	40
	Male	58,817	20,295	79,112	66	60
2010/11	Female	30,003	17,186	47,189	32	41
	Male	62,974	25,204	88,178	68	60
2011/12	Female	38,228	21,663	59,891	34	40
	Male	74,345	32,038	106,383	66	60
2012/13	Female	42,534	31,806	74,340	33	42
	Male	85,937	43,832	129,769	67	58
2013/14	Female	30,911	25,930	56,841	32	42
	Male	65,278	36,586	101,864	68	59
2014/15	Female	48,826	29,256	78,082	32	40
	Male	101,715	44,283	145,998	68	60
2015/16	Female	38,423	28,786	67,209	33	39
	Male	78,306	44,342	122,648	67	61

Source: TCU (2015)

As shown in Table 4.2 and Figures 4.1 and 4.2 above, the gap between government and private university enrollment is narrowing down. This is contrary to the general trend of global enrollments where normally enrollments in government universities has been maintained higher than in private universities, although private universities might be numerous than government universities. According to Tanzania Education Analysis report, “given the fragile demand for education on behalf of specific groups such as orphans (who represent 8.5% of the under-15 age group) and children from poor families, education policies will need to focus specifically on these groups.” Policies that focus on improving teaching and learning in rural areas where poor students reside, and financial policies that focus on aid to vulnerable groups like orphans, poor students, and students with special needs, will have to play a vital role for education to produce optimum results.

According to one respondent most SAUT students come from poor backgrounds because those who are rich are normally recruited by the government first because they score good grades for having studied in best schools, or they go to better and expensive universities in the region and even abroad because they can afford to and expect it will make them more highly marketable. Although these reasons are somehow valid, some of the strong points that respondents mentioned as attracting students to join this university would still bring even the highly qualified students here. There are some who still come to SAUT from rich families, but their number is still relatively small compared to poor students. Student regional backgrounds and female/male ratio will be presented with the survey data report.

Student recruitment and enrollment at SAUT. The office of Admissions is the one charged with recruitment of students from surrounding regions, districts, and Mwanza city itself. These recruitment efforts use various strategies such as advertisement using flyers, bulletins,

radio and TV programs, visits to different high schools (advanced level secondary schools), and exhibitions. One respondent, when asked if they have made use of alumni for recruitment and especially with international students, answered: “so far we have not done very well in that respect. I know NSTI used to recruit more students from AMECEA countries, but we have not followed up their strategy. We will start contacting alumni very soon, starting with those working with international media stations like BBC and Deutsche Welle.” This answer is confirmed by the Strategic Planning Rolling Document of 2015-2020 that stipulates contacting alumni as part of enrollment strategies and fund-raising opportunity.

Table 4.4

SAUT Enrollment Trends by Gender

Academic Year	Male	Female	Total	Percentage Male	Female
1998/1999	186	108	294	63	37
1999/2000	155	117	272	57	43
2000,2001	168	156	324	52	48
2001/2002	200	204	404	50	50
2002/2003	235	218	453	52	48
2003/2004	254	221	475	53	47
2004/2005	373	285	658	57	43
2005/2006	831	505	1336	62	38
2006/2007	1623	954	2577	63	37
2007/2008	2594	1463	4057	64	36
2008/2009	3844	2386	6230	62	38
2009/2010	5668	3474	9142	62	38
2010/2011	7184	5129	12313	58	42
2011/2012	7066	5556	12622	56	44
2012/2013	7118	5391	12509	57	43
2013/2014	5954	4118	10072	59	41
2014/2015	5019	3085	8104	62	38
2015/2016	4373	2664	7037	62	38
2016/2017	4678	3114	7792	60	40

The “Central Admission System” (CAS) managed by TCU, which was introduced in the 2010/2011 academic year, presumably to control multiple students’ enrollments, is responsible for allocating students to different universities, both government and private. So, TCU decides how many students a university can enroll and in which programs. Such a practice and policy affected individual university recruitment initiatives. Some universities got many students without making much effort, and others got few even after trying hard in recruitment efforts.

Some students were assigned to the universities they did not prefer and to programs they had not selected, a fact that is attested by Tanzanian president Magufuri’s recent statement on that subject, which led to an adjustment of the program. But when CAS began, the element of competition was stifled and SAUT could not plan and influence enrollment levels. One of the SAUT efforts that was impeded was gender balance. In 2000/2001 academic year enrollment ratio for boys was 51.88% and girls 48.15%. The following academic year (2001-2002) girls

Figure 4.3. SAUT Student Enrollment Trends by Gender.

outnumbered boys, with girls' enrollment ratio at 50.50 and boy's enrollment ratio at 49.50. After CAS was established SAUT lost control of this strategy and the data in Table 4.4 and Figures 4.3 and 4.4 exhibit great gender imbalance. In 2014/2015 and 2015/2016 academic years, boys' enrollment ratio was 62 and girls' enrollment ratio was 38, one of the lowest in SAUT history.

Figure 4.4. SAUT Percentage Enrollment Trends by Gender.

Tuition and school fees are the main sources of university income in Tanzania. So, the more students an institution enrolls, the more solvent that university is going to be. Lack of control in this aspect has made management very unpredictable and hence unreliable and unsustainable. For example, in 2017 TCU allocated to SAUT 3,040 undergraduate students for 2017/2018 academic year. As with most data reported in majority countries, some discrepancies are noted on this figure. According to SAUT's 2012/2013 – 2017/2018 enrollment status report, there were only 2852 newly enrolled first year students at the main campus in 2017-2018. The

SAUT report might be more reliable because not every student allocated by TCU reports to the relevant university. Some have multiple enrollments and so end up choosing where to go after TCU allocation. During that same academic year, a total of 289 postgraduate/graduate students were admitted. Though SAUT had capacity for 4184 students, it ended up with the enrollment of 3329. Hence 855 positions were not filled (based on TCU data). With the average undergraduate tuition and school fees of Tsh 1,500,000, that is about Tsh 1,282,500,000 of lost income per year.

Table 4.5 and Figures 4.5 and 4.6 show the ratio between income from school fees and from other sources at SAUT for the three most recent years for which data were obtained. The university is 80-85% tuition dependent. This situation puts the university in an unpredictable position, as most respondents expressed in the interviews. As long as private universities cannot control enrollment levels, they will never be able to plan for income mobilization effectively.

Table 4.5

Records of Previous SAUT Budgets

Source	2014/2015	2015/2016	2016/2017
Tuition Fees	16,289,948,820	16,072,150,000	19,330,405,000
Other Sources	2,843,300,000	3,935,650,000	3,659,240,000
Total Budget	19,133,248,820	20,007,800,000	22,989,645,000
Percentages			
Tuition fees	85%	80%	84%
Other sources	15%	20%	16%

Note the ratio between school fees and other sources depicted in Table 4.5 and Figures 4.5 and 4.6. Other sources range from 15%-20% and school fees contribution from 80%-85%. With

many students coming from poor families, any policy changes to curtail student loans (which were first introduced in 2004) would leave most universities, especially private universities,

Figure 4.5. SAUT Budget by Source.

Figure 4.6. SAUT Budget by Source (Percentages).

without funds to manage their activities, and they would be forced to close unless student loans are replaced with grants and scholarships. With the current enrollment trend nationwide and the government policy that allows the student loan fund to benefit both private and public university students, there is hope that, if nothing worsens in the foreseeable future, university finances supplemented with new efforts to diversify funding will allow the universities to continue.

Some enrollment improvements happened after some changes in CAS processing were made following the president's instruction. With the coming of the current government in 2015, the role of CAS has changed somewhat (public policy sometimes changes with a new government, and CAS processing is one policy that changed under Tanzania's new presidency in 2015). Since the 2017/2018 academic year, students are free to apply at the universities of their choice, so universities including SAUT are working hard on sharpening recruitment techniques. However, TCU still specifies how many students can be enrolled in which program. Most interviewees sounded very hopeful on this new enrollment system because in the past the level of students dropped drastically, which affected university finances seriously. Enrollment at SAUT went from a high of 12,509 students in the 2012/2013 academic year to the low of 7,037 in the 2015/2016 academic year. Even the 2018/2019 enrollment of 8,043 (respondent) indicates only a small improvement compared to previous enrollment levels. According to the current available data, respondents said recovery is coming, though slowly compared to the period of abrupt expansion. One respondent was optimistic following a slight gain in enrollment, noting 2016/2017 – 2017/2018 academic years saw an increase of almost 1000 students and exclaiming "that was a substantial gain." Another respondent wasn't as excited. He stated: "actually the university is struggling financially" in expression of the current desperate financial situation. The only hope he had was in the new efforts of diversifying financial sources, especially the ongoing

projects and new projected projects. For him, if the current TCU practice of prescribing how many students can be enrolled in which programs in a certain HEI persists, the situation might not improve fast enough to help improve the current financial fragility of these PHEIs. In the author's opinion, the latter respondent was more informed and professional in finances and management than the former.

One of the big concerns most interviewees expressed was the lack of an efficient system for identifying the students most in need of the limited student loan funds available. The government allocates a certain amount of funds for student loans in the HE budgets each year. Although this amount has been increasing it has not been enough to cover all applicants' needs. The system of identifying needy students has proved to be expensive in most SSA countries but perhaps the elimination of corruption from government personnel and application of resource optimization practice in the Loan Board management will improve the system. So far, many poor students don't get student loans, while some rich students are able to access student loans because of their parents' influence (Makulilo, 2014). All respondents suggested that the government should find ways to improve the system.

The biggest concern expressed by many interviewees was the unreliability of student enrollment levels. The CAS system has cast a lot of doubt on the assurance and control of enrollment levels that would ensure enough income to the university. Respondents mentioned that the government intention was to make sure that every registered university got some students. Ironically, though, the same government organ TCU is closing or suspending enrollments of those universities that are lacking important elements of quality education. Why were they allowed to register students in the first place if they did not meet the basic requirements? The discussion on what might be proper policy tool will be given in chapter five.

Table 4.4 above and Figure 4.7 below display the enrollment trends of SAUT 1998-2017. They show the enrollment before and after the introduction of CAS in 2010-2011, and after some amendments were made to CAS system in 2017

Figure 4.7. SAUT Total Enrollment Trends.

It is clear at this point, when the university is still highly dependent on tuition and school fees, that increasing enrollment is a good option. About 48% of student loan applicants receive student loans (respondent). That is a good source of university income although grants would be better. Several challenges were posed by respondents on the late disbursement of student loan funds to universities. Another big concern mentioned by interviewees was the unpredictability of how many students are going to be given loans. There are still many potential students who are not, and this trend will likely continue for at least three decades from now because demographic figures do not show significant population decline among the youth, yet the financing of these potential university candidates was stated as a “headache” to administrators.

Admissions criteria. Although every institution establishes their cut off points, they cannot be lower than those offered by TCU. SAUT had remedial programs for those students who did not meet minimum requirements because of their weak education background, and it was successful. Some students started at low levels but by the end of the program they had caught up with or excelled in their class. Due to some political reasons, this program was discontinued. Currently SAUT follows TCU minimum requirements in their enrollment procedure. In the past four years, the criterion was two principle passes (out of three principle subjects studied at advanced level secondary school level) for joining a university. Since last year only someone with at least two out of five points within two subjects in Form Six National Examination results can join a university. This is according to the TCU guidebook. The National Examination Council of Tanzania (NECTA) and National Council for Technical Education (NACTE) set criteria for certificate and diploma courses that also guide SAUT admission criteria.

Respondents reported that the admission system based on priority areas of the government hurt private universities, because priorities keep changing. Sometimes the priority is on the education of teachers, another time engineering, and later health sciences. It is hard to keep up with such changes, and they can't be incorporated in the planning process since they are hard to foresee. Unfortunately, those priority areas are related to loan offering priorities too, so they can't be ignored, otherwise the institution will get few students and find itself in difficult financial situations.

Expressing the weakness in the Central Admission System (CAS), one interviewee boldly stated that the admission system controlled by TCU is not in favor of private universities. The public universities take the best students they want in certain programs. Other students are left to

look for their own admission in private universities, and they may not get loans. As a result, during the central admission system policy, the number of students admitted at SAUT decreased. Complaints about this system are well documented by previous studies. Makulilo (2014) also mentions Zanzibaris' dissatisfaction with CAS, with allegations of religious discrimination (many Zanzibaris are Moslem). Makulilo's study disqualified such allegations as unfounded. It seems the problem is in the management system, a smaller budget compared to needy students, and corruption of some Board employees, which leads those not granted loans to claim discrimination. After all, this is a loan that will have to be paid in the future. If the budget was big enough to pay for every needy student, probably very few complaints would be raised.

Another respondent said the government's regulating of tuition and school fees is unfavorable for private education financing. Although charging lower school fees could attract more students, it might turn out to be a burden for administration and management of private universities. He said: "sometimes the charged amount does not allow the collected amount to cover university operations. This for sure affects university revenues and hence imposes difficulties in management." If the government would do away with a top down policy-making system left behind by colonial governments and, with other African and majority countries, successfully challenge the power relations in our existing international monetary system, the author thinks a fair amount for tuition and school fees could be agreed upon between the government and private providers of university education.

University institutional structure. University structures in Tanzania share the same resemblance in all HEIs because they are modelled by TCU criteria. Obasi's (2008) comparative study on public policy and private universities in Nigeria and Botswana noted also that governance structures for private universities do not depart from conventional governance

structures of public universities. Lack of differentiation might suggest lack of adaptation efforts and skills, compliance to global structures for quality assurance purposes mainly held and modelled by majority countries and enforced uncritically by local governments, or just thinking that it is in the nature of the university to be structured as such! Critics and especially scholars on the role of African universities have sounded an alarm on the lack of adaptability of African universities to local environments (Lumumba, 2006; Mamdani, 2018; Mazrui, 1975; Rodney, 1982). In a way you cannot distinguish between government university structure and private university structure. This has implications on the contribution of private universities because they are made to operate like public universities and hence their unique contribution in course diversity and mode of offering courses is minimized if not eliminated completely. A lean number of administrators has been a characteristic feature of most private universities and has saved them a lot of money, but constraining PHEIs' freedom to adapt their governance as they see fit may eliminate that advantage. In general, many public and private universities increasingly look the same.

SAUT's academic administrative structure has five faculties each divided into departments. Its five faculties are:

1. Faculty of Education
2. Faculty of Social Science and Mass Communication
3. Faculty of Business Administration
4. Faculty of Engineering
5. School of Law

This is a characteristic feature of universities since they began in the Middle Ages. Since TCU follows the government university structures as a model for quality assurance, all universities and university colleges under their auspices have to follow the same model. This model is a European University system that is applied in Africa without any modifications. Hence it calls

into question whether the African environment is an exact copy of European environment.

Scholars and politicians have called for a university model that is for Africa, but not much has been achieved towards that direction so far (Mamdani, 2018). Table 4.6 lists the five SAUT faculties and their respective degree programs.

Table 4.6

Faculties of SAUT Main Campus and Degrees

Faculties	PhD	MA	PGD	BA	Advanced Diploma	Diploma	Certificate	Total
Business Administration		1	2	3	2	2	4	14
Social Sciences	1	3	0	4		2	1	11
Law	1	1		1		1	1	5
Education		4		2				6
Engineering				2				2
Total	2	9	2	12	2	5	6	38

Note: PGD = post-graduate degree; Advanced Diploma = associates degree; Diploma = certificate between a one- or two-year certificate and an advanced diploma; Certificate = one- or two-year course of study after high school.

For a university that is about 20 years old, such programs are probably manageable for optimum production. But in order to be competitive in the current market – an idea that most SSA universities have bought into – and in order to be sustainable, more programs in line with the current markets will be needed. A focus should be put on Tanzania’s vision of building a mid-level industrial country by 2025. For smooth cooperation with the government, focusing on the national HE visions, and in order to address local employment markets that are easier to access than foreign markets, programs geared at preparing people who can work in Tanzanian

industries or start their own industries or other entrepreneurial activities for self-employment will be necessary.

Traditionally universities are established to fulfill the functions of teaching, research, and consultancy. For these functions to be carried out efficiently and effectively, a strong management and administration team is essential. SAUT's Strategic Planning Session pointed out that there was a need to strengthen the academic administration at Faculty and Departmental levels, by improving their required skills through training of existing staff and new recruitments. Although this exercise takes very long to accomplish, during interviews the researcher learned that, even among the interviewees, some were undergoing different education programs at different levels, within the country and abroad. This effort will finally pay off if internal policies and contracts are in place to make sure those who are trained are made accountable (brain drain and hunting for greener pasture might hinder these efforts). Table 4.7 provides the numbers of SAUT faculty by age, sex, and degree qualification.

Table 4.7

SAUT Teaching Staff Qualifications

Age	Professor			PhD			Master			Bachelor			Other			Total		
	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T
>25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	2	5	7	10	7	17	0	0	0	12	12	24
30-34	0	0	0	1	1	2	19	25	44	3	0	3	0	0	0	23	26	49
35-39	0	0	0	1		1	30	23	53	2	2	4	0	0	0	33	25	58
40-44	0	1	1	7	1	8	22	10	32	0	0	0	0	0	0	29	12	41
45-49	0	0	0	1		1	11	3	14	1	0	1	0	0	0	13	3	16
50-54	2	0	2	6	5	11	6	7	13	0	0	0	0	0	0	14	12	26
55-59	0	0	0	3	0	3	3	0	3	0	0	0	0	1	1	6	1	7
60-64	0	0	0	5	1	6	6	0	6	0	0	0	0	0	0	11	1	12
65-69	1	0	1	2	0	2	7	1	8	0	0	0	0	0	0	10	1	11
70-74	2	0	2	1	0	1	1		1	0	0	0	0	0	0	4	0	4
75-79	1	0	1	1	0	1	0	0	0	0	0	0	0	0	0	2	0	2
80+	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	6	1	7	28	8	36	107	74	181	16	9	25	0	1	1	157	93	250

Note: The male teaching staff comprises of approximately 62.6% while female teaching staff comprises 34.4%.

A close look at Table 4.7 reveals that doctoral degree holders are still few although efforts for training more at that level are ongoing and recommended. This is in line with the respondents' answer that the university is lacking in PhD holders who are very important for university level academic rigor. No doctoral holder is recorded between 25 and 29 years, which is generally rare in SSA countries, but some countries like Kenya have made efforts to have young recruits. Only three doctoral holders are in the category of 30 to 39! Between 40 to 49 years old, we have nine teaching staff members with a doctorate. More doctoral level teachers are clustered between 50 and 59 years where we find 14 doctors. Between 60 and 69 we have eight and above 70 years only two. This shows a big proportion of SAUT's most qualified teachers will be retiring soon and new Ph.D. hires will be needed. The tradition of making use of professor emeritus has not been built yet, unless they are asked to continue on a contract basis.

