

COST SHARING AND ACADEMIC PERFORMANCE

*A Case of Mzumbe University: Morogoro Main
Campus, Tanzania*

RABIA ZAKARIA NYAKUNGA



MASTER OF PHILOSOPHY IN HIGHER EDUCATION
INSTITUTE OF EDUCATIONAL RESEARCH
FACULTY OF EDUCATION

UNIVERSITETET I OSLO

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Cost Sharing and Academic Performance

A case of Mzumbe University: Morogoro Main Campus, Tanzania

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ABSTRACT

To help those who could not afford the cost of higher education, Tanzania introduced students' loan scheme where students are provided loans through a means test. The main objective of this study was to explore the effects of cost sharing on students' academic performance, as perceived by teachers and students themselves. Given that there seems to be no clear agreement on the effects of cost-sharing on academic performance, this study used an analytical framework which included six concepts: academic performance, financial factors, learning environment, prior education experiences, motivation and external factors.

The study used a qualitative approach and included interviews with six students and two teachers of Mzumbe University. The data was analysed whereby a thematic chart was used in categorising data into themes and typical statements were used for citation.

The results showed that the effects of cost sharing on academic performance seem to be complex and they may depend on the particular circumstance an individual is facing. While on one side it was perceived not to affect performance, on the other hand, it resulted in low performance because of psychological stress, study delays and lack of funds to buy learning materials and food. The study also found that limited study time, language incompetence and poor course organisation were also important factors that influenced low performance. However, some students perceived that cost sharing increased their motivation to study which resulted in good performance. Other factors that influenced good performance were support and encouragement received from family and friends.

The study concluded that cost sharing is likely to motivate some students to study hard and improve performance by reflecting on the amount of funds they invest in education. However, it can also lead to poor performance due to lack of funds to cover educational expenses and other personal needs. The results implied that students from low-income families were more likely to perform low because of financial hardship and poor schools they attended. Thus, there is a need for the government to ensure that all students receive better education. This is because the result indicated that some of the factors affected academic performance in higher education also resulted from poor education background.

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Everyone except me is, of course, absolved of any responsibility for any of the thesis deficiencies.

DEDICATION

I dedicate this thesis to my father Zakaria Nyakunga and my mother Nyakwesi Mugeta. You have built me a foundation of education that has made me to reach where I am. You have passed many problems since when I was a child up to where I am. You passed hard life and made a lot of sacrifice and you were ready to take risk to ensure that I reach my dreams. There are many good deeds that you have done to me in such a way that I cannot mention them all. May God bless you.

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LISTS OF ACRONYMS

BED	Bachelor of Education
CP	Credit Points
DICT	Directorate of Information and Communication Technology
DLTS	Directorate of Library and Technical Services
DRPPS	Directorate of Research, Publication and Postgraduate Studies
DSBD	Directorate of Strategic Business Development
ESDP	Education Sector Development Programme
ETP	Education and Training Policy
FC	Faculty of Commerce
FL	Faculty of Law
FPAM	Faculty of Public Administration and Management
FST	Faculty of Science and Technology
GPA	Grade Point Average
HEP	Higher Education Policy
HESLB	Higher Education Students' Loan Board
ICE	Institute of Continuing Education
IDM	Institute of Development Management
IDS	Institute of Development Studies
IPA	Institute of Public Administration
LGM	Local Government Management
LLB	Bachelor of Laws
MFEA	Ministry of Finance and Economic Affairs
MoEVT	Ministry of Education and Vocational Training
MSTHE	Ministry of Science Technology and Higher Education
MU	Mzumbe University
SAPs	Structural Adjustment Policies
SAUT	Saint Augustine University of Tanzania
TCU	Tanzania Commission for Universities
TZS	Tanzania Shillings
UE	University Examination
UNESCO	United Nations Educational, Scientific, and Cultural Organization
URT	United Republic of Tanzania

USD United States Dollar

CHAPTER ONE: INTRODUCTION

1.1. Background of the study

In recent years, knowledge has become more and more acknowledged as an important factor for economic development (World Bank, 2002). In this respect, higher education has an important contribution to economic growth as it is likely to produce skilled and qualified labour force and technological development.

The importance of knowledge, both for creating private and public benefits and the increase of secondary school graduates wishing to enter higher education are associated with the expansion in enrolments in higher education in many developing countries (Marcucci, Johnstone, and Ngolovoi, 2008). However, while enrolment in higher education has expanded, public funding in higher education has dropped in absolute terms in many low-income African countries (World Bank, 2008). As indicated by Johnstone (2003, 2004) this expansion and decline in funds have gone parallel with the increase costs of education per student. In addition, some studies (Psacharopoulos and Woodhall 1985; McMahon 1988) claimed that the contribution of higher education to economic development is lower than that of secondary and primary education. In most developing countries, the private returns from higher education were perceived to be higher than the public returns. Therefore, governments were compelled to direct more funds to primary and secondary education than to higher education believing that this was a more effective way to enhance development. These altogether resulted in a financial crisis in higher education, especially in developing countries.

Therefore, to generate other means of revenue, cost sharing was introduced in higher education. As indicated by Johnstone (2004) cost sharing in higher education is the shift of the costs of higher education from the government and taxpayers in general to students and their families. This can be through tuition fees, paying user charges for accommodation, or reducing subsidies for costs of living. It is argued that (Johnstone 2003, 2004) higher education would be more responsive and efficient if people pay for it. In this perspective, students are expected to choose courses that have a greater potential to secure them jobs that offer higher remuneration upon completion and also reduce repetition. In addition, universities are expected to be more responsive to society by introducing courses that meet market demands. Parents' contribution towards their children education is connected to the view that parents benefit indirectly through their children's education by having higher status and satisfaction (ibid).

It is argued that (Psacharopoulos, Tan, and Jimenez, 1986: cited in McMahon, 1988) the benefits of public higher education subsidies in most developing countries are enjoyed by the highest income group. Although these benefits are financed most with taxes collected from the poor, very few of them receive higher education. As a result, cost sharing was introduced also as a strategy to ensure equity in the use of public expenditure.

However, opponents still maintained that cost sharing favours students from rich families. Hence, countries were encouraged to introduce targeted grants and/or loan schemes for students who cannot afford to pay the cost of higher education (World Bank, 1988). Many challenges are encountered in the implementation of these strategies in developing countries including Tanzania. Eicher and Chevaillier (2002) observed that the economic and financial systems of most developing countries do not support some of the revenue diversification programmes including cost sharing. Most countries that adopted loan schemes and/or targeted grants were unable to target the students in need of these funds (World Bank, 2010).

Consistent with the above, targeted grants were observed to be ineffective in most developing countries due to misallocation of funds to the targeted groups (Tekleselassie and Johnstone, 2004). That is in most developing countries it is rather difficult to assess the ability of parents or students to pay due to hidden income. This can lead to failure in the loan allocation to the needy students, which in turn may result in financial hardship. In their study in Kenya on the fairness of the loan distribution, Odebero, Bosire, Sang, Ngala, and Ngware (2007) reported that loans were not fairly distributed according to students' characteristics. Tanzania is one of the countries where loans are awarded also based on need. Therefore, it is possible that this strategy may affect academic performance if it results in financial hardship among students.

In recent years, there have been frequent student-related crises in higher education in Tanzania such as, boycotting and strikes. Most of these crises were associated with the introduction of cost sharing, particularly with the poor performance of the loan scheme in the form of late provision of loans and the low level of the loan provided to students (Rugambuka, 2008). It can be argued that these problems may have had some effects on academic performance of students.

Furthermore, other opportunities that can help students to generate income to support their studies such as part time jobs are in general not available in Tanzania. Until now students in higher education in Tanzania depend on loans and their parents to finance their studies. This may have an influence on their academic performance especially when the loan does not

cover all the costs of education or where the parents do not have the financial means. As a result, students may face financial hardship.

To motivate students in their academic performance is one of the objectives of the loan scheme in Tanzania. However, it is not clear from the structure of the loan scheme how it is supposed to motivate students to study seriously. It has been documented by the World Bank (2010) that most African loan schemes have not succeeded in improving academic performance of students, except in South Africa where 40% of the loan is being converted into a grant for students who perform better academically (Jackson, 2002: cited in World Bank, 2010). An important characteristic of the Tanzanian loan scheme is the way funds are directed in key disciplines like sciences by giving a full loan to students admitted in such programmes. However, this strategy seems to have more impact on students from lower levels wishing to apply for universities to direct their efforts to these disciplines but it does not specify how students who are already in the system are motivated to perform better academically.

In the literature it has been observed that there was no consensus on whether cost sharing may have positive, negative or no effects on academic performance (Sahin 2004; Chow 2007; Ebeuwa-Okoh 2010). It showed that other factors may come into play to reduce the effects of cost sharing and therefore make other factors more important on academic performance than financial factors (Tinto, 1993). However, most of the studies that focused on the effects of cost sharing on academic performance did not take into account non-financial factors, which can help to see the kind of relationship that exists. This may help to explain how other factors may reduce the effects of cost sharing on performance. These studies are discussed in detail in Chapter Three.

In addition, most of these studies were quantitative in nature. This means that the results were based on the factors mentioned by the majority. Because most students in higher education are those who are advantaged, it may mean that those who are affected by finance are the minority, hence it may become difficult to observe the effects because they will be undermined by the majority. Thus, although few people may perceive the significance of cost sharing but it may have important effects on academic performance. Therefore, it is better to do a qualitative study in order to understand in detail how this can affect performance. Thus, in order to understand how cost sharing affected academic performance the study explored the influence of financial factors and other factors on students' academic performance by

trying to observe the linkage between these factors. In addition, many studies have been done on this topic; many of them are from other countries outside Tanzania, with only a few conducted by African scholars in African countries. These studies are discussed in detail in Chapter Three. Apparently, it can be argued that there is a need to conduct this study in Tanzania through a qualitative approach.

The results of this study would be useful to policy makers, teachers, parents and other educational stakeholders. It would help them to understand students' experiences in relation to cost sharing and its effects on academic performance, as well as the effectiveness of the cost sharing strategy in Tanzania. The study would also contribute to the existing debate concerning the effects of cost sharing on students. By exploring different perspectives regarding the factors that contribute to academic performance of students, higher education institutions can identify areas that need improvement to enhance supportive learning environments and reduce the effects of factors that may limit academic performance.

1.2. Objective of the study

The objective of this study is to explore the perceived effects of cost sharing on students' academic performance in Tanzania. This objective will be achieved by answering the following research questions.

The overall research question is formulated as follows:

- What is the influence of cost sharing on the academic performance of university students in Tanzania and what are the main other factors that influence student performance?

Based on the overall research question the following sub questions have been formulated:

1. *In what ways do Tanzanian students perceive financial factors to affect their academic performance?*
2. *In what ways do Tanzanian university teachers perceive financial factors to affect students' academic performance?*
3. *How do Tanzanian students perceive the learning environment, prior educational experiences, motivation and other external factors to affect their academic performance?*

4. *How do Tanzanian university teachers perceive the learning environment, prior educational experiences, motivation and other external factors to affect students' academic performance?*

1.3. Thesis structure

This thesis consists of six chapters. The current chapter (first) has provided the information concerning the background and the objective of this study. The second chapter presents the study's context. It contains basic information regarding Tanzania, formal education system in Tanzania, Mzumbe University, teaching and assessment process and standards at Mzumbe University, trends in financing higher education and the cost sharing strategy in Tanzania. The third chapter discusses literature and presents an analytical framework for the study. Research methodology is presented in the fourth chapter. The chapter includes study design, rationale for selecting Mzumbe University as a case study, data collection methods, sampling, validity and ethical concerns. Data presentation and discussion is presented in chapter five. The last chapter is conclusion and recommendations.

CHAPTER TWO: STUDY CONTEXT

This chapter provides the basic information of Tanzania. It also provides information concerning the formal education system in Tanzania, Mzumbe University, the assessment process and standards at Mzumbe University and the information regarding the cost sharing strategy in higher education in Tanzania.

2.1. Basic information about Tanzania

Table 1: Population estimation

Total population	41,915,799
Female	50.8%
Male	49.2%
Total population in rural areas	74.3%
Age within 15-24 years	19.8%
Age within 25-64 years	32.4%
Age within 15-64 years (constitute the labour force)	52.2%
Unemployed	11%

Source: Ministry of Finance and Economic Affairs (MFEA) (2010, p. 100).

Table 2 shows the total enrolment in higher education for undergraduate degree, postgraduate, master and doctoral level degree for both public and private universities and university colleges in Tanzania. The enrolment in education is increasing annually in higher education. Following the increase in the number of high school leavers and the number of universities, the enrolment in higher education has tripled within the period of seven years. Until 2010, there were eleven public and 20 private universities in Tanzania (Tanzania Commission for Universities [TCU], 2010).

Table 2: Total enrolment in public and private universities (2005/2006 -2009/2010)

Year		2005/2006	2006/2007	2007/2008	2008/2009	2009/2010
Enrolment	Female	13,213	16,358	23,942	31,102	42,239
	Male	27,780	29,143	52,230	64,513	76,712
% (Female)		32.2	35.9	31.4	32.4	35.5
Total (female & male)		40,993	45,501	76,172	95,525	118,951

Source: Ministry of Education and Vocational Training (MoEVT) (2010, p.83)¹.

Despite the fact that the enrolment has expanded, the gap between female and male participation is still very wide. In addition, the gross enrolment ratio is very small and it does not seem to increase despite the expansion in enrolment. It was static at 1% for both 1999 and

¹ MoEVT. (2010). *Basic Statistics in Tanzania (BEST) 2006-2010: Revised National Data*. Dar es Salaam. Retrieved on 24th June 2011 from <http://www.moe.go.tz/statistics.html>.

2008 (UNESCO, 2010). However, the data provided by UNESCO was the estimation from the previous year, thus it may have some discrepancies. According to Trow (1973), the system is still characterised as an elite until it provides places for about 15% of the age group. Thus, this implies that despite the expansion in enrolment higher education in Tanzania can be characterised as an elite system.

2.2. Formal education system in Tanzania

The structure of formal education in Tanzania is 2-7-4-2-3+ and is divided in three phases (United Republic of Tanzania [URT], 1995). Phase one is pre-primary and primary education. Pre-primary education takes two years and primary education lasts seven years. Both pre-primary and primary education is compulsory and free. In this phase, the language of instruction is Kiswahili, and English is taught as a compulsory subject.

The second phase is secondary education which comprises two levels. The first level is junior secondary school (ordinary level/O-level) and it takes four years to complete (i.e. from form one to form four). In order to be eligible to enrol in junior secondary education, students must complete and pass the primary school national examination. The second level which is the senior secondary school/high school (advanced level/A-level) takes two years to complete (i.e. form five and six). To be admitted to this level a student must pass the junior secondary school examination and pass at least three subjects. All students in secondary school must pay tuition fees but the amount depends on the school. There are differences in tuition charges between public institutions and private institutions as most private schools have high tuition compared to public schools. In addition, public boarding schools have higher tuition than day schools. Primary and secondary schools are managed and administered by the Ministry of Education and Vocational Training (MoEVT). From O-level to higher education, the language of instruction is English.

The last phase is tertiary and higher education. Tertiary institutions encompass colleges that offer non-degree courses. They lead to the award of certificate, ordinary diploma and advanced diploma. Tertiary institutions admit students with lower qualifications than higher education institutions. Higher education includes universities and university colleges and they award degrees. As indicated in the Education and Training Policy (ETP) (URT, 1995) the primary objective of tertiary and higher education is to impart and promote higher level of learning, scientific and technological knowledge and develop capacities for research. In addition to teaching, they undertake research and consultancy. The government owns some of

the tertiary institutions and some are privately owned. Universities are autonomous institutions, but they are coordinated by the TCU (Tanzanian Commission for Universities) regardless of whether they are public or private. Thus, the main functions of TCU are to accredit all higher education institutions, approves examination regulations and to recognize the awards (degrees) given by higher education institutions within and outside the country.

