

**ASSESSMENT OF THE ROLE OF THE TANZANIA
EDUCATION AUTHORITY IN IMPROVING ACCESS TO
EDUCATION: A CASE OF DAR ES SALAAM INSTITUTIONS**

**By
Elizabeth Elifasi**

**A Dissertation Submitted in Partial/ Fulfillment of the Requirements for the
Award of the Degree of Masters of Business Administration (MBA) of Mzumbe
University**

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CERTIFICATION

We, the undersigned, certify that we have read and hereby recommend for acceptance by the Mzumbe University, a dissertation entitled **Assessment of the Role of The Tanzania Education Authority in improving Access to Education: A Case of Dar es Salaam Institutions**, in Partial Fulfillment for Award of the Degree of Masters of Business Administration (MBA) of Mzumbe University

Major Supervisor

Internal Examiner

Accepted for the Board of.....

DEAN/DIRECTOR, DAR ES SALAAM BUSINESS SCHOOL

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DEDICATION

This work is dedicated to my Husband Mr. Oswald Martin Urassa, my children Martin, Bryton, and Vanessa Urassa.

ABBREVIATIONS

DFID	-	Department for International Development
ESDP	-	Education Sector Development Program
HESLB	-	Higher Education Students Loans Board
MOEVT	-	Ministry of Education and Vocational Training
NGO	-	Non-Governmental Organization
NSGRP	-	National Strategy for Growth and Reduction of Poverty
OECD	-	Organization for Economic Development Cooperation
PEDP	-	Primary Education Development
REPOA	-	Research on Poverty Alleviation
SSA	-	Sub Saharan Africa
TCU	-	Tanzania Commission for Universities
TEA	-	Tanzania Education Authority
UDSM	-	University of Dar es salaam
UPE	-	Universal Primary Education
URT	-	United Republic of Tanzania

ABSTRACT

The objective of this study is to assess the role of Tanzania Education Authority supports on improving access to education. The study was conducted specifically to determine the impact of loans and grants provided by TEA in accessing education facilities in different education institutions including primary and secondary schools, colleges and universities.

The study employed survey as a research methodology. The choice of this approach was influenced by the nature of the study to assess the implementation of TEA supports including loans and grants extended to education institutions. The study was conducted in selected institutions in Dar es Salaam region where many education institutions are located. Data from 46 respondents comprising of primary schools, secondary schools, colleges and universities, TEA and MOEVT was collected through open ended and closed type questionnaires, analyzed and presented statistically on tables, charts and graphs based on the research objectives.

Based on the findings from the study it was concluded that TEA supports on grants and loans to education institutions shows a good contribution towards achieving the improved learning and teaching environment, equipment and facilities that leads to improved performance, raise the level of total enrollments and achieved the objective of equitable access to education whereby 96% of girls eligible to education were enrolled. It was also found that total value of TEA support from 2010 to 2013 was about Tanzania Shillings 8 billion. The equitable access to quality education has been witnessed on the number of girls enrolled in primary schools.

The findings of the study calls for Tanzania Government to give first priority on education sector and allocate consistency education budget. The efforts used to support the construction of schools buildings, classes and dormitories should be extended to supporting teachers and teachers` colleges in order to produce more quality teachers to support the enrolled students. Linking the supply side factors-

teachers, books, buildings and demand side-teachers benefits may be the great idea towards achieving the objective of equitable access to quality education.

These findings suggests among other things that as an institution TEA is relevant for Tanzania's socio-economic development since its funds are channeled towards education which is a core activity identified in the country's long term development plan, that is the Tanzania Development Vision 2025. In this regard, TEA is also relevant to other government initiatives including MKUKUTA and to the current Big Results Now (BRN) initiative. These results point to a number of policy actions needed on the part of the government as well as to development partners.

The government of Tanzania as well as development partners, recognizing the important role played by TEA can allocate more funds this organization and charge it with the responsibility to rationally distribute the funds to needy institutions. Furthermore, the government is requested to charge TEA with the task of undertaking more studies related to the role of this institution in dealing with the education sector in Tanzania.

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CHAPTER ONE

INTRODUCTION AND BACKGROUND

1.0 Background of the study

The main objective of this study is to examine the extent to which the Tanzania Education Authority (TEA) has facilitated academic institutions to improve teaching facilities in the country as a means of promoting access to education in Tanzania. In education, the term **access** refers to the ways in which educational institutions and policies ensure or at least strive to ensure that students have equal and equitable opportunities to take full advantage of their education. Increasing *access* generally requires education institutions to provide additional services or remove potential barriers that might prevent some students from equitable participation in certain courses or academic programs. The studies of Warren (2011), IPEC (2010) and Chepting&Chebet (2013) established that access to education is influenced by many factors including; economic level, race, religion, gender, sexual orientation, disability, perceived intellectual inability and unaccepted past academic performance. Others factors are family income level and geographical location.

Governments in all countries, developed and developing countries strive to provide quality education to their citizens with the understanding that education is essential, not only for economic growth, but also for social development and stability. Primary education has been figured out as the minimum level of education delivery that should be imparted to all citizens. This level of education is at least equipped the individuals with basic skills required in life such as writing skills, reading and arithmetic skills. It is for similar reason that primary education is advocated as a basic human right. Globally, many initiatives have been taken to ensure universal access coupled with gender equality and quality delivery. In Tanzania, primary education has been singled out as an important and crucial tool in the fight against poverty with the strong argument that attainment of education helps on the success of

other poverty reduction targets such as health, raising incomes, and environmental stability and employment challenges.

Ilhan (2001) on his study on the role of education in economic development argued that, in this era of science and technology many societies have expanded access to basic education. Many countries are now on the brink of a further increase in access to secondary and higher education and in effecting improvements in the quality of education at all levels. As increasing numbers of students complete their basic education, so their demand for education at higher levels increases. Educating girls and women is probably the single most effective investment a developing country can make, whether or not women work outside the home. It creates a multitude of positive remunerations for families including better family health and nutrition, improved birth spacing, lower infant and child mortality, and enhanced educational attainment of children. Countries which invested on human capital is increasingly integrated in world markets for manufactured goods. Their ability to compete in these markets and in globalizing service markets depend on the excellence of human capital they bring to the competition. Ensuring that all citizens are educated and possess a wide range of problem solving skills beyond the basic level, including having world class professional skills necessitate development of new curricula, improved teacher programs, and academic methods that encourage higher order cognitive skills.

Education contributes much to economic and community development both in developed nations and developing countries. The studies of early economists on economic development did not establish the role played by education as a major input in production and economic growth but later (Schultz, 1961) and (Denison, 1962) pointed the contribution of education to the unexplained residuals in economic development.

The Tanzanian Government's commitment to education as an integral part of its social and economic development started shortly after independence. Prior to the country's independence in 1961 access to education by Tanzanians of African origin

was deliberately restricted by the colonial Government for fear that if education was extended to this group it would ultimately facilitate the demand for country's independence. As a consequence, immediately after independence the Government formulated various policies and plans aimed to promote rapid transformation of the society including education. In 1967, the Government prepared and implemented a policy oriented its education system to the philosophy of pragmatism entitled "Education for Self-Reliance", education was assigned a seminal role in the transformation of Tanzania to an African socialist society. Universal Primary Education (UPE) was emphasized in the Musoma Declaration of 1974 as a way of transforming rural society and agriculture, from which it was assumed, the vast majority of the population, would derive their livelihood. Women were given special attention in the declaration by being allowed to access University education soon after the national service while their male counterparts were required to wait for two years before joining the University. The policy intention was to accelerate women in the education system.

During the early 1980s Tanzania faced a series of external shocks including oil crises, low coffee prices, drought and war with Uganda which all together led to a huge reduction in resources resulting into a reversal of progress made towards UPE and declining quantity and quality at all levels of education. Despite subsequent progress from the economic reform efforts of the late 1980s and 1990s, social indicators were stagnating, including progress towards UPE. The Government's National Strategy for Growth and Reduction of Poverty (2005) included a focus on education as part of its second cluster dealing with social well-being and quality of life.

In its efforts to achieve universal primary education, Tanzania implemented several initiatives to improve access and quality delivery, targeting such indicators as teachers students ratio, increasing funding levels, improving both teachers and students learning environment through the provision of adequate and decent seating in classes, provision of textbooks, mobilization of external support and relieving the burden borne by parents through elimination of school fees. Despite these efforts,

funding for public schools has declined drastically resulting into a significant decline in resources and the quality of teachers. There have been some efforts to boost the education sector by providing additional funding and a significant budget allocation by the Government towards improving the delivery of the education services in the country as well as access to education as an objective. Since the fiscal year 2010 through 2013, for example, the education sector national budget have been increasing and given top priorities. Other efforts towards improving the education system was the establishment of the Tanzania Education Authority (TEA), establishment of Tanzania Commission for Universities (TCU) and the establishment of the Higher Education Students Loans Board (HESLB) to support provision of education through loans to students. Since the inception of HESLB, the Board has been playing an important role in facilitating access to higher education by providing loans to eligible and needy Tanzanian students guided by the concept of cost-sharing in the provision of higher education in the country.

Over the period of four years since its establishment, the Board has achieved to provide loans to a total of 58,798 needy Tanzanian students pursuing their undergraduate and postgraduate in both domestic and overseas Higher learning Institutions, which was an increase of about 6% compared to 55,687 students who were given loans in 2007/2008 and the increased number of students issued loans from 16,345 in 2004/2005 to 58,798 in 2008/2009. Among the major challenges that the Board is encountering on its efforts towards access to education is loan repayments.

Apart from collecting loan repayments itself, the Board has engaged Debt Collecting Agents to assist the Board in collecting loan repayments. During the year ending 30th June, 2009, the Board had traced a total of 4,803 loan beneficiaries with outstanding loan balance of TZS. 6,321,766,630. The number of traced loanees for the year increased by 34% when compared to the number of loanees traced during the preceding year that ended on 30th June 2008, whereby only 3,598 loanees were traced. Cumulative loan beneficiaries traced up to 30th June 2009 was 15,290 or 31.6% of the 48,378 students whose loans were due for repayment. Similarly, the

outstanding total loans due from the loanees who had already been traced was TZS 23,952,489,506.62 which was 29.6% of the total Principal Loan amounts that were due for repayment (TZS 80,957,774,604.00) as at that date. However more efforts must be extended to serve students particularly those from poor family backgrounds and therefore assessed not to have the ability to pay tuition fees and other school expenses.

Tanzania Education Authority is a corporate body established by section 5(1) of the Education Fund Act No.8 of 2001 to manage the Education Fund. The Fund was established by section 4(1) of the same Act, as one of the Government's interventions to address the challenges of the education sector. The aim of the Fund is to supplement the Government effort in financing the education sector with a view of improving quality, increasing access, and equity at all levels. The sources of funds into the Education Fund include a budgetary allocation, investments, and voluntary contributions from education stakeholders. Tanzania Education Authority mobilizes education stakeholders including companies, development partners, NGOs, various other institutions and individual persons to contribute to the Education Fund. This mobilization is done by organizing fundraising events, speaking at professional meetings and at business meetings.

Motivated stakeholders give their contributions to the Fund by way of cash, materials or professional services. All contributors of the Education Fund are awarded the Certificate of Educational Appreciation by Tanzania Education Authority, according to the provision of the Education Fund Act.No.8 of 2001. The Certificate entitles the bearer to a Tax relief under the Income Tax No. 11 of 2004. TEA also undertakes publicity of companies, businesses and other institutions which have contributed to the Education Fund. Resources from the Education Fund are deployed by TEA to support education projects undertaken by educational institutions at all levels from primary, secondary and tertiary.

Tanzania Education Authority is a corporate body established by section 5(1) of the Education Fund Act No.8 of 2001 to manage the Education Fund. The Fund was

established by section 4(1) of the same Act, as one of the Government's interventions to address the challenges of the education sector. The Tanzania Education Authority (TEA) was established by the Government as an Education fund charged with the responsibility of mobilizing resources from various education stakeholders nationally and internationally in order to complement Government efforts in financing the education sector. The Authority was established in order to, among other things, diversify sources of funding education, maintain funding stability for the education sector, promote funding for all round education development programs, projects and special needs conceived under each educational level, and to promote relevance of education and training within the framework of overall national plans and policies for socio- economic development. The following are some of the functions and objectives of the Fund;

- (i) To secure adequate and stable financing of education through mobilization of voluntary contributions,
- (ii) To raise the quality of education and increase access and equity,
- (iii) To apply the money deposited into the Fund for the purpose of improvement and promotion of education,
- (iv) To monitor the use of the funds disbursed and ensure adherence to the objectives of the Fund
- (v) To receive gifts, donations, grants or other moneys on behalf of the Fund.

Tanzania Education Authority mobilizes education stakeholders including companies, development partners, NGOs, various other institutions and individual persons to contribute to the Education Fund. This mobilization is done by organizing fundraising events, speaking at professional meetings and at business meetings. Motivated stakeholders give their contributions to the Fund by way of cash, materials or professional services. All contributors of the Education Fund are awarded the Certificate of Educational Appreciation by Tanzania Education Authority, according to the provision of the Education Fund Act.No.8 of 2001. The Certificate entitles the bearer to a Tax relief under the Income Tax No. 11 of 2004. TEA also undertakes publicity of companies, businesses and other institutions which have contributed to the Education Fund. Further, Resources from the Education Fund are deployed by

TEA to support education projects undertaken by educational institutions at all levels that are primary, secondary and tertiary. The Fund raises the quality of education and increase opportunities for access and equity from pre-primary to tertiary levels.

