



Original Article

Equitable access, Retention and Successful Completion of Undergraduate Students in Higher Education in Uganda: The Uganda Students' Higher Education Financing Policy Perspective

Enock Kibuuka¹

¹ Makerere University, P. O. Box 7062 Kampala, Uganda.

* Author for Correspondence Email: hecnilas42@yahoo.co.uk

Article DOI: <https://doi.org/10.37284/eajes.5.2.757>

Date Published: ABSTRACT

19 July 2022

Keywords:
*Equitable Access,
Retention,
Drop Out,
Successful
Completion,
Higher Education.*

Given the extensive social and private benefits that result from higher education (HE), access, inclusion, and completion are essential for achieving social justice, and ensuring the realisation of the full potential of those who wish to acquire HE. Yet still, many students or indeed their families, especially in low-income countries like Uganda, find it extremely difficult to access HE, whilst many of the students who join higher education institutions (HEIs) fail to complete their study programmes due to failure to meet the costs involved. On top of the various affirmative action measures aimed at increasing equitable access to HE, the Government of Uganda in 2012 introduced a financing scheme for HE that is, the Uganda Students' Higher Education Financing Policy (USHEFP) that culminated into the Students' Loan Scheme (SLS) with the primary aim of increasing equitable access to HE by providing loans to the qualified students who would otherwise not afford the cost of HE. The purpose of this study therefore, is to explore how the USHEFP is facilitating access, retention, and successful completion of students (policy beneficiaries) in HE. Using snowballing and purposive sampling, the results from one-on-one interviews with participants revealed that the Higher Education Students Financing Board (HESFB) provides loans only for the academic component (Tuition and Functional fees) of the students, leaving out the welfare component (feeding, accommodation, scholastic materials) as well as internship and research. Without downplaying the importance of this financing policy in facilitating access to HE, nevertheless, the study revealed that the policy does not have an explicit effort to ensure that those who access the loans, complete their studies. Thus, since its inception with the first cohort of beneficiaries in 2014, the scheme has awarded loans to about 11,187 students out of whom 776 students have

dropped out, translating into 6.94% of the students' loan scheme dropouts due to inability to meet the cost of their welfare while at campus.

APA CITATION

Kibuuka, E. (2022). Equitable access, Retention and Successful Completion of Undergraduate Students in Higher Education in Uganda: The Uganda Students' Higher Education Financing Policy Perspective *East African Journal of Education Studies*, 5(2), 232-249. <https://doi.org/10.37284/eajes.5.2.757>.

CHICAGO CITATION

Kibuuka, Enock. 2022. "Equitable access, Retention and Successful Completion of Undergraduate Students in Higher Education in Uganda: The Uganda Students' Higher Education Financing Policy Perspective". *East African Journal of Education Studies* 5 (2), 232-249. <https://doi.org/10.37284/eajes.5.2.757>.

HARVARD CITATION

Kibuuka, E. (2022) "Equitable access, Retention and Successful Completion of Undergraduate Students in Higher Education in Uganda: The Uganda Students' Higher Education Financing Policy Perspective", *East African Journal of Education Studies*, 5(2), pp. 232-249. doi: 10.37284/eajes.5.2.757.

IEEE CITATION

E. Kibuuka. "Equitable access, Retention and Successful Completion of Undergraduate Students in Higher Education in Uganda: The Uganda Students' Higher Education Financing Policy Perspective", *EAJES*, vol. 5, no. 2, pp. 232-249, Jul. 2022.

MLA CITATION

Kibuuka, Enock. "Equitable access, Retention and Successful Completion of Undergraduate Students in Higher Education in Uganda: The Uganda Students' Higher Education Financing Policy Perspective". *East African Journal of Education Studies*, Vol. 5, no. 2, Jul. 2022, pp. 232-249, doi:10.37284/eajes.5.2.757

BACKGROUND

For many years preceding to the introduction of universal primary and secondary education, higher education in Uganda highly subsidised especially in Government universities and other tertiary institutions (Ministry of Education and Sports, 2012; Tibendarana, 2013). In order to promote and increase access to university education, government could meet the cost of university education "covering tuition fees and living allowances of students" (Ministry of Education and Sports, 2012, p. 4). However, the introduction of Universal Primary Education (UPE) in 1996 and Universal Secondary Education (USE) in 2007 led to the growth of student numbers qualifying to join higher education institutions (HEIs). This upsurge in demand for higher education made it difficult for government to continue covering the cost of HE for students joining HEIs (Ministry of Education and Sports, 2012, p. 7). This revelation has its roots in the Government White Paper on Education of 1992, which had envisaged future growth in student numbers that would create demand for HE. Therefore, it recommended cost-sharing in HE, having realized that Government could not sustain meeting all the costs needed by students (tuition, accommodation, living allowances (pocket money),

stationery, feeding) as well as paying teaching, support, and technical staff. However, in light of this cost-sharing, the Education Policy Review Commission Report [EPRCR] (1992) rightly envisaged that there would be students who may wish to join universities and other tertiary institutions but may not afford to meet the costs involved. Thus Recommendation 95 of the White Paper on Education stated that, "for students who are unable to raise the necessary finances, the Government should establish a system of study loans to be paid [back] only when the student completes his [or her] studies and finds gainful employment" (Ministry of Education and Sports, 1992, p. 105). Such loans were to be given to "genuinely needy students" to cover not only tuition and functional fees, but also the "estimated boarding [accommodation] costs, dependents and stationery costs" (ibid, p. 105). Thus, by establishing the students' loan scheme, the government wanted to ensure equitable access of Ugandan students to higher education, which majority of the students that complete High School cannot afford (Ministry of Education and Sports, 2012; Kyaligonza, 2017; Onen et al., 2015).

INTRODUCTION

The challenge of funding higher education is today a global phenomenon (Onen, et al., 2015), and a significant number of scholars in the field have investigated the issue of equitable access to HE. However, in the web of higher education research on equity and access to HE, barriers such as ethnicity, income levels, colour, gender, tribe, and disability have been at the centre of inquiry by most of the researchers in this field. Some scholars have investigated the issue of equity of access to HE from the stand point of the economic status of HE aspirants where individuals especially from poor economic backgrounds have largely been marginalized or excluded from accessing HE (See for example, Nyoni, 2018; Claeys-Kulik & Jørgensen, 2018; Chien & Huebler, 2018; Atherton et al., 2016; UNESCO, 2016; Kimoga et. al, 2015; James, 2007; Altbach et al., 2009; Knight, 2009; Guri-Rosenblit et al., 2007; van Vught, 2009; Codling & Meek, 2006; Hazelkorn, 2008). Other researchers have approached the issue from a gender point of view indicating that in many societies, girls and women have generally been disadvantaged when it comes to accessing HE (Moeliodihardjo, 2010; Abagi et al., 2005; Adiya, 2010; Muhwezi, 2003; Lee, 2002). Yet other scholars have explored the concept of equitable access to HE from a disability standpoint arguing that many people with disabilities (PWDs) in many communities have been marginalized and literally excluded when it comes to accessing HE (Escarre & Boldrini, 2017; Salmi & Bassett, 2012; Mwaipopo et al., 2011; Loewen & Pollard, 2010; Armstrong & Spandagou, 2009). Other researchers have examined the issue from the point of view of ethnicity, or race, stressing that certain tribes or races in various communities are disadvantaged in accessing HE (Romanova, 2007; McInerney, 2004; Donato & Lazerson, 2000; Connell, 1993). Yet other scholars have investigated the issue of equity of access to HE from the point of view of educational background of the parents of those aspiring to access HE, arguing that many children who come from families with low or no educational background of the parents, have often found it difficult to access HE as opposed to their counterparts from families where both or one of the parents are educated. Thus, such children have a higher probability of accessing HE (Triventi, 2011;

Babin et al., 2009; Barros et al., 2009; Ferreira & Gignoux, 2008; Vukasović, 2007).