Qualifications for university admission may differ from one institution to another and may depend on the programme requirements. In order to ensure that all students who meet the required qualifications are admitted, Tanzania has established a central admission system and a qualification framework for university admission. All students who perform above the average in high school are eligible for university admission. In addition, students from science programmes are admitted with lower grades in their high school examination than in arts programmes. The cut off points for science and non-science programmes are 2.5 and 4.5 respectively (TCU, 2010) where: A = 5, B = 4, C = 3, D = 2, E = 1, S = 0.5 and F = 0 points. However, most of the universities cannot accommodate a large number of students due to limited capacity. This has resulted in overpopulation and inadequate social services in many universities

In addition, apart from the formal structure of education there are other channels that characterize post primary and secondary education. These include vocational training, trade schools and other professional colleges such as nursing and education. These institutions may admit students with primary education qualification or higher (URT, 1995).

2.3. Mzumbe University (MU)

Mzumbe University was established in 1953 as the first Local Government School in the country, training chiefs, native authority staff and councillors. In 1972 the school was merged with the Institute of Public Administration of the University of Dar es Salaam to form the Institute of Development Management (IDM) as a higher learning institution for training professional managers in the public and private sectors. Following the growth of the Institute and the changing national and international human resource needs, in December 2001 IDM was transformed into a full public university under the Act of Parliament No 21 of 2001. In December, 2006 the Mzumbe University Act No. 21 of 2001, was repealed by the

Universities Act of Tanzania No. 7 of 2005 which was replaced by the Mzumbe University charter, 2007².

Mzumbe University has three campuses. The main campus- Mzumbe University Morogoro campus is located in Morogoro region, 22km South West Morogoro municipal centre. Mbeya campus is located in Mbeya city southern Tanzania and the Dar es Salaam campus is located in Dar es Salaam city.

This study was conducted at the Mzumbe University main campus in Morogoro. This university has five faculties: Faculty of Commerce (FC), Faculty of Science and Technology (FST), Faculty of Public Administration and Management (FPAM), and Faculty of Law (FL). There are three institutes: the Institute of Public Administration (IPA), Institute of Development Studies (IDS), and the Institute of Continuing Education (ICE). In addition, there are four directorates: Directorate of Research, Publication and Postgraduate Studies (DRPPS), Directorate of Strategic Business Development (DSBD), Directorate of Library and Technical Services (DLTS) and the Directorate of Information and Communication Technology (DICT).

Currently the university admits students in postgraduate, undergraduate and diploma programmes as well as certificate courses. Undergraduate students, who are the focus of this study, can be admitted under three different entrance qualifications.

- a) Direct entry qualification: here students who perform above the average in high school qualify for university admission (see also section 2.2).
- b) The equivalent entry: this group of students comprise those with appropriate equivalent diploma of not less than second class, or a certificate of not less than second level with one pass in form four certificate or 3.5 points at A-level (high school) certificate.
- c) The mature age scheme: this applies to students who are at least twenty five years but who should obtain secondary education certificate and extra courses that show that they have capacity to continue to higher education or post-secondary school work

²See <http://www.mzumbe.ac.tz/conprofile>, retrieved on 30th March 2011.

experience in a relevant field of not less than four years. On top of that, they are required to sit for the university mature age examination and only those who pass at 50% level and above qualify for admission.

The university admits both self-financed and students sponsored by public or private entities. In 2011, the number of students admitted at Mzumbe University was 3668. Of these 3057 (83%) were receiving loan and 611 (17%) were admitted under self-sponsorship (Admission Records, 2008-2011). All students are required to pay tuition fees and other fees identified by the university. Therefore, students on loan scheme have their tuition fees paid directly by the loan board depending on the students' loan grade. This means students with 100% loan are not required to pay any fee, but those who get less will have to pay a certain amount. The university does not provide any financial assistance to students. Therefore, students are obliged to find external support from individuals or organizations. Table 3 shows the cost incurred by student per academic year.

Table 3: Fee levels and other estimated costs of education per academic year

Item Description	Amount in TZS³.
Tuition per year (including registration, tuition, examination, and library services)	1,300,000*
Campus accommodation fees per bed per year [TZS. 500 per bed per day]	119,000*
Non-refundable medical fee per year	75,000*
Meals (TZS. 5,000 per day)	1,190,000
Application fee	20,000
Student union fee	10,000
Books per year	200,000
Practical training (TZS. 10,000 per day)	1,190,000
Caution money payable prior to registration in the first year.	50,000
Total	4,154,000

* Fee payable to the university

Source: Mzumbe University Prospectus 2010-2011, p. 21⁴

To reduce overpopulation and to ensure that social services are adequate, Mzumbe University has, for example, introduced a staggered system. In this system, all first year students take

³ According to Dar es Salaam Stock Exchange, 1USD is equivalent to 1507.25 TZS. This is based on the exchange rate of 4th June 2011. See <http://www.dse.co.tz/index.php>, retrieved on 4th June 2011.

⁴ Retrieved from <http://www.mzumbe.ac.tz/prospectus2011.pdf> on 2nd May 2011.

long recess during their second semester and then continue with semester two (known as staggered semester) when other students are on field work. This system is only during the first year and after that they will continue with the normal schedule.

2.4. Teaching and assessment

As in many universities, teaching at Mzumbe University is predominantly taking place in the form of traditional lectures (Mzumbe University Prospectus, 2010-2011). In addition to lectures, seminars are organized in small groups of approximately thirty students. Seminars give students and teachers an opportunity to interact and discuss issues in details.

As indicated in the Mzumbe University Prospectus (2010-2011) and the Examination Regulations⁵, the university uses the semester system whereby an academic year is composed of two semesters. Each semester lasting 17 weeks (120 days), of which 15 weeks are for academic work and two weeks for examinations. All bachelor degree programmes consist of six semesters. All students are required to complete 60 credit points (cp) except Bachelor of Laws (LLB) and Bachelor of Education (BED) who need 72 cp (including field project). Students are expected to spend a total of 50 hours per week for 15 weeks on academic work, corresponding to ten cp per semester with exemption of LLB and BED who have 12 cp per semester. Each course is assigned two cp weight, including lectures, seminars and group works.

Students are assessed on the basis of completion of course work and end of semester examination (final examination). Course work is the accumulation of tests and assignments. Both course work and final examination carries 50 percent each. In the final examination, a student must score not less than 20 out of 50. That is if a student scores 50 in course work and scores less than 20 in the final examination s/he will be failed. In addition, the average score should not be less than 50 percent. Therefore, a student is considered to have passed if s/he scores at least 50 percent in each subject. A student who scores below 50 is required to sit for supplementary examination⁶ provided s/he has not failed more than three subjects (LLB and BED up to four subjects). A student who fails supplementary twice or fails more than three or four subjects will be discontinued from studies. Evaluation is therefore based on five grades: A=70-100 (excellent), B+=65-69.9 (very good), B=60-64.5 (good), C=50-59.9 (Pass), D=less than 50(fail).

⁵ See http://www.mzumbe.ac.tz/exams_standards.htm, retrieved on 4th June 2010.

⁶ In supplementary examination students who pass only get grade C.

Furthermore, there are some conditions that students must fulfil in order to be allowed to sit for the final examination. First, a student must have fulfilled the required course work. Second, the overall attendance in class should not be less than 80 percent of the time allocated to the subject. Lastly, s/he must pay fees or other financial dues. Failure to do so may result in a discontinuation from the studies or sitting for special examination⁷. However, due to socio-economic reasons if a student has not finished paying fees s/he may be allowed to sit for the final examination but the results are withheld until the payment is completed. For example, in the academic year 2009/2010 the results of 44 students were withheld due to non-payment of the university fees (Mzumbe University [MU], 2010).

2.5. Trends in financing higher education in Tanzania

Since 1961, the government has been the main funder and owner of higher education. Cost sharing existed through tuition fees and loans. Thus, students who were given the loan were required to repay by working in public sectors for five years. After the Arusha declaration of 1967, all students were given bursaries by the government until 1974 when tuition fees were abolished and the government took full responsibility to finance higher education both at institutional and individual level. At this time, students received allowances to cover all living expenses, and there were free tuition and free university services (Galabawa, 1991: cited in Ishengoma, 2004).

In the early 1980s, the country was hit by an economic crisis which led to a decline in public revenues and high competition for public funds. This decline in public revenues went hand in hand with the need to increase enrolment in higher education and the rapid increase in cost per student (URT, 1999). This resulted in the government's inability to finance higher education at the same level as before. As a result, the Structural Adjustment Policies (SAPs) emphasized privatization of public sectors and the allocation of resources in productive and economic enterprises to overcome the economic crisis. This has resulted in the marginalization and under-funding of higher education (URT, 1999). Thus, enrolments in higher education continued to be very low due to low capacity of the institutions and of inequality whereby the majority of students admitted were from the middle and high classes (ibid). Decline in the quality of education coupled with scarce teaching and learning resources, overcrowded classes and overworked teaching staff, were associated with financial austerity in higher education (Maliyamkono, 1991).

⁷ Special examination is done once in the end of academic year together with supplementary examination. In special examination a student is considered as doing examination for the first time and be graded from A to D.

2.6. Cost sharing in Tanzania

The government of Tanzania formulated the Education and Training Policy (ETP) which started to operate in 1995 (URT, 1995). The policy statements include all levels of education, from primary to higher education. In 1999, the Higher Education Policy (HEP) was formulated (URT, 1999). Both policies put emphasis on equity and access to education, curriculum that meet the demand of the society and the global change in science and technology, encouragement of cooperation between private and public sectors in establishing education institutions and financing. The policies have specifically emphasised the cost sharing in education sector. Cost sharing is also documented in other policy statements such as the Education Sector Development Programme⁸ (ESDP) (URT, 2008). Cost sharing is emphasised as one of the strategy to redress the inadequate funding and resources in education sector and amongst other, to improve the quality of education. As indicated in the HEP (URT, 1999) the cost of education is shared by two parties: the owner and the beneficiary. The owner is the government or private sectors whose responsibility is to maintain the institutions. Beneficiaries are students and their families, government, and private sectors. Specifically, students are required to contribute towards all the cost covering students' welfare such as: application fee, registration fee, meals, accommodation, books and stationary, field practical expenses, medical insurance, special projects, caution money, student union fee, examination fee and tuition (ibid).

In 1992, cost sharing was formally introduced in Tanzania. The new approach to financing higher education aimed at the following:

- Rationalising the level of the government contribution to higher education;
- Rationalising the level of the government funds at institutions of higher education and introducing some competitiveness in the awards;
- Introducing a student's loan scheme;
- Improving the quality of and access to higher education by requiring the beneficiaries to contribute towards their education and by shifting public resources from students' welfare to provision of education (URT, 1999, p.16).

⁸ The Education Sector Development Programme (ESDP) was established in 1997. It aimed at improving the educational provision for poverty alleviation (URT, 2008).

As many students do not have the ability to finance their studies, the government provides financial assistance⁹ through the provision of loans to students who are not capable to bear the costs of higher education. Therefore, the government established students' loan scheme which operated under the Ministry of Science, Technology and Higher Education (MSTHE). In 2004, the government established the Higher Education Students' Loan Board (HESLB) under the Higher Education Students' Loan Board Act No 9 of 2004 and commenced operations in July 2005 (Higher Education Students' Loan Board [HESLB] 2010). The board has been mandated by the government to issue loans to all qualified (eligible and in need) students admitted in accredited higher education institutions to pursue academic programmes that lead to the attainment of advanced diploma or degree within and outside the country. However, students studying outside the country must be under bilateral agreement between the government of Tanzania and other governments. The main objective of the Board is to assist, on a loan basis, needy students who secure admission in accredited higher learning institutions, but who have no economic power to pay for the cost of their education (ibid). It is also expected that amongst other things, the loan scheme will help:

- To instil a sense of responsibility in students regarding their personal and public property;
- To ensure proper utilisation of the government expenditure;
- To encourage academic competition among students;
- To improve responsiveness to students and society;
- To direct funds to key disciplines (such as sciences) and students groups (such as disabled) (URT, 1999).

Due to high competition that resulted from the large number of applicants, special criteria have been instituted in the provision of loans. As a result, students who are considered for loan should first meet the academic requirement by having high performance as stated in the guideline (HESLB, 2010). This means the loan is actually provided based on academic merit where only applicants with division one or two in high school examination, second class in diploma and average of C for technical certificates are eligible for loans. Only then there is a means test where students are given the loans based on their own and parents' income (ability to pay/need). From the HESLB perspective, a needy student is a student with one or more of

⁹ Financial assistance implies that parents or guardians have the primary obligation for meeting higher education cost of students (Higher Education Students' Loan Board [HESLB], 2010).

the following characteristics: poor orphan, from poor family, with disabled poor parents, from poor single parent, poor marginalised and disadvantaged group such as girls and from low-income family earning equivalent to or below the national minimum salary. Students then receive 100% to 0% of the loan (i.e. there are eleven categories range from A-K where A=100%, B=90%, C=80%, D=70%, E=60%, F=50%, G=40%, H=30%, I=20, J=10% and K=0%¹⁰. The loan may cover: meals and accommodation charges, special faculty requirement, field practical expenses, research expenses, books and stationery expenses, and tuition fees¹¹. Here those from lower income families receive more funds than those from higher income families. Therefore, those who do not meet the cut-off points for loans but still qualify for university admission are admitted under self-sponsorship. For example, of the 95,525 (see table 2) students admitted in all higher education institutions in 2008/2009 academic year, the HESLB disbursed TZS 140.3 billion to only 58,841 students (MFEA, 2010). This means that 36,684 students were admitted as self-financing, some of whom may be needy students and could not meet the academic requirement for loan. It is likely that these students may face some financial difficulties during their course of study, which may in turn affect their academic performance.

Moreover, there is priority in provision of loans to students who pursue science, engineering and teaching programmes. This is one of the strategies to ensure students choose courses that meet the need of the society by attracting more students to study these programmes. Therefore, in these programmes all needy students are guaranteed full loan, i.e. there is no means test for these students.

Currently all loan beneficiaries must sign a cheque detailing the amount they owe. All loan beneficiaries are required to start paying within ten years after getting employment. The payment is done based on the income of the individual. In order to ensure efficiency in the recovery system, employers are responsible to inform the board of any employee who took a loan. In addition, parents, guarantors and students themselves are required to update their addresses and other personal information to the loan board. Legal procedures are taken against beneficiaries who fail to update their addresses.

¹⁰ These percentages apply to tuition fees only.

¹¹ Other charges such as medical fee, transport, students' union fee and other personal needs are to be covered by parents. See also table 3.

All loan beneficiaries are required to pay the debt. However, ensuring that all debtors comply with the conditions of loan repayment remains a huge challenge for the loan scheme due to lack of employment for graduates, weak collaboration between the loan board and the employers and inadequate information regarding the debtors and their guarantors.

CHAPTER THREE: LITERATURE REVIEW AND ANALYTICAL FRAMEWORK

This chapter consists of two sections: literature review and analytical framework. The first section discusses literature addressing five main themes: financial factors, learning environment, educational experiences prior to higher education, motivation and other external factors. In the second section, the analytical framework is presented. The framework is developed based on the literature presented in section 3.1.

3.1. Literature review

3.1.1. Financial factors

Many studies have been conducted on the effects of cost sharing on students' academic performance in higher education. In a study on the incentive effects of higher education subsidies on student effort, Sahin (2004) observed that subsidized tuition reduced students' efforts. This implied that students tend to improve performance by increasing their study efforts if students themselves and/ their parents contribute towards the cost of education. On the other hand, the study conducted by Prka, Pulanić, and Glavas (2001) on the influence of tuition fees on academic performance contradicts with the above finding. They concluded that tuition fees did not constitute an incentive to perform better.