Tanzania Education Authority (TEA) utilizes the resources of the Education Fund to support educational projects presented by schools, colleges, Universities and regulatory bodies with a view of improving quality, increasing access and equity at all these levels of education. TEA receives applications from abovementioned institutions in form of project write ups, scrutinizes them on the basis of predetermined criteria for allocation of funds, and allocates funds as is available from the Education Fund. TEA informs would be beneficiaries and the public at large on procedures and guidelines for accessing funds from the Education Fund, through various news media e.g. electronic media (radio), and printed material – brochures, leaflets and forms. Apart from allocating resources to Educational projects, TEA is concerned with monitoring and evaluation of funded projects. It has an established unit to carry out monitoring and evaluation of funded Educational projects, with a view of ensuring proper utilization of the Fund's resources.

TEA has established guidelines and procedures for monitoring and evaluation of projects supported by resources from the Education Fund to ensure proper and efficient utilization of such resources. According to the guidelines TEA carries out the following activities; i. Visits to the projects to witness progress. ii. Auditing to ensure proper use and value for money and iii. Compiling monitoring and evaluation reports

The main contributor of the education fund is the Government. There are other community contributors but their contribution is not very much active as they have less than 20 percent. On Government's subvention, between 2009 and 2010, funds from the Government decreased from Tshs. 5,708,779,269 in 2009 to Tshs. 5,019,530,816 in 2010. There are several reasons for that. These include: Low level of Government's income from taxes; Government priorities in sectors such as health, infrastructure, and others; MOEVT's limited budgetary allocation; and, TEA has power to raise funds from other stakeholders, and from anywhere inside and outside

the country. Nonetheless, TEA has until now, not succeeded in raising the needed amount of funds to fulfil its mission. Part of the income from other sources and donors was Tshs. 1,375,511,479 in 2010 which is 27% of the Government subvention and 21% of the total income. Lack of sustainable funds is obviously limiting development perspectives in projects.

TEA is making implementation follow up of most projects, but at the same time there is no follow-up about ageing equipment. For instance computers have limited life span, text/reference books are quickly outdated when there are changes in syllabus, lab equipment needs chemicals etc. As TEA has no maintenance or replacement plans, the impact of the allocated funds becomes diluted. Given inadequate funds, TEA is now not able to replace worn out and outdated computers, aged lab equipment, worn out text/reference books and even provide chemicals so as to make provided facilities usable.

1.1 Statement of the Problem

Since its creation in 2001, TEA has received a total of 3,147 applications to support various educational projects amounting to TZS 175.24 billion. A total of TZS 105.06 billion for 2,403 projects were recommended for funding. Out of the recommended projects, TEA funded a total of 1,556 projects worth TZS 39.09 billion.

The funding were for pre and primary schools; secondary schools; teachers and technical colleges; Universities and other educational institutions in the country. Higher Learning Institutions have a total student population of approximately 20,000 in 2014.. The total numbers of Secondary Schools were supported by TEA from 2001 to 2013 are 1,136 and 161 colleges and Universities. Despite these support from TEA, data from MOEVT shows that challenges of adequate infrastructure, teaching and learning materials and other basic requirements continue to characterize the education sector. These shortfalls greatly contribute as limitations for access to education for many Tanzanians. It is therefore pertinent that a student be conducted

to assess the role and impact of TEA support to education in order to advise on policy for better strategies in the future.

1.2 Objectives of the Study

The main objective of this study is to assess the extent to which TEA has facilitated increased access to education through grants and loans to schools colleges in Tanzania for the improved infrastructure and teaching facilities and provision of other input. Prior to TEA intervention, institutions had challenges in terms of lack of lecture halls, dormitories, textbooks and laboratory equipment which rendered the delivery of education difficult and ineffective. To address these challenges, they applied for grants and loans from TEA.

Despite the support these institutions by TEA, data from MOEVT shows that the challenges of adequate infrastructure, lack of teaching and learning materials and other inputs continue to characterize the education sector and therefore call for this study to assess the hitherto effectiveness of TEA in promoting improved access to education.

1.2.1 Specific Objectives

Specifically, the study was conducted to determine:

- (i) The total number of education institutions which have benefitted from TEA loans and grants during the period 2010-2013
- (ii) The value of TEA loans and grants provided to the selected institutions for the period 2010-2013
- (iii) The impact of the loans and grants provided by TEA in promoting access to education facilities in the country.

1.3 Significance of the Study

The study will provide information on the extent to which TEA grants and loans have contributed to the improvement of education delivery in Tanzania. TEA support is expected to facilitate recipient institutions to improve access to training by Tanzanians through improved facilities, new infrastructure such as lecturer halls,

classrooms, student hostels, books, laboratory equipment and computers for education access and delivery. Special attention to girls in vulnerable areas is also supported by TEA. The study evaluates how TEA grant and loans has facilitated access to equitable education in Tanzania.

TEA support to education access is important and has contributed to improved access to education by many Tanzanians especially given the declining funding ability of Government and development partners' support. The study is expected to provides policy direction for designing strategies on how TEA can better focus its future grants and loans to prospective recipients in order to continue being relevant and effective. Hence the study is expected to be a stepping stone on which other related studies build upon especially for quality education in developing countries. The study will also assist other researchers who wish to apply the same research methodology which has been used in this study.

1.4 Methodology

The study used secondary (published) data from TEA, Ministry of Education and Vocational Training. The study obtains primary data through survey of selected institutions in Dar es Salaam and use of telephone interview for data from distant identified institutions. The method of analysis of this study includes both quantitative and descriptive statistics.

1.5 Research Questions

1.5.1 The main question

The study was guided by the main research question which aims at determining the extent to which loans and grants provided by TEA have enabled selected education institutions in Tanzania to increase education facilities in the country covering the period from 2010 to 2013.

1.6 Specific Questions

The study will endeavor to answer the following questions

- (i) What is the number of education institutions which have benefitted from TEA loans and grants during the period 2010-2013?
- (ii) What is the actual value of TEA loans and grants provided to the selected education institutions from 2010 -2013?
- (iii) Based on (i) and (ii) above, what is the impact of the loans and grants provided by TEA in terms of increased opportunities and enrolment of students in basic school and post school education institutions in Tanzania?

1.7 Scope of the study

The study has been conducted in Dar es Salaam Region where TEA Headquarters are located. The population of Dar es Salaam which is the country's business city is approximately 10 percent of the total population of Tanzania (census report, 2012). According to TEA 2003 report, Dar es Salaam is leading on the number of educational institutions including schools, colleges and universities (TEA report, 2002). The choice of this region was influenced by availability of data related to the study. The survey focused on institutions which received grants and loans from TEA which indicated that they have challenges in the access to quality education services.

1.8 Organization of study

The entire research comprise of five chapters. The first chapter provides the background information of study: introduction, statement of problem, objectives of study, research question, significance of study, and scope of study. The literature review on access to education, role of education in development and TEA activities has been covered in chapter two. Research methodology which includes research design, study area, study population, sample and sampling procedure, variable and measurement, type and quality of and data analysis have been found in chapter three. Chapter four present analysis of data findings and discussions and interpretation of the findings will be in chapter five. Finally, chapter six covers summary of the study findings, recommendations and policy implications and conclusion.

1.9 Limitation of study

Expected access to education is one of the key objectives by the Government. This study aimed at assessing the impact of TEA intervention in the expansion of the education sector through grants and loans focusing on increasing access to education in Tanzania, with a major focus on Dar es Salaam Region. Considering the timeframe available the study was limited in Dar es Salaam Region to a great extent on physical survey as well as visit to few institutions.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This section reviews theoretical and empirical literature on access to education and the role of education in economic growth. The section starts with the description of key concepts related to the study and ends with the conceptual framework developed from the literature and hence the established hypothesis based on the conceptual framework and the research objectives.

2.1 The Concept of Access in Education

The word education is often used to refer to the activity, process, or enterprise of educating or being educated and sometimes to signify the discipline or field of study taught in schools of education that concerns itself with this activity, process, or enterprise. As an activity or process, education may be formal or informal, private or public, individual or social, but it always consists in culminates in cultivating dispositions such as (abilities, skills, knowledge, beliefs, attitudes, values, and character traits). As a discipline, education studies may evolve asking questions about aims, methods, effects, forms, history, costs, value, and relations with the society of a discipline or course.

The concept of access implies that all those who are entitled to public services should face no barrier in applying for and utilizing services, entitlements and benefits available to the public generally (G.A, 1994). One of the major focal areas of educational programs is to increase opportunities for more students to access education. This is probably the most visible output of educational projects. Access also implies the affordability of education services to more people, and especially the poor.

The economies of low-and middle-income countries have historically been growing at high rates. Progress in expanded enrolments and longer schooling period -has contributed to this growth and so has helped to reduce poverty in developing countries. In 1990 a typical six year- old child in a developing country could expect to attend school for 8.5 years, up from 7.6 years in 1980. In Eastern Europe and central Asia schooling for 9 to 10 years is the rule; in East Asia and in Latin America and the Caribbean primary education is almost universal. Countries in the Middle East and North Africa are making steady progress and; so are those in souths Asia, although they have a considerable distance to go. Sub-Saharan Africa is lagging behind the world as certain countries are making gains, but overall, primary enrolment ratios are declining. Yet despite these substantial achievements in the world as a whole, major challenges remain: these are to increase access to education in some countries, to improve equity, to improve quality, and, where needed, to speed educational reform. In most developing countries including Tanzania more children wish to go to secondary schools than are able to enroll, and the demand for higher education is in general increasing faster than the supply. Enrollment has increased for all cycles, and particularly in higher education, allowing Tanzania to rapidly catch up with the levels of comparable developing countries;In 2009, the number of higher education students in Tanzania was 36 percent lower than the average, down from 50 percent in 2006. This trend is likely to continue as a direct consequence of the expected development of secondary education (Tanzania Education Sector Analysis, 2012)

The Government started implementing a five years primary education development plan (PEDP) (2002-2006) with the aim of ensuring that all Tanzanian children at the age of enrollment especially girls living in difficult circumstances, have access to and good quality free and compulsory primary education. PEDP represent efforts to integrate Tanzania`s education and Training policy, education sector development program, local Government reforms program, development Vision 2025 and the international goals of education for all and the millennium development goals both into a comprehensive program.

Enrolment rates for 15-19 year-olds increased on average by 10.4 percentages between 1995 and 2010. France is the only exception, with an enrolment rate decreasing from 89% to 84% during this period. There has been growth, too, in enrolment for 20-29 year-olds, with a 10.1 percentage point increase between 1995 and 2010. Growth was at least 12% in the Czech Republic, Finland, Greece, Hungary, Iceland, Korea, New Zealand, Poland, Sweden and Turkey. These increases may reveal the general public awareness of the benefits of participating in education in a restricted labor market. (OECD report, 2012) TEA supports to educational institutions is directed towards the achievement of three main objectives of improving access, quality and equity to education.

2.2 Theoretical Review

This literature review focuses on the learning theories and education theory.

Learning theories are conceptual frameworks that describe how information is collected, processed, and retained during the learning or research process. Cognitive, emotional, and environmental influences, as well as prior experience, all play a part in how understanding, or a world view, is acquired or changed, and knowledge and skills retained.

Behaviourists look at learning as an aspect of conditioning and will advocate a system of rewards and targets in education. Educators who embrace cognitive theory believe that the definition of learning as a change in behaviour is too narrow and prefer to study the learner rather than his/her environment, and in particular the complexities of human memory. Those who advocate constructivism believe that a learner's ability to learn relies to a large extent on what he already knows and understands, and that the acquisition of knowledge should be an individually tailored process of construction. Transformative learning theory focuses upon the often-necessary change that is required in a learner's preconceptions and world view.

2.2.1 Theory of education

In 1973, Joseph Schwab proposed that any educative event involves four commonplaces: the learner, teacher, subject matter, and context or social milieu.

Schwab maintained that each of these factors was distinctly important and none could be reduced into any of the other.

Normative philosophies or theories of education may make use of the results of (philosophical thought) and of factual inquiries about human beings as well as and the psychology of learning. But in any case they propound views about what education should be, what dispositions it should cultivate, why it ought to cultivate them, how and in whom it should do so, and what forms it should take. In a full-fledged philosophical normative theory of education, besides analysis of the sorts described, there will normally be propositions of the following kinds: (a) Basic normative premises about what is good or right; (b) Basic factual premises about humanity and the world; (c) Conclusions, based on these two kinds of premises, about the dispositions education should foster; (d) Further factual premises about such things as the psychology of learning and methods of teaching; and (e) Conclusions about such things as the methods that education should use.

Examples of the purpose of schools include: development of reasoning about perennial questions, master the methods of scientific inquiry, cultivating the intellect, create change agents, develop spirituality, and modelling a democratic society. In any society, in order to bring about quality education, the elements identified by Schwab must be available. TEA supports provision of educational facilities like textbooks, classrooms, lecture halls, laboratory apparatus and dormitories which contribute to the attainment of quality education. Thus a study on TEA's impacts has been able to ascertain its sustained support to education expanded provision and equality in access to education in Tanzania.

2.2.2 Plato theory of education

Plato was the earliest most important Greek Philosopher and educational thinker. Plato thinks education as a key for a society and he stress on education, for this purpose he want to go to the extreme level even removing children from their mothers and raise them by the state, he want to identify the skills of the children and give them proper education for that particular skill which they have so they could be become a suitable member of the society and fulfil their duty in society. Plato want

to a search for intelligent and gifted children in the whole society, Plato's don't belief that talent belong to a limited class therefore he stress on education for all so the talented children get the chance to shine.