From the studies above, it is evident that a significant number of scholars have largely concerned themselves with barriers premised on ethnicity, income levels, colour, gender, tribe/race and disability concerns to entry and participation in HE, leaving a paucity of literature on how HE financing policies may facilitate or hinder access to, retention and completion of students in HE. This concern is echoed by Ziderman (2013) that when it comes to studying equity and access to HE, “most researchers place much emphasis on access and not enough on [retention and] finishing” (p. 4; World Bank, 2009, p. 2). This phenomenon has resulted into limited impact of policy interventions fronted to curb the high student dropout rates in HE; yet there is scanty evidence to show whether education financing policies of many countries [including Uganda] help to facilitate equitable access to HE (Makarova, 2016; Dalrymple, 2016; Castelli, et al.; 2012; Eggins, 2010; Espinoza, 2007; Trow, 2000), and whether they are successful in that regard (Makarova, 2016). Thus, research in the field of higher education is required to address various topics, one being that of studying *scholastic world* at the microscopic level (e.g. teachers, students, parents and families, among others); and secondly, studying the *scholastic world* at a macroscopic level otherwise referred to as “system research” such as research conducted on equity and access in HEIs, which “provides a general overview of the scholastic system in terms of its relationships with other spheres” (Castelli et al., 2012, p. 3) such as educational policies. Therefore, this study sought to address this gap by exploring the concept of equitable access to HE from a policy point of view, specifically from the perspective of the Uganda Students’ Higher Education Financing Policy (USHEFP) of 2012 to find out how it is facilitating access to and successful completion of students in HE.

Statement of the Problem

Affirmative action for increasing access to HE in Uganda started finding space in government policy documents during the 1990s (Odaga, 2020). For instance, since 1991 to date, extra 1.5 bonus points are awarded to girls as they join public universities

after completing High school (Odaga, 2020; Arinaitwe et al., 2015), the purpose of which was to “increase the participation of the girl-child in higher education” (Kagoda, 2011, p. 6). In 2000, the National Strategy for Girls’ Education (NSGE) was enacted and passed (Arinaitwe, et, al, 2015); Further, in 2007 the Government enacted and passed the Gender in Education Policy (GEP) (Ministry of Education and Sports, 2010); the extra bonus points awarded to students with disabilities entering public universities, and the District Quota system which was introduced in 2005 to benefit the academically outstanding students from each district, allocating a certain number of slots in public universities (Arinaitwe, et al. 2015; Muhwezi, 2003). There is also government sponsorship given to outstanding sportsmen and sportswomen who have represented the country at national or international level (Muhwezi, 2003), and State House Scholarships under the Office of the President of Uganda, awarded to selected students joining universities, especially but not limited to the children of the fallen military service men and women as well as former “freedom” fighters of the 1980-1986 guerrilla/bush war that brought the current (National Resistance Movement [NRM]) government into power (Ministry of Education and Sports, 2012). Currently in Uganda, about 80,000 students qualify to join universities annually (National Council for Higher Education [NCHE], 2020). To absorb this skyrocketing demand for HE, about 50 universities and 150 other tertiary institutions have been established in Uganda (NCHE, 2020) both private and government, although the biggest percentage (72 percent) of tertiary enrolment are in Universities (Uganda Bureau of Statistics [UBOS], 2020).

Despite all these efforts however, there is still less inclusion and participation in HE as evidenced by the low Gross Enrolment Ratio (GER) at 6.8%, (NCHE, 2020), which is far below the Sub-Saharan Africa average of 16%; the most developed countries’ [MDCs’] average of over 60% (ibid, p. 10), and the world average of 26% (UBOS, 2017; 2016). Worse still, the low GER in Uganda is coupled with a high dropout rate in universities (Kasozi, 2020), which ranges between 30% (UNESCO, 2020), and 34.8% (Aguti et al., 2009) due to inability to raise funds by most families or students (Ministry of Education and Sports, 2019).

It should be noted that many Uganda qualified students fail to join HEIs after their Uganda Advanced Certificate of Education (UACE) whilst a significant number of those who join “fail to complete their studies due to failure to pay the required fees” (Ministry of Education and Sports, 2012, p. 4). Due to this, the Government of Uganda introduced the Uganda Students’ Higher Education Financing Policy in 2012, which led to the introduction of the Students’ Loan Scheme (SLS) to enable “qualified students from low economic families who may not afford the cost of HE” (ibid, p. 4) to access HE. Thus, the research question that this paper sought to explore is: how is the Uganda Students’ Higher Education Financing Policy facilitating access, retention, and successful completion of students (policy beneficiaries) in HE in Uganda? Therefore, this paper may contribute to and improve both the theoretical and practical understanding of equitable access to HE in general, and the Ugandan context in particular by highlighting the potential of the policy and its implementation which would further increase retention and successful completion of students in HEIs.

RELATED LITERATURE

Issues of access to and participation in HE have for many years dominated the HE discourse both within the academic community and policymakers (Aina et al., 2018; Fleming et al., 2009). However, in the recent years, “retention, and completion of students in HEIs has become an overarching concern for HEIs and policy-makers” (Crosling et al., 2009, p. 1) as it is considered as a “measure of the efficiency of higher education institutions, in terms of the socio-economic needs of their host countries and as a return on investment to individual participants” (ibid, p. 1; Fleming, et al., 2009). Retention precisely means an “institution of higher education’s ability to retain a student from admission until graduation” (Berger & Lyon, 2005, p. 2), which makes it an important element of efforts to increase access to HE (Moore et al., 2013). Crosling, et al., (2009) make a case for this emphasis on ensuring retention and completion of students in HEIs, that is “fear of loss of life chances for students, loss of finances for students [and their families], society and the economy through the loss of potential skills and knowledge, as well as

financial and reputational implications for HEIs; a dominant belief that HE makes a significant contribution to competitiveness and innovation, and equity and inclusion” (p. 1). Similarly, student drop-out from HEIs yields low socioeconomic returns on investment in HE (Fleming, et al., 2009); and the belief that HE improves the life chances of an individual after successfully completing a study programme (Scott, et al., 2008).

Of recent, there has been a substantial focus on the factors pertinent to retention that are internal to universities and are within immediate institutional control and action (Tinto & Pusser, 2006); particularly on student ‘persistence in learning’ or ‘academic and social integration’ as a predictor of retention (Baker & Pomerantz, 2001; Borglum & Kubala, 2000; Braxton et al., 2000; Hoffman et al., 2003; Kaya, 2004; Krause et al., 2005; Kuh, 2003; Zhao & Kuh, 2004; Upcraft et al., 2004). There are several theoretical perspectives that attempt to explain the phenomenon of student retention in or drop out from HEIs. However, a significant body of literature on the issue has highlighted three major theoretical perspectives to explain the phenomenon of student drop out from HEIs, these are: the suicide theory (Durkheim, 1951) from the field of sociology, the rites of passage in tribal societies (Van Gennep, 1960) from the field of social anthropology and the concept of labour turnover from the field of human resources (Price, 1977). Nevertheless, many researchers that have investigated the phenomenon of students’ retention and completion in HE (e.g. Aljohani, 2016; Carter, 2006; Barnett, 2006; Berger & Braxton, 1998; Braxton & Lien, 2000; Braxton, Shaw, & Johnson, 1997; Brunsden, Davies, Shevlin, & Bracken, 2000; Cabrera et al., 1992; Cabrera et al., 1993; Caison, 2007; Elkins et al., 2000; Liu & Liu, 2000; Longwell-Grice & Longwell-Grice, 2007; Mannan, 2001; McCubbin, 2003; Pascarella et al., 1983; Pascarella & Terenzini, 1979, 1980, 1983, 1991, 1995; Sandiford & Jackson, 2003; Terenzini et al., 1981) have given prominence to Vincent Tinto’s Institutional Departure Model (Tinto, 1975, 1993). In this paper, I anchored the study into Tinto’s Institutional Departure Model as a theoretical lens.