Cost sharing may have negative effects on students' academic performance if it leads to financial hardship (Ngolovoi, 2010). Ngolovoi (2010) indicated that financial hardship resulted in students' engagement in income generating activities. Students were also forced to find other strategies for survival like skipping meals, cooking in their dormitory rooms and even engaging in prostitution. Students perceived that these behaviours had negative effects on their academic performance. Another study by Mwinzi (2004) in Kenya also showed that cost sharing had negative effects on students' academic performance due to their engagement in income generating activities. Financial hardship has also resulted in psychological stress (Mpiza, 2007), and this in turn resulted in poor performance (Chow, 2007). Andrews and Wilding (2004) conducted a longitudinal study in the 2000-2002 period on the relationship between financial difficulties, student anxiety, depression and achievement. They reported that financial difficulties affected negatively students' academic performance. Another study conducted by Yorke (1999) went beyond academic performance. The study explored reasons for non-completion among full-time and sandwich students¹² and observed that financial

¹² Are students whose courses include a period of study and working within a relevant industry for example teaching so as to build on the knowledge already acquired and to prepare them for the final year.

problems were among the dominant reasons for withdrawal and drop out. This means that financial problems may have greater effects not only on academic performance but also may influence students to drop out from the institutions.

Furthermore, Archer, Hutchings, and Ross (2003) showed that financial difficulty was the main reason hindering academic success for lower social class students. This was due to the concerns about debt and spending more time on part time employment. This study showed that students had to cope with a very complex system that did not enable them to plan their income and expenditure or to make an economic assessment of the cost and benefit of higher education. Some studies confirmed that part time employment may lead to low performance by reducing course efforts (Svanum and Bigatti, 2006), increasing stress due to balancing work and studies (Chow, 2007), reducing study time, fatigue and missed lectures (Watts and Pickering 2002; Carney, McNeish, and McColl 2005). Although these studies showed that part time employment may lead to low performance, this does not always have to be the case. Some studies have found that part time employment increased students' academic performance (DeSimone, 2006). This study showed that GPA increased with additional work up to fifteen hours per week and then declined for more hours worked per week. Another study by Nonis and Hudson (2006) found no evidence of a direct relationship between time spent on work and academic performance. They explained that perhaps academically strong students are better at balancing academic and job related work, thereby reducing the negative effect that work may have on academic performance. It was concluded that it is not work per se that has a detrimental effect on student's performance but the number of hours a student actually works while attending class (Rochford, Connolly, and Drennan, 2009). They found that part time work may have negative effects for students who work more hours. This means cost sharing may have negative effects on academic performance especially when students use more hours in engaging in part time jobs in order to pay for their education.

The recent study in Nigeria by Ebebuwa-Okoh (2010) confirmed that there is no significant relationship between financial status and academic performance. He explained that this could be because students who are financially well-off use a larger part of their funds for non-academic purposes than for books and other academic activities. On this basis, he concluded that academic performance could be determined by personal characteristics and behaviour rather than financial factors. However, it could be argued that this study was very limited because it did not include a number of variables that can be seen as a consequence of poor financial status such as, stress, hardship and the need for part time employment.

Furthermore, other scholars argued that although finance is one of the factors influencing poor performance and withdrawal, it is not an important factor. Tinto (1993) noted that the effects of the financial factors on academic performance depend more on the situation, hence it cannot be generalised. According to him, other factors such as, social and academic integration are important for students' success. Thus, he argued that students may accept financial hardship if they are satisfied with the institutional experiences.

“Though departing students very often cite financial problems as reasons for their leaving, such statements are frequently ex post facto forms of rationalisation which mask primary reasons for their withdrawal. Students who see their college experiences as rewarding and/or as being directly tied to their adult futures will continue to bear financial burdens and accept considerable short-term debt in order to complete a degree programme. When college is seen as irrelevant and/or as unrewarding, even the slightest financial pressure will lead to withdrawal” (p. 66).

This means that financial hardship may not contribute to low performance if institutional experiences are positive. This was confirmed by Thomas (2002) who observed that despite the financial difficulties encountered by students, they tend to persist. She observed that they were more concerned about the learning environment than financial difficulties.

Nonetheless, the effects of financial factors on academic performance have been keenly debated. While there seems evidence for both sides of the argument (Sahin 2004; Chow 2007), others however, found no relation between financial factors and academic performance (Ebenuwa-Okoh, 2010). In general, there is little evidence showing that financial factors may increase academic performance or that there is no relation between finance and academic performance. Most of the literature indicated that students who experienced financial hardship are performing relatively poor. This was seen in both developed (Hutchings and Ross 2003; Andrews and wilding 2004; Chow 2007) and developing countries (Mwinzi 2004; Mpiza 2007; Ngolovoi 2010). In addition, the contradiction that arose in the studies mentioned before shows there is a need to conduct further studies on this topic.

3.1.2. Learning environment

Some factors relating to the institutional learning environment have been identified to influence students' performance. Such factors include the nature of the teaching and learning processes, the availability of learning resources such as library, support from teachers and peers, social services and extra-curricular activities (Tinto 1993; Thomas 2002).

Thomas (2002) analysed the role of institutional practices on students' retention and found that if there is a match between institutional practices and students from different socio-cultural background, this can prevent students from withdrawing. Two factors were identified as being important for students' decisions to persist: academic and social experiences. Academic experiences include staff attitudes, teaching and learning and assessment methods. Social experiences were identified as the ability of students to build friendships, mutual support and social networks.

The above findings are consistent with Marsha (2005) and Komarraju, Musulkin, and Bhattacharya (2010). In his study, Marsha (2005) found that students performed better in courses in which instructors were approachable and where strong linkages existed between the subject matter and course organisation. Additionally, Komarraju et al. (2010) found that students who interacted with faculty members were more likely to have confidence in their academic skills and be motivated both intrinsically and extrinsically. Conversely, those who felt distant from faculty members reported feeling discouraged and apathetic.

Furthermore, Yorke (1999) identified additional learning environmental factors such as location of an institution (rural or urban). The results showed that those who were far from the cities were dissatisfied with the institutional learning environment because they did not have access to cities' social life. Other factors were homesickness, accommodation problems and difficulty in making friends. However, location of the institution may be of minor importance if institutional experiences are satisfactory (Tinto, 1993). In addition, if students get support from peers and teachers, this may reduce stress and increase interaction, which is also important for academic performance. Students may be free to express themselves and become more engaged in academic activities. A study conducted by Ali, Jusoff, Ali, Mokhtar, and Salamat (2009) in Malaysia has observed that students' engagement in extra-curricular activities such as sports was one of the factors positively related to academic performance. This is believed to reduce stress, refresh students' minds and increase concentration in class.

Light and Strayer (2000) studied whether the quality of a college or students ability determines college completion. They found that the match between students' ability and the quality of college had effects on completion. Students with high academic ability were likely to enrol in high quality colleges while low quality colleges enrolled more students with low ability. They explained that this was because low quality colleges are unlikely to impose academic standards that weaker students cannot meet. Some of the factors identified to

influence students' performance were lack of financial aid and less academic counselling. These factors were more likely to lead to low performance in low quality than in high quality colleges.

Another important factor observed to affect students' academic performance is the availability of study time (Trueman and Hartley 1996; Al-Shammari, Mohammad, and Al-Shammari 2010). In their study, Trueman and Hartley (1996) found a positive relationship between the availability of study time and academic performance. The result showed that students who were good in time management performed better academically. Al-Shammari et al. (2010) observed a similar finding. In their experimental study, they found that an increase in academic learning time had a positive effect on students' achievement. On the other hand, other researchers found that an increase in study time had no positive effect on academic performance. The research conducted by Ackerman and Gross (2003) indicated that students who reported less free time performed better in terms of GPA than those with more free time. It could be explained that students with less free time manage their time and reduce leisure activities to compensate time for academic work. This means study time is still an important factor for academic performance.

Moreover, another factor that was observed to affect academic performance is the language of instruction used in schools for teaching and learning. A number of studies have confirmed that students who are not competent in a given language of instruction are likely to perform lower than students who use the language they are competent. This has been confirmed by Poyrazli and Kavanaugh (2006) who observed that students with a low level of academic achievement reported lower level of English proficiency and more overall adjustment strains.

Similar results were obtained in Tanzania and South Africa among secondary school students (Brock-Utne 2007a, 2007b). She observed that incompetence in language can affect students' ability to express themselves and to understand the subject matter. It was found that the use of English language affected not only students but also teachers (Brock-Utne, 2007a). Inability of a teacher to express him/herself in class is likely to limit students' understanding of the subject, which in turn may result in poor performance. Brock-Utne (2007b, p. 526) observed that:

“Students learn better when they can use familiar language for acquiring knowledge. It is only when students understand what the teacher is saying that they can engage in a meaningful conversation and build on previous knowledge as well as the knowledge of the class-mates and teachers”.

In addition, it was reported that when English was used as a medium of instruction only a small group of students succeeded while the vast majority sank (Brock-Utne, 2007b). On top of that, Pitman, Majhanovich, and Brock-Utne (2010) noted that it was observed that the problem of language affected not only primary and secondary school children but also both teachers and students in higher education institutions. Language incompetence resulted in the reinforcement of a knowledge transmission model of teaching among teachers and a lack of the development of critical thinking among students. Because of the fact that the language of instruction in all higher education in Tanzania is English, it is likely that language incompetence may affect academic performance of students in higher education.

Another factor relating to the learning environment is the teaching and learning process. Teaching/learning methods adopted by teachers and students may also influence academic performance. For example, Yorke (1999) indicated that among the factors that influenced non-completion among students was teaching method. He noted that some students disliked lectures. On top of that, he observed that some students were lacking study skills which led to the inability to cope with the demand of the programme. Other factors relating to teaching practices such as poor teaching planning including curriculum and course overload may result in poor performance (Ruohoniemi and Lindblom-Ylänne, 2009). In their study students complained of the problems such as poor clarification, poor linkage of the previous knowledge and poor application of the knowledge after graduation.

Other researchers have observed that teaching methods may shape learning strategies adopted by students (Trigwell, Prosser, and Waterhouse, 1999). They investigated the relationship between a teacher approach to teaching and a student approach to learning. The results showed that students were more likely to adopt surface learning where teachers adopted a teacher focused approach to teaching. Teachers who adopted a student centred approach to teaching were likely to have students to adopt deep learning strategy. Surface learning is connected to memorization and reproduction of what has been taught in class while deep learning is concerned with conceptual change and understanding. Ramsden (1992: cited in Trigwell et al., 1999, p. 58) noted that students who perceived the nature of assessment as encouraging memorization and recalling, and when the work load was perceived to be high, were likely to adopt surface learning. Watkins (1984) in his study on factors that encourage a deep or surface leaning strategy indicated that interest, type of assessment, quality of teaching, and different subjects may influence learning strategies to be adopted by students.

Factors such as the time for study and grade sought were more reported as factors that influenced deep learning.

Other factors such as the level of students (Wilding and Andrews, 2006), goals and experience (Richardson 1994, 1995) may also shape students' learning strategies. It has been argued that senior students are likely to adopt a deep learning strategy because they are more oriented to critical thinking than first year students (Fraser and Killen, 2003). In addition to that, Richardson (1995) noted that mature students are likely to adopt deep learning while traditional students are likely to adopt surface learning. This is because mature students are motivated by intrinsic goals and have prior-experiences while younger students adopt surface approach due to their experience in secondary schools (Richardson, 1994).

Learning strategies adopted by students may influence their academic performance as observed by Rodriguez (2009). In his study, he observed that surface learning resulted in poor performance while deep learning resulted in high performance. Contrary to him, it was observed (Kember, Jamieson, Pomfret, and Wong, 1995) that there is no simple relationship between learning strategies and academic performance. Kember and colleagues suggested that students who adopted a surface learning approach used more hours for independent study and received poor grades than those who adopted a deep approach. However, a deep learning approach did not result in good performance. They concluded that deep learning does not guarantee success unless accompanied by sufficient work. Conversely, surface learning may lead to good performance if students are ready to work long hours. The difference in these results could be the result of methodological issues. The study of Kember et al. (1995) included only first years students whom according to Fraser and Killen (2003) are more likely to adopt surface learning. This could have influenced their findings.

From the above studies, it is observed that when learning environment supports students learning they are likely to perform well. Moreover, when the learning environment is not conducive it leads to low performance. Generally, the above arguments are useful as they provide a number of institutional-related factors that are important for this study.

3.1.3. Educational experiences prior to higher education

Educational experiences prior to higher education can contribute to students' academic performance in higher education, in the sense that the performance of students in higher education may depend on academic preparedness and the linkage between higher education programmes and lower schools. Conley (2005) pointed out that the structure and content of

high school programmes of instruction are very important to college success. In his literature review he found that students from high quality and academically intense high school curricula had higher completion rates than racial and ethnic minority students who attended poor schools. Similar results were observed by Archer et al. (2003) who indicated that students associated their failure in higher education with the failure in prior education. Another study on factors predicting academic performance conducted by McKenzie and Schweitzer (2001) in Australia supported the above findings. The results showed that previous academic performance was the main predictor of the performance in higher education. Similar findings were obtained by Wilding and Andrew (2006), Olani (2009) and Ali and Naylor (2010). In addition, Byrne and Flood (2008) in Ireland found a correlation between prior academic achievement, prior knowledge of the subject and students' academic performance.

Although, as was demonstrated, some studies showed that prior performance influenced academic performance in higher education, this may not always be caused by the low quality curriculum. Some students may get a low qualification prior to university due to other factors such as sickness, stress or anxiety during examination. Therefore, it is possible that when they are admitted in higher education their grades may not be as low as expected. However, educational foundation is still important in academic performance because students who have good academic foundation may face less challenges than those who lack such a foundation.

Other studies have indicated the connection between academic preparedness and socio-economic background of students. This is due to the view that students from urban areas and rich families have good academic preparation and therefore are more likely to perform better than those from rural areas and poor families who are likely to attend poor schools and perform poor academically (Pillay, 2010). The study by Forsyth and Furlong (2000) demonstrated a strong relationship between social class access and achievement in higher education. This was due to poor preparation among low social class students. Jaggia and Kelly-Hawke (1999) analysed factors that influenced differences in academic achievement in Massachusetts. The results of this study showed that variation in family background of some students might determine their academic performance. They observed that students with better-educated parents and those from households where both parents were alive performed better academically. This result corroborates with the study of Considine and Zappalà (2002) in Australia and Nordli and Mastekaasa (2006) in Norway. In their findings, Nordli and

Mastekaasa (2006) indicated that class origin affected academic performance and students from class with most cultural capital¹³ received the highest grades. Although these studies were conducted in developed countries where the inequality is relatively small, they have demonstrated the linkage between socio-economic background and academic performance. Since Tanzania has significant class inequality, students' class may have effects on their performance. It is therefore prudent to conduct a similar study in Tanzania to see whether the same relationship may prevail.

Generally, the above literature has shown that academic preparedness may affect students' performance in higher education. It could therefore be argued that the literature reviewed above may be applicable in other settings e.g Tanzania since students follow similar trends in education.

3.1.4. Motivation

Motivation is the concept used to describe the forces acting on or within an organism to initiate or direct behaviours (Petri, 1986, p. 3). Based on this definition, when it comes to academic performance motivation can be used to describe forces that can initiate and direct students to perform better. The absence of these forces may lead to low performance.

Students in higher education are assumed to be independent learners (Moore, 1973). According to Kesten (1987), independent learners are expected to be self-motivated and have the ability to use the resources available to them and make appropriate decisions regarding their own learning. That is, they are required to have the ability to control and manage their studies rather than depending entirely on their teachers. In previous studies, it has been suggested that self-regulation could be useful to assist students' learning process and increase their performance (Zimmerman, 2002). Self-regulation refers to self-generated thoughts, feelings and behaviours that are oriented to attaining goals (Zimmerman, 2000: cited in Zimmerman, 2002, p. 65). Self-regulated students are therefore likely to perform better than students who are not. Zimmerman (2002, p. 66) noted that:

“These learners monitor their behaviour in terms of their goals, and self-reflect on their increasing effectiveness. This enhances their satisfaction and motivation to continue to improve their methods of

¹³ “The lower class students are unfamiliar with the academic culture and therefore disadvantaged compared to students from families who are closer to this culture, and in other words, have more cultural capital. This leads to social reproduction because those who have been inculcated the cultural forms from childhood will have greatest probability of academic success” (Collins 1971, 1975, 1976; Bourdieu and Passeron 1977; Bourdieu 1996: cited in Nordli and Mastekaasa 2006, p. 277)

learning. Because of their superior motivation and adaptive learning methods, self-regulated students are not only more likely to succeed academically but to view their future optimistically”.