Plato thinks education as a key for a society and he stresses its provision. For this purpose he wants to go to the extreme of even removing children from their mothers and have them risen by the state. He wanted to identify the skills of the children and give them proper education for the particular skill which they already have so they could become more suitable member of the society and fulfil their duties in society. Plato want to search for intelligent and gifted children in the whole society, Plato's did not believe that talent belongs to a limited class. Therefore he stress on education for all so that the talented children could get the chance to shine as well. For the purpose of education Plato travel to Egypt and Italy, there he learnt mathematics. After returning home he established an Academy, to teach moral values to the elite youth of Athens to make them better leaders of the society.

The researcher found the Plato philosophy of education to have ideas of equitable access to education that means all girls and boys to be enrolled and study for their better future and society development.

2.2.3 Sociology of Education

The philosophy of education may be either on process of education or the philosophy of the discipline of education. That is, it may be part of the discipline in the sense of being concerned with the aims, forms, methods, or results of the process of educating or being educated. Alternatively, it may be meta-disciplinary in the sense of being concerned with the concepts, aims, and methods of the discipline. However, even in the latter case it may be thought of as part of the discipline, just as meta-philosophy is thought of as a part of philosophy, although the philosophy of science is not regarded as a part of science.

The sociology of education is the study of how public institutions and individual experiences affect education and its outcomes. It is most concerned with the public

schooling systems of modern industrial societies, including the expansion of higher, further, adult, and continuing education.

Education must also perform another function: As various jobs become vacant, they must be filled with people with appropriate qualifications.. Therefore the other purpose of education is to sort and rank individuals for placement in the labour market (Munro, 1997). Those with high achievement will be trained for the most important jobs and in reward, be given the highest incomes. Those who achieve the least, will be given the least demanding job (intellectually at any rate, if not physically), and hence the least income.

2.2.4 Filling roles in society

According to Sennet and Cobb (1970) .however, “to believe that ability alone decides who is rewarded is to be deceived”.Meighan (1981) agrees, stating that large numbers of capable students from working-class backgrounds fail to achieve satisfactory standards in school and therefore fail to obtain the status they deserve.Jacob (1991) believes this is because the middle class cultural experiences that are provided at school may be contrary to the experiences working-class children receive at home.In other words, working class children are not adequately prepared to cope at school. They are therefore “cooled out”from school with the least qualifications, hence they get the least jobs, and so remain members of the working class. Sargent (1944) confirms this cycle, arguing that schooling supports continuity, which in turn supports social order.Talcott Parsons (1960) believed that this process, whereby some students were identified and labelled as educational failures, “was a necessary activity which one part of the social system, education, performed for the whole”.Yet the structural functionalist perspective maintains that this social order, this continuing, is what most people desire.

2.3 Equitable education distribution

Educational equity, also referred to as equity in education, is a measure of achievement, fairness, and opportunity in education. The study of education equity is often linked with the study of excellence and equity. Educational equity is dependent

on two main factors. The first is fairness which implies that factors specific to one's personal conditions should not interfere with the potential of academic success. The second important factor is inclusion which refers to a comprehensive standard that applies to everyone in a certain education system. These two factors are closely related and are dependent on each other for true academic success of an educational system. The growing importance of education equity is based on the premise that now, more than ever before, an individual's level of education is directly correlated to the quality of life he or she will live in the future. Therefore, an academic system that practices educational equity is a strong foundation of a society that is fair and thriving.

The extraordinarily high cost of the many prestigious high schools and universities in the United States makes an attempt at a "level playing field" for all students not so level. High-achieving low-income students do not have the means to attend selective schools that better prepare a student for later success. Because of this, low-income students do not even attempt to apply to the top-tier schools for which they are more than qualified. In addition, neighborhoods generally segregated by class leave lower-income students in lower-quality schools. For higher-quality schooling, students in low-income areas would be required to take public transport which they do not have the means to pay for. Fewer than 30 percent of students in the bottom quarter of incomes even enroll in a four-year school and among that group, fewer than half graduate. Higher education has become too expensive and doesn't do enough to help lower income students succeed.

Equity is cited as one of the major challenges facing educational development worldwide. It refers the disadvantaged groups including the rural poor, street and working children as well as gender imbalance. Women in Africa have very limited access to educational opportunities. A number of studies have indicated the small percentage of girls who receive formal education at primary, secondary and post-secondary levels in Africa (Adams and Kruppenbach,1987). Prior to independence, access to basic education in Tanzania was dismal, with wide inequities in terms of race, religion and gender. Many primary schools had been established by Christian

missionaries. In 1947, less than 10% of the school-age population was enrolled in primary school. The abolition of primary school fees in 1973 removed that impediment to schooling and Education Act number 25 of 1978 made enrolment and attendance of boys and girls in primary school compulsory. All villages in Tanzania have at least one primary school and girls make up 49.3% of the student population (Karen, 2003).

At the secondary level before independence less than 1% of the school-age population was enrolled and no females had ever progressed beyond the primary level. Following economic liberalization in 1985, many primary leavers in Tanzania found no jobs or decent living in the rural areas and were flocking into urban areas but without the requisite knowledge and skills to survive in a liberalized market economy. Their competitiveness in the middle and lower labor market was too low compared to that of their counterparts in neighboring countries. The response to secondary school took chances after that error but really the expansion of secondary level became a priority since 1961. The transition to secondary school is around 20%, but the gender gap is still large, partly due to very low performance of girls in primary school leaving examinations. Still the few who manage to enter these schools face different educational challenges including dropout due to the extreme poverty in both rural and urban communities.(Evans, 2002; IOB,Evaluations, 2004).

2.3.1 Gender equity in education

Gender equity in practicality refers to both male and female concerns, yet most of the gender bias is against women in the developing world. Gender discrimination in education has been very evident and underlying problem in many countries, especially in developing countries where cultural and societal stigma continue to hinder growth and prosperity for women. Global Campaign for education (GCE) followed a survey called "Gender Discrimination in Violation of Rights of Women and Girls" states that one tenth of girls in primary school are 'unhappy' and this number increases to one fifth by the time they reach secondary schools. Some of the reasoning that girls provided includes harassment, restorations to freedom, and an inherent lack of opportunities, compared to boys.United Nations Educational,

Scientific and Cultural Organization (UNESCO) understand Education as a “fundamental human right and essential for the exercise of all other human rights. It promotes individual freedom and empowerment and yields important development benefits. UN Special Rapporteur Katarina Tomasevki developed the '4A' framework on the Right to Education. The “4A framework encompasses availability, accessibility, acceptability and adaptability as fundamental to the institution of education. And yet girls in many underdeveloped countries are denied secondary education. Figure on the right shows the discrepancies in secondary education in the world. Countries like Sudan, Somalia, Thailand and Afghanistan face the highest of inequity when it comes to gender bias.

Equal access to education is among the basic human rights to which everyone is entitled. However, the educational gaps between various groups in many countries are staggering, as shown by many studies. If people’s abilities are normally distributed, then a skewed distribution of education opportunities represents large welfare losses. Equitable distribution of opportunities is preferable to a redistribution of existing assets or incomes. This is because education creates new assets and improves social welfare by its spill-over effect, without making anyone worse off. Ensuring access to the opportunity of education by distributing education services more equally is a win-win policy gaining support in industrial and developing countries. To support equitable access education in Tanzania, TEA has been of a great support in education institutions to include primary schools up to universities. During the year 2011/2012 TEA received funding applications from different schools, colleges and Universities. TEA supported 108 projects worth TZS. 2,313,151,936/= out of which TZS. 534,827,450 were provided in form of grants and TZS 1,149,080,000 was in the form of loans, (TEA Annual Report, 2012).

2.4 The role of education contribution to economic growth

Development is even across the country and with regard to different indicators. A few districts have less than 15% of households below the basic needs poverty lines while in others the percentage may be as high as 60% (REPOA, 2005). But even

some of the poorest districts have done very well in reducing under-five mortality rate or the net primary schools enrolment rate (URT, 2007, p.12).

A few recent studies have focused on economic growth in Africa but only some of these studies have focused on the relationship between economic growth and education in Africa. Easterly and Levine (1997) investigated the reasons for Sub-Saharan very low rate of economic growth, the lowest among all the rest of developing world. They found significant explanatory power for most of the variables, including a positive significant impact of the years of schooling. Another recent study by Bloom, Canning and Chan (2006) examines the relationship between economic growth and human capital in Sub-Saharan Africa, focused on the role of higher education. They use literacy rates to instrument average years of schooling and doctors per capital investment to instrument years of tertiary education, both provide positive impacts on growth that are statistically significant.

In all countries education is considered a necessity from many perspectives. Firstly, from the economic perspective, it is a means to increased productivity and thus also a means to poverty reduction (URT, 2002 and Kagia, 1997). From the health perspective education, especially for girls is the most effective investment in reducing fertility levels (Kagia, 2007). From the overall socio-economic point of view, education is an investment in creating a competitive labor force that is important in attracting foreign investment. Yet other see education as a human right which everybody must have access to in increasing capacities of individuals to lead to the life they value and participate in all socioeconomic life (UNESCO, 2005)

Theodore W. Schultz (1961) and Gary S. Becker (1962) have been the main advocates of human capital as a determinant of economic growth. Starting from the analysis of economic growth in several countries, Schultz identified the accumulation of human capital as the main factor explaining the difference between growth and accumulation of physical capital. According to him, human capital is a capital good whose value depends on five main categories of investments in human beings: 1) health, including also nutrition, 2) migration, enhancing job opportunities, 3) on the-

job training, 4) formal education, 5) study programs for adults, such as extension services in agriculture.

However, most of the empirical studies within the endogenous growth theory operationalize the concept of human capital focusing on its educational component. The same occurs within studies that address the problem of agricultural productivity in rural areas of developing countries (Jamison, Lau, and Lockheed 1982; T.P. Schultz, 2005; Koffio-Tessio et.al.2005). Jamison, Lau and Lockheed, on the basis of the results derived from 18 studies conducted in several geographical areas, examined the contribution of education to agricultural development. Taking as a proxy of agricultural development the variation of productivity in this sector, the authors concluded that completing the first four years of formal schooling result in a 7.4% increase of agricultural productivity (Jamison, Lau, and Lockheed 1982, 54).

In the earlier neoclassical models, education was not considered a major input for production and hence was not included in growth models (Harberger, 1998: 1-2). In the 1960s mounting empirical evidence stimulated the “human investment revolution in economic thought” (Bowman, 1960). The seminal works of (Schultz, 1961) and (Denison, 1962: 67) led to a series of growth accounting studies pointing to education’s contribution to the unexplained residuals in the economic growth of western economies. Other studies looked at the impact of education on earnings or estimated private rate of returns (Becker 1964, Mincer 1974). A 1984 survey of growth accounting studies covering 29 developing countries found estimates of education’s contribution to economic growth ranging from less than 1 percent in Mexico to as high as 23 percent in Ghana (Psacharopoulos, 1984) Education is also an important contributor to technological capability and technical change in industry. Statistical analysis of the clothing and engineering industries in Sri Lanka, to cite just one example, showed that the skill and education levels of workers and entrepreneurs were positively related to the rate of technical change of the firm (Deraniyagala, 1995).

In particular, with respect to developing countries, one way of characterizing the role of human capital is the consideration of technology transfer from innovating countries. Already Nelson and Phelps (1966) suggested that education facilitates the adoption and implementation of new technologies, which are continuously invented. For example, countries with lagging technological capacity may be most able to catch-up if they have a large stock of human capital. In this case, the level of human capital effects growth by facilitating improvements in productivity. Also (Lucas, 1990) conjectures that physical capital does not flow from rich to poor countries because of a relatively low stock of complementary human capital. The quality of education in Tanzania may have been a contributing factor towards the level of development the country attained that is gradually improving since 1990s towards globalization.

2.5 Factors Influencing Access to Education

Literature that has dealt with the concept of access as applied to education has identified several factors which have the potential to influence access to education. These are a country's education policy and the education system in general, household income and the socio-economic background of students and parents. This section discusses some of these factors as applied in the Tanzania context. In Tanzania, the education policies guide the implementation of the education programs towards the attainment of intended goals. According to Government policies (see for example, (URT 1995, 1999), the said policies stipulates that the Government aims at expanding access to higher education. In order to fulfill this intention, the policy provides that a revolving-fund of student loans scheme would be put into place to help the needy students to finance their higher education. This policy aims at expanding opportunities for qualified but needy students to access higher education. It is reported by (Oxaal, 1997) that pregnancy disrupts girls' schooling and in many countries girls are automatically expelled from school if found pregnant. Again the study adds that girls from poor households are likely to engage in sexual survival strategies to secure support for their schooling are in turn risking pregnancy and the curtailment of the education.

At the higher level, as universal access continues to be incorporated into the U.S. education system, professors and instructors at the college level are required (in some instances by law) to rethink methods of facilitating universal access in their classrooms. Universal access to college education may involve the provision of a variety of different assessment methods of learning and retention. For example, in order to determine how much of the material was learned, a professor may enlist multiple methods of assessment. Methods of assessment may include a comprehensive exam, unit exams, portfolios, research papers, literature reviews, an oral exam or homework assignments. Providing a variety of ways to assess the extent of learning and retention will not only identify the gaps in universal access but may also elucidate the ways to improve universal access.

According to Lewin and Caillods (2001) in all educational systems, secondary education holds a middle position between primary and tertiary sub sectors in terms of structure and content. As a result this subsystem, holds responsibility for enlightening people for further studies and at the same time creating skills for job opportunities.. In fact, society insists more and more that secondary education be, at the same time, job oriented such that, producing school leavers who are functionally ready for research, as well as preparing students for higher education. But, the educational environment do not favor, the purpose as a result the majority of students especially girls dropout schools.