Theoretical Perspective

Building on Durkheim’s (1951) suicide theory, Tinto (1993) likened dropping out of a HEI to committing suicide. He opined that “both behaviours can be thought of as a form of voluntary withdrawal from a particular society” (p. 2). In his subsequent work *Leaving College*, Tinto based on the views of Van Gennep (1960) on the *Rites of Passage in Tribal Societies* to describe students’ integration into academic institutions. Van Gennep (1960, cited in Tinto, 1993) argued building of relationships between different groups “is marked by the three stages of separation, transition, and incorporation” (p. 2). In light of this, Tinto posited that students, especially in the first year of university, also go through this process. Accordingly, a student’s ability to persist or drop out of the academic institution is a reflection of his or her ability to cope with or failure to adapt to the new environment within the HEI. According to Tinto, during the stage of separation, new students within the HEI need to extricate themselves from the fantasies of their former communities (such as family and secondary schools), which have different values, norms, and rules of engagement, to the new realities of their hosting HEI. Once a student embarks on the process of divorcing him or herself from his or her old socio-economic set up but before successfully acclimatising him or herself with and acquiring the norms and values of the new HEI, that student, according to Tinto, is said to be in the transition stage. Tinto postulated that once a student successfully passes through the first two stages, he or she can now begin the process of integration into the new community of the university (ibid).

In Tinto’s view, HEIs consist of two systems: academic and social systems. Students need to be fully “integrated into both systems in order to persist in their academic institutions. Academic integration can be measured by the students’ academic performance and intellectual development, while social integration is measured by students’ interaction with university society” (peers and faculty) (Tinto, 1993, p. 94; Aljohani, 2016). Tinto postulated that by the time students join university, they already have some goals and commitments. To him, factors such as student’s family background, skills and abilities, and previous schooling, influence these initial goals and commitments.

According to the model, the student's experience at university (academic and social integration) "will continuously affect [weaken or strengthen] his or her level of initial goals and commitments" (Tinto, 1993, p. 94). The model suggests that the modified goals and commitments determine whether or not student will persist in or withdraw from the university (Tinto, 1975, 1993). Tinto argued that the "level of the student's external commitments, such as family and job commitments, affects both the initial and subsequent level of his or her goals and commitments" (Tinto, 1993, p. 99). He thus concluded that "successful retention programmes are longitudinal, are tied to the admissions process, and involve a wide range of institutional actors" (ibid, p. 99).

However, plausible as Tinto's work may appear, it creates both theoretical and contextual gaps. First, it appears that Tinto preoccupied himself with academic, sociological, and psycho-sociological factors as predictors of students' retention and completion or non-completion in HEIs. Tinto's theoretical perspective fails to address students' retention and completion from a financial or generally economic perspective, which is the major cause of low retention and high dropout rates in universities in Uganda (Kasozi, 2020; Ministry of Education and Sports, 2019; UBOS, 2019; Tibenderana, 2013; Ministry of Education and Sports, 2012). Costs such as tuition fees, functional fees, accommodation, feeding, internship, research fees, costs for scholastic materials among others have proved a major constraint for most of the students in higher education institutions in Uganda, particularly students' loan scheme beneficiaries. This study, approached students' retention and completion in HE from a financial standpoint, specifically exploring how the Uganda Students' Higher Education Financing Policy ensures retention and completion of policy beneficiaries. Furthermore, Tinto argued that high student attrition rates were high in their first semester of the first year in college (Tinto, 1993). However, this conclusion limits efforts to explore and address retention and/or drop out of students after their first year of university. This narrow approach to retention of students in HEIs poses a conceptual gap because students in universities can withdraw from their studies at any stage of their academic journey (Bocsi et al., 2019) especially due to financial constraints.

Thus, policy intervention should not focus on facilitating students adjust to their new university environment (Tight, 2018). Moreover, in this study, the target population were second, third, and fourth-year policy beneficiaries who nevertheless revealed that some of their classmates (fellow policy beneficiaries) had dropped out of university due to lack of financial wherewithal to meet their welfare costs, especially feeding and accommodation.

Using Donna Mertens transformative justice approach, this study aimed to address this gap by analysing the policy under study to find out how it facilitates access, retention, and successful completion of students by way of providing sufficient funds to enable policy beneficiaries successfully complete their programmes. Mertens (2007) articulated a transformative justice approach for qualitative research methods as a "framework for examining studies that explicitly address power issues, social justice, and cultural complexity throughout the research process" (p. 212). Mertens' philosophical standpoint was informed by the dissatisfaction of members of marginalised communities who expressed concerns that findings of the researches conducted in their communities "were not being used to bring about the desired transformation that they needed because their voices were not represented in the research community" (Cram & Mertens, 2016, p. 4). Thus, the transformative philosophy "places priority on social justice and human rights" (Mertens 2010, p. 472). It represents a worldview which bestows upon researchers a duty to address issues of social justice, equity, and human rights (Cram & Mertens, 2016; Mertens, 2015; Mertens & Wilson, 2012).

METHODOLOGY

In this paper, there was use of qualitative research method. This is because as a subjective social being interested in understanding and interpreting the meaning of the participants' views, feelings, and lived experiences (Alshenqeeti, 2014) about the policy under study, and how it is facilitating access, retention, and successful completion of students in financing of HE, the study found the qualitative research approach relevant because it allowed a deeper insight into issues related to the world that the participants experience (Morgan, 2010; Rahman, 2016). Data was collected from nine

participants, eight of whom were from two public universities (PU), initialised as PUA and PUB, and one participant from the Ministry of Education and Sports, specifically the Department of Higher Education Students' Financing Board (HESFB). Snowball sampling technique was used to reach the eight undergraduate policy beneficiaries in both universities, a technique that offered a practical advantage to reach a target population (Hendricks et al., 1992). Through snowball sampling, one loan scheme beneficiary could lead the researcher to another loan beneficiary that he/she knew. The initial participant could give the contacts of another beneficiary on condition of confidentiality/secretcy.

On the other hand, purposive sampling was used to select the HESFB official. Accordingly, the four participants from PUA were Miriam, Brian, Nicholas, and Esther. Similarly, participants from PUB were Jackson, Nancy, Jackie, and Simon. To ensure anonymity of these participants, pseudonyms and codes were used to refer to them. These pseudonyms and codes were chosen by the individual participants as they signed the letters of consent that was given to them. Therefore, these participants wished to be referred to as such in the research. Nevertheless, three of these participants had preferred to use their real names. However, given the sensitivity of the information that these participants provided, it was decided to conceal their identities by using pseudonyms (Miriam,

Jackson, and HESFB official) and this adjustment was explained to them during member-checking sessions when transcripts were returned to them.

FINDINGS

The goal of this study was to explore how the Uganda Students' Higher Education Financing Policy ensures that students who secure the study loans not only access HE but also successfully complete their programmes to mitigate the drop out phenomenon. The findings of this study revealed that whereas the loan policy facilitates access to HE, it has not addressed the issue of students' dropout, which it aimed to remedy given a significant number of students who never used to complete their university education due to "failure to pay the required fees" (Ministry of Education and Sports, 2012, p. 4). For instance, the findings showed that between 2014 (with the first cohort of beneficiaries) and 2020, the HESFB has awarded study loans to 11,187 students (Ministry of Education and Sports, 2020). Out of these, about 776 loan beneficiaries dropped out of universities, translating into 6.94% dropout (ibid) due to failure to meet their welfare costs (feeding, accommodation, scholastic materials, and equipment) which the loan policy does not cover. The number of loan awardees and the number of dropouts since 2014 are shown in *Table 1*.