Many respondents expressed satisfaction with the remuneration package that is provided, which they said depends on employees' qualifications and work experience. However, a few expressed a threat from the government, which has increased university teacher salaries, that might attract some academic staff from PHEIs to government employment and make people less willing to leave government employment to join the private sector. Yet some respondents echoed one who said, "those mature employees are comfortable to work with the church because of their Christian moral values, which they can practice freely in the church environments, and also some government employees have a high commitment to the church and might be willing to join church employment even if it pays less." "Mature" employees might stay even if the government is offering slightly higher salaries, and government employees might join church employment for less. In Tanzania, as it is for many African countries, religion is still very important in the lives

of most people. Therefore, people are willing to sacrifice other values, like financial gains and power prosperity, for religious values.

In an expression of teachers' commitment to their teaching and ethical values, one respondent said some teachers are willing to teach across departments depending on the nature of their courses, such as languages and law, and work for longer hours without necessarily demanding extra pay. Staff commitment and work ethics in religiously affiliated education institutions, as it is in other sectors like health and commercial programs, are a source of their academic success. Those teachers who teach in these schools are not necessarily more qualified than those found in public institutions, but their commitment to teaching combined with work ethics contribute to their efficiency and success. Respondents were referring to their own Catholic primary and secondary school academic success, NSTI's positive reputation, and now SAUT's recognized performance (Bandiho, 2004). This is one of the challenges that the private sector has given to public sectors, and it is a unique contribution of private sectors in development endeavors.

Management and administration. During one of the independent studies done by the researcher at this university in 2014, it was noted that key offices and programs that are very important for successful management and sustainability of the university were not in place. The available administration tools for the whole university were almost equivalent to those found at Illinois State University at the Department level. During the present study however, it was noted that major strides have been made. Some programs and offices that hadn't existed are now in place. These include: Policies and Planning; Human Resource Management; Financial Management; Support services and Administration; Income Generation and Cost-cutting measures program (SAUT 2015/2016—2019/2020 Five-Year Rolling Strategic Planning). As the

university expands in physical size and number of campuses and programs, more tools to support the management and administration of the institution will be necessary. Learning from well-established and mature universities in the region and being innovative to what might work at this particular institution will be necessary. While some respondents did not mention some offices and programs, either because they did not think they were essential for a smooth administration and management of the university or they were not aware of them, key people interviewed from top management were aware of each and every program and how important they all are for the university's financial and academic health.

TCU over restriction at infancy stage. According to interviewees' responses, four out of six interviewees indicated that the number of faculty at SAUT does not satisfy the conditions laid down by TCU about the student-teacher ratio. One respondent put it plainly: "if TCU followed all regulations very strictly about how many teachers are required for how many students (1 lecturer per 40 students, according to that respondent), and the higher GPA attainment required by TCU (4 out of 5), many universities would be closed, including public universities." A good example was given as the University of Dodoma—a public university. It has a very well-developed infrastructure in terms of buildings, but it can't enroll more students to fill its available space mainly because of a lack of teachers, other administrative personnel, and financial resources. One program – the medical doctor degree program – at this university had its enrollment suspended by TCU for 2017/2018 academic year enrollment, just like was done at St. Francis University of Allied Sciences, one of SAUT's university colleges, and at others (TCU website). The personnel deficit at SAUT was noted by most respondents although, judging from respondents' emotions, it didn't seem to be a big deal in the life of the university at this time. As mentioned earlier, SAUT can still enroll more students in other programs without affecting the

quality of education. TCU prescription on how many students can be enrolled in which programs was mentioned by interviewees with different feelings and opinions. While students didn't mention TCU's restriction on increasing tuition and school fees, for obvious reasons for most students are struggling financially, administrators were concerned about such a TCU measure. Fewer people among students and three out of six administrators thought TCU was doing its noble duty of protecting students in terms of the quality of education they should receive. Others thought that such control was an unwarranted intrusion into university autonomy because, if the institution can't control enrollment, it can't plan the university resources efficiently. Still others thought such control leaves little room for individual university creativity and innovation, for all types of universities are made to operate in the same way because they are government controlled and directed. All the expressed feelings and ideas have degrees of validity. While uncontrolled practices do not guarantee quality of education offered, over-control could hinder innovation, stifle competition (important for free market), and kill university autonomy that is meant to protect freedom of expression in academic fields—a vital element of university academic life (Levy, 2010, 2016).

One of the elements of surges in new generation PHEIs identified by Levy is that they are unprecedented; they catch governments unprepared. As a result, governments react in strict control of these institutions. There are other characteristics however whereby private HE institutions like in Tanzania are given mandate to operate by the government policy because government admits in policy statements that they can't manage higher education management on their own. It is ironical therefore the same government that acknowledged to be overburdened that it would treat those who came to its aid with contempt. One of the rational explanations is that these governments were coerced to implement these policies of privatization and when those

conditions imposed on them are no longer enforced strongly such government leaders start retreating. Neocolonial elements are still operating even in current policies. Complete withdrawal is not a cost-effective option at this stage (Zumeta, 1992). Also, newness of these new generation private and public universities should be considered when taking such measures as closure or/and suspension, unless there is total lack of compliance and stubbornness from those institutions.

Funding of SAUT in Global, Regional, National, and Institutional Context

The ongoing discussion globally about higher education has given financial challenges a prominent position from different stakeholders' perspectives. Hauptman (2007) observed that policy makers are engaged in asking how much of the public resources should be devoted to HE considering the competing demands for basic education, health care, transportation, and other public functions. For Hauptman, HE administrators and faculty are concerned about how to provide quality education with the scarce resources at their disposal and, hence, how to sustain their livelihood. For students and their families, the main concern is how they will pay for their post-secondary education.

Although Hauptman (2007) observed disparities between minority (developed) and majority (developing) countries' HE contexts, he found similarities on some aspects about how they address important issues such as whether to impose or increase tuition and fees, how best to fund institutional needs, and how to slow the growth of student debt burdens. For majority countries (GDP below \$3,000 per capita), he asserted that their focus stressed on HE expansion to meet the demand generated by secondary school graduates. In Tanzania financing of higher education is occupying a central stage after the reintroduction of cost sharing policy. The government has to make tough decisions about how much has to be spent on HE without

forgetting other competing needs that fall under the responsibility of the government. Tanzanian HE administrators and faculty cannot ignore the quality of education offered at different institutions. It is the role of TCU to make sure quality assurance practices are followed by all HEIs, knowing that there must be enough resources to produce desired results. On top of all the above concerns, parents and students must address how they are going to pay for HE costs considering their meager incomes and young people's demand for HE. This is also the preoccupation of SAUT, to expand university capacity and spread University Colleges throughout the country.

While the population growth of Tanzania is encouraging in terms of university demand, it is putting too much pressure on the supply side. Considering the current state of Tanzanian economy, it is very difficult to increase the number of university students without hindering the quality of education. This is because enrollment in both primary and secondary schools has expanded, but the resource base for higher education has not increased at the same pace. So far, we have laid out the background of the funding and administration of SAUT. We have also partly covered section a) of our research question, about how the case study university is financially supported, by pointing out the major contribution tuition makes to the university budget and its risks for institutional sustainability, staff recruitment, upgrading, and remuneration if there are an insufficient number of tuition- and fee-paying enrollees. It is now appropriate to enter into details on how the university is financed. Several elements will be covered in this section. These include the cost of attending the university, tuition trend, sources of funding/income diversification activities, challenges for balancing the budget, and efficient resource use like cost cutting. But before getting institution-specific, the current funding of HEIs in Tanzania is summarized.

Current funding of HEIs in Tanzania. The discussion on how the funding of higher education should be done is driven by many questions and theories. Those who favor egalitarian education, mainly from democratic socialist political governments, advocate funding be done by the government because they believe that the government can address fairly the issues of equity and quality. This group is guided by the public good theory, which holds that the government can take care of the public good better than private people, groups or individuals. The government is considered in this perspective as the guardian of the common good. In contrast, the liberal education system focuses on the quality of the product of education efficiently produced and hence quality issues and effectiveness are paramount. For the liberals, mainly from capitalist countries like the U.S., market forces are well suited to bring about quality and efficiency through supply and demand principles guided by competition among suppliers. These will favor less government involvement in social services and more focus on production sectors and those enterprises that have higher output. For them free market system is their favored approach for provision of higher education. Tanzanian constitution has not changed its former socialist government status. There is a friction between embracing a capitalist system whole-heartedly in practice and a mixed economy or socialist system.

Both liberal (guided by market forces or capitalist) and egalitarian (following central planning of the economy or socialist) governments recognize that there are questions that need to be addressed in order to build an effective higher education system that is equitable and accessible. They both would like to address how the education system can be sustained in the current environment where public financial support is shrinking.

Like many other countries in the world, Tanzania is facing a dilemma of which level of education contributes the most to the public and is therefore most important: Should scarce funds

be more focused on primary, secondary, or university education, and how should the funding be done? Tanzanians ask themselves about the basis and criteria according to which public funds are made available to improve quality and support equal access to higher education so as to contribute to the economic development of the country. Several questions arise when such a dilemma is addressed. How will the government continue to ensure equal access to education when education institutions are decentralized (after the introduction of private universities as in Tanzania) and presumably are autonomous in setting tuition and school fee amounts? How can the country transition from the dominance of public universities in terms of enrollees and funding to the equal or larger presence of private universities still overseen by the Tanzania government? What is the funding role of the Tanzania government going to be after cost sharing has been introduced and free university education abandoned? The available research has not addressed such issues thoroughly.

Currently, the main source of university student funding in Tanzania is student loans although most students have to look for other sources of funds as well (Ishengoma, 2013; Makulilo, 2014). Only 48% of SAUT students benefited from loans in 2016-2017 school year. Student loans do not cover 100% of education costs and the process of acquiring them is tedious and in some cases flawed (Makulilo, 2014). Poor communication systems in Tanzania make it difficult to obtain information about funding. Corruption from government officials allows students from rich families to get loans instead of only the needy students whom the policy targets (Ishengoma, 2004; Makulilo, 2011; Makulilo, 2014; Musa, 2015). (More will be said on student loans in the section below on “University Sustainability Assessment”). More efforts need to be made to find ways to sustain this massive education system given its increasing cost. In analyzing education decentralization policies in Tanzania, Nguni (2005) noted:

The reforming of management and governance of schools being attempted in Tanzania is in many ways similar to initiatives introduced in other education systems, across the world, notably the United Kingdom and Ireland. This similarity is not surprising, since the main policy platform on which the Tanzanian school management reform is built...is heavily based on an exported model of school restructuring from the United Kingdom and Ireland. (p. 52)

This point is in line with the impact colonialism has on the Tanzanian education system. Even reforms that have changed the education policy very drastically and altered Tanzanian education practice (i.e., SAPs) came from abroad. One wonders if the circumstances of the United Kingdom and Ireland are relevant for Tanzanian environment. In his “An African Success Story at the University of Dar es Salaam,” Burton reported on one professor of political science who once complained to the Vice-Chancellor about the university mission statement: “It must have been drafted in Washington D.C.” (quoted in Bollag, 2001, p. A35). Again, this is another indication that Tanzania educational reforms have not become localized, and borrowing is a dominant feature, reflecting the colonial legacy. While the government is still offering young people free education, somehow avoiding cost sharing at primary and secondary school levels, it is at the same time increasing cost sharing efforts at the university level. If planning had been initiated from local felt needs and involved all stakeholders in HE, it would have considered citizens’ level of income, and hence capacity to pay, before implementing cost sharing.

Colonialism in Tanzania lasted only about 60 years, but the effect of the colonial ideology and its systemic forces continues on in every aspect of post-independence, even still today. Some factors are manifested in disfigured but now normative forms like international financial institutions’ loans, but they play the same role of destabilizing African countries so as

to perpetuate exploitation of labor and resources to benefit dominant outsiders. The financial machinery of government funding of education was inherited from colonialism and was not very effective because of poor investment. Unfortunately, independent countries are also making the same mistakes of investing very little on higher education budget. On the other hand, the current political economic system whereby majority countries subsist within the dictates of an international monetary system in which they number among the have-nots, even more explicitly, within the dictates of a private-interest-bearing, debt-based international monetary system, they are left with little choice if any. Currently Tanzania higher education budget is larger, in percentage of GDP, than some other developing countries on the same economic level – about 25% of the GDP. In order to allow many people to access higher education, the government of poor countries will have to do more and/or otherwise, rather than just imitate policies of developed countries where private capital is highly developed.

Now we turn to SAUT and see how this institution grapples with the above financing challenges and how it interacts with the government through issued policies and procedures to continue with the mission of educating the people.

The cost of attending SAUT. The cost of education at SAUT varies according to degree program. Apart from Engineering and Law, other bachelor's programs cost 1.55 million Tanzanian Shillings (Tshs) per year (about \$668, since one dollar is equivalent to about 2285 Tshs) for both tuition and fees. Tuition only is 1.26 million Tshs. Therefore, one who gets 100% from a government loan, which gives a standard rate of 2.6 million Tshs, may pay full tuition fee at SAUT plus other fees, charges, and expenses. This amount has only modestly increased over the years (it was 950,000 Tshs when the university started in 1998) mostly because the university had many donor contributions, so it didn't see reasons to charge higher school fees. Considering

inflation and other rise in cost of commodities, the increased amount of about 310,000 Tshs is insignificant for a stretch of twenty years. But donor fatigue has kicked in and contributions are dropping drastically.

At this time the university feels a need to increase tuition and fees, but the government has put restrictions on such increases. So far, the amounts have remained at the same level although they are not enough to cover university operations. Negotiation efforts with TCU, to be allowed to increase tuition and fees, are under way and no respondent indicated any definite hope of that permission. One respondent, who participated in the process of establishing “per student unit cost of education” initiated by the government for both public and private universities, knew how complex the issue is. First, he said there is the matter of differentiated tuition and fees according to areas of study. Then there is the question of how much the government is either willing or able to offer for student loans and for public universities’ subventions (government contributions to public universities recurrent budget). Lastly, he mentioned a lack of reliable data to come up with realistic figures for what it actually costs, on average, to educate one student across all programs at all universities across the whole country. One problem is some expenditures for education are not usually quantified. Those gifts given in kind by different friends, relatives, and even donors are usually not reported or expressed in monetary terms. The services offered to students by relatives and parents in preparation for school, like laundry, housing, supplies, food, communication, and transportation, are not included in the calculation. All those issues disfigure the actual cost of educating a university student, and they make it harder to arrive at a realistic per student annual unit cost. In that way the respondent concluded: any decision to allow an increase of school fees in the private sector affects the per student unit cost, which also affects the government financing of its universities.

According to five out of six interviewees, SAUT has one of the lowest school fees in Tanzania. Tumaini University, a Lutheran university, charges 2 million Tshs (two people mentioned this). One respondent was quick to point out that SAUT tuition is lower than even some of the government universities in the country, which is significant considering the help they get from government. For example, SAUT charges 1.55 million Tshs on average while public universities charges 1.7 million Tshs. Table 4.8 presents Dar es Salaam University (UDSM) College of Education tuition:

Table 4.8

Tuition for Bachelor's Degrees in Education at University of Dar es Salaam

Tuition (Tshs)	Faculty	Degree Program
1,000,000	Faculty of Human and Social Science UDSM	BAEd
	Faculty of Education UDSM	BEd in Arts
1,300,000	Faculty of Science UDSM	BSc (Education)
	Faculty of Education UDSM	BEdSc

Note: Data from University of Dar es Salaam, 2018/2019 Prospectus

In addition to the tuition, each UDSM student (regardless of sponsorship or the Means Testing Grade) must pay the following approved Direct University Costs:

Table 4.9

Other Approved Direct University Costs at University of Dar es Salaam

Item	Cost (Tshs)
Medical Capitation (i.e., insurance)	50,400
Registration	5,000
Examination Fee	12,000
Identity Card	5,000
Daruso Fee	5,000
Total	77,400

Note: Data from University of Dar es Salaam, 2018/2019 Prospectus.

Students must also provide funds for stationery, books, meals, and accommodation costs that are not accounted for in the above official table.

The prior two tables give some idea about public HEIs charges (although other programs at USDM and other public HEIs charge more). Comparing these costs to those at SAUT (see Tables 4-10 and 4-11) and adding government subventions that only public universities receive, per student unit cost would seem higher in government universities than private universities. It is no wonder some respondents alleged that some government universities cost more than SAUT.

Table 4.10

SAUT Fee Structure for Bachelor's Degrees (except law & engineering) (2017-2018)

S/N	Particular	First Year		Second, Third & Fourth Year	
		Tanzanians (Tsh)	Foreigners (\$)	Tanzanians (Tsh)	Foreigners (\$)
1	Tuition	1,260,000	800	1,260,000	800
2	Administrative Fees				
	2.1 Examination Fee	145,000	100	145,000	100
	2.2 Student's Identity Card	10,000	5	-	-
	2.3 Students Union (SAUTSO)	10,000	5	10,000	5
	2.4 TCU Quality Assurance Fee	20,000	10	20,000	10
	2.5 NHIF & Capitation Fee	100,000	100	100,000	100
	2.6 Provision Exams Results	6,000	3	6,000	3
	TOTAL	1,551,000	1,023	1,541,000	1,018

Note: From 2017-2018 SAUT Prospectus.

Table 4.11

SAUT Fee Structure for Bachelor's Degree in Engineering (2017-2018)

S/N	Particular	First Year		Second, Third & Fourth Year	
		Tanzanians (Tshs)	Foreigners (\$)	Tanzanians (Tshs)	Foreigners (\$)
1	Tuition	1,460,000	850	1,460,000	850
2	Administrative Fees				
	2.1 Examination Fee	145,000	100	145,000	100
	2.2 Student's Identity Card	10,000	5	-	-
	2.3 Students Union (SAUTSO)	10,000	5	10,000	5
	2.4 TCU Quality Assurance Fee	20,000	10	20,000	10
	2.5 NHIF & Capitation Fee	100,000	100	100,000	100
	2.6 Provision Exams Results	6,000	3	6,000	3
	TOTAL	1,751,000	1,073	1,741,000	1,068

Note: from SAUT 2017-2018 Prospectus

The interviewees were well informed that school fees vary from one program to another, from different years of schooling (first year compared to continuing years) and citizenship, as indicated in the Tables 4-9 and 4-10. Tuition was reported as 1.26 million Tshs and that the amount was equivalent to 100% of Loan Board funds. This means one had to look for about 300,000 Tshs for Administrative fees (see Table 4.10) plus obtain food and accommodation. Respondents also mentioned National Examination Council of Tanzania (NECTA) fee for Form Six leavers or NACTE fee for certificate and diploma students, and these are not included in the above tables, though they are necessary expenses in order possibly to move on to university. For

master's and PhD degrees, respondents gave 2.5 million Tshs and 3.5 million Tshs tuition fee per year, without going into differences in degree programs. As will be argued below, these charges are affordable only for some, but other students come from desperately poor families and these are the ones who end up dropping out or suspending their studies if they don't get any student loans or aid. Occasionally SAUT has scholarships for students from poor parents or orphans. Previous studies have indicated that private universities charge exorbitant fees compared to government universities. SAUT has been mentioned as one of them (Ishengoma, 2007; 2010;). From university prospectuses that the author accessed from private university websites, high tuition and fees are mainly charged by international institutions and mostly in Health and Allied Sciences programs or Engineering, which are higher at government universities too. For Tanzanian religiously affiliated and non-profit universities, tuition and school fees are not all that much inflated. Respondents attributed low/fair fees and scholarships to the objectives and mission of these universities. They said some religious universities intend to help the poor and the neglected, and that is why they have some scholarship programs for such needy groups. It is not surprising that for-profit universities charge higher fees. These institutions must make profits for investors and therefore they may have to charge higher fees. As long as no reliable unit cost per student is established and without any political influence or maneuvering, proposed arguments will be baseless. Universities, like any other institution, must have sufficient resources to carry on their mission and mandated activities.