Another challenge of the education sector is to expand enrollment of the secondary level to cope with the influx of primary school leavers emanating from the success of the Primary Education Development (PEDP). This programme led to 100% enrollment that is, all school going age children were enrolled. There is a political will, Government and community effort to construct at least one secondary school in every division in the country. However the major concern is the quality of the schools in terms of availability of all the needed infrastructure (e.g. dormitories, laboratories and classrooms) competent teachers and adequate teaching and learning materials. These challenges call for large financial investments over and above the financial ability of the Government. Hence it is inevitable for other stakeholders to

join hands in supplementing the Government effort in financing education development and provision.

Tanzania is operating a constricted education system, with a very steep pyramid. The small proportion of qualified people that get access to higher education can be explained by the limited availability of schooling places and poor performance in qualifying examinations (Omari, 2001). Thus more deliberate policies for constructing new institutions can enhance access while students loan scheme enhance affordability. Tanzania is also characterized by low enrolment rate for students in higher education. This is due to limitations of facilities such as lecture halls, dormitories, lecturers and other necessary requirement that enable increased enrolment. Funding is also a limitation as it is only a small fraction of qualifying students who can afford paying prescribed fees and other necessary costs associated with higher education.

With respect to the economic background of a country Knowles and Berhman (2002) contend that a rising concern in many developing countries is that family dynasties are reinforced if children from higher income households are more likely to receive more and better schooling, and thus enabled reap greater gains from schooling than children from lower income households. Thus student loans schemes are meant to mitigate all this possibility of reinforcing and recycling family dynasties.

Omari (2002) on the other hand argues that the tendency for education costs to increase ushered by creeping of school fees. In Tanzania this may militate against the gains of access, especially in secondary, tertiary and university level of education.

The social demand for higher education can dictate the expansion of access to higher education. This can be a catalyst for the mushrooming of private institutions, which on their part help in expansion and provision of more chances to access for higher education. In Hong Kong, the development of mass secondary education in the early 1980s resulted in more students finishing high school and higher demand for higher education (Chung, 2003). The same trend was observed in China (Shen and Li, 2003)

and Thailand (Ziderman,1999). The student loans schemes that are well planned and implemented can be effective in addressing the growing demand for higher education.

2.6 Measurers to access to secondary education

The expansion of secondary education in developing countries is now seen as a major priority due to its importance in linking primary education to tertiary education and further professional development as well as its role in responding to the demands of globalization and its potential to build skills for transforming livelihoods (World Bank, 2005; ADEA, 2007 and AHDD, 2007). Within SSA, Tanzania stands poor even by regional standards. She has a GDP \$350 per person (when this study was conducted), compared with SSA average of \$746 (DFID, 2008). Development is uneven across the country on the basis of different indicators. A few districts have less than 15% of households below the basic needs poverty lines while in others the percentage may be as high as 60% (REPOA, 2005).

Quality of education is affected by poor learning environment arising from, for example, high pupil-teacher ratios, poorly trained teachers and poorly motivated teaching staff. This leads to absenteeism of both students and teachers. With specific regards to secondary education, Tanzania Education and Training Policy stressed not only its role in providing young people with knowledge, skills and preparation for further study and work, but also emphasizes the its importance of developing ‘national unity, identity, and ethics, personal integrity, respect for and readiness to work, human rights, cultural and moral values, customs, traditions, civic responsibilities and obligations’ (URT, 1995, p.6). Education policy in Tanzania is also complemented by and prioritized in relation to broader national strategies such as the Poverty Reduction Strategy (URT, 2000), the National Strategy for Growth and Reduction of Poverty (NSGPR) (URT,2005b) and Tanzania Development Vision 2025 (URT, 2000).

The Tanzania education sector is challenged to cope with the socio economic and technological advancement in general, as envisaged by the Millennium Development

Goals and the Tanzania vision 2025 which seeks to develop a well-educated and learning society. To answer to this demand the education sector has put in place various legal and policy frameworks including; the Education Act No.25 of 1978 as amended from time to time (now the Education Act, Cap.353). The Education and Training Policy (ETP) of 1995, the Higher Education Policy of 1999 and revised 2007, the Education Sector Development Program (ESDP) of 1997 revised in 2001, the National Strategy for Growth and Reduction of Poverty (NSGRP) and other macro-level policies. After the implementation of SEDP I (2004 -2009) the Government in collaboration with the community managed to construct at least one secondary school in each ward in the country. The secondary schools under SEDP I, the SEDP II were intended to solve the challenges of shortage of school places and improve efficiency while ensure funds needed allocated in time.

2.6.1 Rationales for expanded access

The main reasons for developing new approaches to finance enhanced access to secondary schooling are outlined below. The number of primary school systems is set to double or more over the next ten years in low enrolment countries, as universal primary education and completion is approached. Demand for secondary places will therefore increase dramatically. If this demand is not met, increasing numbers of children will be excluded from realising their developmental potential. This exclusion may create social and political tensions, and greater equity will prove elusive (Lewin and Caillods, 2001).

Universal Primary Education (UPE) depends on an adequate flow of qualified secondary graduates into primary teaching (Lewin and Stuart, 2003). This will be hard to ensure where secondary enrolment rates are low. UPE also depends on sustained demand for primary schooling, which will falter if transition rates into secondary fall. The MDGs commit countries to achieve gender equity in primary and secondary schooling. The evidence from SSA is clear that this is most likely where secondary Gross Enrolment Rates (GER2) exceed 50%, and is rarely achieved where enrolment rates are lower. The other reason to expand access to education is competitiveness, especially in high value added and knowledge based

sectors of the economy, depends on knowledge, skills and competencies associated with abstract reasoning, analysis, language and communication skills, and the application of science and technology. These are most efficiently acquired through secondary schooling. Greater economic growth is associated with balanced patterns of public educational investment. Those countries which have grown fastest have more balanced patterns of investment across different levels of education than those with heavily skewed distributions (World Bank, 1993, 2005; Wood and Mayer, 1999).

2.7 Measures to Ensure Access in Higher education

In Tanzania the Government including the private sector, non-governmental organizations, development partners as well as individual households has put in place several measures to promote access to education in general and higher education in particular. The following are some of the measures, which can ensure access to higher education.

Higher education policies and programs in Tanzania have been designed to promote gender equity in higher education. After the independence in 1961 gender equality and equity in all levels of education have been one of the country's long term pursuits.

The policies and plans of action introduced by the Tanzanian Government after independence have succeeded in increasing female enrolment in higher education. For example at the University of Dar es Salaam female enrolment rose from 17% in 1995/1996 to 29% in 1996/97.

However, action taken so far is far from adequate. There is need for more policies and plans-of-action towards gender equity in higher education as well as making these policies and plans- a sustainable in twenty first century.

2.7.1 Establishment of the Education Fund

The establishment of the Education Fund by Act No.8 of 2001 and the Tanzania Education Authority as a corporate body mandated to manage the Fund

must be seen as a positive move by the Government to address the problem of financing education in the country. The following are some of the functions and objectives of the Fund;

- a) To secure adequate and stable financing of education through mobilization of voluntary contributions.
- b) To raise the quality of education and increase access and equity.
- c) To apply the money deposited into the Fund for the purpose of improvement and promotion of education
- d) To monitor the use of the funds disbursed and ensure adherence to the objectives of the Fund.
- e) To receive gifts, donations, grants or other moneys on behalf of the Fund.
- f) To receive gifts, donations, grants or other moneys on behalf of the fund.

It is clear from the foregoing that the challenges ahead are enormous. They are challenges that require concerted efforts by all the stakeholders in the education sector to be directed towards achieving the objectives of the Fund. Tanzania Education Authority engages in publicity campaigns through media, public meetings and one to one meeting with education stakeholders and the public at large to share information on the need to contribute towards improvement of the education sector. Motivated potential contributors who are willing to contribute to the Education Fund may donate cash or materials to the Education Fund or to Fund Assisted Educational Projects or Programs (FAEP). FAEP are projects which have been approved by TEA for financing. Moreover contributors may choose to sponsor Needy students (i.e. orphans or those under abject poverty identified through coordination and collaboration of Ten cell leaders, Village councils, District councils and the Ministry of Education and Vocational Training).

Tanzania Education Authority (TEA) utilizes the resources of the Education Fund to support educational projects presented by schools, colleges, Universities and regulatory bodies with a view of improving quality, increasing access and equity at all these levels of education. TEA receives applications from above mentioned institutions in form of project writeups, scrutinizes them on the basis of

predetermined criteria for allocation of funds, and allocates funds as is available from the Education Fund. TEA informs would beneficiaries and the public at large on procedures and guidelines for accessing funds from the Education Fund, through various news media e.g. electronic media (radio), and printed material – brochures, leaflets and forms. Apart from allocating resources to Educational projects, TEA is concerned with monitoring and evaluation of funded projects. It has an established unit to carry out monitoring and evaluation of funded Educational projects, with a view of ensuring proper utilization of the Fund's resources.

It is essential that institutions' needs are evaluated prior to any TEA funded project implementation. Needs assessment should take into account current needs so as to ensure that allocated funds match with needs as well as institution priorities if approved support respond partly to submitted requests. It is also very important for needs assessment since it pinpoints future needs. TEA has established guidelines and procedures for monitoring and evaluation of projects supported by resources from the Education Fund to ensure proper and efficient utilization of such resources. According to the guidelines TEA carries out the following activities;

- (i) Visits to the projects to witness progress. ii. Auditing to ensure proper use and value for money and
- (ii) Compiling monitoring and evaluation reports

2.7.2 Sustenance for Increased enrolment in higher education

The HESLB schemes can provide funds for more eligible beneficiaries to access higher education (URT, 1999). However, the schemes need to be in the form of revolving fund in order to help more qualified students to borrow for higher education. Proper planning of the student loans schemes will help to minimize defaults and ensures availability of more funds for more students to borrow.

The country's heavy investment in the higher education sub sector is no doubt geared to realize the national goals of having a nation that has adequate qualified manpower for national development. One of the resultant benefits of this investment is the increased quantity of educated people who are adequately equipped with relevant

knowledge and skills. Initially the Board allocated loans to students manually due to lack of computerized system which could carry out means testing for the loan applicants. This forced the Board to issue 100% loans to all applicants in 2005/2006. However, with the assistance of the Government, HESLB purchased and installed a Loan Management System in 2006/2007; which was subsequently improved in 2007/2008 making it able to carry out means-testing for loan applicants. Therefore, beginning July, 2007 loans were given to students based on their economic abilities. Means Test is an electronic tool used to determine economic ability of the loan applicants. It is conducted automatically by the Loan Management System based on information provided by the applicants. Since its inception, the Board has been playing an important role in facilitating access to higher education by providing loans to eligible and needy Tanzanian students guided by the concept of cost-sharing in the provision of higher education in the country.

2.7.3 Expansion of Enrollments

Despite the importance of education, statistics suggest that many developing countries especially in SSA are still faced with a number of challenges in enabling their people to realize these potentials. One of the challenges is the low enrolment rate at different levels of education (Haruni&Makombe, 2011).

The records on completion at various levels shows that in 2003 there were a minimal number of students who passed both primary and secondary school examinations that were luck to be selected to join the higher education. The statistics shows that it was only 30% of all primary school graduates that joined secondary schools and gender equity and access to education was a great challenge (TEA report, 2003).

It is essential to review the demand and supply aspects, of education and the constraints on both. In Tanzania expansion in higher education has been geared towards increasing number of students, with little regard for the availability of facilities to accommodate the increasing numbers of students. Expansion in students' enrolment can only take place if amenities such as accommodation, lecture rooms, library facilities, medical facilities and others can suffice the planned expansion. The needs in terms of quantity and quality can be enormous (UDSM, 2000). Through

fees paid, take loans taken from financial institutions can enable higher education institutions to expand the academic space and so allow more students to be admitted. With the availability of more spaces and services in higher education, the number of students enrolled per academic year can be increased. In the absence of enough spaces and services the expansion of enrollments can lead to stress in the institutions (UDSM, 2004). Therefore, expansion of enrollment should go hand in hand with the expansion of spaces and services. (Johnson, Ishengoma, UDSM 2006). The support of in terms of grants and loans from TEA since its establishment has been contributing to the improved access to education from primary to the higher education level. This study assesses TEA efforts and supports by analyzing its impacts on the identified secondary and higher learning institutions.

2.8 Education spending and students outcomes

Substantial research has gone into understanding why achievement differs across students and across countries. While controversies have existed about the interpretation of various evidences, some considerable agreement now exists about what kinds of approaches are unreliable avenues for change. There is perhaps less agreement on the precise approaches that might be followed, but even here there is a growing consensus about the general sets of policies that have shown promise based on more credible research outcome.

The most important and generally available evidence relates to the effects of resources to education. Many policies in place involve substantial flows of resources – direct spending, changes in teacher salaries, reductions in class size, and the like. These are made within the context of current school organization. The empirical evidence clearly documents the difficulties with such policies. According to the available evidence, more resources give little assurance that student performance will improve significantly. As discussed previously, Hanushek and Kimko (2000) take into account other factors including parental education in their investigation of earlier test score differences. They found that no relationship between student scores and expenditure per pupil, expenditure as a fraction of GDP, or pupil-teacher ratios. Similarly, even when numerous family-background and school features are

considered in cross-country student-level micro econometric regressions, these results hold.