Table 1: A summary of student loan beneficiaries and dropouts for the period 2014-2020

Academic Year	No. of loan applicants	No. of students awarded loans	No. of Loan Beneficiaries who dropped out
2014/15	2,125	1201	123
2015/16	6,657	1273	88
2016/17	3,764	1325	118
2017/18	4,218	1448	106
2018/19	4,881	2943	153
2019/20	7,310	1851	118
2020/21	5,537	1146	70
TOTAL	34,492	11,187	776

Source: Ministry of Education and Sports (2020)

It should be noted that the Uganda Students' Higher Education Financing Policy was enacted in 2012 and this culminated into the Students' Loan Scheme (SLS). However, the scheme could not materialise

since there was no law to operationalise it. It was after the national Parliament enacted the Higher Education Financing Act of 2014, which established the Higher Education Students' Financing Board

(HESFB) that the policy/scheme came to materialize. Thus, the first cohort of the loan scheme beneficiaries begun in 2014/15 academic year. Table 1. indicates that since the establishment of the HESFB to provide loans to needy students in 2014, it has facilitated access to HE to only 11,187 students (32.4%) of the total number of loan applicants (34,492) which puts to challenge the HESFB's means testing criterion to select 'needy among the needy students' as majority of these needy applicants are evidently left out. By the year 2012 when the loan policy was enacted, about 60,000 students were qualifying for university education per year (Ministry of Education and Sports, 2012, p. 4). However, by 2020, about 80,000 students were qualifying for university education (NCHE, 2020) and it is in this year when HESFB reached a cumulative tune of 11,187 students that have been awarded loans to access HE since the year 2014.

Section 6.6.5 of the Uganda Students' Higher Education Financing Policy stipulates that:

...the design of [this] loan scheme shall take cognizance of the need to ensure that applicants are given sufficient amounts of loans to facilitate completion of academic programmes (p. 24).

However, contrary to this recommendation, the HESFB awards loans only for the "academic component –tuition fees and functional fees, and then aids and appliances for persons with disabilities [PWDs]" (HESFB official) leaving out the welfare component of students (accommodation and feeding) as well as research and internship. From the interviews, all the participants revealed that the loan policy caters for only the academic component. For instance,

Nicholas submitted that:

They [HESFB] pay for tuition and functional fees. They do not pay for accommodation, they do not pay for feeding, they do not pay for research and internship, they do not pay for scholastic materials. Now for us the Architecture students, we deal with prototypes or models of buildings. The main thing is now getting the material to make the prototypes or the models; it is very hard because they are very expensive. So sometimes we end up using some fake materials

which do not look nice. It even makes the project to be dull, it does not look nice.

Thus, the findings showed that because the loan policy covers only the academic component without regard to the welfare component of students, some of the loan beneficiaries do not complete their programmes and thus drop out. From one-on-one interviews that were conducted, Simon, Brian, Jackson, and the HESFB official revealed that some of the loan beneficiaries who are so economically incapacitated that they cannot sustainably meet the cost of their welfare do withdraw from university. For instance, Simon revealed that:

In fact, some people [students] were given on loan scheme and they do not [sic] study; they dropped out because they could not meet the cost of accommodation and feeding. I think that is a weakness which the government must also look at. Some students do not even come when they are given on loan scheme because that amount looks less but feeding and accommodation may be costly for them.

In agreement, the HESFB official opined that:

Yes, we understand there are a few students who are constrained but they are able to manoeuvre. But the ones who are really unable, they withdraw. But they are not so many, it is a very insignificant number.

Literature from the Ministry of Education and Sports on the implementation of the students' loan scheme shows that the loans are given to the "needy among the needy" (Ministry of Education and Sports, 2019, p.10) or "needier students" (HESFB official). However, the voices above together with Table 1 suggest otherwise as 6.94% (776) loan beneficiaries have since dropped out, which from an equity point of view, is not "insignificant" as argued by the HESFB official. The study also revealed that some of the policy beneficiaries drop out of university due to poor academic performance that are below the respective universities' standards. For instance, Miriam, Jackson, Simon, and Nancy intimated that some of their colleagues who were loan scheme beneficiaries had been "dismissed by the university due to poor academic performance". In agreement, the HESFB official revealed that in some cases, their loan scheme beneficiaries have

been discontinued by their respective universities due to poor academic performance. He said that:

We have also had issues related with dismissals especially related with performance. So, what we do here is to see that the students that we fund are those whose academic performance is relatively strong to achieve the other objective or policy of the university even when the university has admitted them.

However, from the interviews, it was found out that some of these students succumb to the financial exigency pressures and end up hustling to get any casual jobs that would come to their display as they struggle to get money to cover their feeding, accommodation, and scholastic materials, which the loan policy does not cover. As a result, these students fail to balance up time between studies and work and consequently perform poorly in their academics leading to their dismissal. For instance, Nancy, Miriam, Jackson, Simon, and Jackie alluded to this. Particularly, Nancy said that, “Some loan scheme students don’t attend lectures because they are looking for money and that affects their academic progress so much”. Similarly, Jackie intimated that:

By the way, those who are so persistent get jobs but even in getting that job there is a way jobs drain students and you cannot fully concentrate on your studies, so you end up foregoing your education. A person who would have gotten a first class [Degree] you end up in a second class upper or lower because you need now to balance life. You need to pay for where you stay, you need to get the money to eat and you need to study which is so hard.

DISCUSSION

From the findings of this study, it can be inferred that the Uganda Students’ Higher Education Financing Policy facilitates access to HE by giving study loans to economically constrained students to enable them meet the cost of the academic component (tuition and functional fees), albeit without an explicit regard to facilitating retention and successful completion of those students, in which case some of the beneficiaries drop out or indeed some do not report to university even after

being considered for funding. This is contrary to the exact phenomenon the framers of the policy wished to remedy after realising that due to the costs involved, many qualified students were missing the opportunity to join HEIs (Ministry of Education and Sports, 2012) whilst many of those who joined would drop out because of lack of fees (ibid). Whereas the HESFB acknowledges that the welfare component affects the students’ potential completion (or failure), it appears the Board perceives financing the welfare component of students with trepidation. The HESFB official exhibited cynicism to funding students’ welfare:

The fact that in all higher education, the moment you indulge yourself in students’ welfare, it is the source of students’ uprising. So, to avoid that we chose not to finance social aspect or what you may call the welfare component of life.

To address the dropout crisis requires a better understanding of why students drop out (Rumberger and Lim, 2008). The students’ dropout problem is a serious issue that affects both a country’s education system and its economy (Sandoval-Palis et al., 2020). Thus in order to counter the problem at an early stage, “there is need to identify students at the risk of dropping out” (ibid, p. 14) so that they are assisted to persist until completion of their programme. The common conceptualisation of dropout is where previously enrolled university students who do not re-enrol (Tinto, 1993) or who leave their university studies before having completed their study programme and obtain a degree (Kehm et al., 2019). Dropout can be voluntary, for example, if a student transfers to another university or changes his or her subject (both of which are not a proper dropout) but ‘transfer-out’ (Voigt & Hundrieser, 2008); or decides to leave the university for a job offer on the labour market; or it can be forced due to financial reasons, personal problems, or family-related circumstances (Kehm, et, al, 2019).

It should be noted that the issue of students’ dropout is a serious problem facing HEIs (Sandoval-Palis et al., 2020). Being influenced by an interaction between several decisive factors throughout the academic process, suggesting that the risk of dropping out is configured from a group of variables, rather than a single variable (ibid). The

problem of university dropout has both social and economic implications. This is mainly because, when students drop out of university, money that was spent on their fees and scholarships before their withdrawal ends up being wasted. Sandoval-Palis, et al. (2020) posit that about 23.5% of the expenditure invested in HE by governments is lost with dropout. In this way, if the student drops out, the investment made by the State or by private entities in those students cannot be recovered. Therefore, university dropout becomes an overarching problem, both for the individual and for the university institution (ibid.) Factors that explain student dropout from universities include push and pull factors (Kehm, et al., 2019).

