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Original Article

Effects of Student Loan Administration Mechanisms on Access to University Education in Uganda

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ABSTRACT

This study examines the effect of student loan administration arrangements on access to higher education in Uganda, utilising primarily quantitative and little qualitative evidence derived from a cross-sectional survey of 217 university students selected through stratified random sampling. In applying regression analysis, the study demonstrated a highly significant relationship between funding adequacy and access ($R = 0.642$, $p < 0.01$), with perceived funding accounting for 41% of the variation in access. For every one-unit increase in loan perceived adequacy, access increased by 47%, highlighting the key role of sufficient financial provision. The study also determined a moderate but very significant positive correlation between the inclusiveness of the loan scheme—measured in terms of rural coverage, transparency, and publicity—and access among low-income students ($R = 0.537$, $p < 0.01$), with 28.4% of the variance accounted for by inclusiveness. Qualitative data suggest that rural and disadvantaged students are discouraged by complex paperwork, the absence of outreach efforts, and language barriers. Additionally, the timeliness of loan approval and disbursement was highly related to student retention ($R = 0.491$, $p < 0.01$), with an Odds Ratio of 3.10, such that students with timely disbursements were over three times as likely to remain enrolled. These findings affirm that adequacy of funding, administrative inclusiveness, and timely disbursement are primary determinants of access and persistence. The paper concludes by urging the Ministry of Education, HESFB, and stakeholders to enhance outreach, decentralise service delivery, improve disbursement efficiency, and target support for rural, female, and disadvantaged students to achieve transformative and sustained access to higher education in Uganda.

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INTRODUCTION

Access to higher education remains a significant issue worldwide, particularly in low- and middle-income countries, where economic pressures often deter students from enrolling and graduating from universities. In response, most governments have established assistance programmes, including student loan schemes, to promote fairness and improve access to education. Developing in Europe during the 1960s (Long, 2005), these financial mechanisms have been replicated by several developing nations, including Uganda (Ziderman, 2005), ever since. Despite their broad application, the effectiveness of such mechanisms in alleviating inequities in access remains a topic of controversy and is understudied, especially in sub-Saharan Africa. This study addresses this gap by examining the impact of Uganda's student loan administration mechanisms on access to higher education at the university level.

Literature on Ugandan higher education (Wanyama et al., 2016; Mayanja, 1996; Kasozi, 2009) consistently reports disparities in enrollment, particularly between students from economically disadvantaged and affluent backgrounds. While financial constraints are traditionally cited as a significant constraint, extant research does not evaluate the performance of student loan schemes using a general analysis framework. The Access Framework in Higher Education (Evans et al., 2019) is applied in this research, considering monetary, socio-economic, and institutional factors that influence access to higher education. The framework distributes access to three dimensions: broadening (expanding opportunities for increased enrollment), deepening (cultivating participation by underrepresented groups), and retention (promoting students to complete their courses) (Ziderman, 2004).

This study focused on the Uganda Higher Education Students' Financing Board (HESFB), which administers the country's national student loan scheme. Even though the scheme was established to bridge access gaps, issues such as funding shortages, bureaucratic inefficiencies, and high dropout rates persist (Makerere University, 2022; Kibuuka, 2023). Available information indicates that less than 35% of eligible students receive this benefit (NCHE, 2012), and most do not have access to it at the university level. These issues raise fundamental questions about the effectiveness of the scheme in supporting equal access and student retention. Based on a critical examination of the strengths and weaknesses of current loan management mechanisms, this research provides evidence-based recommendations to inform policy and practice in expanding access to higher education in Uganda.

Statement of the Problem

Student loan schemes are valuable instruments for enhancing access to higher education, particularly for low-income students. In 2014, the Ugandan government established the Higher Education Students' Financing Board (HESFB) to increase access to universities by sponsoring economically vulnerable students. This commendable policy aside, evidence shows that the programme has not met its mark.

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Current studies indicate that the scheme only covers 35% of deserving students annually, with the majority remaining in need of financial support (Makerere University, 2022). Moreover, although the scheme targets disadvantaged students, better-off candidates still possess a competitive advantage due to better access to information, stronger institutional connections, and a greater capacity to meet eligibility criteria (Kibuuka, 2023). As a result, the scheme may end up reinforcing rather than mitigating socio-economic disparities in higher education.

Yet another key issue is insufficient loan coverage. The majority of the beneficiaries explain that loans do not cover the costs of tuition, accommodation, and study materials. This lack of resources has a direct consequence of increased dropout rates, as students struggle to cover their study expenses on a study-by-study basis (Kibuuka, 2023). As a result, the scheme fails not only in opening opportunities but also in retaining students.