Overwhelming evidence shows that expansions on the input side, such as simple physical expansion of the educational facilities and increased spending per student, generally do not seem to lead to substantial increases in children's competencies and learning achievement. The lack of substantial resource effects on student performance in general and class-size effects in particular, has been found across the developing world, including Africa (see, e.g., Kremer (2003); Michaelowa (2001), Latin America as per Mizala and Romaguera (2002); Fuchs (2005) and East Asia as per the study by Gundlach and Wolman (2001).

A number of studies provide convincing evidence that some minimal levels of key resources are frequently key to promoting student learning. For example, the simple availability of textbooks has been shown quite consistently to be central importance, (Heyneman, Jamison, and Montenegro (1984), Harbison and Hanushek (1992). Similarly, Duflo (2001) shows that school facilities can yield high returns. TEA put their believes on the findings of these studies and therefore dedicate all its focus towards supporting educational facilities for the purpose of improving access to quality education in Tanzania. The priority of TEA facilities include

- (i) Provision of teaching and learning materials including text books, laboratory
- (ii) Equipment and ICT equipment.
- (iii) Training of academic staff in specialized skills
- (iv) Curriculum development and review
- (v) Application and exploitation of Information and Communication Technology
- (vi) Support for the strengthening of quality assurance institutions. Support to disadvantaged groups such as disabled, orphans, the indigent and female students.
- (vii) Construction, expansion, remodeling of buildings to provide for adequate classrooms, lecture theatres, laboratories and student hostels.

Specifically TEA supported students with disability by providing special equipment for use in teaching and learning. Apart from the projects supported, TEA has been supporting a program known as the pre-entry program whereby girl students who fall just below the threshold of qualifying for science based courses at Institutions of Higher learning are retrained for six weeks and given a qualifying examination to join Engineering and other science based programs at the Institutions of Higher learning.

2.9 Community participation and education quality

Bray (1996) presents three different types of communities, applied in his study on community financing of education. The first one is geographic community, which is defined according to its members' place of residence, such as a village or district. The second type is ethnic, racial, and religious communities, in which membership is based on ethnic, racial, or religious identification, and commonly cuts across membership based on geographic location. The third one is communities based on shared family or educational concerns, which include parents associations and similar bodies that are based on families' shared concern for the welfare of students. Education takes place not only in schools but also within families, communities, and society. Despite the various degrees of responsibilities taken by each group, none can be the sole agent to take 100 % responsibility for educating children.

Parents and families cannot be the only group of people for children's education as long as their children interact with and learn from the world outside their families. Communities and society must support parents and families in the upbringing, socializing, and educating of their children. Schools are institutions that can prepare children to contribute to the betterment of the society in which they operate, by equipping them with skills important in society. Schools cannot and should not operate as separate entities within society. Since each group plays a different role in contributing to children's education, there must be efforts to make a bridge between them in order to maximize the contributions. Education takes place most efficiently and effectively when these different groups of people collaborate. Accordingly, it is

important to establish and continuously attempt to develop partnerships between schools, parents, and communities.

Colletta and Perkins (1995) illustrate various forms of community participation: (a) research and data collection; (b) dialogue with policymakers; (c) school management; (d) curriculum design; (e) development of learning materials; and (f) school construction. Heneveld and Craig (1996) recognized parent and community support as one of the key factors to determine school effectiveness in Sub-Saharan Africa. They identify five categories of parent and community support that are relevant to the region: (1) children come to school prepared to learn; (2) the community provides financial and material support to the school; (3) communication between the school, parents, and community is frequent; (4) the community has a meaningful role in school governance; and (5) community members and parents assist with instruction.

There is evidence from within a few developing countries that supports positive effects of decentralization, school autonomy and community involvement in education. Focusing on parental involvement, Jimenez and Paqueo (1996) find that local financial contributions increased the productivity of public schools in the Philippines relative to central financing. Jimenez and Sawada (2001) further show that enhanced communities improved student learning in El Salvador.

Galiani and Schargrotsky (2002) show that decentralization in the Argentine secondary school system improved educational test performance. Vegas (1999) find that teacher autonomy positively impacts student outcomes in Chile when decision making authority is decentralized. Both Gertler, Rubio-Codina, and Patrinos (2006) and Álvarez, Moreno, and Patrinos (2006) find that decentralization of decision making to the local level in Mexico positively affects student outcomes, while the latter also find accountability to be very important in enhancing local decision making (Eric & Ludger, 2007).

From its establishment TEA aimed to source funds from different stakeholders including parents, business people, workers, farmers, miners, companies, religious institutions, political parties, NGOs, local and foreign donors, developmental partners and other education stakeholders for the purpose of providing support towards promoting equitable quality education access in Tanzania.

2.10 Tanzania Education Authority (TEA)

Tanzania Education Authority is a corporate body established by section 5(1) of the Education Fund Act No.8 of 2001 to manage the Education Fund. The Fund was established by section 4(1) of the same Act, as one of the Government's interventions to address the challenges of the education sector. The aim of the Fund is to supplement the Government effort in financing the education sector with a view of improving quality, increasing access, and equity at all levels. The sources of funds into the Education Fund include Government budgetary allocation, investments, and voluntary contributions from education stakeholders.

Tanzania Education Authority mobilizes education stakeholders including companies, development partners, NGOs, various other institutions and individual persons to contribute to the Education Fund. This mobilization is done by organizing fundraising events, speaking at professional meetings and at business meetings. Motivated stakeholders give their contributions to the Fund by way of cash, materials or professional services. Resources from the Education Fund are deployed by TEA to support education projects undertaken by educational institutions at all levels – primary, secondary and tertiary.

2.10.1 Procedures for allocation

Education and economic development are two inseparable phenomena in the socio-economic development in any country. Their success depends on a balanced participation of females and males in the society. A number of studies conducted in Tanzania have revealed that there are imbalances in females and males in participation in social economic development as a result of the human resource preparation process that favors males over females. It have been realized that the

imbalances begins at secondary school levels. For this reason TEA established an equity fund aimed at supporting the enrolment of female students in key subjects at different levels of education.

TEA has established criteria for customers 'application of the support funds based on their objectives to achieve equitable access to quality education. The Fund extends support in terms of grants to educational institutions applying for funding to run projects that focus on sensitizing and supporting female students. Priorities be on science programs, teaching resources for science subjects, short courses for science teachers, support disadvantaged females and -female science programs at higher learning institutions and technical colleges.

The applicant should fill the application form available at TEA website www.tea.or.tz. The applicant should consider the strategic dates for submission of the proposal to be between 1st August and the last day of February. The applications are considered in line with the applicable procedures and criteria as well and the availability of funds.

2.10.2 TEA evaluation criteria

In order to get a better overall and an in depth assessment of the impact of TEA funds, the study looked at the impact of TEA intervention by areas of support (text/reference books, labs and lab equipment, ICT, capacity building and construction of building and dormitories); the impact of funds related to the level of education (primary schools, secondary schools, Tertiary Non-University institutions, Universities and institutions under jurisdiction of other Ministries apart from (MoEVT) and the impact of TEA support in increasing equitable access to quality education, relevance and sustainability of provided support.

The study undertook to distinguish success factors which have their origin in the strengths and weaknesses of the project (the internal factors), and success factors which derive their strengths and weaknesses from the facilitating environment (the external factors). The assessment of the performance of TEA interventions based upon DAC agreed Evaluation Methodology including the well-known criteria of

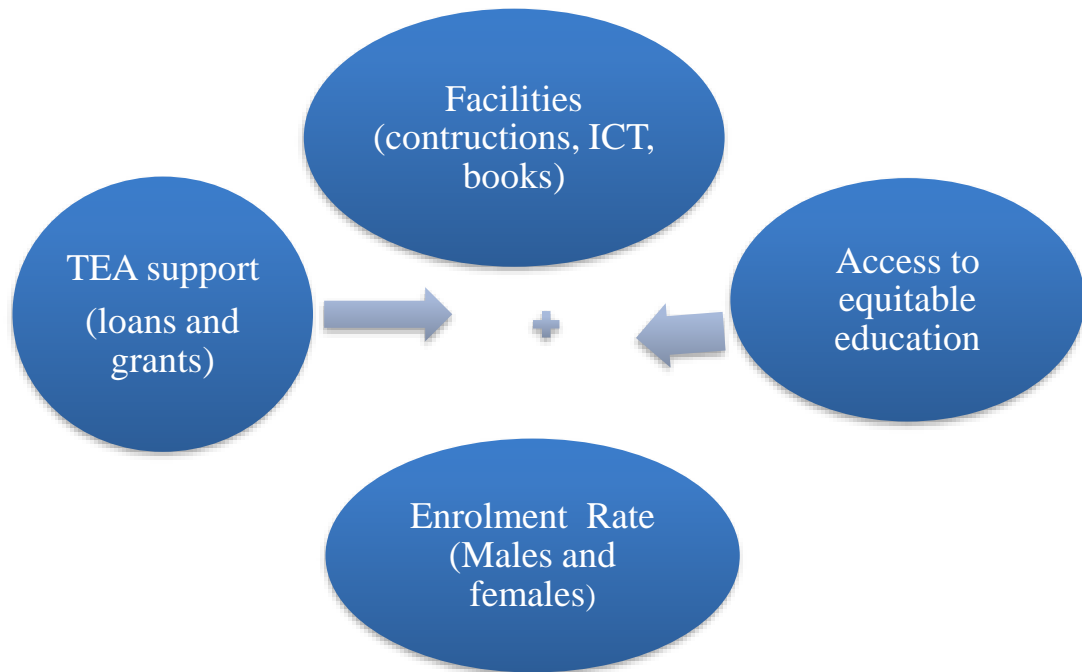
relevance and effectiveness as the major criteria. Due to the lack of time and a very tight schedule the ET team could not compare efficiency issues of TEA interventions with similar programs and modalities supported by the Government of Tanzania or other stakeholders, including donors.

To the extent possible, aspects of impact included positive and negative, intended and unintended. Trends of some socio-economic education related indicators were used to determine the likely impact of TEA's interventions. The supporting criterion on determining TEA's contribution was an understanding of what would have been the situation had it not been for TEA's intervention. Besides, issues of sustainability and relevance of TEA interventions were also evaluated. It was noted that in most cases, projects funding was based on applications received from beneficiaries. In that case, evaluation of relevance was on individual beneficiary besides looking at whether TEA support was relevant in as far as priority needs of individual institutions were concerned. Assessment of relevance criterion was also important for analyzing changes that might have occurred in the course of project implementation.

2.11 Conceptual framework

This framework focuses variables to assess TEA support (i.e. grants and loans) to education institutions targeting improvement of access to education in Tanzania. It explains the contribution of TEA grants and loans towards access to equitable quality education improvements on enrolment rates and improved facilities in the identified secondary and higher education institutions. The framework is intended to assess the grants and loans provided by TEA on access and consequent number of students enrolled and the impact of facilities developed for education delivery in Tanzania.

Figure 2.1 Conceptual Framework



Source: Developed from Literature

2.11.1 Independent Variable

TEA support includes loans and grants provided to education institutions at all levels from primary, secondary, college and universities. The purpose of TEA on this provision is to complement the Government efforts towards equal access to quality education by making available learning and teaching facilities such as laboratory apparatus, ICT, computers, text books, lecture halls and class rooms, hostels and dormitories and support groups with special needs.

2.11.2 Dependent Variables

The improved facilities in the supported education institutions have shown the contribution towards creating environment for more enrollments in all levels from primary, secondary and higher education. These facilities include textbooks, laboratory equipment, classrooms and lecture halls, groups with special needs. Institutional attainment of improved teaching and learning facilities has eventually lead to equitable access to quality education in Tanzania.

2.11.3 Hypotheses

There will be two hypotheses for this study, namely;

H1. TEA supports lead to improved facilities in education; institutions and therefore promotes equitable improved equal access to education.

Investment expenditures in education include those made of new educational facilities and their operation and maintenance. In Tanzania the required educational facilities by most of primary and secondary schools includes classrooms, lecture halls, learning and teaching equipment, textbooks and ICT and computers. TEA provides its support on the above mentioned facilities for the purpose of ensuring equitable access to quality education. In this study, the researcher assessed the supports and presumes that facilities contributed to increase students' enrollments both in primary and secondary schools. Given on how the education sector is specified in Tanzania, increased supports on education leads to building new or expanding on existing school facilities and to the necessary supports for increased access.

H2. TEA supports contribute to more enrolment in secondary schools and higher learning institutions.

OECD and other international organizations are currently undertaking new studies of the role and impact of gender in various policy areas, including in education. A study of gender differences in student performance at age 15 has presented evidence of the different ways in which boys and girls learn and progress in education (OECD, 2009a) and a study of equity in education has looked at policies to improve student performance of different groups. TEA supports on the area of facilities include,

learning and teaching materials, textbooks, construction of class rooms, dormitories, lecture halls, ICT and computers and laboratory apparatus.

It is therefore relevant to study how educational facilities may cater to differences in gender in order to improve performance. TEA supports improve the Tanzania educational facilities that may be the contributive factor to equal access whereby girls are encouraged to enroll and access to education particularly the primary education.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This section describes the methodology that has been used in conducting the study. Specifically, it focuses on the research design, area of study, population of the study, sample size, sampling techniques, data collection and methods, instruments, as well as data analysis and presentation procedures

3.1 Research Design

A research design is a plan for collecting and utilizing data such that the desired information can be obtained with sufficient precision. This study employed mainly quantitative research techniques with some inputs from qualitative techniques in the early stages in order to inform the survey stage. The qualitative part of the research design enabled the researcher to give a detailed description of observed phenomenon, while quantitative research designs enabled on constructing statistical models in an attempt to explain the meaning of the collected data. This study employed survey approach whereby secondary, primary, colleges, universities, TEA and MOEVT were surveyed to acquire the primary data for the study.