Moreover, self-regulated students are believed to have a strong self-efficacy and intrinsic interest (Zimmerman, 2002). He noted that self-efficacy has a wider form of motivation including efforts, choices, emotional reactions and persistence. As noted by Bandura (1977: cited in Sheehy, 2004, p. 29) self-efficacy is the foundation of human motivation, well-being and personal accomplishment. It shapes the way people think, choices they make and vulnerability to stress and depression. Moreover, it determines the effort spent on a given task and persistence in the face of difficulties (Bandura, 1977). Individuals with strong self-efficacy are internally motivated while individuals with weak self-efficacy may need reinforcement. In relation to academic performance, it could be explained that students with strong self-efficacy are likely to devote more time and efforts on academic matters. In addition, their choices may depend on their interests, thus they may choose difficult programmes to meet their goals because they believe they are capable to perform better. Therefore, students with strong self-efficacy may perform better than those with weak self-efficacy. Students who have strong self-efficacy are likely to control their behaviour and be able to adapt to the new learning environments such as, higher education. In relation to goals, researchers have found that individuals who have set their goals are likely to devote more time, commitment and energy in order to achieve their goals (Schunk, 1991). He added that as they work on the task, they engage in activities they believe will lead to goal attainment. Tinto (1993) indicated that highly motivated people are willing to commit themselves fully to the attainment of valued goals and expend the energies and resources to do so. Therefore, students who are willing to invest their time, energy and often-scarce resources to meet the institutional demands imposed upon them are more likely to perform better academically.

The effects of motivation on academic performance have been widely acknowledged by many researchers: Pintrich and De Groot (1990), Kranzler and Pajares (1995), Watson, McSorley, Foxcroft, and Watson (2004), Steinmayr and Spinath (2009) and Litmanen, Hirsto, and Lonka (2010). In their study Kranzler and Pajares (1995) analysed the influence of self-efficacy and students' ability on mathematics problem solving in high school. They observed that students' self-efficacy about their math capability had a strong influence on math anxiety and problem solving even when the general ability was controlled. Another study by Watson et al. (2004) on motivation and learning strategies and their relation to academic performance used three motivational constructs: self-efficacy belief, goal orientation and self-regulation.

They concluded that students who saw personal value in the courses they followed, who believed they exerted special efforts, who knew how to plan and direct their time and study place well, performed better than those who did not. A similar study by Al-Harthy and Was (2010) in USA found that motivational constructs such as self-efficacy, self-regulation and task value were significantly positively related to test scores. The study by Radovan (2011) aimed to discover the possible relationship between self-regulated learning dimensions and students' success corresponds with the previous studies. In his study, he found that goal setting, task value, self-efficacy and self-regulation were the main strategies that led to better academic achievements of students. He concluded that students who set themselves more intrinsic goals, value their learning, believe in their ability to successfully accomplish academic demands and can handle distractions and maintain concentration finished more exams, accomplished them faster, and achieved higher test scores.

Based on the above literature overview, it is observed that motivation can influence good performance in different levels: lower level (primary school) students (Pintrich and De Groot, 1990), middle level (secondary school) students (Kranzler and Pajares, 1995) and higher education students (Radovan, 2011), and in different countries: in Germany (Steinmayr and Spinath, 2009), in Finland (Litmanen et al., 2010), in South Africa (Watson et al., 2004) and in USA (Al-Harthy and Was, 2010). All these studies have recognized the influence of motivation on academic performance. On this basis, despite that these studies were not conducted in Tanzania the consensus in the results gives confidence that they can also be applicable in the Tanzanian context.

3.1.5. External factors

Some external factors may also have an influence on students' performance. For example, Tinto (1993) has identified the external commitments and obligations as some of the factors that may affect students' progress. These may include family commitments, job commitments and other external obligations that an individual may have during the college period. In this case, it may happen that a student may devote more time to fulfil his/her external commitments and fails to meet the college demands. As a result, the student is likely to perform poorly. However, he noted that the effects of external factors may depend on the individual's goals and commitments and the institutional learning environments. In this respect, external factors may influence low performance if the student values external factors more than learning activities. He also noted that external factors may have positive effects on academic performance through support and encouragement from the family members and

community. A recent study in Turkey (Bahar, 2010) showed that support from family influenced the level of performance. Lowe and Gayle (2007) also observed that family support may help students to manage and balance their external obligations and academic activities. In this study they reported that despite the conflicting responsibilities some students were able to manage work, family commitments and studies due to the support they received from family and employers. Conversely, they found that those who did not have support experienced stress caused by conflicting priorities. Similar findings were obtained by Tones, Fraser, Elder, and White (2009) who observed that responsibility conflicts primarily related to work or family responsibilities, for example taking care of the family, were among the barriers to study. In addition, it was found that family and friends may influence low performance through discouragement. This was observed by Tones et al. (2009) who noted that students from low social economic background experienced some barriers to study such as devaluation of education by family and friends. On top of that, it has been suggested that friends' support does not have effects on academic performance (Bahar, 2010).

Based on the above studies it could be argued that, external factors may influence good performance if they help students to overcome some difficulties inside and outside the university that may act as a barrier for good performance. Similarly, it may reduce performance if it acts as a barrier for success for example, due to devoting more time on employment or family responsibilities.

3.1.6. Summary

The above literature indicates a number of factors influencing students' academic performance in higher education. However, most of these studies were conducted in developed countries where strategies have been developed to help students contribute to their education, such as allowing them to do part time jobs. Very few studies were conducted in developing countries including Tanzania. Nevertheless, this does not limit the usefulness of the above studies in the Tanzanian context. As indicated in the second chapter, Tanzania is undergoing many changes in higher education. These include changes in the financing mechanism and students' population. These changes may affect teaching and learning processes and students' academic performance.

Furthermore, most of these studies were quantitative in nature. On this basis, the researchers have been able to show clearly the extent to which different factors have affected academic performance but they did not explain how these factors affected performance. Most of the

explanations provided were based on the researchers' assumptions. It is against this background that the study aims to fill that gap by conducting it in Tanzania through a qualitative approach.

3.2. Analytical framework

This framework was designed to suit the purpose of this study and only factors that were commonly observed in literature were considered. Therefore, the framework consists of two groups of factors that may affect academic performance: the first group consists of financial factors and the second includes other factors. The former stands for cost sharing. These factors were considered in the development of the interview guides and the research questions. Therefore, students and teachers were asked to identify factors that they think are influential on students' academic performance. Thus, the framework consists of six concepts: academic performance, financial factors, learning environment, prior education experiences, motivation and external factors. Therefore, academic performance is dependent variable while financial factors, learning environment, prior education experiences, motivation and external factors are independent variables. Before we go further let us first see what each concept entails.

Academic performance is defined or regarded as “participants examination grades (grade point average [GPA]) at the end of a particular semester or programme. It could also be seen as the level of performance in a particular field of study. Higher score indicates better academic performance” (Egbule, 2004: cited in Egbule-Okoh, 2010, p. 99). This definition is based on the final outcome (formative evaluation) and neglects the assessment process during the learning process (summative evaluation). This is also seen in many academic publications that look at factors that affect academic performance, for example, DeSimone (2006), Svanum and Bigatti (2006), Chow (2007) and Egbule-Okoh (2010). In this study, operationalization of academic performance takes into consideration the assessment process indicated in section 2.4. In this respect it includes classroom attendance, participation in classroom activities i.e. seminars, group discussions, achievement in test, assignment and final examination. In terms of grades, students will be regarded as having performed poorly if they have repeated the examination or get less than a pass grade (C).

Financial factors are the factors relating to students' ability to pay for their education. It also includes their sources of funds: grants for example that are awarded by the private individuals

or organisations, loans, personal income for example through work and other financial support from parents, friends and relatives during the study period.

Learning environment includes the factors that the institution has more control over and is concerned about the institutional environment in which teaching and learning take place. These factors include availability of learning materials, teaching and learning methods, time for study, relationship between staff and students, organisation of the courses, workload, social services, extra-curricular activities, language of instruction, and location of the institution.

Educational experiences prior to higher education mean educational experiences prior to university admission including secondary school experiences. They include academic preparedness in terms of the linkage of secondary school education with the university education, academic foundation, prior performance and type of school students attended.

Motivation is described as ‘forces’ that influence students towards their academic activities. Factors such as students’ goals, their perceived ability to perform a given task may have influence on the efforts, time, and energy they put in their academic activities. The focus is on three motivation constructs: self-regulation, self-efficacy and goals.

External factors are factors that originate from the external environment. They include support and encouragement from family and community members such as friends, relatives, as well as external commitments such as jobs and family responsibilities.

The main objective of this study was to explore the effects of cost sharing on academic performance. However, based on the literature reviewed earlier it can be argued that there was lack of consensus regarding the effects of financial factors on academic performance. Below is the explanation of the linkage between financial factors and other factors and their influence on academic performance.

Starting with learning environments, the importance of finance can be seen especially when a student does not have enough funds. Even if a learning environment is good, financial difficulties may lead to stress and lack of funds to buy materials and food. This may interfere with the academic activities and lead to low performance. It may also lead to students engaging in negative behaviour such as prostitution and theft.

When it comes to prior education experiences, students with good financial background are likely to attend good schools that may prepare them well for higher education. However, those from low-income families are likely to attend poor schools and this may result in poor foundation and consequently it may result in low performance

In addition, financial difficulties are likely to reduce students' motivation to study hard, hence affecting their performance. On the other side, when students contribute to education they may be motivated to study hard to compensate the cost they used, hence improve their performance.

Furthermore, the effects of finance can also be seen on external factors. Financial difficulties may force one to engage in other income generating activities such as, part-time employment. As a result, students may be more committed to employment while less effort is directed to academic work. This can lead to low performance.

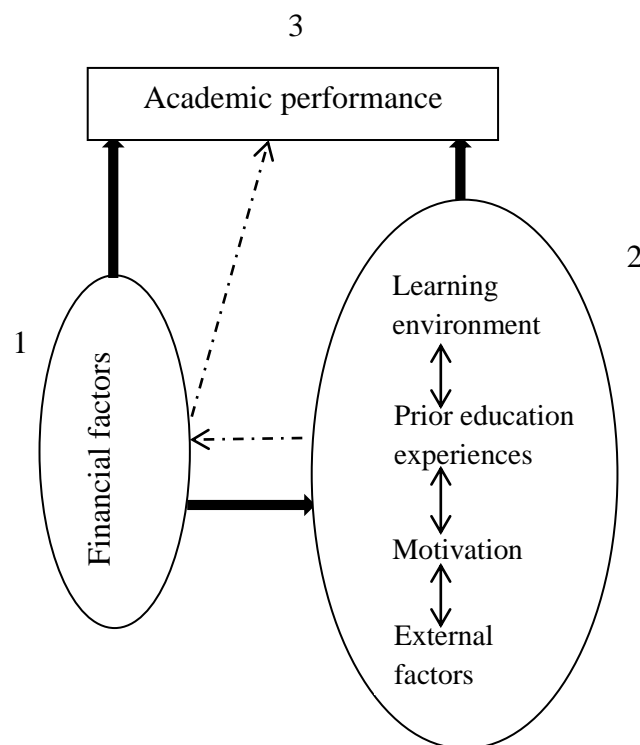
The point here is that although learning environment, prior education experience, motivation and external factors may be regarded as non-financial but they can also be influenced by the financial factors. This indicates the importance of finance in the framework. However, these factors may modify the effects of finance on academic performance, which makes financial factors less important.

Figure 1 indicates the relation between financial factors and other factors when it comes to their influence on academic performance whereby the bolded arrow towards number 2 shows that financial factors are important for academic performance. It shows there is a link between financial factors and other factors, which can lead to various levels of performance. This is indicated by the bolded arrow which connects number 1 and number 3.

The lighter dotted arrow connecting number 2, 1 and 3 shows that other factors: learning environment, prior education experiences, motivation and external factors may influence the effects of finance and therefore they become less directly important when it comes to influencing academic performance. This means that when these factors are positive they may undermine the direct influence of financial factors. For example, when a learning environment is supportive it may reduce the burden of financial hardship. In addition, when a student is intrinsically motivated and has a future objective to achieve s/he can accept financial hardship and have better performance. External factors may also undermine the financial effects when a student is able to get support and encouragement from family and

friends. Thus, other factors become more important than financial factors. Therefore, the bolded arrow from number 2 towards number 3 allows the possibility that other factors may also be important on academic performance. The relation between financial factors and other factors on academic performance is presented in the following diagram.

Figure 1: The relationship between financial factors and other factors affecting academic performance



This framework shows that both financial and other factors can affect academic performance. However, the effect of finance is unstable while other factors seem to have a clear linkage with academic performance. There is also a link between financial factors and other factors as well as among other factors. The double-directed arrows indicate the link between other factors. However, the study did not aim to go further to explain the relationship between each factor as this was not the focus of this study but it clearly indicated that these factors may also have linkages with each other.

Furthermore, the framework has separated financial factors from other factors because these are the main focus of this study. Moreover, financial factors have no clear effect on academic performance. The important point for separating the financial factors from other factors was

to observe the direction of the relationship between finance and other factors and how this affects performance. In order to analyse the effects of cost sharing in academic performance the study looked at the direction of the relationship between financial factors and other factors. Thus, when financial factors have a link with other factors and result in either good or bad performance they are considered as important. However, when respondents explain other factors without referencing to finance or when other factors did reduce the financial effects then finance is not important. The study also leaves the possibility that other factors may have an important effect on academic performance. However, in Tanzania many challenges are encountered in cost sharing such as, late disbursement of the loan, inadequate income generating activities and students-related crises which may affect performance among university students.

CHAPTER FOUR: METHODOLOGY

Methodology is a general approach to studying research topics (Silverman and Marvasti, 2008). It involves the choices a researcher makes about cases, methods of data collection and analysis. This chapter discusses the study design, rationale for selecting the research site, data collection methods, sampling, data analysis and interpretation, validity, and ethical concerns.

4.1. Study design

This study adopted a qualitative case study strategy because it aims to explore individuals' perceptions regarding factors that may affect students' academic performance in one university in Tanzania. As indicated by Yin (2003, p. 14) a case study is a research strategy that comprises an all-encompassing issues such as the logic of design, data collection techniques and specific approaches to data analysis. This strategy helps the researcher to get a deep understanding of the social phenomenon through detailed data collection methods (Creswell, 2007). However this strategy has limited ability of generalizing the findings to the wider population due to small sample size, and the chance that the researcher may be biased during the interpretation of the findings (Hesse-Biber and Leavy, 2011). This study does not aim to generalize the findings to the whole population of Tanzania.

4.2. Rationale for selection of research site

Neuman (2007, p. 280) has identified three issues that can be considered during selection of the research site, namely: richness of the data, unfamiliarity, and suitability. Therefore, the researcher may choose a site that may provide diverse information as it includes varieties of events, activities and social relations. The researcher chooses unfamiliar setting because it is easier to see cultural events and social relations in a new site. Suitability means that the researcher may consider practical issues such as, researcher's time, skills, serious conflicts among people in the site, researcher's personal characteristics and feelings and access to parts of the site. This study was conducted at Mzumbe University. The selection of this research site was based on the reasons explained below.

The fieldwork for this study was conducted in January 2011, a time when students in most universities are on examinations and/or short recess. Thus, this was one of the universities that students were available in the university (were not on recess). Easy access to the university and availability of social services were also considered. The university is located near the researcher's hometown therefore, it was easy to get accommodation and other social

services during the field work. It is a fully accredited public university that enrolls both self-financing students and those who take up loans from the government.