Push factors relate to the university environment or degree programme relative to the student's interests and competencies; while pull factors are those outside the university or degree programme relating to job offers, financial constraints, or family problems as well as gender (Kehm, et al., 2019; Aina et al., 2018). For this study, it was found out that whereas a few of the policy beneficiaries are discontinued by university authorities due to poor academic performance which is below the university set standards (push factors), there is no evidence to suggest that the majority of the policy beneficiaries who were reported to have dropped out did so because they could not meet the academic rigour expected of them. Rather evidence from the study has shown that these loan scheme beneficiaries dropped out because they could not meet the cost of their welfare (accommodation, feeding, and scholastic materials and equipment) which the loan policy does not cover.

Further, Uganda's total population was projected at 41.6 million people by mid-year 2020 (Uganda Bureau of Statistics [UBOS], 2020). Out of this, a significant number of Ugandans (about 21.4%) are living below the poverty line (UBOS, 2019, p. 49) whilst rural poverty contributes about 89% of the national poverty in Uganda (ibid, p. 47). Moreover, majority of the students that join HEIs in Uganda come from 'elite' schools which are not regionally balanced (Ministry of Education and Sports, 2019; 2012) largely because their parents can afford to financially maintain the stand. But "children of the poor who cannot afford to go to good schools do not [or find it hard to] access higher education" (ibid,

2012, p. 4). Of particular interest, due to free and compulsory Universal Primary Education (UPE) and Universal Secondary Education (USE) in Uganda since 1996 and 2007 respectively, many children in rural areas (including children with disabilities) have significantly registered "high enrolment in all the three school phases (Pre-primary, Primary, and Secondary)" (Uganda Society for Disabled Children [USDC] Report, 2017, p. 58) but with low enrolment into universities and other tertiary institutions (Ministry of Education and Sports, 2019; EOC, 2019).

In light of this, the study would infer that "needy among the needy students" that the policy claims to offer study loans come from rural areas and perhaps may not have the ability to meet not only their academic component (tuition and functional fees) but also their welfare component (feeding, accommodation, and scholastic materials), in which case the policy would be expected to have a comprehensive coverage of the students' cost of HE as per Section 6.6.5 of the policy. Thus, the drop out of loan scheme beneficiaries owing to their failure to meet the cost of their welfare puts the loan policy at critical scrutiny as to whether it is need-based or merit-based. Otherwise, the policy seems to be bankrupt on its own terms if it cannot guarantee retention and successful completion of its beneficiaries.

CONCLUSION AND RECOMMENDATIONS

The usefulness of the Uganda Students' Higher Education Financing Policy, or generally the students' loan scheme (SLS) is indisputable. Although limited in scope of coverage, it has awarded loans to 11,187 students (32.4%) of the total number of applicants (34,492) in the period of seven years (2014-2020). The HESFB has awarded loans to students mainly to study Science, Technology, Engineering and Maths (STEM) and Business and Humanities programmes for students with special needs (Ministry of Education and Sports, 2019). Because HE is generally very highly valued in almost all nations in the world, to promote access to it requires a thorough consideration for socio-economic factors when distributing funding for students (Krumins et al., 2006). The findings of the study have revealed that Uganda's student loan scheme has over the years pre-occupied itself with

broadening access, that is facilitating increase in the number of people who access HE in Uganda but without an explicit regard to retention and successful completion of those students, which is why some of the policy beneficiaries get constrained in terms of meeting their welfare costs as well as costs for scholastic materials and end up withdrawing from university. Even those loan beneficiaries who complete their programmes, do so because of cost-sharing from their parents/guardians not because the loan policy facilitates them to completion. Therefore, it can be concluded that the Uganda Students' Higher Education Financing Policy of 2012 does not facilitate completion of the loan beneficiaries in universities.

What even appears to be of great concern is that even when those policy beneficiaries drop out, they will have to pay back the loan that the HESFB had advanced to them before their withdrawal. This appears to be a deadweight expenditure where the dropouts will have to incur a cost on failed investment where there were no returns to investment in HE. Therefore, in order to ensure both access, retention, and successful completion of policy beneficiaries, there is need for the HESFB to provide sufficient funds for both the academic as well as the welfare components of the loan beneficiaries.

Also, the HESFB should start looking beyond the dependence on the Government national budget (Government Consolidated Fund) appropriated by Parliament for funding, and begin to mobilise funds from non-governmental sources including from outside funders, donors, or philanthropists so as to expand the capital base and be able to facilitate both access to and retention and successful completion of the policy beneficiaries. Also, as is the case in many other countries that operate students' loan schemes for HE, for instance, in Latvia (Krumins, et al., 2006) and many other European countries (Kottmann et al., 2019). The HESFB of Uganda may gradually start exploring the option of bringing on board selected commercial banks to give study loans to financially needy students with Government guarantees. According to this approach, loans may be granted and administered by the selected commercial banks based on the total loan amount and interest rate offered. The banks

may then receive from the Government budget the difference between the interest rate paid by students and the established interest rate, thus easing the uptight Government budget and also ensuring successful completion of loan beneficiaries.

Limitations and Direction for Future Research

The paper focused only on two public universities in Uganda, so future studies should expand to cover more universities in Uganda. In this paper, I used interpretivism paradigm, so future studies investigating the same issue may use positivism or even pragmatism. The study focused on lack of financial wherewithal by loan scheme beneficiaries to meet the costs of their welfare, and a few dismissals over poor academic performance. Therefore, future studies may explore more factors that make loan scheme students in Ugandan universities drop out of universities.

Also, this loan policy provides loans for undergraduate Degree programmes and Diploma courses mainly on Science, Technology, Engineering and Maths (STEM) and Business and Arts and Humanities programmes for students with special needs (Ministry of Education and Sports, 2012; 2019). However, through the snowballing sampling technique that I employed in this study, I was unable to access any special needs (PWDs) loan beneficiaries. Therefore, future studies may employ purposive sampling technique to specifically target the special needs students' loan beneficiaries.

REFERENCES

- Abagi, O., Nzomo, J., Otieno, W. & Varghese N. V. (Ed) (2005). *Private Higher Education in Kenya*. International Institute for Educational Planning, Paris.
- Adiya, E. (2010). *Gender Equity in Access to Higher Education in Mongolia*. Unpublished PhD Dissertation; University of Pittsburgh
- Aguti, J., Nakibuuka, D., & Kajumbula, R. (2009). Determinants of Student Dropout from Two External Degree Programmes of Makerere University, Kampala, Uganda. *Malaysian Journal of Distance Education*, 11(2), 13-33.