3.2 Area of Study

The study was conducted in Dar es Salaam City including Ilala, Kinondoni and Tememe Districts. Dar es Salaam is the most populous region in Tanzania with approximately 10 percent of the total population (Census, 2012). Its selection is based on the fact that Dar es Salaam has the large number of education institutions in the Country (TEA report, 2003). Some of selected institutions supported by TEA in other regions were studied in a sampling frame. The study conducted in this area is expected to produce close to reality results of assessment of education support and performance.

Figure 3.1The map of Dar es Salaam



3.3 Sampling Design

3.3.1 Unity of analysis

For the purpose of this study, the unity of analysis was the amount of grants and loans provided by TEA to support leaning institutions from primary schools to higher

leaning institutions (TEA support) and institutions performance in terms of enrolments and academic achievement. Sample of respondents drawn from the target population made up of educational institutions-primary, secondary, colleges, universities and education institutes supported by TEA from 2010 to 2013.

3.3.2 Sample Size

According to Stephen (1997), a sample of over 30 would be sufficient for most purposes. Similarly, Busha (1980) argued that with a sample size of 35 units or larger, the desired precision can be achieved regardless of the size of the original population. The sample size of this study was 60 respondents but the actual response was 46 that's equivalent to about 80% of the questionnaires distributed.

3.3.4 Sampling Techniques

The method for sample selection was random sampling. Through this sampling technique, each unit gets an equal opportunity of being included in the sample. A list of TEA supported educational institutions in Dar es Salaam was obtained from the TEA and MOEVT where a sample of 60 respondents randomly selected.

3.4 Data Collection Methods

The study used both secondary and primary sources of data as follows: Secondary data for this study was collected from books, journals and newspapers, annual reports, minister survey reports both published and unpublished, as well as from online sources. Primary data was collected from the sample population through the use of questionnaires accompanied by simple unstructured face to face interview for more insights. The questionnaires comprised of both close and open ended questions. The other method that was used in collecting primary data was through phone interview for the respondents who are far distance from Dar es Salaam.

3.4.1 Data analysis methods

Analysis of data is a process of inspecting, cleaning, transforming, and modeling data with the goal of discovering useful information suggesting conclusions, and supporting decision making. Data analysis has multiple facets and approaches,

encompassing diverse techniques under a variety of names, in different business, science, and social science domains. In analyzing data three main phases were involved namely data preparation, presentation, descriptive analysis and hypothesis testing. This will include organizing and summarizing the data collected through statistical package for social scientists (SPSS) which convey a good overall picture and facilitates the computations of some percentages and actual analysis on the research questions. The summarized data was then analyzed through hypothesis testing using Chi- square (χ^2) and correlation coefficients. It is assumed that basing on the design of the study and the problem statement; these tools are sufficient and provide desirable results.

3.4 Quality of the collected data

3.5.1 Reliability

Reliability refers to the ability of a measuring instrument to determine consistently the phenomenon it is designed to measure. To ensure reliability of data, the study use both primary and secondary data which were collected specifically for this purpose. Instructions for the measurements were carefully designed with no significant variation from group to group. It was also stressed to the respondents that the data collected was strictly for academic purposes and that there was a high level of confidentiality in order to avoid the possibility of having biased responses.

3.6 Validity

Validity refers to how well a test measures what it is purported to measure. While reliability is necessary, standing alone may not be sufficient. For a test to be reliable, it also needs to be valid. To ensure the highest possible degree of validity, the survey questionnaires were developed through review of literature, research tools including questionnaires were tested prior to data collection. This ensured that all information collected were consistent with the objective of the study. The collected data was tested and refined by using appropriate and correct tests such as Cronbach`s Alpha and show the following reliability results.

Table 3.1 Case Processing Summary

		N	%
	Valid	46	100.0
Cases	Excluded	0	.0
	Total	46	100.0

a) List wise deletion based on all variables in the procedure.

Table 3.2 Reliability Statistics

Cronbach's Alpha	Number of Items
.170	9

Table 3.1 Reliability test

Cronbach's alpha is the most common measure of internal consistency ("reliability"). It is most commonly used when the researcher have multiple Likert questions in a survey/questionnaire that form a scale and you wish to determine if the scale is reliable. In this study, the Cronbach's Alpha shows low ranking (i.e. 0.170) as most of the questionnaires were open ended and very few with Likert scale.

CHAPTER FOUR

ANALYSIS OF THE STUDY FINDINGS

4.1 Introduction

The present chapter deals with the presentation of the information from different sources of data, primarily from secondary schools, primary schools, colleges, universities, TEA, MOEVT and other education institutions, in a very logical and understandable manner whereby tables, graphs and other statistical presentations are used. The findings are thereafter analyzed and discussed in accordance with the research objectives.

4.2 Demographic Information of the Respondents

This section gives the particulars of the respondents. Among other details, the present part describes respondents by location, age of students, and institution by category. The researcher handed out 60 questionnaires to the respondents among which 46 questionnaires were collected. This means that 14 questionnaires were not returned hence, the data presented, analyzed and discussed were based from the 46 respondents.

4.2.1 Average Age of Students

Table 4.1 Age distribution

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 12 years	12	26.1	26.1	26.1
	12-15 years	21	45.7	45.7	71.7
	15-20 years	4	8.7	8.7	80.4
	20 Years+	9	19.6	19.6	100.0
	Total	46	100.0	100.0	

Source: Research findings, 2014

The respondents were the head of schools or other officials in the education institutions such as academic or officers responsible with students' records. The findings in table 1 show that 21 respondents' (45.7%) were of the age ranging from 12 to 15 years old, 12 (26.1%) were aged between less than 12. The same table shows that 4 respondents (8.7%) belonged to the age group ranging from 15-20 while there were 9 respondents (19.6%) whose age was beyond 20.

The researcher requested the age at the time of enrolment to understand the average age of which students who are eligible to go to school if at all do so. Most of the primary schools response shows that average age on enrolment were below 12 years of age and 12-15 years for secondary schools. This shows a great achievement of the efforts of the Government of Tanzania and its education stakeholders of ensuring that all children who attained the age of enrollment are registered and start attending classes.

4.2.2 Education institution category

Table 4.2: Category of institution

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary	12	26.1	26.1	26.1
	Secondary	25	54.3	54.3	80.4
	College	5	10.9	10.9	91.3
	University	4	8.7	8.7	100.0
	Total	46	100.0	100.0	

Source: Research findings, 2014

The data in the table above illustrates that 25 respondents (54.3%) were secondary schools, 12 representing (26.1%) primary schools, 5 respondents (10.9%) colleges and 4 (8.7%) were universities. The secondary schools dominated the distribution because TEA supports more secondary schools than other institutions.

4.2.3 Location

Table 4.3 Scope of the survey

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ilala	18	39.1	39.1	39.1
	Kinondoni	14	30.4	30.4	69.6
	Temeke	14	30.4	30.4	100.0
	Total	46	100.0	100.0	

Source: Research findings, 2014.

The information in the table 4 above shows that 18 respondents (39.1%) are located in Ilala municipal, and the other two districts; Kinondoni and Temeke shared the same respondents that is 14 (30.4%) each.

4.3 Impact of TEA grants and loans

This section is sought to understand the extent to which TEA grants and loans have impacted on the achievement of equitable access to improved quality education in Tanzania in all levels of primary, secondary, college and universities. The grants and loans extended to these institutions have allowed increased number of teachers in these institutions and improved leaning environment such as the presence of dormitories, laboratory equipment, learning materials and textbooks. The data gathered in this regard is presented in tables below.

Table 4.4 Number of Teachers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 10	1	2.2	2.2	2.2
	More than 10 less than 25	21	45.7	45.7	47.8
	More than 25 less than 50	19	41.3	41.3	89.1
	50+	5	10.9	10.9	100.0
	Total	46	100.0	100.0	

Source: Research findings, 2014.

The researcher primarily wanted to understand whether number of teachers is increasing as the grants or loans from TEA are extended to education institutions. On the table above, schools that show less than 10 teachers is only 1 (2.2%) while the majority shows teachers more than 10 to 50 (40%) to combine the two. However, the trend shows that the number of teachers increased as from 2010 to 2013 in the majority of these institutions.

Table 4.5 Average enrollments

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less Than 100	2	4.3	4.3	4.3
	More than 100 less than 150	3	6.5	6.5	10.9
	More than 150 less than 250	11	23.9	23.9	34.8
	250+	30	65.2	65.2	100.0
	Total	46	100.0	100.0	

Source: Research findings, 2014.

From the information provided in the table above, the researcher wanted to understand the enrolment level in the surveyed education institutions. According to the results, 30 respondents (65.2%) recorded above 250 students, followed by 11 (23.9%) of students between 150 and 250 while only 2 (4.3%) with less than 100 students. The constructions of classes, dormitories and teacher houses and the provision of laboratory equipment, textbooks and computers enabled to improve the quality of education in these institutions.

Table 4.6 improved rate enrollments

Enrollments in secondary Schools

	2010	2011	2012
Male	910,171	986,993	1,010,473
Female	728,528	802,554	873,799
% Change Male	8.4	2.4	-7.05
% Change Female	10.1	8.9	-1.0

Source: Research findings, 2014.

The above table shows total number of enrollments in secondary schools in Tanzania. Number of students enrolled shows male and female whereby female shows an increasing rate in 2010/2011 and in 2011/2012 but the trend was disturbed by showing the decreasing rate of enrollments but at a slower pace than that of male.

Table 4.7 Equal access to education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 50	2	4.3	4.3	4.3
	More than 50 less than 75	6	13.0	13.0	17.4
	More than 75 less than 125	17	37.0	37.0	54.3
	More than 125	21	45.7	45.7	100.0
	Total	46	100.0	100.0	

Source: Research findings, 2014.

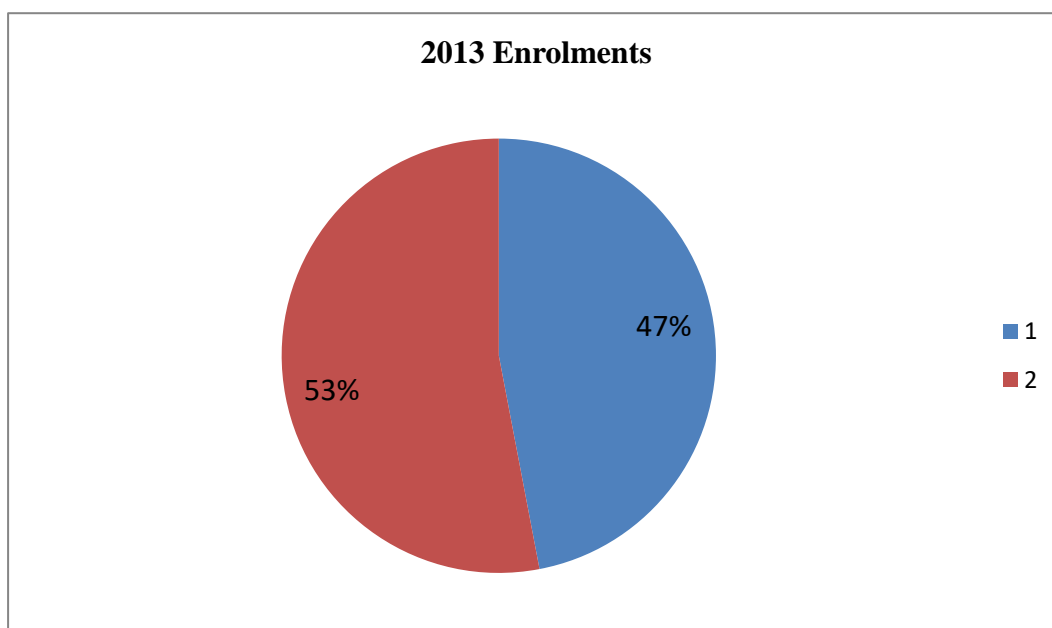
The main objective of TEA is to ensure equitable access to quality education. Through grants and loans to educational institutions, they have assisted the achievement of this good objective. From the table above, 38(82.7%) shows number of girls enrolled are more than 75. That is to say comparatively, the percentage of girls to total enrollment that is above 50 is 96% looking at the number of girls less than 50 being only 2 (4.3%) from the table. As the number of primary and secondary schools has been significantly established the distance to schools for many children has been reduced. This enhances access to schools especially for girls and boys from different social economic groups, who can go to school from their families more easily than in the past. Due to TEA's funded projects there is a general increase in the number of enrolled girls, and generally an improved access to higher levels of education, especially in science, technical subjects' fields.

Taking the case of Genius Kings` Primary school the researcher observed the following results on the number of enrollments that shows an increasing trend on girls' enrollments from 2010 to 2013. In the following pie charts, 1=Male, 2=Female.

Table 4.8 Number of Enrollments

Years	2010	2011	2012	2013
Male	56%	48%	49%	47%
Female	44%	52%	51%	53%

Figure:4.1 Number of Enrollments



During the year 2010 male enrollments were 56% and only 44% girls of the total enrollments. The number of girls enrolled improved to 53% of the total enrollments. The results show the consistency with the United Nation studies that found that Tanzania has made significant progress towards ‘Achieving Universal Primary Education,’ Millennium Development Goal 2. Since the eradication of school fees for primary education in 2001, primary school enrolment expanded to 95% in 2009. Pre-primary and secondary education has also achieved steady expansions.