Many old public universities in Tanzania have experienced major students' related crises that led to the closure of institutions. For example, during the second week of fieldwork, students at three public universities boycotted classes because of late disbursement of the loan that resulted in a temporary closure of these institutions. However, Mzumbe University has not experienced such major crises that could cause the university to be closed. To ensure that data collection is done within the scheduled time with minimal or no interruption, Mzumbe University was seen to be appropriate. However, the fact that students at Mzumbe have not experienced such major students' crises, they have similar financial problems experienced by other university students. Thus, an advantage for conducting this study in this university is that conducting this study in other universities which students have experienced such riots may lead to an exaggeration of the financial factors and undermining other factors.

Another thing that was taken into consideration in selecting this university was the unfamiliarity of the researcher to the institute. The researcher did not have much experience with this institute therefore, it was chosen in order to reduce bias of the researcher and be able to see the social situation rather than using experiences. Additionally, many studies in Tanzania were conducted in old universities for example, University of Dar es Salaam. Thus, other young universities are not much researched. Therefore, the selection of this site will help to expand our knowledge.

4.3. Data collection methods

Methods are specific research techniques that a researcher uses to gather information (Silverman and Marvasti, 2008, p. 134). The study used a semi structured interview with the intention of collecting qualitative data about teachers' and students' perspectives regarding factors affecting academic performance of Mzumbe university students. The interview guides were developed in advance of data collection. Two interview guides, for teachers and students were developed separately. The interview guides were constructed by the researcher based on literature review and personal experience. They were constructed in such a way that they covered all the areas that were likely to provide data necessary to answer the research questions. In addition, the guides were constructed in relation to the analytical framework (main topics). Therefore, the questions were designed to cover all the areas in the analytical framework. The students' guide covered four main areas: demographic information, financial

information, motivation to study and perception regarding their experiences, learning environment and external factors. The interview guides for teachers asked a general question of factors that they think have influence on students' academic performance. On top of that, all the guides included probing questions to ensure that all the areas are addressed. All the guides were constructed in English and translated into Kiswahili (see Appendix 1 for interview guides).

Face-to-face interviews were conducted with students and teachers and each of the sessions was recorded. All the respondents agreed to be recorded. The importance of recording is that it ensures all the interviewees' responses are captured in their own terms and allows the interviewer to be responsive to the interviewee answers and be able to follow them up (Bryman, 2008). The interviews were conducted in Kiswahili. This is because this was the language that was understood by both the interviewee and the interviewer. Therefore, this helped to reduce misunderstanding and misinterpretation of the questions and to ensure respondents were able to express themselves. However, this may have some limitations when it comes to translation (see section 4.5.3). The interviews were conducted in the dormitories and outside at the '*nakutunuku*' area for students and in the offices for teachers. The areas were very quiet, private and were preferred by participants themselves. The importance of conducting interview in a quiet and private place is to ensure the quality of recording and to ensure that the interviewee do not worry about being overhead (Bryman, 2008).

As noted by Williman (2011), the importance of this type of interview is that the researcher is in a better position to judge the quality of responses, to notice if the question is not properly understood and encourages the respondent to provide rich answers. The use of interview guide helps the researcher to reflect on important questions and ideas s/he wishes to address (Hesse-Biber and Leavy, 2011). Additionally, the semi-structured interview allows the researcher to make reflections and probing questions so as to get detailed information (Bryman, 2008). This type of interview is also helpful for inexperienced researchers (ibid). Although semi structured interview encourages the respondents to set the agenda of the interview, the presence of the interviewer and other forms of control such as power relation, may reduce full control of the setting (Scott and Usher, 2011). In addition, recording and note taking may introduce some formalities that may have effects on the respondent's answers. By recognizing these problems before the interview the researcher met each participant for appointment and familiarization. During the interview the researcher established an open

environment that allowed sharing of different experiences so as to reduce the gap and to enhance the interviewees to share more experiences in order to provide detailed information. In addition, during the interview process the interviewer avoided too much interruption, and listened carefully and appreciated the views of the respondents.

4.4. Sampling

Sampling is a process of selecting just a small group of cases from out of a large group (Williman, 2011, p. 93). In this study, purposive sampling was employed in selecting respondents. As indicated by Creswell (2007, p. 125) purposive sampling means that the researcher selects individuals and sites for the study because they purposefully inform an understanding of the research problem and central phenomenon in the study. In purposive sampling respondents are chosen based on their characteristics as determined by the specific goal of the study (Hesse-Biber and Leavy, 2011). In addition, time, resources and access to respondents were also considered in the selection of respondents. Therefore, the researcher used *maximal variation* purposive sampling in order to get variations in the respondents and identify common patterns. In this respects, the sample includes three groups of students i.e. those who get a full loan from the government, those who get only 50% of the loan and self-financing students. Furthermore, teachers were also selected as respondents. All students were selected from one course - Local Government Management (LGM). This programme was selected because it admits students who are self-financing and those with varieties of loan criteria. Therefore, all the respondents required for this study were available in this course compared to other courses like science courses that admit students with full loan and very few or none of self-financing students.

Initially the study ought to focus on third year students because they had been in the university for a long time therefore they may be more experienced. However, this was not possible because these students were on fieldwork. Instead, the second year students taking LGM course were chosen as a substitute because they have stayed in the university for longer. Six second year students were chosen where:

1. Two students received full loan from the government
2. Two students received half loan from the government
3. Two students were self-financed.

Furthermore, two teachers were interviewed where all were teaching the same course where the students came from. In addition, priority was given to teachers who taught in the same institution for at least a year as this was seen to be enough time for a teacher to get used to the institutional learning environment and get experience regarding students' behaviours and their academic performance. In the selection of students and teachers, gender was also paid attention in order to get different experiences.

4.5. Data analysis and interpretation

In qualitative research data analysis and interpretation are not necessarily two distinct phases. The process is more fluid as the researcher engages simultaneously in the process of data collection, analysis and interpretation (Hesse-Biber and Leavy, 2011). In this case, the researcher is involved in the process of analysing and interpretation of data since the beginning of the field work, for example, through note taking.

4.5.1. Data analysis

Data analysis means searching for patterns in the data such as, recurrent behaviour, object or a body of knowledge (Neuman, 2007, p. 335). Although in qualitative research the process is seen to be fluid, researchers have identified some processes that a qualitative researcher may follow in the analysis process. The process of data analysis involves four steps (Hesse-Biber and Leavy, 2011) which are: (a) data preparation (b) exploration (c) reduction and (d) interpretation. In line with Hesse-Biber and Leavy, Ritchie, Spencer, and O'Connor (2003) have identified the main two steps in analysing qualitative data: data management and data analysis. Both have confirmed that the process may not be linear as it may demand the researcher to go back to data and transcript materials within the whole process of analysis. In this study, the analysis process involved four main processes: (a) memo writing (b) transcribing the interviews (c) sorting and synthesizing data into categories and themes and (d) interpretation.

4.5.2. Memo

In this study memo writing started during the field work by taking notes on the important issues during and after each interview session. Memo writing helped to identify some of the information that was not covered during the interview sessions and be able to contact the participants for more clarification. After the transcription memo was done by summarizing the key points that the researcher found to be important, trying to link some ideas and concepts and identify issues that seemed to be different. Each participant had a separate

section in a notebook in which the notes were written. Memo was done at any point where the researcher found an important thing to note down. Memo was used in addition to the transcribed materials as it helped to explain and note down some issues which occurred during the interview that could not be recorded such as, non-verbal expressions. In addition, memo was used in the analysis and interpretation of data. It has been observed that memo helps the researcher to link the analysis and interpretation of data, while early memo writing helps the researchers to identify what ideas seem plausible and which ones they ought to revise (Hesse-Biber and Leavy, 2011).

4.5.3. Transcription

The transcription of the interview was done after the data collection was completed and transcribed verbatim. The main topics were identified and examined for similarities and phrases that represented similar topics or ideas were further clustered into categories by using colour. In addition, typical statements were identified for citation. The importance of transcribing data is that it helps the researcher to engage in a deep listening, analysing and interpretation. Thus, it gives the researcher the opportunity to engage with the research materials from the beginning of the study and make him/her aware of his/her impact on the data. Therefore, this helps to enhance the validity and trustworthiness of the findings (Hesse-Biber and Leavy, 2011).

After transcription, each interview was translated into English. Translation was done to the areas that the researcher found to be important. In addition, due to the fact that Kiswahili language is used in schools it has rich vocabulary relating to education. In this respect, all concepts used in the interview guide were translated without any problem. On the other hand, translating interviews from Kiswahili to English has encountered some problems. The translation has reduced the presentation of the natural conversation. For example, there were some sayings that could not be translated into English and some statements of emphasis that could be well expressed in the language used during the interview. Therefore, the researcher tried to ensure that the translation maintained the real meaning presented in the interview by looking for words with similar meaning without deterioration of the meaning intended by the speaker. In order to avoid bias that may arise during the translation process the context and the meaning of the speaker were considered.

4.5.4. Sorting and synthesizing data

After the transcription data was sorted and synthesized, both descriptive and explanatory accounts were taken into consideration in order to identify categories and patterns in the data. Data was described by identifying important views presented by the respondents and categorized into themes. These themes were presented in the thematic structure by using a matrix framework (thematic chart). The chart was prepared based on the interview guide and the analytical framework. Each respondent was located on a separate column while each theme was displayed in a separate row (see Appendix 2). Therefore, in order to maintain original data, excerpts were identified and located into thematic chart. These excerpts were used to generate concepts and categories which were put into subthemes. Colours were used in order to identify similar ideas and concepts and also to differentiate different views. Some of the ideas that were seen to occur many times were noted. This was done in order to see if there is any pattern in the data. Although this process is time consuming, it helps the researcher to make distinctions that are meaningful. In addition, it reduces the need to go back to the raw data because it presents the natural data and provides contents that are lighter. Engaging in the sorting and synthesizing brings deep familiarization with the evidence available. This gives the researcher a full and detailed picture of what is to be portrayed in the later analysis (Ritchie et al., 2003).

4.5.5. Data interpretation.

Interpretation means to assign significance or coherent meaning to something (Neuman, 2007, p. 90). The researcher gives the meaning by rearranging, examining and discussing data in a way that it conveys an authentic voice. In this study, data interpretation was based on the researcher's own interpretation. However, Hesse-Biber and Leavy (2011) noted that the intimate involvement of the researcher with the data and the power differences between the researcher and the participants can affect the interpretation of the findings. Therefore, in order to reduce these biases, excerpts were included in the interpretation. In addition, the interviewer did reflections throughout the interview process in order to ensure that there is no misunderstanding of the ideas or misinterpretation of the meaning during the analysis process.

4.6. Validity of the findings

Validity refers to the correctness or precision of a research findings (Lewis and Ritchie, 2003, p. 273). Four types of validity have been identified: construct validity, statistical validity, internal validity and external validity (Kleven, 2008). According to him, the relevance of these types of validity may depend on the design of the study and the kind of conclusions drawn by the researcher. In this study, the validity of the findings is discussed on the basis of these four types. However, two main types of validity i.e. construct and internal validity are more relevant to this study than the statistical and external validity as discussed in the following sections.

4.6.1. Construct validity

Construct validity is concerned with the relationship between the constructs and the indicators and whether these constructs are well represented by the indicators or how the constructs are operationalized (Kleven, 2008). In this study, the operational definitions were provided whereby the term academic performance was defined with reference to the study context. This was done so as to provide a clear understanding of what it refers to. Furthermore, the main five factors/constructs (financial factors, learning environment, educational experiences, motivation and external factors) that affect academic performance were identified from the body of literature. Each construct was defined and indicators representing these constructs were also identified from the body of literature (see section 3.2). These constructs were linked to research questions. In addition, the interview guides used during data collection were also constructed in such a way that they covered all the five constructs. The analytical framework was also constructed in relation to these constructs. Therefore, the analysis process was done according to these constructs. That is, the concepts observed from the empirical data were clustered according to the main themes as indicated in the analytical framework. Moreover, some validation strategies were used to get the information regarding the construct validity:

- The findings in this study were discussed in line with other studies as indicated in the literature review section.
- The findings were discussed with other people who have experience in research including two supervisors and peers.
- Reflection was done during the interview process to ensure that the researcher understand the real meaning presented by the interviewee.

4.6.2. Statistical validity

According to Kleven (2008), statistical validity is about whether the tendency is considered substantial enough to be worthy of an interpretation. This type of validity seems to be more relevant in quantitative research, for example, through test of significance. In qualitative research this can be difficult to achieve because there is no statistical data. However, this can be achieved in a different way by which a researcher tries to do his/her own judgement on whether the tendency is trivial or not. In order to identify some patterns in the data the thematic chart (matrix framework, see Appendix 2) was used where by factors that re-occurred were noted. This helped to explain whether some of the factors were more important on academic performance than other factors.

4.6.3. Internal validity

Internal validity is a validity of inferences from an observable covariation to a causal interpretation (Kleven, 2008). Internal validity is useful when the researcher wants to make inferences about causal interpretation (Ibid). In this study internal validity is used in order to explain different factors that are perceived by students and teachers to affect students' academic performance. The study has identified the relationship between different factors and how they affect academic performance as perceived by participants.

4.6.4. External validity

As indicated by Kleven (2008), external validity means validity of inferences from the context of study to a wider context or to other context. It is concerned with the generalization of the findings over a period of time, population, situation or context. Generalization of the findings may depend on the similarities and differences between the situation and the population actually studied and that in which the inference is drawn (ibid). Based on the small sample and the context of the study the findings of this study cannot be generalized to all universities in Tanzania.

4.7. Ethical concerns

Ethical consideration in conducting qualitative research is very important as it helps to define what is or is not legitimate to do or what moral procedures are involved in the research process (Neuman, 2007). In this respect, issues such as informed consent, deception, confidentiality, benefit of research to participants and participants request that go beyond the social norms should be taken into consideration (Lipson, 1994: cited in Creswell, 2007, p. 141). In this study ethical issues were taken into account. The introduction letter was obtained

from the University of Oslo. Then the permission to conduct research was given by the University of Mzumbe (see Appendices 3 and 4). Prior to the data collection, individual oral consent was obtained from all the participants. This entailed an explanation of the purpose of the study, and a guarantee of confidentiality relating to the information to be given. Participation in this study was voluntary, free from coercion and participants were told that they have the right to refuse or provide information as well as to withdraw at any time during the interview process. They were assured that no penalty will be attached to such decisions. The participants were also assured that the information to be collected would be treated in confidence and it would not be linked to anyone. That is, it would be presented in such a way that it could not be traced to a specific person. The entire interview process was conducted in private places.

CHAPTER FIVE: DATA PRESENTATION AND DISCUSSION

This chapter presents and discusses the findings of the study and contains four main sections. The first section provides the preliminary information about the presentation and the respondents. Section two focuses on the financial factors while the third section deals with other factors such as, learning environment, educational experiences prior to higher education, motivation and other external factors. The chapter ends with general observation.

5.1. Data presentation

In order to understand how financial and other factors affect academic performance respondents were asked different questions that covered the four main areas as indicated in the interview guides. Furthermore, probing questions and reflections were used throughout the interview process in order to get detailed information and reduce some of the contradictory views. Based on their answers, the researcher was able to identify different factors that were grouped under the main themes as indicated in the analytical framework. The presentation and discussion is done in line with these themes. The following table provides basic information of the students.

Table 4: Respondents' basic information (students)

Respondent number	Gender	Main financial source	Other financial sources	Employment	Lives with	O-level school	High school	Other information
1	female	loan (100%)	-	-	brother	public-town	public-town	orphan
2	male	loan (100%)	brother, father, sisters	worked during holiday	parents	public-town	public-town	-
3	female	loan (50%)	brother	-	parents	private-rural	public-rural	-
4	male	loan (50%)	parents	-	parents	public-town	public-rural	-
5	female	self-finance	cousins, uncle	-	uncle	private-town	private-rural	orphan
6	male	self-finance	parents	worked during holiday	parents	private-rural	public-rural	-

All students were admitted through direct entry and none of them got less than division two in high school examination. They were single and did not have dependants or other external commitments. In addition, all teachers interviewed were teaching LGM class. The female and male teacher taught for five years and more than ten years respectively in the same institution. The table also shows one most disadvantaged female student as she was self-financing and did not have parents or other income generating activities. Her relatives contributed towards her education. Conversely, the male full loan student was also the most advantaged student in this study. In addition, although private schools are also perceived to be expensive, students in this study attended inexpensive schools which have the same quality as public schools.