SAUT's tuition trends and shortcomings. From its inception, SAUT fees have been among the lowest according to interviewees. The accommodation fee at SAUT has only risen 20%, from 250,000 to 300,000 Tshs, for all that period. The revenues from tuition and other school fees pay for recurrent expenses. Investment projects and capital expenditure are financed

from donor funds or fund-raising activities. The respondents who were familiar with the financial management of the university stated categorically that the charged tuition and fees and other contributions are not enough to pay for all university costs. At the beginning the university was able to manage without raising school fees because of donor support, but now the university is experiencing donor fatigue. Unfortunately, the government has tightened permissions to increase school fees just when SAUT most needs that permission. The 2015 government tuition verification exercise intended to establish a per student unit cost applicable in all universities, public and private, across the country. One of the interviewees participated in this exercise, which created hope for private universities. Unfortunately (for the government), the study results indicated a higher per student unit cost than previous estimates showed. Since the government was either unwilling or incapable to pay for the proposed amount at public universities, and, through its loan program, at private universities, the results were not published. The study results indicated that a unit cost per student is over two million Tanzanian shillings (respondent). Adopting that unit cost would cost the government more in terms of government outlay for public universities, the amount it needs for student loans and loss of popularity from citizens because school fees are still unpopular in this country where education was offered free from independence until 1986.

All students at SAUT, both privately sponsored and Loan Board beneficiaries, are required to pay a certain amount of money at the beginning of the semester before they register. All respondents stressed this fact and indicated that students made sure to pay the required amount so they can register, but after that they wait until they have another strict condition, like no seating for exams before all amount is paid, or no examination results until the whole amount is paid. Private sponsored students must pay half of the tuition and all administration fees before

registration. First year Loan Board beneficiaries are required to pay 495,000 Tshs and 595,000 Tshs for non-engineering and engineering students respectively, or 32% and 40% of their total bills.

Students already having National Health Insurance (NHIF) cards upon verification pay only 49,600 Tshs for Capitation Fee. Continuing students under Higher Education Students Loan Board (HESLB) sponsorship must pay to register half of the amount that remains after deducting the loan amount from tuition plus the full amount of administrative fees. The cost of meals and accommodation is a personal arrangement between a student and a sponsor, such as companies, organizations, or a government body, or covered personally. For those sponsored by poor parents there has been a lot of concern about difficulties in obtaining their meals because they cannot afford what is required for daily sustenance. Researchers such as Makulilo (2014) captured students' terms like "kukomunika," a Swahili word referring to "Catholic Holy Communion," when referring to their daily meal of only bread and tea. Almost every respondent had a comment that indicated the toughness of student life regarding meals and accommodation. Campus accommodation costs 300,000 Tshs (respondents), but those who cannot afford such a charge opt for local accommodation arrangements where they can share a room with other students. This arrangement also makes those students' life miserable because they are forced to stay together in a single room and in unhealthy circumstances. Such difficulties in obtaining normal life requirements like meals and accommodation could force students into some dangerous and indecent practices like prostitution and affect their academic life for lack of conducive environment to conduct studies. This problem applies to both private and public university students alike. Although the government has constructed a number of student

dormitories at public universities like the University of Dar es Salaam, they are not enough for all enrolled students.

From the above discussion it is evident most students' sources of funds, at both public and private universities, are slim and, even with government student loans, what is provided does not cover all a student's needs. Therefore, those students whose parents, relatives, private donors, or selves cannot provide the difference are forced to drop out of school or live a miserable and precarious life at the university.

SAUT's income and struggle to balance its budget. Having presented what students are supposed to pay, we now turn to the university's income and assess whether it is enough for optimum management of the university activities. According to respondents, the decline in student enrollment and reduced donor contributions explain the financial fragility of the university. Students' tuition and school fees account for a major part (93.4%) of the university budget as demonstrated in Table 4.12. Decrease in the number of students means less income from students. This fact is attested to by the university's "Rolling Strategic Report." According to this report, income from tuition and fees dropped from 15.2 billion Tshs in 2012/2013 academic year to 10.6 billion in 2014/2015 academic year. Such a drastic decrease of 4.6 billion Tshs in just two years constitutes a substantial and significant loss of income, which is extremely difficult to recover from. The report concluded that such a loss of income has led to the university financial difficulties. The report is in line with the interviewees' comments on the financial situation of the university. Everybody painted a bleak picture of the current financial situation, with some showing a lot of hope for the future. Table 4.12 shows three recent years of income statements for the university:

Table 4.12

SAUT Income Statements for Three-Year Period Ending May 2015

Income	2012/2013	2013/2014	2014/2015	TOTAL	% of Total
Tuition	15,157,461,549	12,980,390,000	10,571,860,000	38,709,711,549	84.3%
School fees	1,611,802,000	1,329,400,000	1,226,000,000	4,167,202,000	9.1%
Hostels	272,501,500	208,000,000	253,150,000	733,651,500	1.6%
Donations	152,682,622	346,630,000	210,000,000	709,312,622	1.5%
Income generating activities	417,422,489	835,080,078	365,597,377	1,618,099,944	3.5%
Total	17,611,870,160	15,699,500,078	12,626,607,377	45,937,977,615	100%

In view of the presented table, the Strategic Plan proposed ways to avoid over reliance on tuition and school fees. It was clear from all respondents that the existing financial hardships were caused by the declining number of students at the time when the university relied heavily on tuition and school fees, and donor contributions. This is one of the issues all respondents were on the same page on—the cause of the problem—even though some did not seem to know the solutions to the problem. Those who were not directly involved with the financial department didn't seem to think it was their problem to address. Whether it was acknowledging their limitation in financial issues, or a lack of knowledge that different departments are interconnected and should work together in collaboration for the common good of the institution, was not clear to the researcher. Although most respondents were aware that the decline in student enrollment had an impact on university income, one respondent who held an important position

at the university didn't seem to comprehend the connection between decrease in the number of students and decrease in university income!

The following are the challenges of balancing the university budget as narrated by respondents.

1. Delayed payments from different partners. The Loan Board does not disburse students' funds on time. That means the university does not have the required upfront 49% of tuition and school fees from those loan-sponsored students. That is almost half the expected school fees money. Donors also do not always fulfil their commitments, sometimes citing economic reasons for not getting enough funds from their contributors. In short, cash flow is a big challenge.
2. A big portion of university revenues goes to salaries. Salaries cost about 1.1 billion Tshs per month. Since most funds are not paid on time, salaries can't be paid on time. Salaries trigger other government payments/deductions. For example, contributions from workers such as pay as you earn (income tax) and workers compensation funds must be paid on time otherwise the university incurs penalty. These penalties are a big loss of the university's valued and needed revenues and are never budgeted for. This was mentioned as a major source of failure to balance the university budget. Since the university can't guarantee when it is going to get its revenues, it is obliged to get Bank drafts (i.e., to borrow) in order to fulfil its commitments and hence fulfil budget requirements. Interest payments on such loans are often high and an additional expense.
3. Another contributor mentioned inflation and unstable government policies as a source of challenges to balance the budget. When asked for more clarification he gave these examples of instability:

- a. Unstable government policies, like change in application procedures from central admission system to direct application to universities or vice versa.
 - b. Difficult loan application procedures resulting in many students being refused loans.
 - c. Being allowed to raise school fees and then suddenly being forbidden to do so until a permission is obtained from TCU.
4. Some SAUT Centers and Constituent Colleges can't raise enough money to sustain themselves. They depend on other centers and colleges that collect surplus. This is a big challenge. One respondent said: "And we are struggling, actually, financially at the moment. We are struggling, of course, things are not well financially." He added: "This should be a lesson for other church institutions. Currently the Catholic University of Eastern Africa is experiencing an even worse financial crises than this institution." He was referring to the recent phone conversation he had with a friend at that university. He concluded: "So I think although we are church institutions, we don't make profit, and it is okay. But we need to strengthen our financial performance and probably widen some sources of finance in order to pay for our operations."

Income diversification efforts. After the bad financial period the university experienced due to the declining number of students, SAUT established some projects (non-academic) that can produce some extra income, enough to support the university operation instead of overdependence on tuition and fees collected. This was possible after the university put in place important administration units that had been missing, especially the financial and planning office. During the researcher's previous visit, there was only one part time project writer who had other duties at the university. Her role was only to write up projects identified and proposed

by the Vice Chancellor's office and after that she would submit them to the Vice Chancellor (VC). The VC was the one who had to look for donors, and the project writer did not know what followed. She was not aware of whether and, if so, where the project write-ups were sent to solicit money, and she didn't know whether money was granted or not!

The current Rolling Strategic Planning report addresses the problem of overdependence on student tuition and school fees and suggests some means to raise other types of funds. Most interviewees were aware of the presence of the Development and Planning office although a few didn't want to talk about their activities. They didn't feel competent enough to address their activities, but they knew there were new efforts to raise money apart from student contributions. Some interviewees denied the existence of a special unit for income diversification activities. These asserted that such efforts were undertaken at departmental levels and each department was responsible for creating their own income-generating activities. One person submitted to the existence of different committees, namely the agriculture committee, collection of revenue committee, business committee, and financial issues committee. While all mentioned strategies were being used at this point, it is clear these strategies are new at this institution. Five years ago, these efforts were non-existent (researcher, independent study findings). Yet since two respondents mentioned that the special income generation unit has yet to be established and one was so specific to mention that it will be established the next year (2019), it is possible there is such a unit in existence or in the making.

Assuming so, this Development and Planning Unit is a new innovation and is increasing income sources. This fact is supported by the report of the Rolling Strategic Plan that was submitted to me as one of the important documents for this study (see Appendix). One respondent's thorough explanation of its composition indicated it includes highly skilled

professionals in different fields who are competent to this task. The income-generating activities discussed below demonstrate that what is happening in the income diversification efforts at SAUT is boosted by competent people.

Fundraising is an area mentioned as one of the old strategies used since the establishment of the university, especially raising funds from abroad. It is a strategy that can help to diversify the university's income. Respondents knew that in the past fundraising from Europe and America used to bring in more money but currently results are not satisfactory. Finland was mentioned as one country that invited SAUT for fundraising activities. Some countries have contributed material items like an Ambulance. It is intriguing no mention was made of local fundraising activities for the university, except for a few isolated cases of alumni contributions. During an independent study visit the author was informed one alumnus had contributed water sim tanks to reserve water for the university community. New efforts have been launched to involve alumni more and more in the financing of this university. One respondent said:

Some efforts have been made to solicit funds from alumni, but this is at a very small scale. Since the university has graduated many people who hold very important positions in Tanzania and abroad, these could be approached and asked to donate to their Alma Mater. People who work in media programs like BBC Radio Broadcasting or other media and TV programs could help to spread the word in tracking the Alumni of this university.

Nevertheless, the element of alumni contribution from within the country didn't get due attention. This is not surprising considering the prevailing mindset of most people in SSA that development should come from abroad. While people contribute a lot of money at weddings and other social celebrations, contributions to investment activities especially in education and health services have not received proper attention. This area needs concerted efforts to be able to

produce desired results. The dependency syndrome especially from abroad has killed self-reliance program initiatives, and people have been made to believe self-help programs do not work, except with support from abroad, whether offered as loans or as grants. Again, we have another instance of neo-colonialism where the belief—or the systemic imperative—of dependence on the former metropole is held as an inevitable condition for development.

At the same time, ideas for emancipation—ideationally and systemically—from colonial domination co-exist with the neo-colonial mentality and system. Those who have produced creative ideas to introduce homemade solutions have new ways of thinking. They are liberated to some extent from perpetual dependence on former colonial masters and their neo-colonial agents living in independent countries, mostly the elites. What follows are activities mentioned by respondents as contributing to the university's income, apart from tuition and student fees:

1. Renting of university structures: The university rents some of its structures. For example, one of their buildings is rented by a bank. The university renting its structures is a new invention. Students also pay rent to use the university buildings like hostels (this is a traditional way of raising money from students and/or providing them needed lodging).
2. The university acquired 300 acres of commercial forestland to help in generating more income. Once the market improves, tree harvesting of mature trees will start and timber business within the country or even abroad could earn the university substantial income. This is a major investment and it is estimated to be able to generate a lot of money to the university without too much investment because once trees have reached a certain level, they don't need much care except cleaning and protection from bush fires. Forestry also brings ecological benefits to the community and the environment.

3. Another planned big project is the Real Estate business. The university has about 600 acres along Lake Victoria and within the city limits of Mwanza. This year the investor who agreed to partner with the university by building different structures will start construction work. The investor will use around 50 billion Tshs in capital to develop this land. Hostels, hotels, business offices, conference centers, shopping malls will be built in this area. When this project is complete it is expected to generate good income for the university. The interviewee who contributed this information said the investor will contribute a larger percentage of the investment capital. SAUT will put some money on initial investment and obviously the land that belongs to the university has been valued too. After the company has gotten back its capital and some profit presumably, it will hand over the whole project to SAUT for management and sustainability.
4. Financial investment into Banks by buying shares is another area that has been tried by SAUT. Recent government financial policies countrywide have affected these investments. The government ordered the Banks to lower the interest rates that they charged and borrowers, including government, paid from 18% to 6%. This affected the value of Bank shares that SAUT, among other investors, owned. However, since the university also borrows some money from the Banks, it is positive because SAUT will be charged less interest than before. For the time being some money that was already invested as bank shares has lost some value. It remains to make calculations to see whether the policy will help the university to gain money in the long run or it stands to lose more money than it gains. All this will depend on how stable the policy change is, and the political economy and money markets are, and how long that stability, or lack thereof, lasts.

5. In another target to increase sources of funds, the university bought 12 low-income houses in the city, which it rents to people and gets some income from. The university also has small income-generating projects such as rice farms, fishponds, poultry, and maize farms. In addition to benefiting students and university employees as an available source of groceries, these produce some income for the university. They may also serve as sites for apprenticeships or part-time jobs for students and employment opportunities for the local population.

Finally, respondents also noted three income-generating activities that are traditional for many universities. The first is partnerships in research consultancy or research grants for faculty. Germany and Austria donated funds to help with faculty research activities. Those who engage in research must give a percentage of their fee (40% to 30%) to the university. This is a common practice of university faculty globally, but it works better where the teacher student ratio is low, and faculty are not overwhelmed with teaching load, so they have some time for research work too. Conjoined to that is partnership with countries that also contribute to the income of the university. One interviewee mentioned Japan, Denmark, Finland, Indonesia, and China for contributing scholarship money for excellency programs. A small amount of research funds also come from the government. Medical Universities, including SAUT's Saint Francis University College of Health and Allied Sciences, are the ones that benefit from the government research funds mostly.

International students are another potential source of university income at SAUT as at many universities. For the time being this program is not being utilized fully because the number of international students mainly from Africa has gone down. A discussion on resuming the program was held during interviews and there seems to be some strategies to recruit more

international students. One is by establishing a website where the university through its Admission office can advertise university programs. The price for establishing a website was said to be 2 million Tshs. This is less than 1000 US \$. Another strategy noted was to use Alumni who could spread the word about the opportunities the university offers. International students are charged \$2,583 annually. This is over twice the amount charged to citizens. If more international students are recruited this could add to the income of the university.

Lastly, although overdependence on tuition and student fees has not served SAUT well, a more focused strategy on recruiting from new pools of students could increase some income to the university. One previously untapped pool is targeting employees instead of depending on traditional students afresh from secondary schools. Use of pension funds of employees was mentioned as contributing to university income. This is mainly for student employees who contribute to these pension funds and for full-time employees who become part-time students. These students can borrow from their pension funds to finance their further education.

Government support. Since PHEIs exist to improve the knowledge and skill set of their students who, in turn, benefit their community and society, the last source of income PHEIs might hope to have is government assistance. Interviewees were asked to explain if they knew of any government support. Most of them gave a categorical statement: “There is no government financial support.” Then discussions ensued from that answer, ranging from giving opinion on student loans from the government to tax exemption. Some respondents believed student loans were a big support from the government because it enabled many students (48%) to pay for their studies. For these respondents, loans are an indirect way of the government supporting PHEIs. One person gave an example of the government grants to individual students in priority areas like medical fields. But she added this is support directly given to the student and not to the

institution. But since students have been empowered through these grants to pay tuition and school fees, their ability to pay will support university operations.

A counter argument was that loan money was not government support because it is supposed to be paid back and comes from taxes. Some said loans are not a favor to private universities because private universities are helping the government to offer education. It is the duty of the government to educate its citizens. After independence the government nationalized education institutions on the same claim that it is the government responsibility to offer education to its citizens. All other education providers were considered to be giving support to the government that has a main responsibility of offering education to citizens. On that line of thought one added that a government support such as student loans is meant to help individual students and not the university as an institution. A more controversial point came when some respondents mentioned that education is a human right and the government has a responsibility to fulfil that right to its citizens. Many interviewees (and students, according to survey responses to be reported below) believe that education is a human right, and they take it for granted that the government is responsible to offer education to all citizens. If the government doesn't fulfil this responsibility it has failed its citizens. This point was discussed by one respondent at length and, as in such discussions from other countries, no easy answer was given on education as a human right and, consequently, on government's responsibility to provide it to its citizens. How much and by what means government should offer education to citizens in order to fulfil this human right is a question that has not received a definite answer that can apply to all countries. Many countries don't have the same interpretation on what constitutes education as a human right. Is it Pre-K to K-12, or is even higher education included? Does it involve free education, some financial support, or just providing a conducive and fair environment for every student who is

capable of schooling? Can the government be taken to court for not providing education to its citizens, even just basic education?