Table 4.9 Improved performances

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very high	3	6.5	6.5	6.5
	High	15	32.6	32.6	39.1
	Satisfactory	17	37.0	37.0	76.1
	Low	6	13.0	13.0	89.1
	Very low	2	4.3	4.3	93.5
	Not assessed	3	6.5	6.5	100.0
	Total	46	100.0	100.0	

Source: Research findings, 2014.

The table above shows that 17(37%) of the surveyed institutions were satisfied with the contribution of TEA supports towards improved performance. The total of 15(32.6%) of the responses shows that the supports on loans and grants from TEA have assisted to improve their performance to high grade. The distinguished 3(6.5%) agreed that the supports given improved their performance to very high grade in terms of facilitation, educational materials and its overall impacts on the students' academic performance as compared to the previous years before the support. It was only few 8(17.3%) respondents who said that the supports had low impacts on their improved performance. Therefore generally to say, TEA supports assisted many institutions to improve their performance levels and record good results as an outcome.

Figure: 4.2 IDA Credit No. 4454-TA



Source: RFP No: AE/026/WBP/2010/2011/C/03

IDA Credit No. 4454-TA

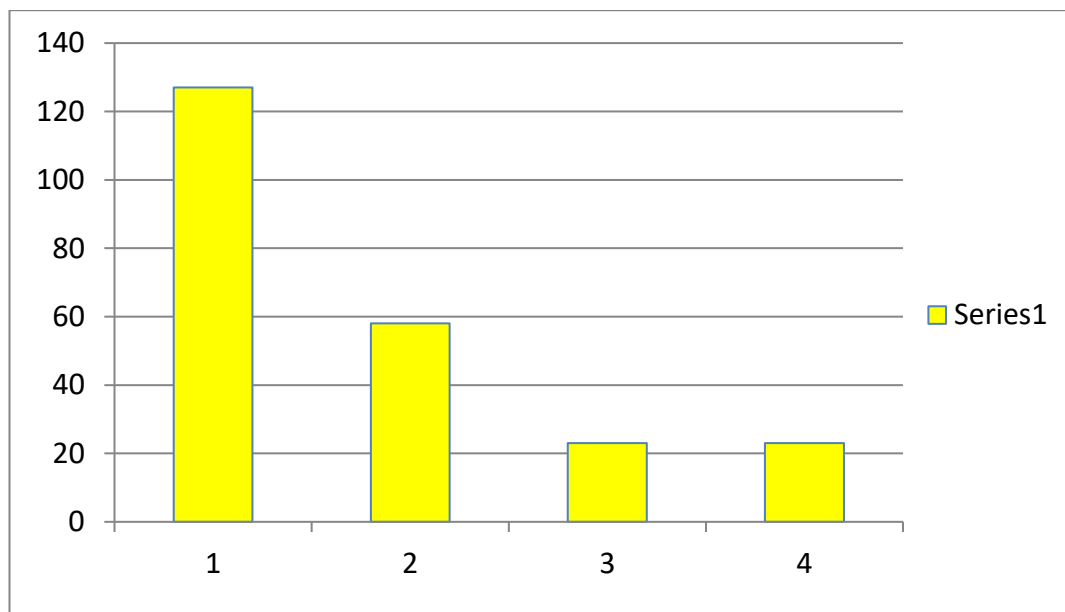
The above photo was taken from one of the TEA assessment report that shows the general tangible impacts of TEA supports in different institutions. The photo top left is the group of students in one of the laboratory supported by TEA with the apparatus to assist science students on performing their practical studies. On the right side shows primary students reading books provided by TEA. The building on the photo is among the lecture halls at University of Dar es salaam (Yombo Lecture Theatre)

constructed by TEA supports that give enough space that is a good environment for studies. With increased class rooms and lecture halls enrollments to higher level education improved as well.

4.4 The number of education institutions supported by TEA

The study surveyed only 60 education institutions to include primary and secondary schools, colleges and universities. However on the actual sense as shown on the data drawn from the principal fund allocation officer, total of 221 education institutions were supported by TEA from 2010 throughout 2013. But from its establishment TEA has supported more education institutions and viable projects. For example from 2003 to 2010 the Authority have already spent Tshs, 34.6 billion to support 1,133 projects. The following chart shows the support in each year;

Figure 4.4 To show TEA support from 2010-2013

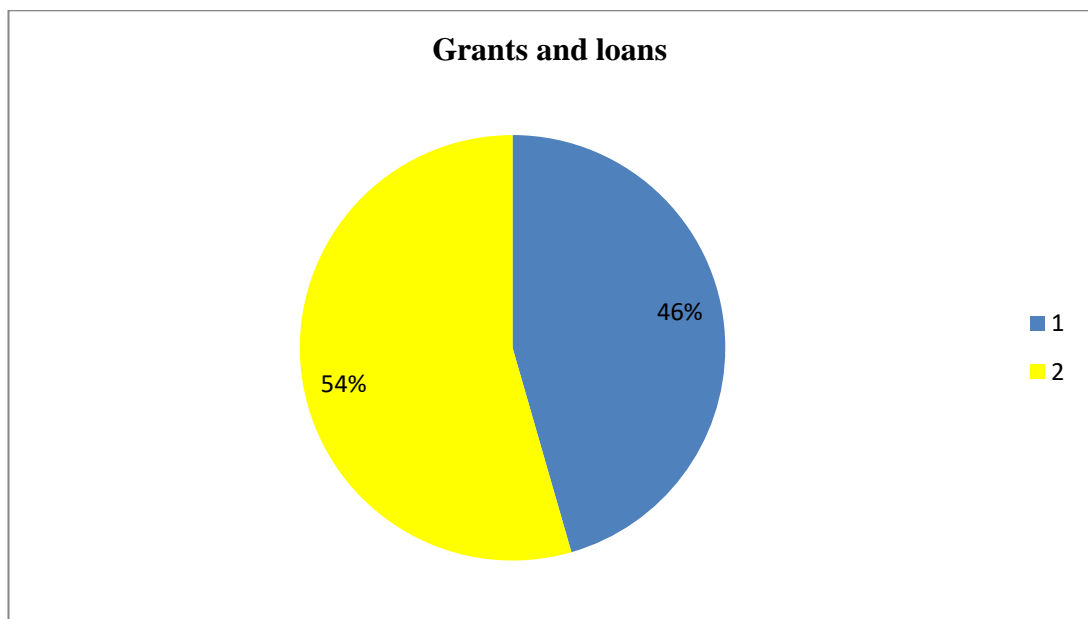


Source: Research Findings, 2014

4.5 Value of TEA support

The value of TEA supports to education institutions in terms of loans and grants from 2010 to 2013 amounted to about Tanzania Shillings eight billion (i.e. TZS 8,205,289,882.00), the chart below shows the distribution in terms of percentage. On the chart, 1=loans, 2= grants extended to education institutions from 2010 to 2013.

Figure 4.5 Grants and Loans



Source: Research findings, 2014.

On the above chart, loans were provided about 54% of the total support while 46% only on the grants amount. Taking the surveyed education institutions as a proxy, more institutions were supported in terms of loans than grants extended to finance their approved projects. However, TEA is now encountering the challenge of enough funds for allocation to other projects as requested by the applicants due to low rate of loans repayment compared to the scheduled period.

However, the total value of TEA support from its establishment between 2003/04 and 2010/11 TEA received a total of 2,976 applications for support worth Tshs 175. 2 billion and managed to finance only 1,338 projects worth Tshs. 36.7 billion

representing 45% of the eligible projects. In as far as amounts requested were concerned, TEA managed to only support 21% of the total amount requested due to limited finance.

Table 4.10 Supports categories

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Construction	13	28.3	28.3	28.3
	Lab equipment	9	19.6	19.6	47.8
	Curriculum development	8	17.4	17.4	65.2
	ICT	7	15.2	15.2	80.4
	Pre-entry programme	4	8.7	8.7	89.1
	Teaching and learning materials	2	4.3	4.3	93.5
	Specialized skills	1	2.2	2.2	95.7
	Textbooks	2	4.3	4.3	100.0
	Total	46	100.0	100.0	

Source: Research findings, 2014.

The table above shows categories in which TEA had their support to education institutions. 13 (28.3%) shows that they were supported on constructions; 9 (19.6%) laboratory equipment, 8 (17.4%) were supported on curriculum development. Others were 7 (15.2%) on ICT and 4 (8.7%) on pre-entry programs. teaching and learning materials, specialized skills and textbooks amount to 5 (10.8%). The results show that TEA extends supports to its priority areas on education sector and the leading priority was construction of dormitories, lecture halls, classes followed by laboratory apparatus. Provision of laboratory equipment has been one of TEA's priority areas of support especially in secondary schools. Most secondary schools that have received lab equipment for science subjects have indicated that the support have had a significant impact in improving of students performance in science subjects. Since most schools had no lab equipment, the provision of these facilities helped in facilitating practical teaching and learning. In the past for most of these schools science subjects teaching and learning were purely theoretical.

Provision of text and reference books to beneficiaries have been appreciated everywhere they were received. The main reason is that the situation before TEA's support was worse for most institutions as they had no text/reference books. This is particularly true for science subjects.

The notable problem in regard to the provision of text/reference books was that the impact was short-lived as there were no replacement and replenishment plans. Subsequently, the student-book ratio would tend to increase especially when the enrolment increases with time.

The results prove that in general TEA supports pointed the key areas that need solutions towards the attainment of equitable quality education in Tanzania.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the research summary of the findings, gives conclusion and recommends the way forward towards achieving equitable quality education in Tanzania through joining hands of the Tanzania Education Authority. The evidence of the current performance on education in both levels primary, secondary and higher learning institutions have been contributed by the TEA support. However, the extent of performance and the Tanzania Government focus on education performance, there still needs on the side of learning materials, ICT and computers, constructions and laboratory equipment have been the great need in priorities of the institutions.

5.2 Summary

The study managed to assess the support provided by TEA in terms of loans and grants, its impacts on the attainment of TEA objectives of equitable access to quality education, value of the supports and total number of education institutions that have been supported by TEA. Using the data from the selected 46 education institutions, which were selected randomly from the total list of 221 education institutions which received TEA supports in terms of grants and loans. The total value of the support from 2010 to 2013 was about Tanzania Shillings 8 Billion. The equitable access to quality education has been witnessed on the number of girls enrolled and particularly taking the case of Genius Kings` Primary school whereby on 2010 the enrolled girls was 44% and rise to 53% in 2013.

Among the challenges that TEA is facing at the current situation is inadequate revenues generation as since its inception in 2003 TEA has received a total of Tshs. 39.2 billion as government subvention and only 5.6 billion from other sources including contributors. This shows that the fund depends highly on funds from government and yet the established other sources are not active. The other challenge

is high demand than the ability of YEA to supply. That means between 2003 to 2010 TEA has received a total of 2847 project applications worth 176.4 billion that were recommended for support but only 1,133 projects worth 34.6 billion were able to be supported. The applications are increasing periodically, while the ability to support is limited. Other challenges are inconsistency in Government budget allocations and lack of motivation among the expected community members despite the incentives. The majority of TEA support categories were construction, laboratory equipment and curriculum development followed by other supports on ICT, computer, learning and training materials and textbooks. The performance level was improved from the year 2010 to 2013 as shown on the findings some institutions received very high performance and others on the high and satisfactory level.

This study found that TEA support contributed to improved equitable access to education, number of teachers and enrolments showed an increasing trend. The overall statistics from MOEVT shows that the number of teachers is still low compared to the number of schools constructed in the country. In 2010 teachers were 7,956 and schools on the same year were 4,266 while on the year 2013 schools rose to 4,576 while teachers on 2012 were 4,871. The ratio of schools and teachers has to match in order to achieve the quality of education required.

5.3 Recommendations

The study has successfully managed to attain its objectives on the assessment of TEA supports towards attaining the equitable quality education in Tanzania. TEA supports on grants and loans to education institutions shows a good contribution towards achieving the improved learning and teaching environment, equipment and facilities that leads to improved performance, raise the level of total enrollments and achieved the objective of equitable access to education whereby 96% of girls eligible to education were enrolled.

The inadequate revenue generation and inconsistency on Government budget allocation are the major hindrance towards TEA achieving the target to support more schools and other education institutions. The other drawbacks spotted by the

Authority are lack of motivation among the community members, loan repayment challenges. Established in 2001, TEA has the mandate to raise funds from individuals, public and private donors from Tanzania or from abroad. The level of funds received from donors remains at a low level, roughly one fourth of the Government subvention; despite efforts to attract donors/ contributors (tax exemption for instance).

Due to the above mentioned challenges, the number of education institutions applying for support is mounting to be higher than the available funds for allocation. However for a more focused intervention with greater impact, TEA is soliciting collaboration with such institutions whereby the institutions would contribute to the Education Fund, and Tanzania Education Authority would utilize the funds to support priority areas of the education sector for maximum impact in improving quality, increasing access and equity. Lastly, in order to achieve equitable access to quality education in Tanzania, the efforts used to support the construction of schools buildings, classes and dormitories should be extended to supporting teachers and teachers` colleges in order to produce more quality teachers to support the enrolled students. Linking the supply side factors-teachers, books, buildings and demand side-teachers benefits may be the great idea towards achieving the objective of equitable access to quality education. Awareness towards community contributing to education particularly on the education fund must be improved in order to increase the rate of community contribution to complement the Government efforts.