- Aina, C., Baici, E., Casalone, G., & Pastore, F. (2018). *The Economics of University Dropouts and Delayed Graduation: A Survey*. IZA Institute of Labour Economics; IZA DP No. 11421. www.iza.org.
- Aljohani, O. (2016). A Comprehensive Review of the Major Studies and Theoretical Models of Student Retention in Higher Education. *Higher education studies*, 6(2), 1-18.
- Alshenqeeti H. (2014). Interviewing as a Data Collection Method: A Critical Review. *English Linguistics Research*, 3(1), 39-45.
- Altbach P. G., Reisberg L., & Rumbley L. E. (2009). *Trends in Global Higher Education: Tracking an Academic Revolution*. UNESCO 2009 Conference on Higher Education. SIDA/SAREC
- Arinaitwe, M. J., Cunningham, K., Kisaame, K., Nansozi, S., & Bogere, G., (2015). Public Expenditure Governance in Uganda's Education Sector: Application of an Innovative Assessment Framework, Kampala. *ACODE Policy Research Series, No. 67*. ISBN 978 9970 34 04 15
- Armstrong, A., & Spandagou, I. (2009). *Poverty, Inclusion, and Inclusive Education: Exploring the Connections*. Paper presented at the AARE 2009 International education Research Conference. <http://www.aare.edu.au/09pap/arm091558.pdf>
- Atherton G., Dumangane C., & Whitty G (2016). *Charting Equity in Higher Education: Drawing the Global Access Map*. Pearson Publishers.
- Babin, M., Pantić, N., & Vukasović, M. (2009), *Reprodukcija Socijalnih Nejednakosti Kroz Obrazovne Tranzicije. In Analiza karakteristika siromaštva u Srbiji*. Beograd: Tim Potpredsednika Vlade za Implementaciju Strategije za Smanjenje Siromaštva.
- Baker, S. & Pomerantz, N. (2001). *Impact of Learning Communities on Retention at a Metropolitan University*. *Journal of College Student Retention*, 2, 115-126.
- Barnett, E. (2006). *Validation Experiences and Persistence among Urban Community College Students* (Doctoral thesis). University of Illinois at Urbana-Champaign, United States. <http://search.proquest.com/docview/305328452?accountid=13552>
- Barros, R., F., Ferreira, J. V. & Saavedra, J. (2009). *Measuring Inequality of Opportunity in Latin America and the Caribbean*. Washington, DC: World Bank.
- Berger, J. B. & Lyon, S. C. (2005). Past to Present: A Historical Look at Retention. In A. Seidman (Ed.). *College Student Retention: Formula for Student Success* (pp. 1-30). Westport, CT: Praeger Publishers
- Berger, J. B., & Braxton, J. M. (1998). Revising Tinto's interactionist theory of student departure through theory elaboration: Examining the role of organizational attributes in the persistence process. *Research in Higher education*, 39(2), 103-119. <http://dx.doi.org/10.1023/A:1018760513769>
- Bocsi, V., Ceglédi, T., Kocsis, Kovács, K. E., Kovács, K., Müller, A., Pallay, K., Szabó, Szigeti, B. E., and Tóth, D. N. (2019), The discovery of the possible reasons for delayed graduation and dropout in the light of a qualitative research study; *Journal of Adult Learning, Knowledge and Innovation* 3(1), pp. 27-38 (2019) DOI: 10.1556/2059.02.2018.08
- Bonham, L. A., and Luckie, J. I. (1993). "Community college retention: Differentiating among stopouts, dropouts, and optouts." *Community College Journal of Research and Practice*, 17, 543-554.
- Borglum, K., & Kubala, T. (2000). Academic and Social Integration of Community College Students: A Case Study. *Community College Journal of Research and Practice*, 24, 567-576.
- Braxton, J. & Lien, L. (2000). The Viability of Academic Integration as a Central Construct in Tinto's Interactionist Theory of College Student Departure. In J. Braxton (Ed.). *Reworking the Student Departure Puzzle* (pp. 11-28). Nashville: Vanderbilt University Press.

- Braxton, J., Milem, J., & Sullivan, A. (2000). *The Influence of Active Learning on the College Student Departure Process. The Journal of Higher Education*, 71, 569-590.
- Braxton, J., Shaw, S. A., & Johnson, R. (1997). Appraising Tinto's Theory of College Student Departure. In J. C. Smart (Ed.). *Higher Education: Handbook of Theory and Research* (pp. 107-164).
- Brunsdon, V., Davies, M., Shevlin, M., & Bracken, M. (2000). Why Do Higher Education Students Drop Out? A Test of Tinto's Model. *Journal of Further and Higher Education*, 24(3), 301-310. <http://dx.doi.org/10.1080/030987700750022244>
- Cabrera, A., Castaneda, M., Nora, A., & Hengstler, D. (1992). The Convergence between Two Theories of College Persistence. *The Journal of Higher Education*, 63(2), 143-164. <http://dx.doi.org/10.2307/1982157>
- Cabrera, A., Nora, A., & Castaneda, M. (1993). College Persistence: Structural Equations Modeling Test of an Integrated Model of Student Retention. *The Journal of Higher Education*, 64(2), 123-139. <http://dx.doi.org/10.2307/2960026>
- Caison, A. (2007). Analysis of Institutionally Specific Retention Research: A Comparison between Survey and Institutional Database Methods. *Research in Higher Education*, 48(4), 435-451. <http://dx.doi.org/10.1007/s11162-006-9032-5>
- Castelli, L., Ragazzi S., & Crescentini A (2012), *Equity in education: A General Overview*, International Conference on Education and Educational Psychology (ICEEPSY 2012); Social and Behavioral Sciences 69 (2012) 2243 – 2250; www.sciencedirect.com
- Chien C. L., & Huebler, F. (2018). Relevance of Equity in Education. In UNESCO Institute for Statistics (UNESCO-UIS, 2018). *Handbook on Measuring Equity in Education*. UNESCO Institute for Statistics, Montreal, Canada. ISBN 978-92-9189-227-3
- Claeys-Kulik, A. L., Jørgensen, T. E., & Stöber, H. (2019). Diversity, Equity and Inclusion in European Higher Education Institutions. *European University Association (EUA)*. Brussels, Belgium
- Claeys-Kulik, A., & Jørgensen, T. (2018). Universities' Strategies and Approaches towards Diversity, Equity and Inclusion: Examples from across Europe. *European University Association*. <https://eua.eu/downloads/publications/universities-39-strategies-and-approachestowards-diversity-equity-and-inclusion.pdf>.
- Codling, A. & Meek, V. L. (2006). *Twelve Propositions on Diversity in Higher Education*, Higher Education Management and Policy, 18(3), 1-24.
- Connell, R. (1993) *Schools and Social Justice*. Philadelphia, PA: Temple University Press.
- Cram, F. & Mertens, D. M. (2016). Negotiating Solidarity between Indigenous and Transformative Paradigms in Evaluation. © *New Zealand Council for Educational Research*. <http://dx.doi.org/10.18296/em.0015>: <http://www.nzcer.org.nz/nzcerpress/evaluation-matters>
- Crosling, G., Heagney, M., & Thomas, L. (2009). Improving Student Retention in Higher Education: Improving Teaching and Learning. *Australian Universities' Review*, 51(2), 9-18.
- Dalrymple K., & Education Equity Research Initiative (2016), *Fair Financing: Education Finance Policy for Equity: A Literature Review*, *Education Equity Research Initiative*, Washington, D.C.
- Donato, R. & Lazerson, M. (2000). New Directions in American Educational History: Problems and Prospects. *Educational Researcher*, 29(8), 1-15
- Durkheim, E. (1951). *Suicide*. Translated by J. A. Spaulding and G. Simpson. Glencoe, OH: The Free Press. (Originally published in 1897).
- Eggins H. (2010), *Access and Equity Comparative Perspectives*, Published by: Sense Publishers,