According to one interviewee, in Tanzania “there is a vacuum in the constitution concerning human rights to education. Education is not part of those human rights where a person can take a government to court for violating her/his rights.” However, the Constitution stipulates that the government has the duty to educate its people. But the constitution of Tanzania doesn’t say how. This respondent insisted that

The Tanzanian constitution doesn’t say every Tanzanian has the right to education, but (rather) should get education, should be educated, but it doesn’t say how. The government responsibility is to provide environment for education and let the individual struggle for himself to get education. Although many people agree that every person should get primary education, one can’t sue the government for failure to give him primary education. This applies also to employment; the Constitution is silent on the right to employment as well!

In actual fact, this is what the United Republic of Tanzania Constitution of 1977 as amended states in Chapter One Part Two Item 11:

(1) The state authority shall make appropriate provisions for the realization of a person’s right to work, to self-education and social welfare at times of old age, educational and other sickness or disability and in other cases of incapacity. Without prejudice to those rights, the state authority shall make provisions to ensure that every person earns his livelihood. (2) Every person has the right to self-education, and every citizen shall be free to pursue education in a field of his choice up to the highest level according to his merits and ability. (3) The Government shall endeavor to ensure that there are equal and

adequate opportunities to all persons to enable them to acquire education and vocational training at all levels of schools and other institutions of learning.

Chapter One of the Constitution as amended deals with “The United Republic, Political Parties, The People and The Policy of Socialism and Self-Reliance.” Part Two of this chapter addresses: “Fundamental Objectives and Directive Principles of State Policy.” The matters presented in this Part are both the constitutional duty of the government to carry out but also outside the scope of legal jurisdiction as stated in this phrase:

The provisions of this Part of this Chapter are not enforceable by any court. No court shall be competent to determine the question whether or not any action or omission by any person or any court, or any law or judgment complies with the provisions of this Part of this Chapter.

In this aspect, the respondent was right because the rights of education and work are dealt with in this part. So, while the government is obliged to make sure each person has the opportunity to educate himself, no one can sue the government for not doing so. It seems the rights of education and work are acknowledged although the how leaves a lot to be desired!

There were some respondents who gave some concrete examples of where the government has helped this or other universities financially without actually providing cash to the university. One shared example is tax exemption especially for items imported from abroad (see Appendix for tax exemption form). Other universities have been granted land by the government for building construction or even development projects like farming and forestation projects. Other universities received actual buildings from the government. For example, the Moslem University of Morogoro and SAUT Mbeya. Those buildings formally hosted government colleges.

Another area from the government, national or international, that can benefit private universities is research and consultancy. The Tanzanian government suspended research and consultancy support lately, which could have helped more to reduce financial constraints that private universities face. Other countries work together with private institutions in research and consultancy. Research activities cost a lot of money. Private universities have been implicated for not involving themselves in research activities. Research work demands a lot of investment and most private universities, especially newly established new generation PHEIs, cannot afford such heavy investments. If the government wants more research activities, it will have to stretch its resources to include PHEIs, especially those that are doing well.

University Sustainability Assessment

Having presented how the university is financed and the challenges it faces in making sure there are enough resources to run the university operations, we now turn to discuss how the administration at this case study university, as represented by interviewees, perceives the sustainability of the current funding model of higher education for Tanzania and for this case study university specifically.

Interviewees were divided on their perception of whether the current funding model for both Tanzania and SAUT is sustainable. There were respondents who said the current funding model is sustainable and others who denied the sustainability of the current funding model. Others first asserted that the current funding model is not sustainable but added that, with the current reforms in the financing of SAUT that have started to take place, the university financing will be sustainable if nothing hinders the process.

The first person thought the university is sustainable based on his accounting background. Looking at the budget of this year (2018) and considering how much revenue they

received and what they expect to get in the future, he sees sustainability of the university as assured. He asserted with a lot of optimism that, “in accounting we have a principle that we establish an organization not to die but to continue.” He backs his argument further with the previous year audit reports. “According to the external auditors and financial advisors, the university is sustainable” (The Rolling Strategic Plan Report). The second interviewee believed the institution is sustainable too. He stressed: “Counting on the ways the university is investing in different projects such as tree planting, agriculture, (and) animal husbandry, there is a better chance of sustainability of this university.” Considering different efforts that have been made, the informer is pretty confident the university will be sustained. For him another area that assures sustainability is the investment on academic staff who are studying at different universities. Some are at this very university, others are in other universities in the country, and still others are studying abroad. These made a contract with the university to work for this university for five years after they graduate from their studies. These faculty will assure sustainability of the university in academic aspects, and in turn strengthen the academic and financial sustainability of the university. A third respondent just stated that the university is not sustainable together with other government and private universities given the current funding model. He was aware of some studies made on public universities and criticized overdependence on student loans, the way they are unfairly distributed, corruption involved, lack of efficient system for loan payment, and an increasing student population that does not correspond with the growth of the country’s economy. No one mentioned the problem of defaulters and how defaulting affects their credit and financial health in their future, not to mention how it affects the government and the future solvency of the student loan program and, thus, universities.

One interviewee started with a discouraging statement that the university is not sustainable. “Uh, actually, it is not sustainable. We are struggling.” But finally, he ended with a positive note for the future. “Looking at the investment, the future is promising.” But he concluded that there is still a long way to go and since public policies are unpredictable at this time, one has to wait and see what the future holds for SAUT. He indicated, if enrollment gains are sustained for a long time, the current fiscal problems might ease out. The last respondent just said it is not sustainable and he did not offer any explanation even after he was prompted to do so!

Means to ensure university sustainability. Manpower preparation/training was deemed important for university sustainability, both private and public. Respondents indicated government universities were better off but they were still not sufficiently staffed. With trained faculty come innovation of important and needed activities (programs) and fresh ideas. Once the university has trained competent manpower, it doesn’t have to worry as much about the government policies.

The second point contributed was establishing big income-generating projects, such as those delineated above. This is in view of trying to avoid too much reliance on student loans, which can be unreliably forthcoming from the government’s side and a burden on students.

Regarding student loans, at the beginning students didn’t understand or believe that they would have to pay back the loans. Some thought it was an indirect government grant. At this point almost every student knows s/he has to pay back. Since loan repayment takes long and puts stress on one’s financial status, many are thinking for alternative ways of financing their education. One suggestion was for parents who can afford to pay for their children’s education to pay for it so as to avoid the future consequences of loans. More suggestions were on the

government taking a bigger role in financing the education of a majority of students who are poor. They said this is a necessary government investment and it is not wastage of resources provided there is careful planning by identifying where more manpower is needed in order to stimulate the economy. While cost sharing was considered unavoidable and a good practice, it is still impracticable for most students because they are from poor families. Some respondents expressed optimism in the capacity and willingness of citizens to contribute for their children's education, citing examples of parents who pay for their children in private primary and secondary schools that charge over two million Tshs for seven years and six years respectively. Those parents should be able to afford two million Tshs per year for three more years at university level. Need based grants, though difficult to administer, were seen as better than loans for universities, especially those supported by the government. After those students are enabled to study, they will in turn contribute to the development of the country through their productive work, income taxes, and other ways of giving back to the society.

Another element one respondent sees as crucial for university sustainability is restoration of student admission levels to former higher levels (12,000 students). He called this a "realistic approach." He believes the possibility is there to improve enrollment, the university just needs to work on it more seriously and strategically. He also views establishment of new investments that don't have to be directly related to academic training to be vital to university sustainability. However, he noted with stress, expert involvement will be extremely necessary.

Centralization of administration of all university colleges and centers was earmarked as a big problem for financial sustainability of the university. One respondent quoted the saying "never put all eggs into the same basket." While that might be true, the argument of economies of scale has got some validity too. There are definitely some ongoing plans for restructuring the

university management with a focus on decentralization. One interviewee mentioned that the new process of restructuring will assure university sustainability. There are plans to decentralize the centers from the main campus. Also merging of colleges in the future to reduce fixed administration costs was mentioned but without clarification of how that will save management costs. Another restructuring strategy was dropping some programs that do not attract students. These restructuring activities will help to stabilize the financial status of the university, interviewees believed. One question was not addressed: Is the financial problem faced by the university due to the central administration system or the abrupt expansion followed by abrupt contraction? It could be the institution grew faster than the administration was prepared to handle! As some might say, perhaps SAUT got “too big for its britches.” This area needs further analysis and research, otherwise giving solutions to a wrong diagnosis will not cure the problem. Even so, SAUT is the size and has the number of Centers and Colleges it does now, and that is the reality it must face as it forges a sustainable path for itself.

Proposed means of effective resource management and use. One of the ways HEIs are advised to follow as a way of sustaining their institution is efficient use of resources, which some have equated with cost cutting. Although cost cutting does not always produce effectiveness, it is one of the strategies of choice. When an institution cuts down costs that do not contribute much to the achievement of the main mission of the organization, that strategy can bring better results. However, cutting costs of essential services can result in poor quality services and jeopardize the objectives of the organization. Following are some of the means reported by interviewees that SAUT has applied to ensure efficient use of available resources.

1. Employ people with multiple skills who could be utilized by different departments like Law Office, administration, and Public Relations. There are people who have skills that

can benefit different departments. These should be employed instead of those who can only fill in one position and cannot help in other areas of the university activities. For example, instead of employing a department chair and a driver, employ a chairperson with driving skills who can drive himself or herself to different locations of work.

2. Use student workers. Students are being trained in different professions. They could be employed as interns, apprentices, or assistants in those areas in which they are specializing, or simply as student workers. Since they are in training and part-time, their pay is less compared to permanent employees, so their employment would help to cut the cost of running the university. In Tanzania, as it is in many African universities, student employment is not common. Institutions pay money to hire outside people for jobs that could be done by students and with unwavering commitment because they have high stakes in the university. Students are paid as part time employees, so they are not paid other fringe benefits paid to permanent employees. Thus, student employment saves universities a lot of money. Although only a few respondents mentioned this strategy, others were not opposed to it; they were just not aware of the practice.
3. Look for scholarships from abroad where we can send our staff to study through partnership relationships with other institutions. Presently some are being sponsored by different organizations throughout the world. Respondents recommended international partnerships but with caution because they create unequal relationships. However, if partnerships are well negotiated, they can create win-win situations. Institutions from the majority countries should be aware of negative effects of such partnerships and create contracts that will allow freedom to both sides and respect human rights. So far there are programs that have established partnerships with universities in other countries and,

although only a few have exchange student programs, most of them offer scholarships for employees from SAUT to study abroad especially in graduate programs. SAUT also offers scholarships for some of its employees. This cost the university in missing tuition money, but it is an incentive for people to work at SAUT. One respondent suggested cutting scholarships by fifty percent from the current level. Before reaching such a decision, more study and discussion with employees should be conducted so as not to create ill feelings from workers and lower their morale. The respondent did not suggest how such an exercise should be done.

4. Cutting down some social activities like sports, debate, and staff amenities was another method that administrators thought would save some urgently needed funds. They mentioned areas that have already experienced cost cutting as telephone support and travelling expenses. These might work as temporary measures, but in the long run, activities like sports, debating, staff travel, and communications are very essential for collegiate life, and they improve academic skills like languages, logical reasoning, teamwork and help students and staff relax from stressful work.
5. Reducing visiting lecturers and instead employing permanent lecturers more intensely was another proposed solution. It has been documented by some scholars that private universities are able to charge low school fees because they employ part-time lecturers (Ishengoma, 2007; Makulilo, 2011). It turns out that at SAUT part-time instructors are more costly than permanent employees. Interviewees did not clarify how visiting lecturers cost the university more money.

There were other suggestions that did not get more details but deserve attention for their significance. These include cutting down costs of some utilities like electricity, terminating some

programs that do not have enough students and therefore don't pay off, laying off redundant employees who have no adequate workload, and suspending some capital investments because there is no money to complete them at this time. Some of these measures seem to be temporary solutions during this time of serious financial problems, but those reduced activities might be needed in the future when the university financial health improves.

Findings from Student Surveys

Student surveys were completed by 87 respondents. Surveys were composed of closed-ended questions that rendered themselves to quantitative analysis and open-ended questions that rendered themselves to qualitative analysis. This researcher analyzed them separately first and then collectively at the interpretation stage. This section follows themes resulting from qualitative data paired with relevant statistics from quantitative data. The following diagram explains the process of data collection, analysis, results, and mixing stages for this mixed methods study comprising results from the administrator interviews just reported (bottom left row) and from the student surveys reported below (top two left rows).

Figure 4.8. Data Process Diagram.

Population Characteristics

One hundred students were targeted for surveys and 88 surveys were returned (88% return rate), all but one valid (see Table 4.13). According to descriptive statistics analysis, 37% were females and 60% males. As noted earlier, females' university participation ratio dropped to 40% after the government intervention in student enrollment through CAS (Central Admission System) managed by TCU. Thus, at 31% of respondents, females were slightly underrepresented, and males slightly overrepresented in the survey results, compared to the male/female ratio at SAUT.

Table 4.13

Survey Respondents by Gender

		Valid		
Subject	Answer	Frequency	Percent	Percent
Valid	Female	27	30.7	31.0
	Male	60	68.2	69.0
	Total	87	98.9	100.0
Missing	System	1	1.1	
Total		88	100.0	

Most survey participants were full-time students, that is, traditional university attendants. Almost 91% of survey participants were students while about 6% were teachers, and 2% represented other professions (see Table 4.14). This is a common feature in most SSA universities and has consequences on the financing of university education because majority of students are still dependents ranging from 21 to 25 years of age, as reflected in this study where 67% of surveyed students were 21-25 years old and 83% under 30 (see Table 4.15). Although technically this age group is independent from parents, just as in minority countries, most rely on

their parents while in school. In Tanzania, due to lack of employment opportunities and its tradition of student dependence on free university education, this population depends heavily on parents and guardians. Again, this element has serious implications on university financing in Tanzania.

Table 4.14

Survey Respondents by Occupation

Q2: Your occupation

Subject	Answer	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	80	90.9	92.0	92.0
	Teacher	5	5.7	5.7	97.7
	Other	2	2.3	2.3	100.0
	Total	87	98.9	100.0	
Missing	System	1	1.1		
Total		88	100.0		

Table 4.15

Survey Respondents by Age

Q9: Your age range

Subject	Age	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	15-20	1	1.1	1.1	1.1
	21-25	59	67.0	67.0	68.2
	26-30	13	14.8	14.8	83.0
	31-35	10	11.4	11.4	94.3
	35+	5	5.7	5.7	100.0
	Total	88	100.0	100.0	

While 91% of surveyed students didn't earn a salary yet because they were traditional students who normally are unemployed, only about 80% were single. So, apart from being dependent on their parents and guardians, they had also dependents of their own who need support. It is no wonder therefore that about 48% reported they share their income, which mostly comes from student loans, with other people who depended on them (see Tables 4-16 and 4-17).

Table 4.16

Survey Respondents by Dependents

Subject	Answer	Frequency	Percent	Valid Percent
Valid	Yes	42	47.7	50.6
	No	41	46.6	49.4
	Total	83	94.3	100.0
Missing	System	5	5.7	
Total		88	100.0	

Table 4.17

Survey Respondents by Marital Status

Subject	Answer	Frequency	Percent	Valid Percent
Valid	Single	70	79.5	80.5
	Married	17	19.3	19.5
	Total	87	98.9	100.0
Missing	System	1	1.1	
Total		88	100.0	

Second year students were the most represented (56%) among respondents and those sampled. They were selected for convenience purposes but mainly because they were properly disposed for the task. They had one-year experience of university life behind them and were still

left with another year of study. They were followed in the sample by third year students who were about 30%. Fourth years comprised about 6%, graduates 5%, and lastly first years who were only 4% of respondents.

Respondents' course of study is similar to other majority countries with a majority studying social sciences and a few studying core science subjects. Most (46%) were in the B.Ed. program following the national policy of recruiting teachers to staff many primary and secondary schools that were built quickly. Since most teachers expect to be employed by the government and government employment of teachers has slowed down except for those with science and mathematics courses, the number of students going into teaching is going to go down in the near future, unless the government helps to pay teachers employed in the private institutions. The fact that few students major in science or engineering creates a bleak picture for the government industrialization policy by 2025.

Higher education participation is often associated with parental income, geographical area of origin (rural or urban), and special needs (orphaned or disabilities). According to survey results (see Table 4.18), a majority of respondents (66%) come from peasant homes, which are mostly poor but represent a majority of the Tanzanian population (68%). Other survey respondents' parents are businesspeople (16%), civil servants (14%), and other occupations (2%). One percent are orphans.

Table 4.18

Survey Respondents by Parental Occupation

Subject	Answer	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Farmers/Peasants	58	65.9	66.7	66.7
	Civil Servant	12	13.6	13.8	80.5
	Business - man/woman	14	15.9	16.1	96.6
	Other	2	2.3	2.3	98.9
	Deceased	1	1.1	1.1	100.0
	Total	87	98.9	100.0	
Missing	System	1	1.1		
Total		88	100.0		

This picture of high representation of children of rural farmers reflects university and government policy on fair representation. The government loan program enables poor students to have opportunities to participate in HE, and their increased participation is also supported by SAUT's mission to educate needy students. Nevertheless, participation-only does not guarantee success in life. Employment of graduates with pay that repays education costs and allows life savings is what will assure graduates of successful life. Scholarships and grants have worked very well for poor students in other countries and should be more plentiful in Tanzania too.

The traditional regions that excelled in education from the colonial period—namely Kilimanjaro, Kagera, Mwanza, Iringa, Mbeya and Arusha—also have the highest representation in this study, each comprising between 4.5% and 21.6% of respondents and together totaling 59% of them (see Table 4.19). Apart from distance from the university, the geographical area of origin variable is very significant in this case study, as it is at SAUT, reflecting the historical precedents of education. The next two highest represented areas, Mara (5.7%) and Kigoma (4.5),

are probably an exception, perhaps because of the university's special recruitment strategy in those areas and proximity to the university as mentioned by some interviewees.