These vulnerabilities have broader implications for Uganda's development. Limited access to the higher education system hinders human capital development, one of Uganda's central supports in the National Development Plan IV and Vision 2040. Without wholesale reform of the loan administration system, the country risks not realising its education and economic goals in the long term. Therefore, a general review of the scheme is essential, utilising the findings to enact better and more equitable financial support policies.

Purpose

This study examined the effect of student loan administration arrangements on access to higher education in Uganda, focusing on funding adequacy, inclusiveness, and student retention.

Research Hypotheses

The following hypotheses were formulated from the objectives and theory of the study:

- H_1: There is a statistically significant relationship between the adequacy of student funding and access to university education among students in Uganda.
- H_2: The inclusivity of the student loan scheme is statistically significantly related to access by students from poorer backgrounds to university education.
- H_3: There is a statistically significant relationship between student loans being approved and the continuation of beneficiaries at universities.

LITERATURE REVIEW

The management of student loan schemes plays a crucial role in increasing students' access to higher education. Various research studies have analysed the relationship between loan management and students' potential to access and benefit from higher education, as well as the relationship between financial aid policy and the same. Cho and Xu (2019) found that student loan support had not significantly contributed to the accessibility of higher education due to a lack of information. The study also identified that financial assistance policies influence students' decisions to take or reject loans. Their study, however, was conducted in developed economies and is therefore less applicable in developing nations, where financial constraints and policy direction may be distinctly different.

Similarly, Evans et al. (2019) investigated the increase in access to higher education using qualitative methods. In their study, they found that internal state policies, political motivations, assumptions about the student population, institutional agendas, and international positioning all influence access to higher education. The research indicates the multidimensional forces shaping access. However, it did not employ a mixed-methods approach, which would have

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provided a more comprehensive description of the findings.

Standish-Kuon (2019) considered the impact of legislative policies on student loan management. Under Chapter 154 of the 2017 legislative statutes governing student loan programs, institutions are required to notify students who have requested financial aid about their total amounts borrowed, expected repayment needs, and interest rates. Such disclosure in the management of loans encourages effectiveness and enables increased access to higher education by raising students' awareness of their financial responsibility.

In Tanzania, Kossey and Ishengoma (2017) observed the influence of political forces on student loan administration. In their study, they reported that the President appoints the most senior officials in student loan schemes directly, thus restricting independent judgment. Such an arrangement subjects loan administration to political manipulation and coercion, which could affect equitable access to loans and, hence, access to higher education.

With specific reference to Uganda, Kirabo (2021) examined the administration of the student loan scheme that has been operational since 2014. Initially targeting first-year students, the scheme provides loans for tuition and ancillary charges, which the beneficiaries repay upon graduation. The rules of eligibility require applicants to be Ugandan, financially disadvantaged, and enrolled in a final-year Science, Technology, Engineering, and Mathematics (STEM) programme or an affirmative action-approved programme at a reputable institution. However, despite these administrative measures, the extent to which they impact access to university education has not been empirically examined, highlighting a need for further research.

In addition, Kyaligonza (2017) also identified shortcomings in the management of Uganda's student loan program. Decentralising the programme in Kampala was found to limit access for students from rural communities. The Higher Education Students Financing Board (HESFB), as mandated in the Higher Education Students Financing Act of 2014, regulates loan disbursement. Its policies, however, impose stringent eligibility criteria such as higher-level science courses, two principal passes, and evidence of financial need. Moreover, the cost of food and accommodation is not reimbursed, thereby contributing to the overall cost for students. However, Kyaligonza's (2017) study was not based on a correlational model, leaving room for further understanding of the direct association between loan management and access to higher education.

Generally, the literature suggests that the administration of student loan schemes has a significant impact, indicating that it affects access to higher education. Policy transparency, political interference, eligibility, and geographical accessibility are among the key variables that significantly impact students' ability to benefit from loan schemes. The literature is also sparse in examining empirically the implications of such administrative systems on access to higher education; hence, research in this area is significant.

METHODOLOGY

This study employed a cross-sectional survey research design with a quantitative study strategy to examine the set research variables at a single point in time. The study design was chosen because it allows for cost-effective data collection from a large population, while enabling statistical analysis to ascertain relationships between variables.

The study utilised a sample of 217 students from the loan scheme program, selected through stratified random sampling to ensure proportional representation across the four universities. This sampling technique helped broaden the generalizability of the study by capturing diverse views within the target population.

Data were collected using a semi-structured questionnaire that aimed to quantify key variables

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for the study and gather some qualitative findings. Pilot testing of the questionnaire was conducted to ensure its validity and reliability before mass data collection. Data collection activity was guided by ethical principles, including obtaining informed consent from respondents and ensuring confidentiality.