- Rotterdam, The Netherlands, <http://www.sensepublishers.com>
- Elkins, S., Brxton, J., & James, G. (2000). Tinto's Separation Stage and Its Influence on First-Semester College Student Persistence. *Research in Higher Education*, 41(2), 251-268. <http://dx.doi.org/10.1023/A:1007099306216>
- Equal Opportunities Commission [EOC] (2019). *Annual Report on the State of Equal Opportunities in Uganda FY 2018/19*. Government of the Republic of Uganda.
- Escarre, R., & Boldrini, E. (2017). Equitable Access and Retention in Higher Education: Challenges and the Road Ahead. *Asia-Europe Foundation (ASEF)*.
- Espinoza, O. (2007), *Solving the Equity-Equality Conceptual Dilemma: A new Model for Analysis of the Educational Process*. *Educational Research*, 49(4), 343-363.
- Ferreira, F. H., & Gignoux, J. (2008). The Measurement of Inequality of Opportunity: Theory and an Application to Latin America. *World Bank Policy Research Working Paper*, (4659).
- Fleming, T., Finnegan, F., Johnston, R., & Merrill, B. (2009). Access and Retention: Experiences of Non-traditional Learners in Higher Education: A Literature Review. *European Lifelong Learning Project 2008-1*.
- Guri-Rosenblit, S., Šebková, H., & Teichler, U. (2007). Massification and diversity of higher education systems: Interplay of complex dimensions. *Higher Education Policy*, 20(4), 373-389.
- Hazelkorn, E. (2008). Learning to Live with League Tables and Ranking: The Experience of Institutional Leaders. *Higher Education Policy*, 21, 193-215.
- Hoffman, D. M., & Ahola, S. (2003), *Higher Education Research in Finland: Emerging Structures and Contemporary Issues*; *Finnish Institute for Educational Research*
- Hoffman, M., Richmond, J., Morrow, J., & Solomone, K. (2003), Investigating a Sense of Belonging in First Year College Students; in *Journal of College Student Retention Research Theory and Practice*; DOI: 10.2190/DRYC-CXQ9-JQ8V-HT4V
- James, R. (2007). *Social equity in a mass, globalised higher education environment: the unresolved issue of widening access to university* (Vol. 18). University of Melbourne, Centre for the Study of Higher Education.
- Kagoda, A. M. (2011). Assessing the Effectiveness of Affirmative Action on Women's Leadership and Participation in Education Sector in Uganda. In *Gender Equality in Education: Looking Beyond Parity. An IIEP Evidence-Based Policy Forum, 3-4 October, 2011, Paris; UNESCO – International Institute for Educational Planning*
- Kasozi, A.B.K (2020), The State of Higher Education: Is A-Level Necessary? In *The Uganda Higher Education Review (2020)*, Journal of the National Council for Higher Education, Vol.8 Issue 1 March, ISSN 1813-2243
- Kaya, N. (2004). *Residence Hall Climate: Predicting First-year Students' Adjustment to College*. *Journal of the First-Year Experience*, 16, 101-18.
- Kehm, B. M., Larsen, M. R. & Sommersel, H. B. (2019). Student Dropout from Universities in Europe: A Review of Empirical Literature. *Hungarian Educational Research Journal (HERJ)*, 9(2) 147–164.
- Kimoga, J., Babirye, M., Musana, J., Kakande, A., Abonyo, C., Oilar, C., & Muhumuza, P. (2015). Equity and Equality: The Poor and Higher Education Accessibility. *British Journal of Education, Society & Behavioural Science* 10(3). 1-16. BJESBS.18008; ISSN: 2278-0998 www.sciencedomain.org.
- Knight, J. (Ed.). (2009). *Financing access and equity in higher education*. Sense Publishers.
- Kottmann, A., Vossensteyn, J. J., Kolster, R., Veidemane, A., Blasko, Z., Biagi, F., Sanchez-

- Barrioluengo, M. (2019). *Social Inclusion Policies in Higher Education: Evidence from the EU. Overview of major widening participation policies applied in the EU 28, EUR 29801 EN*. Publications Office of the European Union, Luxembourg. ISBN 978-92-76-08845-5, <https://doi.org/10.2760/944713>, JRC117257.
- Krause, K., Hartley, R., James, R., & McInnis, C. (2005). *The First Year Experience in Australian Universities: Findings from a Decade of National Studies*. University
- Krumins, J., Kavale, L., Eglite, S., Leduskrasta, Z., Puce, J., Sloka, B., Stonis, J., Zaksa, K., & Rivza, B. (2006). *Funding Systems and Their Effects on Higher Education Systems – Latvia*. OECD.
- Kuh, G. (2003). What we're learning about student engagement from NSSE. *Change*, 35, 24-32.
- Kyaligonza, R. (2017). Gaps in the Implementation of Uganda's Students' Loan Scheme. *Makerere Journal of Higher Education*, 9(1), 53–64. <http://dx.doi.org/10.4314/majohe.v9i1.4>
- Lee, W. O. (2002). *Equity and Access to Education: Themes, Tensions, and Policies*. Asian Development Bank and Comparative Education Research Centre. The University of Hong Kong.
- Liu, R., & Liu, E. (2000). *Institutional Integration: An Analysis of Tinto's Theory*. Paper presented at the Annual Forum of the Association for Institutional Research Cincinnati, OH. <http://files.eric.ed.gov/fulltext/ED445629.pdf>
- Loewen, G., & Pollard, W. (2010). The Social Justice Perspective. *Journal of Postsecondary Education and Disability*, 23(1), 5-18.
- Longwell-Grice, R., & Longwell-Grice, H. (2007). Testing Tinto: How Do Retention Theories Work for First-Generation, Working-Class Students? *Journal of College Student Retention: Research, Theory and Practice*, 9(4), 407-420. <http://dx.doi.org/10.2190/CS.9.4.a>
- Makarova, Y. (2016). *Assessing the Focus of National Education Financing Policies on Equity*. UNESCO, Global Education Monitoring Report (GEMR) ED/GEMR/MRT/2016/P1/17
- Mannan, M. A. (2001). An Assessment of the Academic and Social Integration as Perceived by the Students in the University of Papua New Guinea. *Higher Education*, 41(3), 283-298. <http://dx.doi.org/10.1023/A:1004186830125>
- McCubbin, I. (2003). An Examination of Criticisms Made of Tinto's 1975 Student Integration Model of Attrition. <http://www.psy.gla.ac.uk/~steve/localed/icubb.pdf>
- McInerney, P. (2004). Mapping the literature: Social justice and education. *Prepared for the social justice research collective*, 5, 2015.
- Mertens, D. M. (2009). *Transformative research and evaluation*. New York, NY: Guilford Press.
- Mertens, D. M. (2010). Transformative Mixed Methods Research. *Qualitative Inquiry* 16 (6), 469-474.
- Mertens, D. M. (2015). Philosophical Assumptions and Program Evaluation. *Spazio Filosofic*, 13, 75-85.
- Mertens, D. M., & Wilson, A. T. (2012). *Program Evaluation Theory and Practice. A Comprehensive Guide*. New York: The Guilford Press
- Ministry of Education and Sports (1992). *Government White Paper on Education Policy Review Commission Report*. Government of Republic of Uganda.
- Ministry of Education and Sports (2012). *The Uganda Students' Higher Education Financing Policy*. Government of the Republic of Uganda.
- Ministry of Education and Sports (2019). The Student Loan Scheme at 5 Years. *The Official Newsletter of Higher Education Students' Financing Board*. Government of the Republic of Uganda.
- Ministry of Education and Sports (2020). *Annual Loan Award Report of the Higher Education Students' Financing Board*. Government of the Republic of Uganda.