Table 4.19

Survey Respondents by Area of Origin

Subject Region	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2.3	2.3	2.3
Arusha	4	4.5	4.5	6.8
Dar es Salaam	3	3.4	3.4	10.2
Dodoma	1	1.1	1.1	11.4
Geita	2	2.3	2.3	13.6
Iringa	5	5.7	5.7	19.3
Table continues				
Kagera	9	10.2	10.2	29.5
Kigoma	4	4.5	4.5	34.1
Kilimanjaro	15	17.0	17.0	51.1
Manyara	2	2.3	2.3	53.4
Mara	5	5.7	5.7	59.1
Mbeya	4	4.5	4.5	63.6
Morogoro	2	2.3	2.3	65.9
Mwanza	19	21.6	21.6	87.5
Rukwa	1	1.1	1.1	88.6
Ruvuma	2	2.3	2.3	90.9
Shinyanga	3	3.4	3.4	94.3
Simiyu	1	1.1	1.1	95.5
Tabora	1	1.1	1.1	96.6
Tanga	2	2.3	2.3	98.9
Urban West Zanzibar	1	1.1	1.1	100.0
Total	88	100.0	100.0	

The Role of Private Universities in Tanzania vis a vis Government Policy

A majority of respondents believe that HE is a human right and therefore it is the responsibility of the government to give education to all qualified students. Private universities offer supplemental support to the government to achieve this aim and, hence, should be assisted in their efforts. The argument that private universities charge higher fees compared to public universities was expressed by surveyed respondents regardless of the consideration of government subventions to public universities that allow government universities to charge slightly lower tuition and fees. No example was cited to support the allegation that government universities charge less.

When asked whether the government should support private universities, a majority surveyed (82%) said yes (see Table 4.20). Interestingly, a majority (93%) also supported the government policy of giving student loans to both private and government university students (see Table 4.21). The major reason given for such a support was that both universities (private and public) educate Tanzanian students and thus they should be supported without segregation. Surveyed students also acknowledged that private universities improved access to higher education since the government alone could not offer as many opportunities as offered by private universities. In answering open-ended questions, they expressed that private universities support the government's constitutional responsibility to meet the high demand for university education. However, some of them indicated that, as far as expansion is concerned, private education should invest more in technical education, to be in line with the government policy of industrialization and to create the highly needed personnel with technical skills in order to fill in the current lacuna.

Table 4.20

Do You Think Government Should Support Financing of Private Universities?

Subject	Answer	Frequency	Percent
Valid		6	6.8
	Yes	72	81.8
	No	9	10.2
	Missing	1	1.1
	Total	88	100.0

Table 4.21

Should Student Loans Be Given to Students from Private Universities?

				Valid Percent
Subject	Answer	Frequency	Percent	
Valid	Yes	74	84.1	92.5
	No	6	6.8	7.5
	Total	80	90.9	100.0
Missing	System	8	9.1	
Total		88	100.0	

Financial Sustainability of Higher Education Funding in Tanzania

For some time now scholars have recognized that the primary function of universities is the achievement and dissemination of knowledge, ideas, and forms of creative expression. But resources are very important to run these universities. A study by Vedder (2018) involving hundreds of Chief Financial Officers (CFOs) of USA public and private universities that explored the financial viability or sustainability of HEIs expressed concerns about the fiscal status of these institutions. Although pessimism over the sustainability of these institutions dates back to the Second World War, especially for private universities, the prophecy that most small Liberal Arts universities would close was never fulfilled. Vedder's data indicate the concern is

still prevalent even now although CFOs did not predict when closure might happen. About 44% of CFOs surveyed by Vedder expressed optimism in their institution's financial viability, a smaller percentage compared to previous data. Unfortunately, the study discovered that few people in the university community were aware of the extent of the problem. Only the management and administration cadre of the universities were aware of the financial vulnerability of their universities!

Studies have identified factors that affect financial sustainability of universities. These include the financial constraints experienced by the government, the level of expenditure assigned to higher education, and the evaluation of the education system based on the identified priorities (Jaramilo & Zaafrane, 2011). To illustrate the above factors, several education goals are aligned to different strategies of sustainability. The expansion goal would require using existing resources in a more cost-efficient way in order to provide more opportunities for more students to access HE. On the other hand, if the main goal is to improve education quality and relevance, an important strategy would be resource allocation. Several studies have demonstrated that more funding does not necessarily result in higher quality of education (Jaramilo & Zaafrane, 2011). If the main goal is promoting excellence and investment in Research and Development (R & D), then more resources will be necessary to achieve that goal. Sometimes fair access to HE or equity is the goal. In that case, there is a big need for financial resources to cater for needy groups, so consideration should focus on the special needs of different population (Jaramilo & Zaafrane, 2011). In Tanzania all the above goals are addressed simultaneously. Different regimes might stress one goal more than others at one point and then switch to another goal depending on circumstances. When the expansion of the current "SAPs Universities" started again in the late 1990s, the focus was on more university participation or accessibility, that is, on

demand absorption. Now the government and universities have discovered more participation has come at a cost of quality and relevance, so policies have been put in place for quality assurance. However other goals have not been dropped.

It is with this background that students were asked to share their perceptions on university sustainability in Tanzania as a whole and at SAUT in particular. The remainder of this section presents how the surveyed students perceive the financial viability or sustainability of their university and other universities in Tanzania, which can be compared to the perceptions of management and administration presented in the interview report above. Student involvement in this study gave voice to a weaker but important group of university stakeholders and is in line with the study's neo-colonial perspective.

Participants were asked to answer whether the current funding model of all higher education in Tanzania is sustainable. Sixty one percent said it is not sustainable and only 28% of survey participants believed it is sustainable. A few students didn't seem to understand fully the concept of sustainability because, in open-ended responses, they would substitute the word with other terms like accountability. Considering the strong reasons that were given for unsustainability of the funding model compared to the affirmative answer, most students believe the funding model is not sustainable (see Table 4.22):

Table 4.22

Do You Think the Current Funding Model of HE in Tanzania is Sustainable?

Subject	Answer	Frequency	Percent	Valid Percent
Valid	Yes	25	28.4	31.6
	No	54	61.4	68.4
	Total	79	(Table Continues)	

Subject	Answer	Frequency	Percent	Valid Percent
Missing	System	9	10.2	
Total		88	100.0	

When asked about the funding model, what came to minds of most students was student loans and how they are unfairly distributed and not enough to cover all education costs! Almost no one mentioned any other ways of funding HE. It seems students have no decision on how much in loans they should get.

Unsustainable. The following were reasons given stating that the current model is unsustainable:

Not sustainable because of competing needs. The government has many programs that need money apart from education. So, expecting more from the government is not realistic. Without the government infusing more money in the loan program, more students will not be funded, and they will miss opportunities for HE, so the model is unsustainable. Furthermore, the budget for student loans is not big enough to accommodate all needy students apart from corruption involved in loan issuance. In order to make this model sustainable the government budget on the loan fund should be increased, which means the government should make HE a higher priority. So far, the government has not addressed the high demand of students who want to join HE since they put priority on other programs than education. The little amount offered for education funding can't sustain existing universities.

Not sustainable because the loan board does not consider students' areas of study when establishing the amount to be loaned, in that way they restrict students' program choice.

The approved loan amount does not consider the cost of the program a student is enrolled in. Some programs charge higher than others. Those who take costly programs do not receive

enough funds to cover all costs. According to the respondent, the student program choice is affected by such a practice for one can't take the program of his choice if he can't afford it.

Not sustainable because it is not enough to accommodate all qualifying students for HE nor to cover all the needs of those who do get a loan. Only 48% of SAUT students receive loans while a higher percentage than that have low incomes. Also, the amount of loan given to most students does not satisfy all their needs. So many students experience serious hardships in their college life, which impairs their learning, endangers their health and compromises their ethical life.

Delayed loan delivery causes hardship to students and to institutions. Loan funds are not disbursed on time, this delay affects the operations of universities and also the payment of important elements of students' education like food, accommodation, fees, books, etc. Hence the model is not sustainable.

Not sustainable because it doesn't help students to be independent but makes them dependent on government and guardians. Such dependence continues to put a burden on parents, guardians, and the government.

Not sustainable because it is driven by political influence. The following quotes communicate students' awareness of bias and abuse in the student loan program.

--"The funding model is corrupted as the officials do not consider the guidelines for providing of loans. Some genuinely needy applicants do not get loans at all and so they don't attend school, or they drop out of school. Sometimes orphans are not given loans." -

--"Worse enough some universities (it was alleged) use the student loans as source of capital by opening fixed accounts. So, there is a delay of releasing money to students."

Loan distribution does not always follow conditions prescribed by the Loan Board. Some of

those who benefit from this fund, and these are a majority, are from rich families, while those who are desperately poor are not issued loans and hence, they fail to realize their dreams. Conditions/qualifications for loan acquisition are also not followed strictly and some are difficult to substantiate. One student complained about “uncertainties in management and unpredictable nature of decisions of Loan Board.”

Students who questioned the sustainability of HE funding in Tanzania raised a few other concerns. They pointed out that university education does not guarantee employment for everybody. So, people who are unemployed may default on loans, and this revolving fund might be depleted in the future. Or some students might decide not to attend university education because of the high risk involved since they know many students after graduating fail to get jobs. They also wrote the student loan obtaining procedure is very complicated and costly, and it doesn't guarantee availability of funds even for those with genuine need. Since it has failed to fulfil the objectives for which it was established, it is not sustainable.

Sustainable. The following reasons were offered for why the current model of HE funding in Tanzania is sustainable:

1. It helps students from poor environments to get a university education, which they would otherwise not be able to afford without student loans. The suggestion is for the government to give priority to students from poor families.
2. Since the government has increased its sources of revenue, the hope is the current funding model will be sustainable.
3. It is sustainable although some students obtain loans, while some needy students don't get loans.
4. It is somehow sustainable because it has allowed some students to achieve their goals of

university education.

5. It is sustainable “since it allowed me to pay my school fees, meals and accommodation”.
6. The current funding model of all higher education in Tanzania is sustainable due to the presence of public policy of funding higher education students implemented by the United Republic of Tanzania under Ministry of Education and Training. I suggest the government to continue providing loans to students who completely qualified.
7. It helps students to acquire their basic needs and in other things, like paying of fees.
8. One student thought the funding model is sustainable on condition that he maintains the 80% of the loan he is getting from the Board.

Very few students (28%) thought that the funding model was sustainable. There are elements of misunderstanding of the concept of sustainability because in some cases it is substituted with words like “suitability” and even accountability. All in all, the reasons given for sustainability do not critically look at whether the amount given is sufficient for all students and organizational needs. No effort is made to assess the possibility of continued financing of HE in the future. It is true loan money has paid for some students’ expenses but is it sufficient to cater for important needs of the student in order for him/her to achieve educational goals? No respondent addressed the possibility of repaying the loan to replenish the revolving fund. A discussion of other funding models would have enriched their input but unfortunately students’ concern and fixation on loan money blinded their thinking on alternative ways of funding.

Since most Tanzanians are poor, in order to ensure that those who are capable of pursuing education are contributing to the development of the country, the government should provide enough funds for higher education. Availability of optimum resources is the only way to maintain financial sustainability of universities, be it private or public.

Government Policy on Higher Education Funding

As mentioned above, factors that affect financial sustainability of universities include the financial constraints of the government concerned, the level of expenditure assigned to higher education and the evaluation of the education system based on the identified priorities.

Table 4.23

Enrollment Trends in Tanzanian HEIs (2005-2015)

S. No	Year	Number of Students	Percentage
1	2005	0	
2	2006	- 0	
3	2007	- 0	
4	2008	98,915	6.1
5	2009	118,698	7.3
6	2010	142,437	8.7
7	2011	170,925	10.5
8	2012	205,110	12.6
9	2013	246,132	15.1
10	2014	295,358	18.1
11	2015	354,430	21.7
Total		1,632,005	100

Source: TCU, ESDP

Before moving on, it is relevant to look at how the government of Tanzania spends on HE as a share of GDP compared to the enrollment ratio. Table 4.23 provides the HE enrollment and Table 4.24 the percent of GDP spent on HE 2005-2015 (for years for which data are available). Tanzania's current enrollment gross rate has reached 25%. In some countries this level is considered an inflection level (water shed). Normally inflection levels vary from one country to another, but most lie between 20 and 30%. After this level, gross enrollment declines.

Tanzania has not experienced this decline and considering increased enrollments experienced in low levels of education, the population growth of Tanzania, and the government 2025 HE policy, there is hope for further increase in gross enrollments and therefore we don't expect such an enrollment decline for the foreseeable future. Most surveyed students expressed optimism of this expansion because they claimed some qualified students do not get opportunities to join HE institutions due to lack of funding or lack of capacity of available universities (here capacity is more than space/infrastructure). The students' main concern was quality of provided education.

Table 4.24

Percent of GDP Spent on HE in Tanzania (2005-2015)

S. No	Year	Percentage
1	2005	4.61
2	2006	3.27
3	2007	4.04
4	2008	4.04
5	2009	4.25
6	2010	4.04
7	2011	4.62
8	2012	0
9	2013	0
10	2014	3.48
11	2015	0
Average		4.04

Source: UNESCO

As shown in Table 4.24, Tanzania spent an average of 4.04% of its GDP on Higher education between 2005 and 2015. No calculation was made to establish the rate of enrollments for the past years compared to the rate of increased expenses as a share of GDP. One way of achieving a more accurate view on schooling patterns can be arrived at by analyzing enrollment trends in the

context of overall changes in population demographics. This enrollment pattern is then compared to the theoretical school age population by level, for this category predicts potential demand for education. Several studies have indicated that the rate of enrollments in Tanzania HE has already increased at a higher rate than the expenses. Normally during the university enrollment surge, the number of students increases at a rate sometimes higher than 10% (Jaramilo & Zaafrane, 2011). In Tanzania enrollment increased from 98,915 students in 2008 (6.1%) to 354,430 students (21.1%) in 2015. This implies a 15% increase in student enrollment in HE sectors in Tanzania in less than a decade (URT, 2008). As stated above, the current university enrollment level stands at 25%; already that is 19% increase in just 11 years. It is difficult to imagine that Tanzania will be able to increase public resources at that level unless natural gas production miraculously changes the current government income levels drastically, but no public policy change regarding HE sector funding is anticipated. Otherwise other sources of funds might be deemed necessary at this stage.

The 2011 UNESCO report on “Education Sector Analysis” had very interesting facts on the rate of enrollment compared to the rate of increased expenditure. The report noted that HE sector in Tanzania had registered the highest growth mainly due to its low initial coverage. But university and technical higher education coverage is still low (335 students per 100,000 inhabitants in 2009-2010 academic year) compared to 381 students per 100,000 in other low-income countries. The current almost 27% share of recurrent education resources allocated to HE is six percent higher in Tanzania compared to African low-income countries at the same economic level whose allocated share stands at an average of about 21%. This puts Tanzania HE allocation the fifth highest of 41 countries for which the study had data and among the highest of all African low-income countries (UNESCO, 2011). The report went on to caution though,

stating that this fast growth that compensates for the HE sector's poor capacity should be carefully planned to respond to labor market needs and general economic development priorities. In order to ensure university sustainability, such challenges will need financial resources to address practical issues such as teacher requirements, classroom supplies, curriculum adjustments, etc.

Loan Program Sustainability

The question whether the loan program for funding HE is sustainable according to descriptive statistics had two sides. One side said it is not sustainable and this constituted 74% of surveyed students. Only 26% of the surveyed students thought the loan program was sustainable (Refer the table below).

Table 4.25

Is the Current Loan Program for Financing HE in Tanzania Sustainable?

Subject Answer		Frequency	Percent	Valid Percent
Valid	Yes	20	22.7	26.3
	No	56	63.6	73.7
	Total	76	86.4	100.0
Missing	System	12	13.6	
Total		88	100.0	

Loan program is not sustainable. Those who said it is not sustainable gave reasons including the absence of criteria known by the loan beneficiaries of how the percentage is arrived at in loan issuance. This could give room to corruption from loan officials, unfair distribution of student loans (some getting more than they need while others getting less than they need). It was suggested there should be intensive loan program overview, and research on key areas that have

gained much concerns from loan beneficiaries. Delayed issuing of loan funds was pointed out as a cause of financial stress to both students and HE institutions. While scrutiny about who gets what is needed, and rightly so, timely delivery would save students and institutions from serious financial consequences, as pointed out by the interviewees.

Another issue was complicated loan application process. Forty-two percent thought the process was very difficult, 33% mentioned it was difficult, 19% said it was easy and only 3% considered the application process very easy (see Table 4.26). This difficult process has implications especially on rural applicants who don't have easy internet access and who are the neediest of these student loan applicants. One student had this to say about the procedure: It is "not sustainable because it is segregative in nature." She suggested: "All students who qualify academically have the right to get student loans."

Table 4.26

How was the Loan Application Procedure?

Subject	Answer	Frequency	Percent	Valid Percent
Valid	Very difficult	37	42.0	46.3
	Difficult	26	29.5	32.5
	Easy	15	17.0	18.8
	Very easy	2	2.3	2.5
	Total	80	90.9	100.0
Missing	System	8	9.1	
Total		88	100.0	

Consequently, it was no wonder that most students (59%) termed the loan application process inefficient (see Table 4.27). It was therefore suggested that an easy process should be designed so as to benefit every needy student who qualifies for HE.

Table 4.27

How Would You Assess the Process of Awarding Student Loans?

Subject Answer		Frequency	Percent	Valid Percent
Valid	Very efficient	7	8.0	8.6
	Efficient	26	29.5	32.1
	Not efficient	48	54.5	59.3
	Total	81	92.0	100.0
Missing	System	7	8.0	
Total		88	100.0	

A major point that most students were quick to mention was that the size of the student loan budget is very small. While the loan budget has the highest percentage in the development section of the education budget, compared to what students perceived as the high needs for poor students, it was still judged to be very small. The current education budget has expanded on the development section and most of it goes to student loans.

Clear criteria for granting loans should be established and maintained. Too many conditions have been established and changed regularly. For example, those who studied in private high schools are not eligible for loans because they are considered capable of paying even though they might have gotten sponsors to support them. When pressed for such a condition some government leaders say that is not a criterion, although in practice some students have been refused loans for having studied in private secondary schools. Also, high-ranking government officials have stated in public that students from private schools are not eligible. A better way of establishing or identifying needy students should be put in place.

In the past there has not been a systematic way of collecting loan money from graduates who borrowed money for their education. Consequently, since this was supposed to be a

revolving fund, it has been seriously reduced to the extent it can't benefit as many students as was expected. There should be an efficient system of collecting these loans. While loan collection was inefficient, lack of graduate employment was identified as a challenge for loan collection. If graduates don't have income to pay back their student loans, the fund will be depleted or reduced drastically.

Loan program is sustainable. On the other hand, those who said it is sustainable gave following reasons:

It is sustainable because it assists needy students thoroughly, but it should be given in a timely manner. It has given access HE to students who otherwise wouldn't have a chance, and once they pay back their loans the fund will be sustainable. However surveyed students advised the Loan Board personnel to avoid political influence; the Loan Board should be shielded from such influence because they make loan officers decide issues unprofessionally.