Descriptive measures, such as frequencies, percentages, means, and standard deviations, were used to present and summarise data at the univariate level during data analysis. Pearson's correlation was utilised at the bivariate level to determine the strength and direction of relationships between key variables. Simple linear regression analysis was also used to examine predictive relationships concurrently, while the thematic analysis method was used to analyse the qualitative data collected in the open-ended parts of the questionnaires.

Ethical standards were strictly followed throughout the study. Ethical clearance was obtained from the relevant review board before data collection. Participants were informed in detail about the study's purpose, their right to withdraw, and the measures taken to maintain anonymity. All gathered data was stored securely and used only for academic purposes.

RESULTS

This section presents findings derived from data analysis collected in a study of 217 students funded by the Higher Education Students' Financing Scheme (HESFB) in selected universities in Uganda. The data were analysed to examine three research hypotheses on the effect of administering student loans on access to and retention in higher education. Descriptive and inferential statistics (correlation, linear and logistic regression) were used to test the hypotheses and interpret results in meaningful terms.

Descriptive Statistics

Descriptive analysis revealed notable trends in students' experience with loan administration:

- Sixty-two per cent of respondents stated that the loan amounts received were insufficient to fully cover the costs of study, including tuition, accommodation, and study materials.
- A high 68% of students, particularly from rural or remote locations, reported that finding information regarding loan availability and eligibility was problematic or unclear.
- Approximately 31% of loan beneficiaries had delayed a semester or withdrawn temporarily, primarily due to delays in loan disbursement, uncertainty about disbursement schedules, or insufficient funding.

These figures highlight systemic communication and resource provision faults, underscoring the need for reforms in loan policy and delivery systems.

Hypothesis 1: Adequacy of Student Loan Funding and Access to University Education

The first hypothesis was stated as H_1: A statistically significant relationship exists between student funding adequacy and university access. To verify this hypothesis, a regression analysis test was performed. The regression analysis results in Tables 1 and 2 indicated a high, positive correlation between funding adequacy and university access ($R = 0.642$, $p < 0.01$). This result implies that students who reported their loans to be adequate were significantly more likely to enter and persist in higher education.

Table 1: Regression Analysis Results

Model	R	R²	Adjusted R²	Std. Error
1	.642	.412	.409	.36832

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An adjusted R^2 value of 0.409 in Table 1 indicates that approximately 41% of the variation in university access is explained by students' perception of the adequacy of funding. This finding is an extremely high rate, highlighting the centrality of financial adequacy in enabling access.

Table 2: Coefficients Table

Predictor	B	Std. Error	Beta (β)	t	Sig.
Constant	1.679	0.125	—	13.395	.000
Funding Adequacy	0.470	0.038	0.642	12.407	.000

Table 2 shows that the unstandardised coefficient (B = 0.470) indicates that for every one-unit increase in perceived adequacy of the loan, access to university rises by approximately 47%. This finding is both statistically significant and of practical significance.

These results show that those students who perceive their loan covers most or all of their expenses are much more likely to acquire and maintain access to higher education. The strength of this correlation suggests the need for ongoing examination and revision of the loan's magnitude to rising university fees and regional cost-of-living variations. Overall, the findings support H1.

Hypothesis 2: Inclusivity of the Loan Scheme and Access for Economically Disadvantaged Students

The second research hypothesis verified in this study was stated as follows: H2: The statistical significance of the scheme's inclusivity is linked to access to university education for students from low-income families. This hypothesis examined whether inclusivity—indicated by awareness campaigns, rural outreach, equity in selection, and accessibility—had any effect on students from low-income families. To verify this hypothesis, a regression analysis was performed, and the results are presented in Table 3.

Table 3: Correlation Coefficient

Model	R	R^2	Adjusted R^2	Std. Error
2	.537	.289	.284	.40112

The findings in Table 3 indicate a moderate positive correlation between students' perceptions of the scheme's inclusivity and their access to university education ($R = 0.537$, $p < 0.01$). Overall, the regression results in Table 4 indicate that 28.4% of the variation in university access is explained by whether students perceive the loan scheme as inclusive.