5.2. Financial factors

Of the eight respondents interviewed, five students and a female teacher have perceived financial factors to influence students' academic performance. These students explained that they have experienced some financial hardship. This applies to both self-financing students and those who received loan from the government. However, one male student with full loan did not experience financial difficulties that could influence his performance. This student was more advantaged than all students interviewed in this study because apart from receiving loan he got support from family and also did part-time job. According to him, he has not faced problems that could affect his academic activities.

Those who experienced financial difficulties had different perceptions regarding the causes of hardship and how it affected their performance. Students who received loan (half and full loan) complained that their financial hardship was due to late disbursement of the loan. This was because they received loan very late after spending long time in the university. It could take up to one month before the loan is disbursed to students. This means even those who were regarded as needy students were required to have subsistence money to support them while waiting for the loan to be processed. During the time when this study was conducted, all students had stayed in the university for more than a month without a loan. Late disbursement of the loan resulted in some students who were not good financially to experience significant hardship and be forced to lend money from their friends who were good economically. One student explained his experience:

“You can stay here without money to use, and this university the way it is...you can wait for the loan up to one month before it is out, so we encounter many disturbances. You just live here and borrow money from others and you have to manage it wisely” (male student- half loan).

Students who did not receive full loan experienced financial problems because they were required to pay part of the tuition fees and other cost while they did not have the money. Despite that they were given loan according to their income, the study found that some students were not able to cover the remaining cost of their studies due to poor economic conditions of their parents. As a result, some were obliged to deduct part of their loan so as to cover the remaining cost including tuition fees. This was confirmed by one student who deducted part of the loan so as to pay tuition fees.

“It reaches a point when you have to pay the tuition fees but the parents do not have the money. Therefore, the only alternative you have is to use part of your loan and pay tuition fees. There was a time when I deducted two hundred and fifty thousand shillings from my loan which I added to my tuition fees” (female students- half loan).

Deducting loan for paying tuition fees was also supported by students who received full loan. They explained that most of their fellow students who have to pay tuition fees, especially those from lower income families faced many problems in paying their fees. To deduct part of the loan in order to pay tuition fees resulted in a huge financial crisis among students.

Furthermore, students who received loan (full and half loan) also explained that they faced financial hardship because the loan given to them was insufficient. They were required to use the same loan for other cost that were to be covered by their parents or themselves such as, transport, students’ union fee, medical fee and other personal needs. In addition, the cost of living in university was very high and therefore could not be covered by the loan only. Things like food, photocopies, books, and accommodation were very expensive compared to the amount of loan given¹⁴. One student said:

“Money is not enough, when you are given that money, you squeeze it...but is not easy. I depend on loan only. I do not have parents who can pay for example transport and everything that I needed” (female student- full loan).

¹⁴ Students were given 5000 TZS per day which included meals and accommodation. The cheapest university cafeteria sold the cheapest food for 1800 TZS for one meal and breakfast was 500 TZS. This excludes drinking water which is 500 TZS per bottle. For one day a student can spend 4600 TZS for the cheapest food. This excludes accommodation which was 500 TZS per day. See note 3 page 10 for exchange rate.

In addition, unfairness in the loan allocation has contributed to financial hardship among students. Some students receive a very low amount of loan compared to their family income. This was explained by both self-financed students and those who received half loan. Similarly, other students who were perceived as needy students were not considered for any loan. As a result, they had to finance full cost of their studies by themselves. This situation led to a huge financial crisis during their studies.

“I do not know what criteria they used to allocate the loan...but this affects me... And if you consider this government salary¹⁵...it is small. ...my young brother is also studying, while there is someone else at SAUT¹⁶ whom my father is also paying for, it hurts” (male student- half loan).

This was supported by another student who applied for the loan but she could not get. As a result, she had to cover all the cost of education by herself. This student was not prepared to pay all the cost of education by herself since she did not have that ability. She noted that:

“Truly I didn’t expect that I will not get the loan. I was confident that I would get the loan because I attached everything. However, I did not get, I appealed and appealed but they did not even answer me. I do not have enough money... and I do not have any other means... So I have to remain just like that” (female student- self financed).

The previous respondent complained that for her being a self-financing was a challenge because she did not have parents to support her. She felt that asking for support from relatives would increase her dependency on them and to give them other responsibilities that they were not supposed to take. Therefore, she found it difficult to ask her relatives to pay for her education. She seldom disclosed her problems to others unless when faced with extreme cases. She revealed that she faced many problems due to financial hardship. This situation affected not only her life in university but also her academic performance. She noted that:

“Sometimes it may reach a point you do not have any thing, but you have to use your common sense, to ask for money every day from relatives who are taking care of you is not easy... they have their children too..., you know sometimes you don’t have anything but you see... if you ask for help you will be seen as if you like money. Is not like when you have your own parents. There are certain problems you encounter that could be different from when you live with your parents. A parent... you can tell

¹⁵ The respondent referred to the salary that his parents received as government employees. Government employees received little amount of salary than those employed in the private sectors.

¹⁶ Means Saint Augustine University of Tanzania. It is a private university.

any problem but for a guardian it can reach a point you see there are difficulties. You are not free like when you are with your real parents” (female student-self financed).

Financial hardship resulted in lack of fulfilment of basic needs among students. This is because some students in order to squeeze their money, they were compelled to change their eating schedule by skipping meals or eating low quality food. This was perceived as a risk for their health and as affecting their studies. Attending class without eating was perceived to affect their concentration in class, which in turn affected their performance. One student explained that:

“Sometimes you do not have sufficient money for your expenditures...so you have to change your eating schedule, instead of three times you eat two times per day. I mean you do not eat since morning until one in the afternoon, and then from one to eight in the evening. For example, today I did not eat in the morning. You know...you can’t go to class while you are hungry, you can’t concentrate much” (male student-self financed).

Furthermore, financial hardship was perceived to result in psychological stress. This was because some students who were facing financial difficulties used much of their time to think how they could get money to buy food and other learning resources. As a result, students lacked full concentration in classroom and motivation to study. This resulted in some students to fail some of the examinations. One student explained:

“You know sometimes I think too much until I loose motivation to read. When I am sitting alone I keep on wondering how to live with the little money I have... (pause), and what will I do in this university life. Sometimes I fail some subjects because usually I think of many things” (female student-self financed).

Moreover, all students except one male student who received full loan perceived that financial hardship also contributed to low performance, which they attributed to lack of learning resources. They complained that they could not make copies of lecture notes, handouts or buy books required for their studies. Instead, they had to lend reading materials from their friends. They also complained that by lending learning materials they did not have much time to read because they had to return to the owners while sometimes the same book was needed by other students. Therefore, they were compelled to read within a very short time to allow circulation of the book to other students. One student said that:

“It may reach a time you cannot make any copy because the money you have is not enough, ... so you have to lend from your friends to read (female student- half loan).

Insufficient funds have also resulted in students having to rely on unpublished materials like handouts and lecture notes. Students felt that lack of reading materials have negatively affected their academic performance because they did not have a wider understanding of different issues. This has resulted in the inability to develop solid arguments during their examinations and as a result they received low grades in examinations. One student noted that:

“Finance is a big obstacle, because ...you decide to buy materials that you think will help to answer examination questions... if you are good economically you can buy different materials... books may be. You find that you have shallow understanding because of lack of reading materials...you can ask a person a very simple question but s/he fails to express her/himself (male student-self financed).

The inability of students to express themselves as noted above may not only affect their performance but also degrade their education status.

Financial problem was not only perceived by students but also by a teacher. It was explained that, some students were not able to sit for their final examinations due to non-payment of tuition fees. Therefore, they were required to postpone the examinations to the next semester. In some cases students were required to repeat a whole year if they could not pay the fees before the deadline for the examinations. The inability of some students to do examinations with other students was perceived by a teacher as one of the factors that led to some students to reduce their motivation to study and even to give up. It was perceived that, this was one of the factors that contributed to some students to receive lower grades in examinations. One teacher explained that:

“...one student was not able to do the end of semester examinations because she has not paid the tuition fees. When I decided to talk with her, she told me that it was difficult for her aunt to pay her tuition fees because she was in a very hard situation. Her aunt did not pay the fees until the deadline passed. At the end of the day she was required to do a special examination...which in one way or another has contributed to her reduced performance. It is likely she lost heart to study, because that student was bright” (female teacher).

This teacher perceived that financial hardship has more negative effects on students who are self-financed and those from low-income families than those who received full loan from the

government. However, the male teacher did not perceive financial factors to affect students' academic performance.

Although most of the respondents explained different ways in which financial-related factors have contributed to lowering students' performance, two respondents had opposite views. One student perceived his contribution to education was one of the factors that motivated him to study hard. He explained that his contribution to education has increased his study efforts. He expressed his concern about the cost that his parents were paying for his education. When he reflected on the home situation, he thought he was responsible for the hard situation at home because the money invested in his education could have been used for other activities that could enhance other developments at home. He noted that:

“Just myself... When I try to reflect on the life style at home, I realised that I have used so much money from home which must not go in vain. This motivates me to study hard” (male student- half loan).

Furthermore, the concerns about the cost invested in education was also perceived by another student who explained his plan of getting a good job that may help him to refund the cost he incurred during his studies. He felt that some of the programmes were not good enough to refund the cost invested in his education as a result he needed to take courses that had little competition in the job market but with high competitive salary. He explained that this has increased the efforts and commitments to his studies so that he can get a good certificate. He explained that:

“Previously I chose Law, but I was not motivated to study it. I thought as if I will be studying something that I do not know and then what benefit will it have for me. In fact we were not well knowledgeable about the categories of public administration. So when I asked what LGM deals with, I was told its benefits, I think that is what influenced me to study this course... When I came here I wanted to change to human resource but when I knew the benefits of this course then I had a feeling that it will be easy for me to refund the money am using today to study” (male student-self financed).

Despite that, all students interviewed experienced financial hardship, but most of them did not engage in any income generating activity except two. Those who were engaged did it during school holidays. Students engaged in part time jobs so that they can get additional funds to cover other costs of their studies such as, transport, food and tuition fees. According to these students, their decision to do part time jobs was in connection to the need for being

independent and feeling a sense of maturity. These students felt that, they were old enough to take care of themselves. Therefore, they believed that they needed their own money so as to reduce the dependency on their family. One student noted that:

“I worked during holiday as a clerk so as to get money for start-up, transport and other small things. Because to depend on parents is not so good..., as a male child I must fight alone. I don't like to depend on my parents. That is why when I get the loan I decide to stay far from my parents...I mean I don't want to ask them for money” (male student- full loan).

This was also supported by another male student who explained that:

“I work during holidays with my brother who is a contractor... you get some money that can help to cover your own expenses. You ask your father to give you tuition fees only” (male student- self financed).

Students perceived that their engagement in income generating activities did not interfere with their academic activities because this was done when they were in long recess. When other students were asked to explain the reasons for not engaging in income generating activities apart from all the financial hardship they were experiencing, some explained lack of employment opportunities as a big problem while others did not try to search for jobs. A difficulty in getting part time jobs was also experienced by the latter speaker who worked with his brother. He explained that before he was employed by his brother he did not get a job to do.

In summary, the above results have shown different ways in which students and a teacher perceived financial factors to affect academic performance. They explained that financial hardship was experienced more by self-financed students and those with half loan especially, those from low-income families. In addition, the result showed financial hardship was caused by the low amount of loan, late disbursement of the loan, poor economic condition and poor loan allocation according to students' income. Insufficient funds among students resulted in lack of learning resources, stress, skipping meals, study delays and engaging in income generating activities. Moreover, students associated part-time jobs with the need for being independent and mature. However, they explained that part time jobs did not affect their performance. Furthermore, two students perceived that financial factors contributed to their motivation to study by increasing their study efforts. The result showed that male students were more concerned about the cost they invested in education when compared with female

students, thereby increasing their study efforts. In addition, it was only male students who were engaged in part time jobs. Furthermore, only the female teacher perceived financial factors to affect students' academic performance.

5.2.1 Discussion of the findings

Consistent with previous studies (Tekleselassie and Johnstone 2004; Rugambuka 2008), the results of this study showed that many students experienced financial hardship due to problems in loan allocation and economic reasons. This implies that the means test strategy used to allocate the loan to students has some deficiencies. This has contributed to financial hardship among students from poor economic background which in turn resulted in low performance. The study also found that one student did not experience financial hardship because of the support he received from the family. Hence, he perceived that financial factors have no effects on academic performance. This is consistent with the findings by Tinto (1993) which showed that support from family reduced financial problems and its effects on academic performance. Therefore, it could be argued that external support may reduce the importance of financial factors on academic performance among some students. However, it should be noted that external support cannot be guaranteed to reduce the importance of financial factors on academic performance but rather it depends on the type of support and financial situation of the student. This means a student may complain of financial problems even if s/he receives support from the family.

Furthermore, the study suggested that financial hardship differed between self-financed students and those who received loan from the government. Students who received half loan and those who were self-financed experienced more hardship than those who received full loan. The latter were advantaged because they did not have to pay any fee from the loan. Therefore, they could squeeze the money to cover all their basic needs while other students had to pay tuition either from their loan or through their parents. Unlike students who received full loan, those from poor economic background also faced more difficulties especially when they had to pay tuition fees. Thus, the perception regarding financial factors on academic performance reflected the ability of students to pay.

As indicated earlier in the literature the results of this study showed that finance may have both positive and negative effects on academic performance. There is a link between finance and other factors in different ways. This study found that students' contribution to education was perceived by some students to improve their motivation to study. Consistent with

previous studies (Sahin, 2004), some students in the current study became more committed in their academic activities and improved their study efforts which in turn improved their academic performance. In addition, the concern about the cost has influenced one student to choose courses that after graduation would acquire jobs that would pay good salaries. This result is in line with the expected advantages of cost sharing as indicated in the HEP (URT, 1999) and Johnstone (2003, 2004). However, only few students showed this concern. This could be because the strategy itself did not clearly indicate mechanisms that could help students to increase their efforts. The results from the current study supported what was found earlier by World Bank (2010) that most of the African loan schemes are not created to increase academic performance. Thus, it would be reasonable to speculate that cost sharing may not be an effective mechanism in improving academic performance in Tanzania. The results also found that only male students perceived that their contribution to education motivated them to study hard. This difference in perception could be speculated to be either due to personal goals or experiences.

On the other hand, the results showed that lack of funds has led to study delays among some students. This has reduced motivation to study which resulted in low performance. This result contradicts with the idea that cost sharing can reduce academic malingering. Contrary to the rationale for cost sharing as one of the strategies to reduce financial crisis in higher education, this result suggest that study delays may increase the cost of education to students and to the state. However, as this was perceived by only a female teacher as indicated in the results, one could speculate that perhaps the male teacher did not have close interaction with students which could help him understand their experiences. This could be the reason for the difference in their perceptions regarding the effects of financial factors on academic performance.

In addition, this study showed that contribution to education has led to financial hardship among students which resulted in lack of learning resources such as, books and computers and poor concentration in class due to starvation and stress. The results concur with Andrews and Wilding (2004), Mpiza (2007), Chow (2007) and Ngolovoi (2010). These altogether affected performance of students.

The results of this study concur with Mwinzi (2004) and Ngolovoi (2010) who found that contribution to education has resulted in engagement in income generating activities among some students. In contrast to previous studies (Mwinzi 2004; Svanum and Bigatti 2006;

Chow 2007), some students in the current study perceived that engaging in part time jobs did not affect academic performance in any way. However, it should be noted that in this study students did not do part time jobs during their studies. Thus, this could be one of the reasons why they perceived that part time jobs did not affect their performance.