Many students come from poor families, since the government is serious and determined in providing higher education to all qualified students, it will make sure the loan fund is sustainable (referred to development budget expansion to take care of student loans). The government benefits by creating educated citizens who in turn contribute in the development of the country more efficiently. One student made this statement in support of the above argument: "Tanzania current loan program for financing all higher education is sustainable because this program is legally established, and the government is committed to finance the students." According to this student the loan program is sustainable because so far it has already helped many students to fund their education, (48% of students at SAUT benefit from this fund).

Although this group thought the loan fund is sustainable, they had the same concerns about the management of the fund just like those who said it is not sustainable. A few unique

contributions by this group included: The time to process loans to all applicants is short; the board should consider requesting for more time or find ways to improve efficiency in loan delivery; all students who attend public and private schools and even those over 30 years should be given loans—in short, they insisted whoever is in need of loans should be given. Furthermore, they advised the Loan Board to avoid delays of funds, money should be deposited directly on individual accounts; the government should allow private organizations to offer loans to supplement government efforts; the Loan Board representatives should be based in every Ward in the whole country to assess who is needy and hence qualifies to access the loan program; the interest paid by graduates on the loans should be reduced so as to be affordable by many; and one way of improving this program is the government should manage effectively the income collected from different sources in the country for the government expenditures like financing students' higher education.

Other Means of Financial Sustainability

The expansion of secondary education has had a significant contribution to the increase in HEIs, whereby by 2006 there were 30 Universities and currently we have even more colleges and universities. The government policy of financing higher education, especially the introduction of student loans, played a major role in the expansion of university education that Tanzania is currently witnessing. This increase was promising on the one hand, as more students could have access into HE; but, on the other hand, the trend had already brought other concerns for quality of the universities (i.e. programs, teaching staffs) and how to mobilize sustainable financial input to sustain such huge growth of students in Tanzanian universities. Most surveyed students were aware of the current challenges brought by abrupt expansion and made different contributions to address them.

One of the means to support the government efforts to expand university education was introduction of private providers of university education. Students' views on the role of private universities varied from being supportive to having mixed feelings and thoughts about private universities to being negative about private universities. The following is a summary of what students thought about the role of private universities and why the government should support them or not support them.

When asked what they thought about the government financial support of private universities, most students responded affirmatively. Almost 82% were in agreement with government support of private universities and only about 10% thought the government should not support private university financially (see Table 4.20 about 15 pages above).

Students made following responses in support of government responsibility to help private universities:

Yes. It is the responsibility of the government to bring development to the people. Private universities are supporting government efforts to bring such development. So, they should be supported financially, and in syllabus preparation, in order to fit the government interests, needs and objectives.”

Yes. Most Private universities are demand absorbing. They have played a vital role of supporting poor students who otherwise wouldn't have got a chance in a few existing government universities. Being willing to fill a lacuna in students' university participation does not always mean private higher education institutions have all required resources. So, the government should chip in some money where private institutions are struggling financially but otherwise are doing a good job.”

In fact, elsewhere private universities save government money by providing services, which should have been provided by the government, and by creating employment opportunities hence creating sources of income tax for the government. (Example of California Catholic schools)

Some students added that students who graduate from private universities fill in the county labor shortage, and, according to some students, those from private universities perform better than those from public universities! One respondent had this to say: “Because after completing studies we are preferred to be employed in the country concerned, so, we help to accelerate or facilitate development.” Another added: “Private higher education supports the government in providing higher education so as to increase a number of elites. Apart from that, private institutions are efficient and have enough facilities for the sake of imparting excellent education.” Increasing elites come with a cost and without enough resources private universities can’t offer quality education. That is where the need for government support comes in.

In minority countries like England, where citizens have a good income base, the government has introduced cost-sharing and it is working. The situation is quite different for SSA countries where most of the people are poor. Cost sharing may not work for most people. Also, England’s policy is such that they don’t bail out private or any university that fails to sustain itself. In such countries private capital is well developed and so private universities can survive without depending on government support. In majority countries at this time private capital is not well developed, therefore government support is necessary for the time being. Since most SSA countries and other majority countries were coerced into establishing these new generation universities without thorough planning and now they face fiscal challenges, they should consider either expansion capping and improve on established universities first or they

should expand HE budget temporally (because of low participation rate) and apply efficient use of available resources to ensure university sustainability.

Private universities get their students from TCU (Tanzania Commission for Universities) regardless of whether they were in private schools or government schools. Among those who are assigned to private universities, and without giving their consent, are poor students and students with special needs. It is therefore only fair that the government, through its agency the Student Loan Board, should give fair treatment to the private universities without any discrimination.

Some students thought it is the right of every university to be supported by the government and not only financially but on other issues as well. One student mentioned that the government policy on HE funds does discriminate against private universities. Although there is a mention in the policy that the government will support private institutions by providing resources, it doesn't commit the government on how that will be achieved. That is why there are different interpretations from different implementers of that funding policy, sometimes depending on the ruling regime. The government should support private universities financially to enable them to continue offering education to the citizens because government universities are not enough to accommodate all qualified students and who need higher education.

Another suggested tax reduction for private universities. Since the government finances public universities from taxpayers' money, and taxpayers are both parents of private university students and government university students, that money should benefit both private and government institutions. Private universities are stakeholders in providing social services including education. It is in the government interest and advantage to have educated citizenry. Hence the government has a responsibility of supporting private universities. Considering the level of university participation in Tanzania (below SSA average and other countries with similar

economies) and building more government universities would even cost more money, some financial help to private universities would help to address the low enrollments problem in the country, they argued.

Mention was also made on a critical area of support, that is, research and development (funding fieldwork). Another identified area was lecturers (teachers' salaries are a big budget item in universities) to improve teaching quality in private universities. Such support would probably help to reduce tuition fees at some private universities. Also, financial help would support the expansion of universities by private universities or increase enrollment in private universities who still have space to accommodate more students, because there is still a big need for HE in Tanzania.

Many private universities have manifested financial fragility according to quality assurance reports and TCU assessments. So, the government should step in and offer support. Learning from those universities that have been forced to stop offering programs or close campuses completely, TCU has a responsibility of studying the universities' serious financial risk. Once risk is determined, it is the responsibility of the government (TCU) to develop comprehensive contingency plans to deal with unforeseen and/or major university failure. Such actions will protect students from being victimized when universities close abruptly.

There were a few voices, however, that said the government should not support private universities. The following reasons were advanced by different students: Because private universities are capable of being self-sustaining, thus they don't need government help; private universities charge high fees, so they are able to manage without government help; because private universities are independent and run outstanding programs and have strong financial systems; because the government is making efforts to improve its own universities; because

private universities are profit motivated; because the government doesn't have enough money to support all activities in the country and moreover private universities belong to non-profit organizations. But are non-profit organization barred from government support?

Influence of International Economy and Financial Institutions on Tanzanian Universities

Globalization has played an important role in the expansion of universities in SSA countries. It would be a missed opportunity if the study of this kind would miss an analysis of the role of international organizations on the management and financing of higher education. Students' assessment on the role of international economy and financial institutions on Tanzanian universities addressed the benefits and disadvantages of relating to such organizations. Some students simply stated that the contact with such organizations had some effect without indicating whether they were positive or negative. Others mentioned both positive and negative elements resulting from the relationship. Those who said there were positive elements resulting from Tanzania's involvement with the international economy and international financial institutions like the World Bank and IMF asserted the following:

Those organizations increased accessibility and participation in HE by giving financial aid (loans). Student loans have helped the poor and orphans attain their education goals. This quote explains thoroughly well what students thought is the benefit achieved from international organizations financially. "It is the source of money that the government offers as loan to students in Tanzania. They facilitated education for the students from the poor families of which without the loan they were unable to attain university education." One student addressed the international organizations' contribution to the government and HEI in these terms: "Provision of grants and loans to the government and direct university funding although that comes with too many conditions."

Improvement of HE and quality university education by introducing the establishment of University Commissions in most SSA countries addresses quality assurance issues. These commissions have introduced HE policies that help to improve students' performance. While such commissions have helped with quality assurance, some students noted lack of nationalization of these quality issues. Higher Education has not been adapted to local needs and values, so even the criteria used for assessing quality are foreign to the local circumstances.

This statement did not render itself to positive or negative benefits but acknowledged the effect the international economy and financial institutions have on the Tanzanian education system: "In Tanzania, our economic system depends on the World economic system, and sometimes the way assistance from abroad changes impacts the funding of higher education in Tanzania."

Those who thought International economy and multilateral financial institutions had negative consequences on Tanzanian education had this to say: The international economy and finance system have created debts for governments and workers in Tanzania, thus increasing poverty for the future generation. When the World economy collapses or enters into recession it has devastating consequences to graduates of HE who took student loans. It leads to economic crisis because the student lacks employment hence fails to pay back the loan. It may lead to negative impact like decline of economy because students are given loans but when they complete their studies, they remain unemployed, which makes it difficult to return the borrowed money from the Students Loan Board and to be active producers and consumers in the economy. Late payment of student loans also incurs penalty and greater interest costs! This is the most devastating condition of student loans.

The Challenges for the Future of Private Universities

Students who were surveyed identified the following challenges:

1. No quality education
2. Corruption and embezzlement of funds
3. Delayed loan funds for institutions and students
4. High cost of university education
5. Lack of students at private universities due to high fees compared to public universities
6. A threat from government building more universities. Private universities will not have enough students who can sustain them.
7. Bad Government financial policies on private HE funds.
8. The student assignment system to universities is unstable, unpredictable and problematic at best!
9. Africans will become puppets of foreigners!
10. Lack of staff due to poor salaries at private universities compared to their government-university counterpart.
11. Poor government support (financial) as reflected through student loans
12. Poor private universities infrastructure
13. Poor cooperation between the government and the private sector.
14. Low priority in giving students loans to private universities might lead to shortage of students
15. Poor organization
16. Managing with high amount of debts/loans
17. Shortage of learning and teaching materials, e.g. books

18. Political interference

19. Improvement of government schools will draw more students to government schools. So private universities will have fewer students and hence less funds from school fees.

(Government creation of many secondary schools in the country has reduced the number of students attending private secondary schools).

Means to Address Private University Challenges

The following points and arguments were advanced by respondents as ways to address these challenges to university sustainability:

HEIs should make optimum use of available resources by enhancing accountability and transparency and fighting against corruption on university resource management. The role of strong administration was earmarked as a strong factor for proper institutional management. Qualified personnel was an area that was seen lacking in many ways. So, students suggested hiring of more qualified teachers and staff.

Students suggested improving the relationship between private universities and the government. This includes abiding by the principles guiding Public Private Partnership relationships, giving equal treatment of private and public university students in provision of loans, scholarships and grants for poor and orphan students, and fair enrollments for both private and public universities depending on available resources at those institutions. These measures will help the government promote the private sector and see PHEIs as partners in education promotion. They will give private institutions a forum of representation and enable the government to fulfill the objectives of increasing university participation and funding, which is a reason for allowing the private sector to operate in the country.

Student respondents discussed at length the role of student loans. The issue of equal consideration between students in both private and public institutions was given more weight. A bigger student loan budget was the only remedy to equal participation between poor and rich students. The following statements capture the salient of student discussions:

“Improvement of loan office arrangement. Improvement on how to help those who miss loans.”

“In my opinion in order to address this challenge the government of Tanzania should change the financing policy and university loans should be provided to all students with the consideration of private university and public university.”

“In order to address these challenges, the loan financing system should be friendly to the private and public/government universities in Tanzania so as to improve and ensure sustainability of private universities.”

Finally, respondents proposed that the government should be serious and determined in collecting loaned money and when necessary punish irresponsible defaulters.

Income diversification was another area that students reported needed improvement and innovation. Specified areas included establishing more business enterprises, investments and entrepreneurial activities. Alumni contributions and fundraising within the country and abroad were thought to be contributing factors to income diversification

Respondents suggested SAUT embark on an aggressive recruitment strategy of new students through secondary school visits, exhibitions in different areas of the country, publishing tuition and school fees of different universities for comparative purposes. Improve quality of education offered to compete with other universities. Quality improvement will attract more students and hence improve university income from tuition and school fees.

Respondents were also insistent in calling for tuition and school fee reduction. Since most students are from poor families, any charged amount of tuition and school fees would still be considered unaffordable. Bamiro (2012) submitted that any university targets recovering all costs of education in order to continue with its mission of educating people. To be able to do that while calling into question the charged rate, universities must endeavor to establish mechanisms for cost determination in a transparent and examinable manner. He devised what he called the “Enterprise Resource Planning Model” (ERP) that, when fully implemented, has a potential to provide aggregate unit cost per every program offered at a university. Transparent and verifiable means of establishing the level of tuition and school fees are key to the sustainability of universities.

Curriculum reform was mentioned as a way of addressing university challenges. Respondents demanded that the offered curriculum be tailored to the context of African or Tanzanian life. The curriculum should reflect people’s culture, values, beliefs and practices. This suggestion was meant to counter copying western curricula wholesale. African scholars like Al Mazrui (1975) and Mahmoud Mamdani (2018) have written extensively on relevant curriculum for African universities.

In an attempt to propose ways of improving education quality, about every five respondents suggested the merging of small universities in order to enjoy cost effectiveness in their management. This idea is in line with responses given by two out of six interviewees who considered merging SAUT colleges and centers to reduce costs of running. While students were referring to both public and private universities in the whole country, there was no demonstration from both the student and administrator sides to how merging would cut down costs of

education. These colleges were established with special missions and goals, simply merging them would touch some politically sensitive areas like geographical representation.

Another issue that attracted respondents is the unemployment agenda. Students were aware of employment uncertainty. Many existing employment opportunities of about 600,000 openings required skills that most graduates did not have. Therefore, students suggested the question of employment should be addressed at both national and institutional levels so as to ensure students studied courses that had more employment opportunities in the country and across the region. One problem the research discovered was that most students tended to focus on government employment.

These were the challenges identified by students for the future sustainability of private universities, and of SAUT in particular, and their suggestions for how to address them. The researcher's conclusions drawn from this study of the perspectives of SAUT administrators and students on public policy and the sustainability of private higher education in Tanzania will be given in the final chapter.

CHAPTER V: CONCLUSIONS AND RECOMMENDATIONS

This study examined the interplay between public policies applicable in Tanzania and the sustainability of private universities in Tanzania using one religiously affiliated private university as a case study and employing mixed methods of study guided by a neocolonialism lens. The purpose of this study was threefold: to explore how public policies affect the new generation PHEIs in Tanzania as they endeavor to fulfil their missions; to investigate the dynamics between the government and one Tanzanian PHEI, which operates under sometimes unpredictable policies, and the opportunities and challenges these policies have created for it and its stakeholders; and to investigate how this PHEI and its students are being funded and whether the available resources are sufficient to enable it to fulfill its mission, and whether such funding models are sustainable.

Two questions guided the study: First, what is the context of the development of private universities and funding sustainability for higher education in Tanzania? This question had three sub-questions:

1. How is the case study university financially supported?
2. How does the administration at the case study university perceive the sustainability of the current model of higher education funding for Tanzania as a whole and their institution specifically?
3. How do students at this case study university perceive and experience the funding of education in general, and the student loan process in particular, and the sustainability of the current funding model?

Second, based upon the findings of the study, what are the policy implications for private universities in Tanzania?

This chapter answers these research questions, as first stated in chapter one and summarized in the above paragraph, using the findings presented in chapter four and their linkages to relevant literature. It then discusses and draws conclusions from these research findings. Finally, it states the implications of this research for policy and practice, presents the study's limitations and areas for future research, and culminates in a final conclusion.

Summary of Findings and Linkages to Literature

How the Case Study University is Funded

There are various models of private higher education funding that have been utilized globally. These include student tuition, paid out of household earnings or borrowings; indirect and sometimes direct government support, paid out of tax revenue or borrowing via government bonds or International Monetary Fund (IMF) loans; and private patronage or philanthropy giving, paid out of donors' surplus wealth (Geroimenko et al., 2012; Stadtman, 1992; Su, 2012). Joshi and Gaddis (2015) in their "Preparing for Next Generation in Tanzania: Challenges and Opportunities in Education" identified three primary funding sources of education funding applicable in Tanzania. These are private resources of households; domestic government revenue; and external sources from multilateral organizations such as the IMF and World Bank, bilateral agencies, international nongovernmental organizations, international religious institutions, and private foundations. All these global and Tanzanian means of funding education have been utilized by the case study university at different levels and amount.

Overdependence on school fees. This study found out that, like many private universities and university colleges, the case study university faces tuition fee over dependence. Over 80% of the university budget is financed from student tuition and fees. This situation is financially unsustainable considering annual enrollment fluctuations and unpredictability as

detailed in chapter four. It was found out that declining number of students coupled with declining contributions from donors is the major source of university financial hardships. SAUT's low fee structure worked when donors were still subsidizing the cost of running the university, but now with inflation, lower student enrollments and lower donations, unless the government allows increasing of school fees and institutes policies that are friendly to private university enrollments, the collected funds from school fees will not sustain the university operations. Most enrolled students are from poor families (57%). A good student loan system that targets needy students in practice and not only in theory will boost the university enrollments and hence increase the university income from school fees. Ways of supporting poor and special needs students like grants and scholarships should be put in place.

So far, the university has put in place strategies for fiscal viability that are recommended by literature such as income diversification and optimum utilization of available resources (Ahmadi., Ismail., & Siraji, 2018; Gebreyes, 2016; Johnstone, 2013; Komba, 2017), but it lacks the means to provide grants and scholarships for students in need as well as permission from the government to raise tuition. This leaves SAUT caught between a rock and a hard place. Delayed disbursement of funds from different sources (student loans, donors' contributions, students' payments) result in irregular cash flows. This is a nightmare for financial and university management in general. The university spends a lot of money unnecessarily on payments of fines accrued from delayed compulsory payments especially to government and financial institutions. In a situation where the university income is already slim, fine payment is like adding gas on fire.

Government support. Government support can be categorized as direct and indirect. Direct support is what is provided by the government through Tanzania Education Authority

(TEA), which is charged with providing loans and grants to both public and private education institutions. Indirect support would be like student loans that target a student and not an institution. This counts as government support either because government provides the loans out of its revenue or borrowings (and recirculates that money if and when borrowers repay), or because government guarantees loans that are provided to students by commercial banks, meaning the government is on the hook for them if students don't pay. The 1995 Education Policy that authorized the establishment of private universities stated that the government was entering into Public Private Partnership (PPP). Public Private Partnership is considered a viable way of addressing fiscal fragility and management challenges in many institutions including education institutions (Patrinos & Sosale 2007; URT 2009). Public Private Partnership (PPP) is a funding model for service provision where public and private sectors share the costs and risks of that provision—here higher education—in a way that involves contracting mechanism used by the government to acquire from a provider a specified service, of a defined quantity and quality, at an agreed-on price, and for a specific period of time (Mgaiwa & Poncian, 2016). Like in any contract there are risks involved in participating in such PPP undertakings. In unequal relationship one party bears more weight and has more power to cause risks to lean toward a weaker party (Chen & Hubbard, 2012). Chen and Hubbard created a framework based on new institutional economics to analyze the power relations between the government, the private sector and the citizens/users that affect the risk allocation. They asserted that, institutions and resource asymmetry affect the power relations between parties and therefore the party with more power may try to transfer risks to the weaker power.