- Ministry of Gender, Labour and Social Development (2011). The Social Development Sector Strategic Investment plan (SDIP 2) 2011/12 – 2015/16: “Accelerating Social Transformation through Promoting Employment and the Rights of the Vulnerable and Marginalised, Government of Uganda.
- Moeliodihardjo, B. Y. (2010, March). Equity and access in higher education: the case of Indonesia. In *International seminar on Massification of Higher Education in Large Academic Systems. Indonesia: Higher Education and Training*
- Moore, J., Sanders, J., & Higham, L. (2013). Literature review of research into widening participation to higher education. *Report to HEFCE and OFFA. AimHigher Research & Consultancy Network.*
- Morgan, A. (2010). Discourse Analysis: An Overview for the Neophyte Researcher. *Journal of Health and Social Care Improvement, 1(1), 1-7.*
- Muhwezi, D. K. (2003). Gender Sensitive Educational Policy and Practice: A Uganda Case Study. *Paper Commissioned for the EFA Global Monitoring Report 2003/4: The Leap to Equality*
- Mwaipopo, R. N., Lihamba, A., & Njewe, D. C. (2011). Equity and equality in access to higher education: The experiences of students with disabilities in Tanzania. *Research in Comparative and International Education, 6(4), 415-429.*
<http://dx.doi.org/10.2304/rcie.2011.6.4.415>
- National Council for Higher Education (NCHE, 2020). The Uganda Higher Education Review. *Journal of the National Council for Higher Education, 8(1).*
- Nyoni, W. P. (2018). The Impact of Higher Education Loan System among Students from Low-Income Background in Tanzania. *European Scientific Journal, 14(28)*. ISSN: 1857 – 7881 <http://dx.doi.org/10.19044/ESJ.2018.v14n28p39>
- Odaga, G. (2020). Gender in Uganda’s Tertiary Educational Distribution. *Social Sciences & Humanities Open, 2(1).*
- of Melbourne: Centre for the Study of Higher Education.
- Onen, D., Ajuaba, D. B., Oceng, R. O., & Ndaruhutse, G. R. (2015). Managing the Student Loan Schemes in Africa: Lessons for Younger Loan Schemes. *International Journal of Education and Research, 3(12), 271-284.* ISSN: 2411-568.
- Pascarella, E. T. (1980). Student-faculty Informal Contact and college outcomes. *Review of educational research, 50(4), 545-557.*
<http://dx.doi.org/10.3102/00346543050004545>
- Pascarella, E. T., & Terenzini, P. T. (1977). Patterns of Student-faculty Informal Interaction beyond the Classroom and Voluntary Freshman Attrition. *The Journal of Higher Education, 48(5), 540-552.*
<http://dx.doi.org/10.2307/1981596>
- Pascarella, E. T., & Terenzini, P. T. (1979). Interaction Effects in Spady and Tinto’s Conceptual Models of College Attrition. *Sociology of Education, 52(4), 197-210.*
<http://dx.doi.org/10.2307/2112401>
- Pascarella, E. T., & Terenzini, P. T. (1980). Predicting Freshman Persistence and Voluntary Dropout Decisions from a Theoretical Model. *The Journal of Higher Education, 51(1), 60-75.*
<http://dx.doi.org/10.2307/1981125>
- Pascarella, E. T., & Terenzini, P. T. (1983). Predicting Voluntary Freshman Year Persistence/Withdrawal Behavior in a Residential University: A path Analytic Validation of Tinto’s Model. *Journal of Educational Psychology, 75(2), 215-227.*
<http://dx.doi.org/10.1037/0022-0663.75.2.215>
- Pascarella, E. T., & Terenzini, P. T. (1991). *How College Affects Students: Findings and Insights from Twenty Years of Research.* John Wiley & Sons.
- Pascarella, E. T., & Terenzini, P. T. (1995). The Impact of College on Students: Myths, Rational

- Myths, and Some Other Things That May Not Be True. *NACADA journal*, 15(2), 26-33. <http://dx.doi.org/10.12930/0271-9517-15.2.26>
- Pascarella, E. T., Duby, P., & Iverson, B. (1983). A Test and Reconceptualization of a Theoretical Model of College Withdrawal in a Commuter Institution Setting. *Sociology of Education*, 56(2), 88-100. <http://dx.doi.org/10.2307/2112657>
- Pascarella, E. T., Terenzini, P. T., & Wolfle, L. M. (1986). Orientation to College and Freshman Year Persistence/Withdrawal Decisions. *The Journal of Higher Education*, 57(2), 155-175. <http://dx.doi.org/10.2307/1981479>
- Price, J. L. (1977). *The study of turnover*. Ames, IA: Iowa State Press.
- Rahman, M. S. (2016). The Advantages and Disadvantages of Using Qualitative and Quantitative Approaches and Methods in Language “Testing and Assessment” Research: A Literature Review. *Journal of Education and Learning*, 6(1).
- Romanova, E. (2007). *The Process of Revitalization of Culture and Indigenous Ethnic Identity: The Case of the Vepsian People in Karelia*. Academic Dissertation, University of Tromsø, Norway.
- Rumberger, R. W. & Lim, S. A. (2008). *Why Students Drop Out of School: A Review of 25 Years of Research*. Publication of University of California. www.lmri.ucsb.edu/dropouts
- Salmi, J. & Basett, R. M (2012). *Opportunities for All? The Equity Challenge in Tertiary Education*, Salzburg Global Seminars Salzburg, Austria October 2-7.
- Sandiford, J. R., & Jackson, D. K. (2003). Predictors of First Semester Attrition and Their Relation to Retention of Generic Associate Degree Nursing Students.
- Sandoval-Palis, I., Naranjo, D., Vidal, J., & Gilar-Corbi, R. (2020). Early dropout prediction model: A case study of university leveling course students. *Sustainability*, 12(22), 9314.
- Scott, G., Shah, M., Grebennikov, L., & Singh, H. (2008). Improving Student Retention: A University of Western Sydney Case Study. *Journal of Institutional Research*, 14(1), 9–23.
- Singh, M. (2011). Equity and quality in the revitalisation of African higher education: Trends and challenges. *Research in Comparative and International Education*, 6(4), 348-365.
- Terenzini, P. T., Lorang, W., & Pascarella, E. T. (1981). Predicting Freshman Persistence and Voluntary Dropout Decisions: A Replication. *Research in Higher Education*, 15(2), 109-127. <http://dx.doi.org/10.1007/BF00979592>
- Tibenderana, P. K. (2013), *Modernisation of University Education in Uganda – Prescription for Progress*, Kampala, Uganda.
- Tight, M. (2018), Student Retention and Engagement in Higher Education; Department of Educational Research, Lancaster, UK.
- Tinto, V. (1975). Dropout from Higher Education: A Theoretical Synthesis of Recent Research. *Review of educational research*, 45(1), 89-125. <http://dx.doi.org/10.3102/00346543045001089>
- Tinto, V. (1993). *Leaving College: Rethinking the Causes and Cures of Student Attrition* (2nd ed.). University of Chicago Press, Chicago, IL.
- Tinto, V., & Pusser, B. (2006). *Moving from Theory to Action: Building a Model of Institutional Action for Student Success*. National Post-Secondary Education Cooperative (NPEC)
- Triventi, M. (2011), The role of higher education stratification in the reproduction of social inequality in the labour market. A comparative study of recent European graduates; Munich Personal RePEc Archive; MPRA Paper No. 35996, posted 17 Jan 2012 18:48 UTC
- Trow M (2000), *From Mass Higher Education to Universal Access: The American Advantage*; Research and Occasional Paper Series: CSHE.1.00; Center for Studies in Higher Education (CSHE), University of California Berkeley, <http://ishi.lib.berkeley.edu/cshe/>

- Uganda Bureau of Statistics (UBOS). (2018). *Statistical Abstract, 2018*. Government of the Republic of Uganda.
- Uganda Bureau of Statistics (UBOS). (2020). *Statistical Abstract, 2020*. Government of the Republic of Uganda.
- Uganda Society for Disabled Children (USDC). (2017). *Inclusive Education in Uganda: Examples of best Practice*. Enable-Ed and USDC. <http://www.ohchr.org/EN/HRBodies/CRPD/Pages/CRPDIndex.aspx>
- UNESCO (2020). *Africa Higher Education Students' Survey Project*. UNESCO
- UNESCO Institute for Statistics (UIS). (2016). *Improving the International Monitoring Framework to Achieve Equity (SDG 4.5)*. Indicator 4.5.3. UIS Information Paper No. 32. Montreal. <http://uis.unesco.org/sites/default/files/documents/improving-the-international-monitoring-framework-to-achieve-equity-sdg-4.5-2016-en.pdf>
- Upcraft, M., Gardner, J., & Barefoot, B. (Eds.). (2004). *Challenge and Support: Creating Climates for First-year Student Success*. San Francisco: Jossey-Bass.
- Van Gennep, A. (1960). *The Rites of Passage*. Translated by M. B. Vizedon and G.L. Caffee. Chicago, IL: University of Chicago Press. (Originally published in 1909.)
- van Vught, F. (Ed.). (2009). *Mapping the higher education landscape: Towards a European classification of higher education* (Vol. 28). Springer Science & Business Media.
- Vukasović, M. (2007). *Higher Education and Social Stratification in Serbia 1990–2005* University of Aveiro.
- World Bank (2009). *Literature Review on Equity and Access to Tertiary Education in the Africa Region*. World Bank.
- Zhao, C., & Kuh, G. (2004). *Adding Value: Learning Communities and Student Engagement*. *Research in Higher Education*, 45, 115-138.
- Ziderman, A. (2013). Increasing access to higher education through student loans. *CESifo DICE Report*, 11(2), 11-18.