Another thing that is found in this study is that apart from lack of funds, students did part time jobs so as to reduce dependence on their parents and the feelings that they were mature enough to take care of themselves. They also associated their maturity and the need for independence with their gender as male. This could be one of the reasons why only male students engaged in part time jobs. Thus, it is reasonable to believe that it is not only financial problems that could drive students to do part time jobs but other reasons such as the need for independency and maturity. This is one among the debate of who should pay for education and which age and academic level should parents stop to pay for their children.

This study has shown that most of the students did not engage in income generating activities despite all the hardship they encountered. The most common cited reason for not engaging in income generating ventures was the lack of employment opportunities for them. In addition, students are not legally accepted to work. This could also be one of the reasons for students not to get part time employment. Other studies (Mwinzi 2004; Ngolovoi 2010) in Kenya found similar results that there was lack of part time employment for students. However, they found out that students had alternative means of generating income, for example, engaging in prostitution. This is in contrast to the results in the current study as students did not engage in such activities. This could be connected to the size and location of the institution because it is small and located in the rural area which could also limit students' ability to find other alternatives for generating revenues. Thus, many students experienced hardship during their studies which in turn affected their performance. This result showed the importance for the country to find other ways that may help students to generate income to support their studies.

In summary, the study showed that financial factors may affect academic performance in two ways: first by reducing performance due to lack of reading materials and poor concentration in class because of stress, starvation, lack of motivation and study delays. Second, it may improve academic performance by increasing study efforts and motivation due to the concern about the cost invested in education. Furthermore, financial hardship is attributed to ineffectiveness of the financing strategy i.e. poor allocation of the loan according to students' needs, low amount of the loan and late disbursement of the loan to students. Furthermore,

students who were more vulnerable to financial hardship were those who received half loan and self-financing from lower income families. Financial hardship resulted in engagement in income generating activities but it has no effects on academic performance. However, support from family may reduce the effects of financial factors on academic performance.

5.3. Learning environment, educational experiences prior to higher education, motivation and other external factors

In this study, participants had different views regarding other factors that may influence students' academic performance. They explained a number of factors related to learning environment, prior educational experiences, motivation and other external factors. There was disagreement in some opinions among students themselves and between students and teachers.

One of the factors perceived by students to affect their academic performance was the availability of learning resources. Some students perceived that there was a shortage of learning resources such as books, journals and computers. The resources available were very few compared to the number of students. In addition, lack of enough computers also limited their access to online materials especially online journals. Therefore, this situation demanded each student to have his/her own computer a situation that most students could not afford. For example, one student noted that:

“We have many challenges because even the learning environment is not satisfactory; it does not fulfil the needs. The library is not well equipped and materials are not enough. Sometimes there may be two or three books for a certain subject to circulate between five hundred students. Also most of these books will be on special reserve. ... Internet is available but there are like twenty computers not up to fifty, it demands every student to have his/her own computer... We do not have most of the materials because we have to search through internet...this is a challenge for some of us in our performance” (male student- self financed).

On the other hand, one student had different perception regarding learning resources. He perceived that there were enough learning resources such as books and free internet. Wireless internet is accessible everywhere within the university without any problem. This helped them to access online materials rather than depending on the library. One student noted that:

“We have enough resources because books are available in the library and there is internet” (male student-full loan).

In line with the above student, teachers also explained that there was no shortage of learning resources that could negatively influence student's performance. According to them, the problem was on students themselves that they did not have interest in reading books and other materials that could help them to expand their knowledge. They emphasised that many students were interested in simple things like teachers' notes and handouts. They usually prefer to read strategically on specific issues and materials that they thought were likely to provide answers to their examinations. For example, one teacher said that:

"I think also is the habit of the student to read, if it is the material any person can get, there is a library, books are in the library...but the problem is how to use them because many students do not like to read" (female teacher).

This was supported by another teacher who said that:

"The experience I have until now is that students do not have the reading culture. Some students are told to enter e-learning, for example, Emerald journal where they have full access to articles. However, there are some students even if you give them the articles yourself they will not read. They read more of the things which you constantly refer to them instead of reading to the wider sources" (male teacher).

One student confirmed teachers' perception regarding lack of reading habit. She explained that despite the shortage of learning materials in the university, she rarely visit library because she did not have interest in reading books. She noted that:

"Books are in the library, although not that each student will be able to get at once but they are there... (pause) though I don't read much" (female student- half loan).

Other students confirmed the issue of students to rely on teachers notes. However, they perceived that their problem was not because they did not have interest or reading culture, rather they considered time to be the main obstacle for them. They explained that they did not have enough time to read different materials, to visit library, to do independent study and even group discussion. Most of the time was used in attending classes and doing assignments. Due to limited time, students preferred to use books especially on assignments. They also complained that they did not get time to reflect, evaluate and think critically what they were taught in class. This problem led them to rely on teachers' notes and handouts rather than books, which in turn was perceived as one of the main factors that reduced their performance. For example, one student noted that:

“Ah! Timetable is tight, you don’t have time to think and evaluate things, do they hold? You just read and enter into the exam ... (laugh). Here the use of library may be in assignment, you cannot go there personally to search for books to read. Do you have that time? We read lecture notes only. Teachers also give exams from their lecture notes, we read ...when we finish exam, that’s all”” (male student-half loan).

The problem of students to rely on teachers notes was not only due to lack of time but also by teachers themselves. Students perceived that teachers did not prepare them properly to understand what they taught but rather to reproduce what they gave. They perceived that teachers prepared examinations based on what they have taught in class. This also encouraged students to rely on their notes because that is where examinations come from.

Moreover, all students in this study explained that lack of study time was one of the biggest problems that limited them to perform better in their examinations. Students complained that they were to do many things within a short time and as a result, they did not get enough time to do preparation for their examinations. For example, one student said that:

“The courses are not difficult but the issue is we have very short time in a semester. You may also be required to do a test while you are not prepared. Then you find that you don’t perform well not because you don’t know but you didn’t have enough time for preparation” (female student- half loan).

In addition, other students perceived that the timetable was very compact. As a result, they did not have enough time to rest, do independent reading or involve in other social activities like sports. Students complained that they used most of their time on academic activities. Sometimes they were compelled to attend classes at night so that teachers can finish the syllabus. Therefore, the time for resting and relaxing for example, during night and weekend was an opportunity for them to study and do assignments. One student noted that:

“The semester is very short, while there are many things to cover. Sometimes we go to class until night... teachers asked us to attend because they have not finished the syllabus while time is out. But this was in the first year, during the staggered semester¹⁷” (male student- full loan).

Another student also supported this perception.

The timetable is very compacted. For example, this semester we started late because of election. The past few days they announced that we have only one month before we close. The syllabuses are long

¹⁷All first year students take long recess during the second semester and then continue with semester two when other students are on field work. The following semester after long recess is known as staggered semester. See also section 2.3.

and cannot be completed in time. Because of this, they planned that we start classes from seven thirty in the morning to ten at night. Therefore, there is no time to rest. This is what makes the subjects difficulty...each semester students fail (male student- self financed).

With reference to the above speaker, it shows that not only the university has contributed to the lack of enough time, but also by the interference from other nation-wide events such as elections. Similarly, the university itself is also counted due to poor arrangement or poor planning of the syllabus in relation to the time available. There has been more consideration of time for teaching activities while less on independent study.

Furthermore, lack of study time was perceived as one of the factors that led students to read by cramming and not for understanding. One student noted that:

“There is no time to rest, so you can’t concentrate all the time. These people keep us very, very busy... it is like we read by cramming and not to understand...because the time table is very tight” (male student self-financed).

In addition, one teacher supported time as a problem for both students and teachers. According to him, the time allocated for a semester was not enough for teachers to cover the entire syllabus as a result they had to teach with high speed. He perceived that students did not have enough time to rest due to few breaks, little time for independent study and high workload.

“Also may be it is the way we have scheduled our... (pause) our academic calendar. The semester is too compact and breaks are not enough. We have to finish this within fourteen weeks. Therefore you may see somehow it brings some sort of pressure to students and teachers too” (male teacher).

Some students also complained that teaching with high speed was one of the factors affecting their academic performance negatively because it was difficult for them to understand the subjects.

In addition to teaching with high speed, some students commented that other teachers did not consider individual differences in class. They assumed as if all students had the same understanding or experience on the topic. Therefore, they did not clarify well new concepts to students. As a result, some students lagged behind. They complained that this was one of the factors of low performance. For example, one student noted that:

“Teachers seldom consider individual differences in class. So they teach thinking that we all know, but that is not true (female student- self financed).

One teacher also supported the above argument. He noted that the ability of the teacher to clarify things in class might contribute to students' performance. He explained that when a teacher does not clarify things it is likely that students will not be able to understand, and therefore they may end up with low grades.

Furthermore, another thing that contributed to students' performance was the difference in the mode of teaching between secondary and higher learning institutions. In higher education teachers use lectures, seminars, and largely more work was on students themselves. That is, teachers acted as facilitators and therefore, students were required to search many things on their own rather than depending on teachers. The use of lectures also did not allow students to ask for clarifications or interact during class session. The only chance for students to raise questions and discuss different issues was during the seminar session. However, students especially in the first year of study were not used to this system. As a result, they faced problems in learning which in turn resulted in low performance. One teacher said that:

"I think is their orientation, that ... (pause) of course for second year it reduces. However, when a person joins our university for the first time, the way we teach is a bit different from secondary schools. I mean the concept of lectures and seminars. I mean students are more independent in many things. I think it affects their performance (male teacher).

Moreover, students perceived that the way some teachers were teaching made things so difficult for them to understand. As a result, some students gave up and even scored low marks in their examinations. One student said that:

"Teachers should not complicate the subjects. They put certain difficulties that complicate the subjects. When they enter in class, you give up completely and begin to wonder to attend this period again. They make things to be very difficult (with emphasis) not like how you thought" (female student- self financed).

The above problem existed even during the examinations. Students complained that examinations were very difficult. In addition, they noted that some teachers complicated the examinations and/or marking schemes to the extent that it became difficult for them to understand what they were required to do. They perceived that there was mismatch between what students did and/or against teachers' expectations. One student said that:

“Some teachers are very complicated! You can do an examination and see that really you have done your best, but when the results come you find you have got one...(pause), you have got three¹⁸ ... (pause). That’s how it is” (female student-self financed).

Moreover, other students perceived that the university has set very high assessment standards that make it difficult for many students to have good grades. They complained that the course work that they were to meet prior to final examinations and the minimum score in the final examinations were very high. They felt that the demand for high pass mark limited them to get good grades in their examinations. In some cases low grades particularly below average led to some students to repeat some of the courses for the whole year or to repeat their examinations in the following semester. For example, one student said that:

“Average is very high, fifty! You have to get fifty in course work and in final examination. However, to get fifty in course work is something that is impossible. Then in final examination, you have to get above twenty. If you get below twenty even if you got forty in your course work, which means you needed only ten in your UE¹⁹ so as you get fifty, but they do not believe that you can get ten while in your course work you got forty... This makes our studies very difficult” (male student-full loan).

Students also expressed their opinions regarding the organisation of the course. All students except one explained that some of the courses did not have any linkage with their prior education and career. Subjects that they complained as irrelevant and unimportant were economics, law and mathematics. Some of these subjects for example, economics and mathematics were taught in secondary schools. Mathematics was compulsory for each student in ordinary secondary schools but an optional subject in high schools. In addition, economics was taught in high schools especially for students who study commerce and agriculture. Therefore, it became very difficult for students who did not have good foundation in these subjects since secondary schools to perform well. However, the expectation in the university was that these students already have a background on these subjects. The case was different from law because this subject was not taught in secondary schools but it needed someone who has a good command in language. These subjects were compulsory for each student admitted in this university regardless of his/her specialization and educational background. Students complained that they found it difficult to understand these subjects because they did not have any foundation. They had to struggle very hard to understand these

¹⁸ An assignment can carry a total of ten marks or fifteen. Therefore a student can score two or three out of ten or fifteen.

¹⁹ UE means University Examination. It is the same as final examination or end of semester examination. A student must score not less than 20 out of 50.

subjects and as a result, most of them ended up with low grades and failures. They complained that taking courses that did not relate to their career affected not only their performance but also reduced the time to engage in other social activities. One student explained:

“There are other subjects like law, mathematics and economics that we have to read but I do not see if they are important to us. You know here we struggle to read other things that do not even relate to our career. I see this university is different from others, here you can’t relax” (female student-self financed)

Irrelevance of the courses reduced students’ motivation on the programme and influenced more failures among students. This has resulted in some of the students to shift from one course to another while others remained in a dilemma regarding which choice they should make. This resulted in cramming and poor performance. One student said that:

“Many people failed and others were required to do supplementary examinations... (pause). It reached a time when two students requested a change of programme, while others moved from one course to another. Others did not even know what to do” (male student-self financed).

Moreover, one teacher also supported poor linkage in some subjects between high school and university as one of the factors that led to poor performance. He stated that in most cases students encountered difficulties in subjects that they did not have any foundation. In addition, in courses that students started to learn in the university for the first time they faced many problems because many things were new to them. Thus, many failures occurred during the first year. Furthermore, some students failed even supplementary papers and therefore, had to carry over the course to the following academic year. He noted that:

“Basically their performance is usually good. From first year, come to second year, became relatively good. Even if you look at their performance, in general you see many failures are for the first year, but as they go up, they improve performance. You will see most of them have failed the first year courses that according to me I think is because things were new to them. There is no management subject taught in ‘O’level or ‘A’ level, so when they come here they find things definitely new” (male teacher).

On the other hand, one student had a different opinion regarding the course organisation. This student perceived that the courses had good linkage with secondary education. Therefore, there was not much struggle in order to understand different courses. She perceived that the

main problem that limited good academic performance was the language of instruction used in the university. She said that:

“Most of the subjects I take here are based on subjects I studied ...(pause) you can’t say that you struggle so much...if we had a good foundation of English you will not find many things to be so difficult” (female student- full loan).

All the students perceived the use of English language as one of the main barriers to their academic performance. According to them, they have difficulties to understand their lectures because they were not competent in the language of instruction. They complained that they could not express themselves well in examinations and classroom discussions. As a result, they failed to answer some questions or even contribute in class. Other students failed their examinations because they could not understand the questions. One student explained that:

“English language is a big problem for most of us... (pause), I could remember during one of our examinations I answered a question wrongly because I did not understand the meaning” (male student-half loan).

Students connected their English language incompetence to the type of schools they attended. They noted that public schools were not good in language preparation compared to private schools, particularly English medium schools. This, they thought was due to the incompetence of teachers in English language, lack of practices and lack of learning resources in most public schools. One student said:

“We get problems in English language, because some of us studied at Saint Kayumba²⁰. English must be a problem... (pause) so there should be some difficulties” (female student-self financed).

In addition, some students perceived that other students who attended good schools had more academic advantage than those who attended poor schools because of language competence. They observed a difference in classroom participation, academic writing and seminar presentation. They explained that those who attended English medium schools were better in English and in their academic performance than those who attended public schools. This difference was because of language preparedness. One student noted:

²⁰These are public schools and some of the private schools that people perceive as low quality schools because of its inability to prepare students who can speak good English. In these schools, primary school students use Kiswahili Language in all subjects and English is taught as a subject. Students start to use English in secondary schools where Kiswahili is taught as a subject. However there is no much emphasis on the use of English even in secondary schools.

“You can see a big difference in class between students who attended international schools (Saint Mary²¹) and ordinary schools (Saint Kayumba). Those who went to Saint Mary are better prepared than those who went to Saint Kayumba....this may be due to good educational foundation especially in English language. Those from Saint Mary speak English language more fluently and they perform very well...even when they write presentations you observe that these students understand what they are saying. But for us who went to Saint Kayumba, things are really different and we face a lot of challenges” (male student -self financed).