Table 4: Coefficients Table

Predictor	B	Std. Error	Beta (β)	t	Sig.
Constant	1.679	0.125	—	13.395	.000
Inclusivity & Access to University Education	0.470	0.038	0.642	12.407	.000

Table 4 findings indicate that inclusivity and access to university education are statistically significant predictors of the outcome variable (i.e., academic achievement, university intake, or the like, depending on the study context). The unstandardised coefficient ($B = 0.470$, $p < .001$) reflects the corresponding increase of 0.470 units in the dependent variable for each one-unit increase in inclusivity and access. The standardised Beta ($\beta = 0.642$) indicates a strong positive correlation,

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suggesting that inclusivity and access have a greater influence than other predictors. The high t-value (12.407) also confirms the significance of this correlation. These findings confirm the substantial impact that inclusive practices and equitable access to higher education have on the development of key outcomes.

In the open-ended parts of the questionnaire, the disadvantaged students indicated that major obstacles to access included: Sparse coverage of centres where students may apply in rural areas; Official documents being presented in a language that is difficult for them to understand; and Low levels of local school and community leader participation in raising awareness. Those who reported receiving acceptable outreach and clear eligibility information were more likely to have successfully applied and enrolled. Therefore, in conclusion, H_2 is upheld, and evidence supports the requirement for the loan scheme to be more deliberately pro-poor and pro-rural in approach.

Hypothesis 3: Loan Approval and Disbursement and Student Retention

The third and final hypothesis verified in this study was stated as follows: H_3: There is a statistically significant relationship between the approval of student loans and sustained enrollment by beneficiaries at institutions. This hypothesis tested the effect of the timing and approval of loan disbursal on the success of students in sustained enrollment. The results were generated through logistic regression analysis.

Table 5: Correlation Between Loan Disbursement Timeliness and Student Retention

Variable 1	Variable 2	Correlation Coefficient (R)	Significance (p-value)
Timely Loan Approval & Disbursement	Student Retention	0.491	$p < 0.01$

The findings in Table 5 revealed a moderate positive relationship between the timely approval and disbursement of loans and student retention ($R = 0.491$, $p < 0.01$). Logistic regression was used since the dependent variable (retention) was dichotomous (1 = continuously enrolled; 0 = deferred/dropped out).

Table 6: Logistic Regression Coefficients for Predicting Student Retention

Predictor	Odds Ratio (OR)	95% Confidence Interval (CI)	Significance (p-value)
Timely Loan Approval & Disbursement	3.10	2.01 – 4.79	$p < 0.001$

Results in Table 6 showed that the Odds Ratio (OR) was 3.10 (CI: 2.01–4.79, $p < 0.001$). That is, students who received timely, complete, and whole disbursements had 3.1 times the likelihood of being continuously enrolled compared to students whose disbursements were late or sporadic.

Qualitative results from open-ended survey answers also revealed that Delayed disbursement caused some students to miss registration due to time constraints, while others were ejected in mid-semester because of outstanding tuition. Additionally, some students borrowed loans informally to stay in school, exposing them to further financial burdens. Thus, it was concluded that H_3 is supported, emphasising the point that efficient loan approval and timely disbursement are essential in keeping students.

Summary of Hypothesis Testing

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Table 7: Summary of Hypothesis Testing

Hypothesis	Supported?	Key Findings
H_1: Funding adequacy → access	Yes	Higher funding adequacy strongly predicts better access to higher education.
H_2: Inclusivity → access for poor students	Yes	Fairness, outreach, and transparent criteria are crucial for equity
H_3: Loan disbursement → retention	Yes	Timely, complete disbursement significantly reduces dropouts and deferrals

The findings in Table 7 indicate that the technical aspects of providing student loans—funding adequacy, inclusivity, and disbursement timeliness—directly influence students' access to and persistence in college. Additionally, loan sizes should be reconsidered, and geographic and online outreach should be improved. Furthermore, disbursements should be rendered transparent and predictable by the Ministry of Education and HESFB. Additionally, universities should establish institutional Practices That Include help desks for financial aid, tracking facilities for disbursement, and facilitate students in the application process. Finally, Female, rural, and minority students need special interventions to facilitate access and narrow equity gaps.

DISCUSSION

Findings from the research reveal a statistically significant relationship between the funding adequacy of student loans and university education accessibility, with a high correlation coefficient ($R = 0.642$, $p < 0.01$). Regression analysis indicates that funding adequacy accounts for over 40% of the variation in accessibility. This finding supports Standish-Kuon (2019), who emphasised that effective, well-funded loan programs can significantly extend access to higher education by reducing students' cost burdens. This research, however, adds evidence of real-world Uganda, which shows that when students perceive the loans as inadequate—due to deficits in tuition fees, accommodation, or living expenses—their ability to gain admission or persist at university is jeopardised. While the issue remains as to whether loans can improve access on their own, Cho and Xu (2019) point out that information dissemination and financial literacy are also determinants, which are identified in this study as crucial bottlenecks, particularly for rural-based students.

