



**BOB NUWAGIRA > LOAN SCHEME**

## How students loan scheme picks out the most needy

**O**n October 11, Ndejje University graduated more than 1,900 students from various disciplines. Of these, 101 were beneficiaries of students loan scheme, with more than 60 of them graduating in engineering disciplines. The Higher Education Students Financing Board (HESFB), the implementing institution of the Students Loan Scheme, was recognised as the single biggest sponsor or 'parent' at the graduation.

Two weeks earlier, a team from the HESFB, went at the same university to sign agreements with 126 new students joining in the university for the academic year 2019/2020. In this season of graduations, there will be an addition of more than 1,000 loan scheme beneficiaries graduating from more than 20 universities, both private and public and 33 Other Tertiary Institutions (OTIs) from the 130 undergraduate degree and 76 diploma programmes supported. These are learners who would otherwise have not achieved their dreams without the government initiatives of assisting needy students to access higher education.

While officiating at the Ndejje University graduation ceremony, renown academician and former Makerere University Chancellor, Prof Mondo Kagonyera, appreciated the loan scheme model as a timely intervention in a bid to increase access to higher education and called for more support. At the same time, he cau-



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tioned the board to stay vigilant lest the scheme advantages those without actual financial need, an issue that has been misrepresented in the media.

Currently, the board offers loans to Ugandan students who have qualified to pursue accredited programmes in recognised Higher Education Institutions but are unable to support themselves financially.

Adopted by the Higher Education Students' Financing Board as a lending model, all applicants to the Student Loan scheme, are subjected to a uniform score card which considers proxy indicators such as orphanage status, family income levels, access to medical care, parents occupation, previous school history, family size and others. These are weighed and scored through the Integrated Loan Information Management System (ILMIS) to arrive at the lending decision. In order to match with other development goals and the country's strategic objectives, the

proxy indicators are measured alongside other social considerations like gender (girl child is given additional scores), amount of loan required, regional balance and special needs status, where only applicants with disabilities are not only held in a special category but also allowed to apply for loans to pursue Humanities programmes.

This additional consideration is in line with government's commitment towards various affirmative action programmes to address imbalances and promote equal opportunities for all. This has brought considerable success with the board realising an increase in the number of females moving from 283 (22.3 per cent) in academic year 2014/15 to 435 representing 34 per cent of the successful loan applicants in the academic year 2019/20. This figure is above the 30 per cent equal opportunities threshold of female representation in government interventions.

In order to wipeout falsification of information, successful beneficiaries are subject to a process of verification, including checks with former schools, local leaders, and home visits. The board also accepts information about published successful applicants in regard to their suitability to benefit from the scheme.

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