This study's findings exhibit some of those risks in the government and case study university interactions. After the 1995 Education Policy the Quality Assurance body that was

formed was charged with monitoring private universities only. It was after 1999 Higher Education Policy paper was passed that Tanzania Commission for Universities was formed and given jurisdiction to oversee both public and private sectors. The government was trying to get a neutral body that would be fair to existing two sectors. In principle that can work but in practice TCU staff are still government employees and thus they could lean towards the public sector. Most of the literature that has analyzed the PPP benefits or lack thereof have been made by government employees and their conclusions have indicated a bias toward the public sector. That said there are positive elements that have come from the establishment of PPP although the relationships could be improved.

Interviewees who were mainly university administrators identified government support to include tax exemption, buildings in some SAUT colleges like Mkwawa University College, land, research and consultancy funds and of course student loans. More avenues should be explored to ensure maximum utilization of government help in the management of this university, university colleges and centers. For example, the government could help in faculty education and recruitment like seconded staff in private Hospitals whose salaries are paid by the government in order to improve services. Personnel salaries are a big budget item in universities. More land grants for income generating projects and some buildings for university use would reduce private university expenditure. While previous studies have minimized the role of private universities, pointing out low enrollment compared to government universities, fewer qualified staff hence poor teaching and learning, and fewer resources (Ishengoma, 2004; 2007; 2010; Mgaiwa & Poncian, 2016), they forgot that these private universities have just started. Private universities don't have a strong financial base like the government subventions that all public universities enjoy, and both are experiencing donor fatigue. Training of competent personnel for HEIs takes

longer and even some public universities like Dodoma that have long histories in their background as public institutions are experiencing a shortage of faculty and staff. So, their analyses fail to consider different playing grounds that affect these two sectors. Expecting these private universities to perform better than public universities (Mgaiwa & Poncian, 2016) at their infancy stage is expecting a modern time miracle. This study revealed some signs of enrollment catching up between private universities and public universities. The enrollment gap has narrowed down. Therefore, the private university contribution to university participation is commendable and still has a lot of potential. Efforts being made at SAUT for staff training are encouraging and will bare fruits in due time. The common claim that private university education quality is compromised because of profit motives ignores the fact that most non-profit and especially religiously affiliated universities have a long history in education provision and have contributed highly in the education of vulnerable groups throughout the world. Considering the level of private capital in Tanzania, very few institutions can make real profit in Tanzanian environment.

Income diversification. SAUT, like many new generation universities that came with globalization led by neoliberal principles of marketization, is facing the challenge of restructuring to cope with the reality of increasing costs of higher education during declining world economic context, declining government contributions, and declining or unpredictable enrollments. Cost sharing measures, which include income diversification, need new administration and management skills coupled with introduction of new management structures to deal with entrepreneurial activities. These are new realities that traditional universities did not have to deal with. Private universities were better suited for fund raising but with donor fatigue they too will have to face restructuring. New structures for income generation are beginning to

take shape at the case study university. Renting, commercial forestry, Real Estate, Bank investments (shares), low-income houses investment, and small income generating projects (rice farms, fishponds, poultry and maize farms) were mentioned as part of income generating activities undertaken by SAUT. Normally these projects take long to produce real income. Patience will be required and, in the meantime, other survival strategies like soft loans (loan issued presumably with terms favorable to a borrowing institution) will be needed, but they need to be fortified.

At SAUT financial issues don't seem to be the problem of university departments to solve. It seems to be the problem of university administration. There is lack of department involvement in the planning of the university management. All senior administrators have to embrace what has been termed the "New Public Management" (NPM) or managerialism – an ideology that is current in the minority countries (Meek et al., 2010). Each university beneficiary (faculty, staff and students) should be part of the university planning process and hence implementation activities. This will make all university beneficiaries have a sense of ownership of their institution.

Donations. Finally, alumni support, fundraising in Tanzania using Church institutions, corporations, companies and individuals, and continuation of abroad donor solicitation were other proposed viable opportunities for generating income.

International students. International students used to be a good source of university income through school fees. Now it is not utilized much but there is hope for the future. No clear strategies have been set targeting international students! More work should be done identifying why the number of international students dropped down to a minimum level. The government policy on international students is still very friendly.

Administrator Perceptions on the Sustainability of HE in Tanzania and at SAUT

Sustainability of higher education in Tanzania. A few available literatures on funding of HE in Tanzania unanimously agree that the current funding model in practice is not sustainable (Gebreyes, 2016; Ishengoma, 2004; 2007; Komba, 2017; Makulilo, 2014; Matimbo, 2016). Efforts being done on university income diversification in SSA have not produced satisfactory results (Gebreyes, 2016).

Some interviewees deemed Tanzanian universities, whose major source of income is student loans, as not sustainable. This conclusion is in line with most studies that have been done on the subject. The study participants' main reason was based on the size of the fund and the way the loan program was managed. They pointed out corruption, lack of clear and stable policies on loan qualifications, difficulties in determining needy students, loans issuance delays, loan defaulters and inefficient system of collecting loaned money, and increasing student population viable for university education that does not correspond with the country's economic growth as barriers for Tanzanian universities' funding sustainability.

Although most interviewees thought the current funding model for Tanzanian universities is not sustainable, a few expressed optimism in the future sustainability of these universities based on the current government and institutional efforts to make these institutions sustainable. There are some government efforts to increase the size of the government budget on HE sectors, like an increased education development budget and especially student loan fund, and several university activities to diversify university income from traditional means to entrepreneurial activities. They believe if these efforts are consistently maintained they will pay off in a long run.

Some studies from Tanzania have not been in favor of entrepreneurial activities, they proposed education banks for student loans and increase in enrollment of private fee-paying

students at public universities. Caution should be exercised here. If most Tanzanians don't have a capital base from which to pay for their children's tuition and fees, the program may not work. The nature and tradition of the education financing in Kenya, for example, and Tanzania are quite different. While in Kenya there exists public fundraising in favor of a needy student, a practice famously known as "Harambee" in Kenyan Swahili, it is nonexistent in Tanzania! As for Education Bank, if it is not highly subsidized by the government and hence is not interest free, some students will end up with unbearable debts in their lifetime. The dangers of commercial banks' money lending for student loans have been documented already (Hartlep, Eckrich, & Hensley, 2017), and the US student loan program is a good example of the dangers of our modern money system, which consists largely of private-interest-bearing debt-based money (Huber, 2017; Zarlenga, 2002).

Literature has documented public universities' either unwillingness to venture into or lack of skills in entrepreneurial activities. Universities are bureaucracies that are very hard to change. At this time public universities senior officers are wrestling with the fact of decreased government support and looking for new ways of university financial sustainability. The public universities' "government dependence syndrome" is still very strong. In former colonial countries even the idea of fundraising in the way it is done by US university development offices has not appealed to them. One big element that colonialism succeeded to infuse in people's minds, and that is perpetuated by the elites in former colonies, is dependence. Whatever was needed in newly independent countries had to come from abroad. Even those things that can be achieved locally no effort is made to produce them for they are considered poor quality even if they are of superior value than imported items. Self-reliance projects have failed because of this mindset of waiting to be fed from abroad.

Sustainability of SAUT. Some interviewees thought the university was sustainable.

From the accountant's perspective SAUT is sustainable. The answer is based on the professional belief that institutions are created to last and not to die (respondent). The revenue collected for 2017 budget and future revenue prospects are encouraging. Secondly the audit report (2018) on the institutional sustainability was positive. The second reason some think it is sustainable is based on the ongoing income diversification efforts that are expected to produce more income apart from school fees. Third, they believe investment on academic staff will assure university sustainability for once the quality of education improves more students will be attracted to enroll at this university hence contributing to the university income through payment of tuition and fees. Lastly, the recent slow but consistent increase of student population was pointed out as another point of the university's long-time survival.

On the other hand, other study participants said that, according to the current state of affairs, the university is not sustainable. These do not consider the ongoing university efforts to increase revenues but only considered the actual university situation at the time of the interview. The university budget had deficit spending, which led to borrowing a lot of money from financial institutions. Overdependence on student tuition and fees put the university in a critical situation when the number of enrolled students went down drastically. Late delivery of student loans and students' delayed payment of tuition and fees caused the university irregular cash flows that led to some penalties on delayed university mandatory payments like workers' income tax, pension funds contributions and others.

Sustainability however has to consider the future survival of the university. Ignoring the effect of current efforts of university income diversification to the future livelihood of the

university would be missing out a major element. The following is a summary of strategies proposed or referenced by administrative respondents to ensure university sustainability:

- i) Manpower training
- ii) Establish big income-generating projects to avoid over reliance on school fees
- iii) More sources for supporting students apart from student loans (e.g., government grants)
- iv) Restoring admission levels to former levels
- v) Establishing new investments even those unrelated to academic activities based on expert advice
- vi) Decentralize university colleges and centers from the mother campus
- vii) Merging of small colleges
- viii) Dropping some academic programs which don't attract many students

Student Perceptions on Funding Education, the Student Loan Process and the Sustainability of the Current HE Funding Model

Generally, students thought the higher education funding model is not sustainable in Tanzania and at SAUT in particular. This was in view of the current low funding levels of public universities on subversions, poor infrastructure, subpar learning and teaching materials, inadequate student loan program funding compared to student needs, limited research work and lack of adequate personnel to run these universities.

Student loans. A majority of students at this case study university thought the loan program, which is the main source of student income, is not sustainable (74%). Although the government has increased the education development budget, which mainly covers the loan program, still the loan program does not cover all needy students nor all the needs of those it

does cover. Like in other failed students loan programs, the management of the fund was cited to be very problematic. Reasons given included corruption, difficulties in identifying needy students involving costly process, untimely loans issuance, complicated loan application process affecting mainly poor students from rural areas where no reliable internet connection exists, unstable policies for loan qualification, loan defaulting, and graduates' unemployment. Other reasons included government's other competing needs, restriction of students' program choice by the Loan Board ignoring program prices in loan issuance, loan dependence not creating a sense of independence of borrowers, political interference rather than research-based decisions and lack of employment guarantee to graduates who can in turn pay back loaned money, pay taxes and contribute to the national economy through their income.

Other government support. Government support at the early stages of private university establishment was deemed necessary to bring about university financial sustainability. This government investment will finally pay off through graduate contribution in the country development. Most students consider government support of universities both private and public as an investment and not just an expenditure. Also, private universities employ and graduate citizens who in turn contribute to the economy through income taxes and other social benefits. The more university graduates there are in Tanzania, the stronger its economic and human potential will be.

The role of international economy and multilateral financial institutions. Respondents considered the role of international economy and multilateral financial institutions in these terms: They are a source of financial support, although at times such support comes with strings attached; they are a source of exploitation through Bank loans with high interest rates;

and failure of the international economy affects university graduates' employment opportunities and hence defaults in student loan repayment.

Future challenges for PHEIs. Study participants reported that there were institutional challenges including: policy-related strict control of tuition and school fee charges; lack of clear policy on government private university funding, centralized admission system, and political interference in private universities; loan program management was accused of corruption and funds embezzlement, delayed loan issuance, and low priority given to private university students' loan allocation; private university management related were shortage of teaching and learning materials, managing with high amount of debt/loans, poor organization, poor cooperation between private universities and the government, poor university infrastructure, high cost of university education, corruption and embezzlement of funds and poor-quality education coupled with lack of qualified personnel; competition related threats from the government institutions whose government support allows them to charge less tuition and school fees and pay their faculty and staff higher than private universities can afford; and overdependence on external support.

How to address the challenges. Students had numerous ideas on how to improve university management. These included to maintain accountability and transparency and fight against corruption in financial management; have strong administrators, qualified teachers and staff; engage in more Public Private Partnership (PPP); establish investment projects/enterprises; negotiate on the increase of school fees; increase advertisement of university; improve on education quality; address employment issues in courses, and connect graduates with different employers.

They also offered ideas on how to address government related challenges: The government should have clear policies and practices that promote private universities; address unemployment problems; evaluate the number of established universities versus available resources; address teaching methodologies and curricular contents so that they reflect people's cultural values and practices and their real life problems; develop fair admission system for both private and public universities; offer student loans based on needs only and not on whether the student attends private or public university; create a forum for both private and public universities in order to discuss issues of common interest; follow established policies on university management and funding without manipulation and be consistent in executing such policies; follow up loan defaulters; abide to the fair practices of PPPs; and fight corruption and funds embezzlement in the student loan Board.

Discussion and Conclusions

University participation in both public and private universities and colleges in Tanzania has not increased enough to fulfil the government objective of expanding access/participation, which would translate into economic growth for the country. This study found that although there has been steady growth in higher education participation in the recent years and Tanzania has caught up with other countries at the same economic level in SSA, quality of education has become a concern and the rate of university participation has not gotten close to what minority countries are experiencing at this time and thus participation is not enough to jump start the country's economy. Considering the current expansion of primary and secondary education, which has put a great pressure on higher education sector, there is still a great need to expand higher education in both private and public institutions. Thus, demand for higher education is not a problem but financing of higher education poses a great challenge to both private and public

universities and more so in private universities because they don't get government subventions and they depend highly on tuition and fees. The government prioritization of student loans to priority courses of study affects private university enrollment because PHEIs that don't offer government priority courses will not get many students, and since many students who enroll at private universities are from poor families, without student loans, grants, and/or scholarships, they can't attend at private universities. This lack of student loans and grants for poor students brings in equity issues in higher education participation.

Cost Sharing Resistance

There is a recalcitrant unwillingness of students/parents and even the government towards the policy of cost sharing. Some studies (Ishengoma, 2004; Makuliro, 2014) have documented government hesitance to comply with cost sharing phases of implementation according to proposed timing, student resistance to pay some costs of living and demonstrations that ensued from that, and defaulters on student loans payments. They considered such reactions as nostalgia to socialist free education practices. In contrast, this study sees such resistance as directed towards neocolonial elements detected in SAPs that brought about the cost sharing policy. Before cost sharing implementation key stakeholders were not democratically involved in the decision-making. The governments of many majority countries were coerced into it, students and parents were directed by universities that they should start paying for some of the students' costs of education. Since the government was in dire need of the World Bank loans, they had to comply to SAPs requirements. As for students they were left with a choice of dropping out of school or take students loans or, for those who didn't get loans, survive a miserable college life (refer chapter 4 above). While the need for other funding sources apart from the government is acknowledged by the government and other education beneficiaries, it is also true that most

people who need higher education are poor and can't afford the cost of higher education. One must critically look at the sources of income of most Tanzanians in need of higher education against other life costs of most Tanzanians.

These studies as other previous studies (Ishengoma, 2004; Makuliro, 2014) found out that student loans are being used for other costs more than what the Board prescribes. Although some people can misuse these funds for unwise expenditure during student life, still this is a clear sign that student loan amount does not cover all student needs. The same way the government has other pressing needs on the budget, families and students have other pressing needs as well more than education. Levy and Johnstone after cost sharing disastrous experiences in majority countries warned that cost sharing especially in majority countries and particularly students' loans should be considered carefully before implementation because these countries don't have well-established capital. Normally governments get money from taxpayers. If taxpayers are rich so also is the government. In the case of Tanzania, since the government was unable to pay for higher education because of competing needs, how would the taxpayers who also have competing needs afford to pay for their students' education? Why is this policy established at this time and almost throughout the world? What kind of coincidence?

It is true cost sharing was there during colonial period and after independence students got bursaries, but that was a continuation of forceful practice without borrowers' real consent. That was abolished as one way of ending colonial practices. Then the government planned for what it could afford and paid for it and the system worked very well. It was only after the economic recession that the multilateral organizations got an opportunity to destabilize majority countries systems and not only education. Health systems failed even after borrowing, banking systems failed and privatized corporations like Railways, textiles, and national airlines collapsed.

End of cost sharing at primary and secondary school levels has brought a surge of enrollment to the extent that cannot just be explained by socialism nostalgia of getting free education. People's poverty is real to many Tanzanians and other nations at the same level of development. Now this forceful way/coercion has come in a new form of SAPs, and this is neocolonialism and that is why it is being resisted upon. The way out of this is not following blindly what is said by the so-called "consultants." It is evaluating critically solutions that can work in our circumstances, considering our available capital, what we understand locally as best practices (e.g., quality education), and implemented considering available resources and not what we are told we should borrow.

Loan money is what has put us in this precarious situation. The government should be aware that rationalizing (capping) enrollment in higher education is not politically appealing but also enrolling too many students without necessary resources is suicide to the education system. The damage that has already been done to the education system starting from basic education has long lasting consequences both security wise and economically. The role of the government in university funding is still very crucial and cost-sharing efforts should only be implemented according to what people can afford. Diligence and transparency should be applied between the government and all education stakeholders. The active participation, in planning, decision-making and implementation, of all stakeholders in education should be encouraged for the successful implementation of educational programs.

Income Diversification and Independence

After tough financial experiences SAUT has embarked on income generating activities. Both government and private universities have a donor dependence tradition. Most donors have a condition they call "donor fatigue." At a certain stage they want to wean dependent organizations

unless if they are beneficial to the donors and in this case, they are being exploited in the so-called donor recipient relationship. Many universities including SAUT get donor excuses that their contributors did not contribute according to the promised amount. Most institutions originating from colonial countries have had these dependence structures ranging from curriculum, administration structure, financial structure, and management structure. This dependence has maintained control in terms of thinking, innovation, policy and practice. Such dependence maintained former colonial masters' control over independent countries in ways that would not raise evil suspicion but benevolence (One way the New World Dictionary defines benevolence is “a forced loan formerly levied by some English kings on their subjects) and clemency. Even terms like “benevolent donor” have negative connotation imbued in them. Some students and administrators expressed negative effect on donor dependence although in resource diversification strategies donor support was listed for financing, partnerships, research and in staff training. The efforts being made for institutional income generation is a good starting point toward dependence. At last SAUT has put its acts together and is getting in the driver's seat even though there is still a long way to go. Big investments like real estate, forest planting, farms and research contracts will help to create financial viability of SAUT.