5.4 Conclusion

The study significantly achieved its main objective assessing the role of TEA towards access to equitable education in Tanzania. The study developed three specific objectives that are to determine the total number of education institutions which have benefitted from TEA loans and grants during the period 2010-2013, the value of TEA loans and grants provided to the selected institutions and the impact of the loans and grants provided by TEA in accessing education facilities in the country. TEA is performing follow ups for its funded projects. Follow up of TEA's funded projects is generally undertaken once to assess project implementation. This should

however be undertaken on a regular basis to ensure availability of additional funds and any other necessary measures where and when needed.

On these objectives, the study concludes that TEA supports are much needed to achieve the Government target of ensuring equal access to quality education. The total number of institutions supported; 221, are few and the education fund pool has to be improved and other community stakeholders must be motivated to contribute more in order to extend the support to many institutions and therefore easily achieving the education target. The Government budget allocation on education must be consistent with the presented needs and requirements and treat the sector on the first priority.

5.5 Area for further study

The assessment of TEA support has been well studied in this research. However, to achieve equitable access to quality education, more must be investigated just to mention factors for community contribution towards education, the role of Government priorities towards quality education and lastly the community factors towards enhancing equitable access to education. These areas have a direct link to the attainment of equitable access to quality education and if they will be thoroughly addressed then Tanzania education sector will record high performance.

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**APPENDIX 1:
RESEARCH QUESTIONNAIRES**

QUESTIONNAIRE 1: (For the MoEVT)

1. PRIMARY SCHOOL

Dear Respondent!

Thank you very much for allocating your precious time to answer this questionnaire. The purpose of it is to find out some inputs concerning TEA supports i.e. loans and grants provided to education institutions. The data provided will be strictly used on academic purposes to accomplish my dissertation. The information provided will be highly confidential and therefore please feel free to give the real data.

Please put a check mark (✓) in the box corresponding to the correct answer against each question according to your opinion or fill in the blank space provided.

1. Position of the respondent:
.....
2. Total number of primary schools in Tanzania in;
a) 2010: b) 2011: c) 2012: d) 2013:
3. Total number of primary education teachers graduated in;
a) 2010: b) 2011: c) 2012: d) 2013:
4. What is the total number of enrollments in primary schools during the years 2010-2013?
a) 2010: Male..... Female b) 2011: Male..... Female
c) 2012: Male.....Female d) 2013: Male..... Female
5. What is the total number of students graduated in primary schools during the years 2010-2013?
6. 2010: Male..... Female b) 2011: Male..... Female
2012: Male.....Female d) 2013: Male..... Female

2. SECONDARY SCHOOL

Dear Respondent!

Thank you very much for allocating your precious time to answer this questionnaire. The purpose of it is to find out some inputs concerning TEA supports i.e. loans and grants provided to education institutions. The data provided will be strictly used on academic purposes to accomplish my dissertation. The information provided will be highly confidential and therefore please feel free to give the real data.

Please put a check mark (√) in the box corresponding to the correct answer against each question according to your opinion or fill in the blank space provided.

1. Position of the respondent:
2. Total number of secondary schools in Tanzania in;
a) 2010: b) 2011: c) 2012: d) 2013:
3. Total number of secondary education teachers graduated in;
a) 2010: b) 2011: c) 2012: d) 2013:
4. What is the total number of enrollments in secondary schools during the years 2010-2013?
a) 2010: Male..... Female..... b) 2011: Male..... Female.....
c) 2012: Male..... Female..... d) 2013: Male..... Female.....
5. What is the total number of students graduated in secondary schools during the years 2010-2013?
a) 2010: Male..... Female..... b) 2011: Male..... Female..... c)
2012: Male..... Female..... d) 2013: Male..... Female.....
6. What is the general performance trend according to NECTA results in secondary schools? (*i.e. students who pass the NECTA exams*)
a) 2010: Male..... Female..... b) 2011: Male.....
Female..... c) 2012: Male Female..... d) 2013:
Male..... Female.....
7. What is the performance of science subjects according to NECTA results in secondary schools? (*i.e. students who pass science subjects in the NECTA exams*)
a) 2010: b) 2011: c) 2012: d) 2013:

3. COLLEGES AND UNIVERSITIES

Dear Respondent!

Thank you very much for allocating your precious time to answer this questionnaire. The purpose of it is to find out some inputs concerning TEA supports i.e. loans and grants provided to education institutions. The data provided will be strictly used on academic purposes to accomplish my dissertation. The information provided will be highly confidential and therefore please feel free to give the real data.

Please put a check mark (√) in the box corresponding to the correct answer against each question according to your opinion or fill in the blank space provided.

1. Position of the respondent:
.....
2. Total number of registered colleges/universities in Tanzania in;
3. 2010: b) 2011: c) 2012: d) 2013:
.....
4. What is the total number of enrollments in colleges/institution during the years 2010-2013?
5. 2010: Male..... Female..... b) 2011: Male..... Female.....c)
2012: Male..... Female..... d) 2013:
Male.....Female.....
6. What is the total number of enrolments in science studies at college/university level in the years 2010 – 2013?
7. 2010: Male..... Female..... b) 2011: Male..... Female.....
c) 2012: Male..... Female..... d) 2013: Male..... Female.....
8. What is the total number of students graduated in colleges/universities during the years 2010-2013?
9. 2010: Male..... Female..... b) 2011: Male..... Female..... c)
2012: Male..... Female..... d) 2013: Male..... Female.....

2013: a) Teaching and learning materialsb) specialized skills.....c) curriculum development.....d) ICTe) Constructions

6. What are the challenges TEA facing on the provision of loans and grants to support education institutions in Tanzania?

.....
.....
.....
.....
.....
.....
.....

3. QUESTIONNAIRE - (For Primary & Secondary Schools)

Dear Respondent!

You are kindly requested to allocate some of your precious time to fill this questionnaire. The purpose is to find out elements of inputs of Tanzania Education Authority (TEA) supports i.e. loans and grants provided to education institutions. The data provided will be strictly used for academic purposes and will not be disclosed for other purposes.

Part A: General information

Please put a tick(√) in the box corresponding to the correct response against each question to reflect your opinion or fill in the blank space provided.

1. Name of the institution:
2. Category of your institution;
 - a) Primary b) ndary c) others sp)
3. Location of your institution: a) Region..... b) District.....
4. Total number of teachers in the institution
 - a) 2010: b) 2011: c) 2012: d) 2013:

Part B: Specific information

5. Number of students enrolled in your institution in years.
 - a) 2010: b) 2011: c) 2012: d) 2013:
6. Average age of the students at their enrolment
 - a) Less than 12 years b) 12 – 15 years c) 15 – 20 year d) more than 20 years

7. Enrolment by gender:-

Year	Male	Female	Total
2010			
2011			
2012			
2013			

8. Please indicate (V) whether or not your institution received the following support/facilities from TEA?

	Construc tion- installati on of electricit y/ Hostel/Le cture theatres	Lab Equip ment	Curricul um developm ent – terser study, research innovatio n	ICT Computers, automation, Quality assurance Building of systems	Pre-entry programme - Tuition fee, accommodat ion, hostel cost	Teaching& Learning Material- teaching & Ref. Materials & equipment's, modals	Specialize d skills – Special need Education	Textbooks
Yes								
No								

9. What was the range of funds provided for your institution per year?

- a) Less than Tshs. 5 million b) Tshs.5-10 million c) Tshs 10-20million
 d) Tshs 20-50 million e) More than Tshs 50 million

10 Which stage have your institution reached in the implementation of the project (s)?

- a) Less than 25% 25% -50% b) 50% -75% c) 75% and above

11 TEA supports has improved equal access to education. To what extent do you agree?

- a) Strongly agree b) Agree c) Neutral d) Disagree e) Strongly disagree

12. How has TEA Support helped to improve the general performance of your Institution in the Following areas?

Area	Very High	High	Satisfactory	Low	Very Low	Not assessed
Access & Enrolment						
Special needs						

support						
Curriculum Improvement						
Academic performance						
Construction						
ICT						
Dormitories						
Text books						
Science practical's						
Equipment & Materials						
Reduction of Early pregnant						

13. In priority order, mention any two needs of your institution that requires TEA support for the 2014/2015: a)
b)

4. QUESTIONNAIRE - (For universities and colleges)

Dear Respondent!

You are kindly requested to allocate some of your precious time to fill this questionnaire. The purpose is to find out elements of inputs of Tanzania Education Authority (TEA) supports i.e. loans and grants provided to education institutions. The data provided will be strictly used for academic purposes and will not be disclosed for other purposes.

Part A: General information

Please put a tick(√) in the box corresponding to the correct response against each question to reflect your opinion or fill in the blank space provided.

1. Name of the institution:

.....

2. Category of your institution;
- a) College b) University c) others (specify).....
3. Location of your institution: a) Region..... b) District.....
4. Total number of teachers/ Lecturers/instructors in the institution
- a) 2010: b) 2011: c) 2012: d) 2013:

Part B: Specific information

5. Number of students enrolled in your institution in years.
- a) 2010: b) 2011: c) 2012: d) 2013:
6. Average age of the students at their enrolment
- a) Less than 20 year 20 – 30 years – 40 years more than 40 years
7. Enrolment by gender:-

Year	Male	Female	Total
2010			
2011			
2012			
2013			

8. Please indicate (V) whether or not your institution received the following support/facilities from TEA?

	Construction <i>-installation of electricity/ Hostel/Lecture theatres</i>	Lab Equipment	Curriculum development – <i>research innovation</i>	ICT <i>Computers, automation, Quality assurance Building of systems</i>	Pre-entry programme- <i>Tuition fee, accommodation, hostel cost</i>	Teaching & Learning Material-teaching & Ref. Materials & equipment's, modals	Specialized skills <i>– Special need Education</i>	Text-books
Yes								
No								

9. What was the range of funds provided for your institution per year?
- a) Less than Tshs. 5 million b) Tshs.5-10 million c) Tshs 10-20million
- d) Tshs. 20-50 million e) More than Tshs 50 million
10. Which stage have your Institution reached in the implementation of the TEA
- a) Approval project s)? (a) Less than 25% b) 25% -50% c) 50% -75%
- d) 75% and above
11. TEA supports has improved access to education. To what extent do you agree?
- a) Strongly agree b) Agree c) Neutral d) Disagree e) Strongly disagree
12. How has TEA Support helped to improve the general performance of your institution in the Following areas?

Area	Very High	High	Satisfactory	Low	Very Low	Not assessed
Access & Enrolment						
Curriculum improvement						
Special needs support						
Academic performance						
Construction and teaching facilities						
ICT						
Text books						
Hostels						
Science Practical						
Equipment & Materials						
Computers						
Pre-entry programme						
Power Supply						
Curriculum Development						

13. In priority order, mention any two needs of your institution that requires TEA support for the 2014/2015: a)

Appendix 2: LIST OF RESPOENDENTS

1. OYSTERBAY PRIMARY SCHOOL
2. KISIWANI PRIMARY SCHOOL
3. MAARIFA PRIMARY SCHOOL
4. TEMEKE PRIMARY SCHOOL
5. AMANA PRIMARY SCHOOL
6. JITEGEMEE PRIMARY SCHOOL
7. HEKIMA PRIMARY SCHOOL
8. MBAGALA PRIMARY SCHOOL
9. MTONI PRIMARY SCHOOL
10. MIBURANI PRIMARY SCHOOL
11. UHURU MCHANGANYIKO PRIMARY SCHOOL
12. GENIUS KINGS PRIMARY SCHOOL
13. BUGURUNI PRIMARY SCHOOL

LIST OF SECONDARY SCHOOL

1. MAARIFA TANDIKA SECONDARY SCHOOL
2. MAKANGARAWA SECONDARY SCHOOL
3. MZINGA SECONDARY SCHOOL
4. MESAC SEC SCHOOL
5. KISUKURU REGENT SECONDARY SCHOOL
6. MAGOMENI SEC SCHOOL
7. ABOUD JUMBE SECONDARY SCHOOL
8. JUHUDI SECONDARY SCHOOL
9. JORDAN SECONDARY SCHOOL
10. TADEO SECONDARY SCHOOL
11. MSONGOLA SECONDARY SCHOOL
12. GOBA MPAKANI SECONDARY SCHOOL
13. MAKONGO SECONDARY SCHOOL
14. TEMBONI SECONDARY SCHOOL
15. GEONIOUS SECONDARY SCHOOL
16. TEMEKE MUSLIM SECONDARY SCHOOL

17. ST. JOSEPH MILLENIUM SECONDARY SCHOOL
18. MWANALATI SECONDARY SCHOOL
19. KINYEREZI SECONDARY SCHOOL
20. AGAPE MBAGALA SECONDARY SCHOOL
21. ST. AUGUSTINE SCHOOL
22. TANDIKA SECONDARY SCHOOL
23. SINZA TOWER SECONDARY SCHOOL
24. ZAWADI SECONDARY SCHOOL
25. KIJITONYAMA SECONDARY SCHOOL
26. KAMBANGWA SECONDARY SCHOOL

COLLEGES AND UNIVERSITIES

1. DAR ES SALAAM INSTITUTE OF TECHNOLOGY
2. TANZANIA PUBLIC COLLEGE
3. NATIONAL INSTITUTE OF TRANSPORT
4. INSTITUTE OF FINANCIAL MANAGEMENT
5. NATIONAL COLLEGE OF TOURISM
6. COLLEGE OF ENGINEERING
7. TUMAINI UNIVERSITY DAR ES SALAAM COLLEGE
8. INSTITUTE OF ADULT EDUCATION

TEA & MOEVT

1. TEA PRINCIPAL FUND ALLOCATION OFFICER
2. HEAD OF EMIS1
3. HEAD OF EMIS2
4. HEAD OF EMIS 3