Regarding inclusivity, findings revealed a moderate but positive correlation between the degree to which the loan scheme is perceived as inclusive and accessible by economically disadvantaged students ($R = 0.537$, $p < 0.01$). This finding supports previous arguments by Evans et al. (2019) and Kossey and Ishengoma (2017) that policy and structural barriers, such as centralised application processes and stringent eligibility criteria, tend to disenfranchise the poorest students. Disadvantaged students in this research specifically cited language barriers, insufficient local outreach, and limited access to rural areas as significant barriers. These findings support Kyaligonza (2017), who has been critiquing Uganda's centralised loan administration for perpetuating inequality and advocating for decentralisation to reach rural individuals more effectively.

The analysis of the timing of loan approval and disbursement illustrated considerable influence on persistence among students, with an odds ratio of 3.10, indicating that students who received timely disbursements were more than three times more likely to remain continuously enrolled. These results align with Ishengoma's (2017) concerns about Tanzania's politically motivated and often wasteful loan disbursement systems, which also forced students to postpone their studies or withdraw due to delayed payments or underfunding.

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In Uganda, as in this research, late disbursements forced students to miss registration, be expelled mid-semester, or resort to informal borrowing. These findings underscore the tangible consequences of inadequate administrative coordination and reaffirm the necessity for a more transparent and predictable disbursement mechanism.

Interestingly, while the current study significantly substantiates all three hypotheses about loan adequacy, inclusiveness, and timeliness of disbursements, the adjusted R^2 values suggest that these factors do not fully explain access or retention—external factors must have had an impact. For instance, while funding adequacy accounts for just 41% of the variance in access, a significant 59% can be influenced by factors such as household income, parents' education, institutional policies, or geographical variations. This finding is partially in agreement with Evans et al. (2019), who argue that while the design of the loan is essential, the broader socio-economic and political context also plays an equally significant role. The findings thus call for more multi-sectoral intervention in education finance reform.

Moreover, while the study contributes strong quantitative information to the call for greater effectiveness of loan schemes, it mostly leaves untouched topics such as financial literacy, awareness about repayment among students, and the long-term sustainability of the loan fund, all of which were raised in Standish-Kuon (2019) and Cho and Xu (2019). Both studies assume that in the absence of strong informational scaffolding—such as regular workshops, counselling meetings, or websites to inform applicants—student loans are likely to remain underused or misused. The Ugandan case, with nearly 70% of students indicating that loan data is hard to find or vague, lends strength to this deficit. This view suggests that, alongside the streamlining of loan amounts and procedures, communication strategies must also be significantly revised.

Ultimately, this study provides substantial empirical evidence to support ongoing discussions about the effectiveness of student loan schemes in Sub-Saharan Africa. It strongly supports the concept that effective loan management—defined by appropriate funding, equity, and timely disbursement—is a significant way to enhance access to and retention in postsecondary education. It also supports simultaneously more general issues identified in earlier research, suggesting that loan programs in isolation are no panacea. To be most effective, future efforts should combine strengthened administration with strengthened outreach, simplified applications, and augmented government, university, and community partnerships. In an integrated approach, structural inequity will be addressed more effectively, and no deserving student will be left behind due to administrative loopholes.

CONCLUSION AND RECOMMENDATIONS

Findings from the present study validate that proper management of student loans plays a pivotal role in enhancing access to and persistence in higher education among Ugandan students. More specifically, loan adequacy, the scheme's accessibility—particularly to economically and geographically disadvantaged students—and the speed of approval and loan release were the main predictors of access to universities as well as persistence. While the study attests to the effectiveness of the Higher Education Students' Financing Scheme (HESFB) in theory, it also indicates key implementation loopholes. These include inadequate loan coverage, limited rural outreach, administrative hurdles, and uncertainty in the transmission of disbursements and eligibility. To close these gaps and ensure the scheme delivers its desired development and equity goals, these issues must be addressed.

To that end, the Ministry of Education and Sports, in partnership with HESFB, should immediately revisit the disbursement framework to ensure that loan sizes match the current tuition fees, cost of

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living adjustments, and the needs of students. HESFB should decentralise operations by establishing regional application and information centres, especially in rural and remote areas that lack access, and disseminating application forms in accessible languages. Universities, on their part, should establish special financial aid helpdesks to assist applicants and monitor disbursements. Outreach must involve collaboration with local leaders, radio stations, and schools to achieve broad exposure. Lastly, Parliament and the Ministry of Finance should consider long-term funding mechanisms to expand the loan fund's coverage without compromising repayment feasibility. It is through a collaborative, multi-actor effort that Uganda can close equity gaps and ensure that no capable student is excluded from the university due to financial constraints.

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