Regional Disparities and Unequal University Participation

Colonial governments focused their development in areas that were rich in resources because they needed such resources to supply their home industries. This situation is still shaping development progress. Areas rich in resources got infrastructure necessary for development such as schools, health facilities, roads, railways, and even cash crops. Such facilities encouraged population growth and together with other facilities more people were educated from these areas and had income to send their children to school. The government will have to develop

distributive policies to encourage those areas left behind in education participation to catch up with more developed areas. This study and previous studies (Ishengoma 2004; Makulilo, 2014) did not find any policies that constrained different regions and groups from education participation although failure to implement existing policies like need-based loan program could lead to unintended inequality to students from poor background.

Implications and Limitations of the Study and Recommendations for Future Research

Implications for PHEI Practice and Policy

So far income diversification efforts have not produced desired results that would allow SAUT and other PHEIs to supplement tuition and government funding through cost sharing practices. The current policies that have helped increased enrollment in pre-primary, primary and secondary schools have exerted too much pressure on higher education sector. With the current government inability and or unwillingness to increase more investment in both public and private universities, higher education expansion for efficient participation in the global knowledge-based competition can't take place. Policies and practices that allow more investment in education by the government and strengthening more PPPs with serious, capable and committed institutions, organizations, companies and individuals will be necessary. These policies could focus on training and enhancing entrepreneurial skills among senior staff members or recruiting new staff with such skills to strengthen income generation activities. Obasi's (2008) study on Nigeria and Botswana concluded that over restrictive policies on HE constricted the growth of private HE in Nigeria, but the lack of policies that protect customers have allowed universities to overlook quality of education they offer. A balance between quality control and university autonomy should be established in policies and practice.

Private education institutions, like other institutions in the private sector, have become a force to reckon with and hence can't be ignored. In education the division between private non-profit and public education is blurring. New policies that promote both sectors for the benefit of all citizens in their diversity need to be formulated otherwise countries won't benefit from the private universities' unique contributions to education. On the other hand, those policies that attempt to change private universities to operate like public universities kill private university initiatives and creativity and constrain their ability to bring in competition in HE fields that has a potential of bringing more efficiency in the system.

Most policies and practices about the nature of management and funding of education tend to originate from abroad and are introduced without thorough planning, which should include the participation of all stakeholders in education and other sectors related to higher education. Such policies tend to lack ownership and legitimacy from beneficiaries and hence are silently boycotted and fail to produce desired results. While external consultants are still needed, they should stick to the advisory role and not dictate what has to be done according to their own perspectives. Natives or citizens understand better their environment and they know how best to solve their own problems. Natives don't need explicators but partners in development because partners have equal rights and status. Many projects have failed due to forced policies and ignoring the local context, and cost majority countries a lot of resources that are badly needed in development. Governments in East Africa need to be in the driver's seat. What has worked elsewhere doesn't have to work necessarily here. Also, competition with stronger economies at our stage of development should be analyzed carefully. Just as colonies were forced into a capitalist economic system in which they remained producers of raw materials and were exposed to exploitation, independent nations being coerced into following policies without real consent

and full knowledge of the consequences of decisions made exposes us to additional forms of exploitation. Coercion into following external policies has become a new avenue of neocolonialism. Hence a call to resistance!

The issue of student loans for education financing was taken for granted as an appropriate way of funding HE throughout much of the world. What was put to question was the way it operated and not the nature of loan money financing. Since there are many challenges in administering student loans resulting in inequality of education participation especially for poor students, the program begs further analysis. First a thorough study based in East Africa or Tanzania in particular should be made on the nature of debt funding, and who benefits more and who is the loser. Results of such a study will shade light on the best way of processing student loans or whether the system is viable for the sustainability of higher education in Tanzania or not. The monetary reform movement (IMMR, 2019) could be informative on the studies done and the results of those studies.

To address equality of opportunities and equity in higher education participation, the government should create different means of funding needy and vulnerable groups especially those from rural areas who have been disadvantaged by lack of cultural capital. One size fits all loan funding model can't address the magnitude of inequality in education participation. Grants for poor children at school and village levels, work-study programs and even merit-based scholarships for needy students will help to address higher education access problems. Shifting from our current money system through monetary reform to sovereign or just money in the public interest will make such grants, scholarships, and work-study programs fiscally possible.

A lot of resources have already been poured into the establishment of private universities in Tanzania and elsewhere. According to path dependence theory (David, 2000), once an

investment is made and then one discovers there are other investment options he could have taken, the cost of exit or change from current investment to another alternative investment is more costly. In this light, any decision to close a private university for poor performance is more expensive than improving on the same university. Since Tanzania is still low on HE participation compared to other majority countries, closing one university entails opening another one whose success is not guaranteed either and whose establishment is more costly than improving on the poorly performing university. Ironically when banks fail, they are bailed out, but when universities that train every highly skilled worker including bankers and administrators or policymakers who deal with quality assurance fail, they are closed.

Limitation of the Study

The limitation of this study is that it focused on only one case study institution. Case study findings are not generalizable to all PHEIs in Tanzania. However, consistency in study findings and conclusions arrived at from different studies could be a base of theory creation in the field of study. This study has offered its contribution that could help in theory creation by future studies. Furthermore, recommended policies for practice could help different policymakers and practitioners to improve their practice.

Recommendations for Future Research

This study was intended to be a multi-case study but due to restricting circumstances that objective was never achieved. Given more time and access for research than a dissertation study can guarantee, a multi-case study using mixed methods and neocolonialism/post-colonialism paradigm would be a good follow-up. This could include different types of private universities such as religiously affiliated non-profit, secular non-profit, secular for profit.

A second option would be to embark on a qualitative study and involve different categories of participants or all stakeholder representatives, from faculty, staff, students, parents, and government representatives mainly in education department and policy makers like members of Parliament. Apart from interviews, conferencing could be included in the data collection section to add more triangulation elements.

A third study would be specific on student loans. Most studies have addressed the modus operandi of the phenomenon. I would like to include the nature of debt money itself and how it works, or does not work, for the Tanzanian environment, and what its alternatives are.

I would also recommend replication of this same study but on a different campus and preferably with different programs than SAUT such as medical universities. This would help to understand whether different variables result in different conclusions. Another study would be using the same study design and methodology but apply many related theoretical paradigms such as neocolonialism, resource dependence, and world systems.

Existing studies have so far not come up with means of assessing private and public universities' financial sustainability based on local context. No professional standards have been established through which Tanzanian universities could be evaluated. An empirical study that creates theories and credible practices for healthy higher education in Tanzania or the East African region would help to narrow down the knowledge gap that exists in this area.

Conclusion

The fast and ongoing growth of demand for higher education that outpaced resources has put much pressure on most governments, including that of Tanzania. The cost sharing strategy that has been introduced has not created supplementary resources badly needed by the governments for the financial sustainability of the current fast-growing and needed higher

education system. In order to benefit from higher education and contribute to the knowledge necessary to compete in a globalized world, there is a need for public policies that enable both the public and private sectors to contribute optimally to the needed human capital for the benefit of all citizens.

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APPENDIX A: STUDENT SURVEY QUESTIONS

Please respond as best you can to all questions you are willing to answer, but do not circle more than one response to each (unless otherwise specified on that particular question).

1. Your gender
 - a. Female
 - b. Male
2. Your current occupation
 - a. Student
 - b. Teacher
 - c. Financial Officer (Banker, Accountant, Insurance agent, etc)
 - d. Police officer
 - e. Public administrator
3. Your marital status
 - a. Single
 - b. Married
 - c. Divorced
 - d. Widowed
4. Current education level
 - a. First year
 - b. Second year
 - c. Third year
 - d. Fourth year
5. Course of study
 - a. BA general
 - b. B. Edu
 - c. B.S.
6. What occupation do you hope to get after you complete your studies
7. Parent/Guardian #1 occupation
 - a. Farmer (peasant)
 - b. Civil servant
 - c. Businessman/woman
 - d. Pastoralist
 - e. Carpenter/Mason
 - f. Other (Please specify)
 - g. Deceased
8. Parents' education level of education (Put a V on relevant level)

LEVEL	MOTHER	FATHER
Standard seven		
Form four		
Form six		
Diploma holder		
Degree holder		
9. Your age range
 - a. 15-20

- b. 21-25
 - c. 26-30
 - d. 31-35
 - e. 35+
10. Do you have any dependents in your family (anyone who depend on your income for living)?
- a. Yes
 - b. No
11. How many siblings
- a. 1-5
 - b. 6-10
 - c. 10-15
 - d. 15+
12. How many siblings have Form Four education
- a. One
 - b. Two
 - c. Three
 - d. Four
 - e. Five
13. How many siblings have post- secondary school education
- a. One
 - b. Two
 - c. Three
 - d. Four
 - e. Five
 - f. Other (please specify)
14. Which type of secondary school did you attend
- a. Private
 - b. Government
 - c. Ward Government Secondary School
 - d. Community (Parents, Cooperative Union Secondary School)
15. Region and District of origin
- a. Region..... (Please specify)
 - b. District..... (Please specify)
16. What movable or immovable properties are owned by you or your parents
- a. Cars (Lorries, Mini buses, Buses etc)
 - b. Houses (Permanent structures made of cement or stones)
 - c. Big Commercial buildings (Shops/super markets, plaza, etc)
 - d. Estates/Farms (For commercial or subsistence purposes)
 - e. Business (Small, medium, large) specify
 - f. Any other (specify)
17. Who supported your secondary education
- a. Government (Ministry)
 - b. Private company
 - c. Individual(s)
 - d. NGO

- e. Parents/guardian/relative
 - f. Other (please specify)
18. What was the total annual school fees (please specify for each)
- a. Form 1-IV
 - b. Form V-VI
 - c. Diploma course
19. Who is sponsoring your university education
- a. Government (Ministry)
 - b. Private company
 - c. Individual
 - d. NGO
 - e. Parent/Guardian/Relative
 - f. Loan Board
20. If you are a beneficiary of a Loan Board what percentage of the loan do you get?
- a. 20%
 - b. 40%
 - c. 60%
 - d. 80%
 - e. 100%
21. If you don't get 100% from the Loan Board, where do you get the rest?
- a. From parents/Guardian/Relative
 - b. From personal salary or business
 - c. From charitable organizations
 - d. Other (please specify)
22. How would you rate your supplementary support?
- a. Not sufficient
 - b. Somehow sufficient
 - c. Sufficient
23. How much do you pay for university costs every year? (specify total for each)
- a. First year
 - b. Second year
 - c. Third year
 - d. Fourth year
24. Do you have to share your stipend (the money you receive to support your education) to support your family members? () Yes () No
25. What does your student loan cover?
- a. Tuition fee
 - b. Special faculty requirement
 - c. Meals and accommodation
 - d. Transport cost
 - e. Practical training/teaching practice
26. When did you first hear about the student loan program?
- a. During secondary school /diploma education
 - b. After graduating from secondary school but before selection for university education.
 - c. After university selection

27. How was the loan application procedure?
- Very difficult
 - Difficult
 - Easy
 - Very easy
28. How would you assess the process of awarding student loans?
- Very efficient
 - Efficient
 - Not efficient
29. How long do you expect it to take for you to pay off your student loans?
- Five years
 - Seven years
 - Ten years
 - Fifteen years
 - More than 15 years
 - I do not plan to repay my student loans
30. In your opinion do you consider the current funding model of higher education in Tanzania sustainable?
- Yes
 - No
 - Explain why and give your suggestions.
.....
.....
..... (Use the back for additional comments)
31. Do you consider the current loan program for financing higher education in Tanzania sustainable?
- Yes
 - No

If **yes**, explain why and give your suggestions for improved program sustainability (use the back if additional room is needed)

If **no**, explain why and give suggestions on how to bring about program sustainability (use the back if additional room is needed)

32. Do you consider the current funding model of Tanzanian private universities sustainable?
- Yes
 - No

If **yes**, explain why and give your suggestions on how to improve financial sustainability (Use the back if additional room is needed)

If **no**, explain why and give suggestions on how to achieve financial sustainability (Use the back if additional room is needed)

33. Has private higher education improved access to higher education?

- a. Yes
- b. No
- c. I don't know

34. Do you think the government should support the financing of private universities?

- a. Yes
- b. No

If **yes**, why and how? Explain

If **no**, why? (Use the back if additional room is needed)

35. Should student loans be given to students from private universities?

- a. Yes
- b. No

If **yes**, why? If **no**, why?

36. To what extent should the government be directly involved in the **financing** of higher education?

- a. Not involved
- b. Less involved
- c. Highly involved

37. To what extent should the government be directly involved in the **provision** of higher education?

- a. Not involved
- b. Less involved
- c. Highly involved

38. Is higher education financing policy executed to ensure fair access to university education in both private and public universities?

- a. Yes
- b. No
- c. I don't know

39. Does financing policy guarantee the sustainability of all universities?

Yes, I agree; Yes, somewhat; No, not sufficiently; No, not at all

40. Do you think we need more universities in Tanzania? Give reasons for each response.

- a. Yes
- b. No

If yes, why? If no, why? (Continue below if additional room is needed)

41. Which type of universities would you prefer to attend (list all 1-4, 1 for most preferred and 4 for least preferred)
- a. Public
 - b. Private non-profit.....
 - c. Private for-profit
 - d. Private religious-affiliated
42. In your opinion, what impact does the international economy and finance system have on the funding of higher education in Tanzania?
43. In your opinion what are the main challenges for the future of private university financing?
44. In your opinion, what should be done to address these challenges?

APPENDIX B: INTERVIEW QUESTIONS FOR UNIVERSITY ADMINISTRATIVE AND
FINANCIAL STAFF

1. Please tell me about your institution.
 - a. History of institution
 - b. Description of institution
 - c. Description of student body (i.e., number, age, sex, place of origin of students, economic status)
 - d. Admissions criteria
 - e. Programs and degrees offered and/or delineation of academic units
 - f. Teachers/faculty
 - g. Objectives? Are you achieving the objectives?
 - h. Reputation? (How do those around you view you? E.g. government, other HEIs, and general public)
2. Please explain to me your role at the institution.
3. Why do you believe most students attend your institution as opposed to another university?
4. How much does it cost to attend your institution? (tuition, fees, room, board, transport)
 - a. How have tuition, fees, room, and board changed over the past 20 years? (Can you provide this to me in writing?)
 - b. How do you expect them to change in the future?
5. How do most students pay to attend your institution – loans, family support, work, scholarship aid, etc.? If more than one of these, describe the typical ratio among them.

I am especially interested in higher education finance in Tanzania. My next questions will all focus on school finance.

6. Do you have a university budget?
 - a. If possible, would you provide me with a copy?
 - b. What are the biggest challenges for balancing your budget?
7. In what ways and amounts does the university receive financial support from the government? Can I have supporting documents?
8. How has government policy regarding finance influenced your institution?
9. Are faculty or staff at your university in unions or employee organizations that represent their interests and affect their salaries and work conditions? If so, tell me about this.
10. What are ways the university has attempted to generate additional revenue for the university?
 - a. Partnerships?
 - b. Grants? Research?
 - c. Fund raising? Donations from foreign or domestic sources?
 - d. New programs?
 - e. Loans from governmental or non-governmental sources?
 - f. Income generating activities or renting of facilities?
 - g. International students?
 - h. Other?
11. Which of these approaches have been most successful and why do you think that is?
12. In what ways has the university tried to cut costs? How successful have these been?
13. Have any administrative units (fund raising, projects coordination, grant writing) been established for generating new revenues for the university? Please explain.
14. Is your university sustainable as it is currently funded? Why or why not?

15. If not, what solutions or approaches could result in the best financial sustainability of your university?
16. What else would you like to add about the financing of your university in particular or the financing of Private HEIs in Tanzania in general?
17. May I call you again if I have any follow-up questions?

APPENDIX C: IRB APPROVAL

ILLINOIS STATE UNIVERSITY <i>Illinois' first public university</i>	Research Ethics and Compliance Campus Box 3330 Normal, IL 61790-3330 Phone: (309) 438-2529 rec@IllinoisState.edu
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DATE: August 11, 2017

TO: Lucille Eckrich, PhD
FROM: Illinois State University IRB

PROJECT TITLE: [1031128-2] Public Policy and the Sustainability of Tanzanian Private Universities

REFERENCE #:
SUBMISSION TYPE: Revision

Thank you for your submission of Revision materials for this project. The Illinois State University IRB has APPROVED your submission. This approval is based on an appropriate risk/benefit ratio and a project design wherein the risks have been minimized. All research must be conducted in accordance with this approved submission.
This submission has received Expedited Review based on applicable federal regulations.

Please remember that informed consent is a process beginning with a description of the project and assurance of participant understanding. Informed consent must continue throughout the project via a dialogue between the researcher and research participant as articulated in the approved protocol. Federal regulations require that each participant receives a copy of the consent document unless consent is altered or waived by the IRB.

Please note that any modification to previously approved materials must be approved by this committee prior to initiation. Please use the appropriate modification forms for this procedure.

All UNANTICIPATED PROBLEMS involving risks to subjects or others (UPIRSOs) and SERIOUS and UNEXPECTED adverse events must be reported promptly to this office. Please use the appropriate reporting forms for this procedure. All sponsor reporting requirements should also be followed.

All NON-COMPLIANCE issues or COMPLAINTS regarding this project must be reported promptly to this office.

You must submit a continuation request and receive approval prior to continuing your research beyond this expiration date. Please use the appropriate forms for this procedure. The forms

provide instructions and timelines according to review type. Your documentation for continuing review must be received within the designated time for review and continued approval before the expiration date of August 10, 2018.

Please note that all research records must be retained for a minimum of three years after the completion of the project.

If you have any questions, please contact Research Ethics and Compliance at 309-438-2529 or rec@ilstu.edu. Please include your project title and reference number in all correspondence with this committee.

This letter has been electronically signed in accordance with all applicable regulations, and a copy is retained within Illinois State University IRB's records.

APPENDIX D: RESEARCH CLEARANCE

File

ST. AUGUSTINE UNIVERSITY OF TANZANIA

The Office of Deputy Vice Chancellor for Academic Affairs
P.O. Box 307 - Mwanza

Ref. No. SAUT/AC/02/33

19th January, 2017

Fr. Simon Taabu

Re: RESEARCH CLEARANCE FOR FR. SIMON TAABU

The reference is made to the above heading.

May I acknowledge with thanks receipt of your email. We wish to notify that your request on named above for data collection on research topic titled: "*Public Police and the Sustainability of Tanzania Private Universities*" has been accepted.

Fr. Simon Taabu is welcome to report to the SAUT Director of Postgraduate Studies, Research and Consultancy for more directives as to which departments would be relevant to your study (scope) and later on to the Public Relations Officer who shall introduce you to the respondents.

Yours sincerely,

Dr. Negussie Andre D.

Deputy Vice Chancellor for Academic Affairs

cc: Director of Postgraduate Studies, Research and Consultancy
HRO, PRO

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