Furthermore, all teachers explained that another factor affected academic performance was the difference in the social environments between secondary schools and higher education. That is, in most secondary schools students were under the teachers control and supervision while in higher education they were free. Therefore, many students over exercised that freedom of higher learning institution by engaging much in social activities rather than in academic activities. They observed that students seemed to practice their experiences of secondary education in higher education. Thus, they did not attend classes and even missed tests and assignments which were also very important for their performance. They noted that, the ability of student in time management and priority given on academic and social activities influenced their performance. For example, one teacher said that:

“The problem is on students, most of them are used to be controlled, but when they come here they are free. Therefore, they use that freedom in a wrong way. Some students do not come even to do an examination, they know at the end of the day they will tell the teacher, and will cry so that the teacher will give them another test. These types of students at the end of the day perform poorly. Those who have good standing since the beginning, usually perform well... You may find is their behaviour in time management, one can perform good or bad” (female teacher).

Another teacher also supported the above argument.

“Apart from that I think also is students themselves eh...their social life. Some students when they come here ...because of that freedom of higher learning institution, they find themselves more involved in social than academic activities. These are the students who perform poorly at the end” (male teacher).

²¹ These are perceived by many people as high quality schools because of the ability to prepare students who can speak good English. Most of these schools are English medium schools. They are also called international schools. Students in these schools use English mostly from primary schools as a medium of instruction and they are taught all subjects in English except language subjects like French and Kiswahili. Although some of these schools start from secondary level but also they put much emphasis on English language. All English medium schools are owned by private individuals or religious organizations.

Furthermore, one student perceived the location of the institution as one of the factors that influenced low performance. He complained that the institution was located in a very rural area as a result they could not interact with other students from different universities or understand some of the current issues that occurred in the country. He noted that lack of awareness of other things outside the university limited their ability to express themselves or provide current examples in examinations. He said that:

“Most of us when we are in this village is like...what we get from here is what we know. You see we have a narrow perspective, a person can be asked a simple question but because s/he is not exposed to other things outside the university s/he cannot interpret” (male student- self financed).

However, another student explained that the location of the institution in the rural area had positively affected her academic performance. She perceived that the location of the institution in a rural area increased the time to focus on academic works rather than engaging in other leisure activities. She said that:

I like this university so much because it has a very good learning environment... (pause). It is far from the town where you have all the leisure... (pause). You will have more time to concentrate on you academic work. For those who want to go out for leisure in town may go, but as for me I don't like” (female student- self financed).

Moreover, another factor that affected academic performance was teachers' support to students. Some students complained that they did not have close interaction and/or much support from teachers. Teachers were very busy and did not have time for them. This resulted in the gap between teachers and students, thus reduced students' freedom to express their problems to them. One student said that:

“We do not have much support from teachers (pause). We do not have confidence to express our problems to them” (male student- half loan).

Some students perceived that teachers were very busy to the extent that it was difficult for students to contact them after class. The only time they were able to meet them was during classes. One student said that:

“A teacher will come to class and go, tutors will teach and go, after that you can not meet them again” (male student- self financed).

Teachers complained that many students were not motivated as a result they did not put much efforts and commitments on academic activities. They observed that mature students were

more committed and motivated than traditional students. This was because mature students entered into higher education with specific goals they wanted to achieve. On top of that, they had much life and work experiences. For example, some expected promotion upon their graduation. They also have the ability to balance their time for social and academic activities and manage their studies. These altogether increased their efforts and commitments to study hard. One teacher noted that:

“You can see the difference between those who are fresh from school and those who are employed. Most of those employed have a certain target which gives them some sort of commitments. They know they have to go back to work, so have to meet this.... sometimes they come to talk to you about their problems...but you will see other students only after the results are out. They will start telling you that I did not do well because I had problems at home. You can read from their faces that they are not telling the truth” (male teacher).

While teachers perceived that lack of motivation resulted in lack of efforts, commitments and poor performance, students had different perception. All students in this study explained that their good performance was a result of their personal motivation. They explained that their future goals were among the factors that motivated them to study hard. One student said that:

“My personal goals have influenced me to put much efforts on academic work so that I can achieve my targets” (female student- half loan).

Another student also noted that:

“I think... (pause) is my future plans that influence me to struggle” (male student- self financed).

Students perceived that they put much efforts so that they can get a good certificate that could help them to get a good job upon their graduation. Another student noted:

“In our life we look for courses that have many employment opportunities” (male student- full loan).

All teachers also perceived students' efforts as one of the factors affecting academic performance. One teacher said that:

“It depends on individual efforts, some put extra efforts on studies, others are laissez-faire” (female teacher).

Furthermore, some students perceived that other external factors especially support from family and friends increased their motivation to study. For example, one student explained that he was encouraged by his friends to study hard. In addition, when he reflected on the life

situation of people in the community outside the university he felt that he got an opportunity that other people did not get. He also explained that the presence of other people outside the university played an important role for his good performance by inculcating a sense of responsibility. This increased his study efforts and performance. He said that:

“Some of the people who supported me if I exclude my parents are my immediate family members and some of my friends. Many of my friends failed to continue because of socio-economic reasons. They often tell me to utilize this opportunity well and study hard as they did not have such a chance. When I remember their inspiring words, I get strength and even wake up in the midnight to study” (male student- self financed).

Another student also noted that her family and friends’ support played an important role for her performance. She explained that she was facing many problems in the institution such as stress and financial problems that led her to think of dropping out from the institution. In this situation, her family members and friends helped her by giving consolation and other assistances. She noted that:

“My friends and my sisters, to be honest, gave me much moral and financial support. For example, if it was not them...(pause) I would have discontinued from my studies because sometimes I give up completely” (female student- self financed).

In summary, the above results have shown a number of factors perceived by both students and teachers to affect academic performance. From teachers’ perspectives factors such as lack of motivation, commitments, efforts and reading habit contributed to low performance among students. Students on the other hand, perceived that lack of learning resources, language incompetence, and poor course organisation contributed to low performance. Students perceived their motivation to study has increased their efforts and commitments, which in turn resulted in good performance. There was also a difference in perception regarding the location of the institution where a female student perceived it to influence good performance while a male student explained that it reduced performance. In addition, some students and a male teacher perceived that limited study time, teaching and learning process and academic foundation influenced low performance. Other factors such as assessment criteria and support from family and friends were also perceived by some students to influence their performance. Motivation, lack of study time, poor course organization and English language incompetence were the important factors that affected academic performance in this study.

5.3.1. Discussion of the findings

The above results showed a number of factors that may contribute to low or good performance of students. Some factors had strong consensus among students and/or teachers and were seen to be very important on students' performance. These factors include time, language incompetence, motivation and poor course organization.

Starting with time, the result has shown that students and a teacher perceived limited time as one of the important factors that contributed to low performance. This result is similar to that of Al-Shammari et al. (2010) that lack of enough time limited students to do independent study and preparation for examinations. In line with Watkins (1984) the current study also found that lack of enough time for academic works was connected to surface learning and teaching with high speed. Because of limited time, students could not read books and therefore, had to rely on teachers' notes. While all students and a male teacher perceived time as an important factor limiting good performance, one female teacher did not have such perception. This could be because she did not believe on the amount of time rather how the available time was effectively used and managed.

The study also found that there was a weakness in academic preparedness in some subjects particularly English and Mathematics. Although Mathematics and English were compulsory subjects until O-level, students continued to face problems in these subjects even in higher education. In Tanzania Mathematics, English and other science subjects are common problems for most students not only in higher education but also since lower levels. In addition, the study observed that some courses did not have any linkage with their academic background/foundation and career. Lack of foundation in some courses also contributed to surface learning because students struggled to understand these courses, hence they read by cramming. The current findings corroborate with previous studies that poor preparation and/or lack of foundation in some subjects and poor linkage of the courses with students' career were some of the factors that contributed to low performance (Conley 2005; Marsha 2005; Ruohoniemi and Lindblom-Ylänne 2009; Ali and Naylor 2010).

Moreover, the study found that incompetence in English language was one of the important factors that affected academic performance. It is a common understanding that an individual can think and understand the subject in the language that s/he is competent. This study demonstrated that there was a connection between English language, learning strategy and low performance. Incompetence in English resulted in problems such as inability to

understand the questions during the examinations, to express ideas, thinking critically and reading by cramming. This result coincides with Brock-Utne (2007b). The result also showed a connection between incompetence in English and academic foundation and the type of schools students attended. That is, those who attended English medium schools were more competent in English language and performed better than those who attended public schools. This result supports the notion that students from high-income families receive good education and are advantaged academically than those from low income families. This result corroborates with what was found earlier in the financial factors that students from wealthy background are academically advantaged than the poor.

Furthermore, the study suggested that teaching and learning strategies could affect academic performance. In line with previous research by Ruohoniemi and Lindblom-Ylänne (2009), this study found that poor clarification and high speed during teaching led to difficulties in understanding the subjects, hence reduced students' performance. Consistent with previous studies (Watkins 1984; Trigwell et al. 1999), this study also found a linkage between a teacher centred and a surface learning approach. Teaching method has shaped the nature of the examinations that required students to reproduce teachers' notes rather than conceptual change. As indicated earlier, limited time and language incompetence also influenced a surface learning strategy.

Moreover, based on the researchers' experience it could be argued that there is a connection between a surface learning strategy and prior education experiences. This could be due to the nature of the prior education which is being oriented on passing examinations. For example, in most cases students in secondary and primary schools rely on solving past papers as one way of preparation for examinations as there seem to be a repetition of past questions in national examinations. In addition, the nature of books used by students in secondary and primary schools are also prepared in a way that encouraged memorization. As a result, when they enter in higher education they seldom have the required skills that would enable them to read and critically analyse the text. However, it should be noted that this experience is not necessarily representative of all students or schools in Tanzania. Thus, one should take caution during the interpretation of the results. The influence of secondary education experiences on surface learning has also been found in previous studies (Richardson, 1994). In line with previous studies (Fraser and Killen 2003; Wilding and Andrews 2006) the current study suggested that first year students were more likely to adopt surface learning. Thus, most failures seemed to occur during the first year of study and then reduced as the students

continued to higher levels. This was due to transition difficulties experienced by first year students especially in adopting teaching and learning methods appropriate for higher education. Transition problem was also noted by previous researchers (Tinto, 1993) as a problem experienced by many students and could be reduced by providing counselling services and orientation programmes. However, it should be noted that students who participated in this study were from second year. This means that they have overcome some of the transition-related problems experienced in the first year.

This study found that although students experienced some transitional problems, there was a weak social interaction between teachers and students particularly the traditional students. This has resulted in lack of confidence and inability for students to express their problems, hence poor performance. This corroborates well with findings from a recent study by Komarraju et al. (2010). The current study also observed that lack of trust between teachers and traditional students resulted in poor support from teachers. This could imply that teachers have developed a negative attitude toward traditional students because of lack of seriousness. However, in the researcher's opinion, alienating traditional students from support may not be a good strategy to develop a sense of seriousness taking into account that they have little experiences compared to mature students. Thus, all students need equal support and treatment by their teachers in order to have confidence in academic work and with their teachers.

Furthermore, this study found that motivation was another important factor that contributed to academic performance. The study showed both students and teachers were motivated to work hard. Students were motivated to study hard despite the problems they encountered especially, those related to financial hardship and course organisation. This implied that students have strong sense of motivation and efficacy-beliefs that helped them to overcome such problems. In addition, teachers were also highly motivated for example, despite their perception regarding lack of seriousness among students, still they were ready to offer extra sessions even at night without pay. In general, students perceived that their personal motivation especially the need to achieve goals such as, ambition to get good jobs influenced them to put more efforts and commitments on academic activities. Consistent with Watson et al. (2004) this study observed that motivation was one of the factors that contributed to good performance among students.

Notwithstanding the above, teachers perceived that most students did not put much efforts and commitments on academic works which resulted in poor performance. Similar to a

previous study (Sheard, 2009), the current study indicated that mature students were more motivated and committed than traditional students. Lack of commitments among some students could be connected to the lack of capability to control their behaviour. When they joined university they were regarded as mature and therefore they were expected to be responsible for their academic work. That is the ability to work independently. However, most of them did not have that ability, hence they became more affected by the social environment. As indicated earlier in the results, most students failed to adapt higher education freedom, and as a result they failed to balance academic with social activities. Inability of students to control their behaviour referred to as lack of self-regulatory skills (Zimmerman, 2000) is connected to their education background. The latter means that lower level schools did not provide students with skills that could help them to adapt different environment. At lower level schools they were being controlled by their teachers, thus could not have the chance to develop independent working habit. Consistent with previous studies (Al-Harthy and Was 2010; Radovan 2011) this study indicated that lack of self-regulation skills was one of the factors that contributed to poor academic performance. Nevertheless, higher education itself did not seem to help students to overcome this problem. This is because teachers complained on how students failed to control their behaviour due to their prior education experiences but took no actions to help them. As a result, they failed to balance social and academic work which led to poor performance.

Moreover, consistent with recent findings (Bahar, 2010) this study found that family and friends could contribute to good performance. This is because family and friends motivated some students to study hard and give them support and encouragement when they faced problems.

The result showed that assessment was one of the factors perceived to affect students' academic performance. In general, two things were observed from the results. First, the grades did not provide students the opportunity to pass well. The high grades provided a big chance to fail but a very small chance to pass well. Second, the assessment process also contributed to low performance. This is because teachers seemed not very clear on what they expected from their students. Although examinations focused on teachers' notes, teachers however expected students to read books as well. That is, teachers expected answers that focused not only on the notes but also to the wider perspectives. This could be one of the reasons for the mismatch between teachers' expectation and students' answers, thus resulting

in low performance. This is consistent with the result of previous study by Fraser and Killen (2003).

There was a contradiction among students and teachers concerning the availability of learning resources and academic performance. As indicated earlier, teachers did not agree if there is any connection between leaning resources and academic performance but rather students lacked interest in reading books. Teachers' perception concurred with one student that they did not have interest in reading. However, the majority of students had opposite view as they perceived that there was a shortage of time and learning materials that resulted in poor performance. Thus, this study suggested that students have interest in reading but they lacked time. The result of this study indicated that students' perceptions regarding learning resources also reflected on their financial situation. For example, a student who did not experience financial problems perceived that learning resources were available. This could be because he had the ability to buy books and computers that helped him to access online materials all the time. Previous study by Dahar and Faize (2011) also observed that availability of learning resources was one of the factors that contributed to academic performance.

Another factor perceived by some students to influence academic performance was the location of the institution. Students had different perceptions. One student perceived that institution being located in a rural area contributed to low performance due to lack of interaction with other students. This is consistent with findings by Yorke (1999). However, another believed that the location of the institution in a rural environment influenced good performance, meaning that students could use more time concentrating in academic works instead of other social activities. The result showed that personal interests could have influenced the differences in students' perceptions regarding the effects of the location of the institution on performance. Students interested in leisure and socialisation activities would perceive the location of the institution in the rural area as an unfavourable learning environment. However, those who focus on academic rather than social activities would perceive the rural area as conducive for learning.

In summary, the result showed that there are positive and negative factors that can contribute to students' performance. The former included personal motivation, encouragement and support from the family. The later included factors that led to low performance such as lack of self-regulation skills, commitments, efforts, lack of support from teachers, poor course organisation, teaching and learning strategies, language incompetence, prior education

experiences, assessment criteria and limited time for independent study. The result suggested that language incompetence, limited study time and poor course organisation were the important factors that contributed to low performance. Although learning resources were available, many respondents perceived as insufficient. Furthermore, the result demonstrated that there was connection between surface learning, teacher focused approach, time, prior education experiences, course organisation and language incompetence. There was also a connection between prior education experiences, language incompetence and lack of self-regulation. Furthermore, the result indicated that there was a difference in commitments among tradition and mature students in academic activities. Mature students seemed to be more committed than traditional students were.

5.4. General observation

According to different perceptions among teachers and students, this study observed that students explained their success in terms of their personal efforts and motivation while their failures were associated to other factors that were beyond their control such as, teachers support, teaching methods, assessment criteria, time and course organisation. Teachers also perceived academic performance as the responsibility of students themselves for example, personal efforts, commitments and learning habit. This implied that teachers perceived students' performance relied entirely on themselves. According to Fraser and Killen (2003), students and teachers have a joint responsibility for students' success. However, there were few exemptions for a male teacher and a female student. While all male students perceived their failure to external factors a female student associated her failure to her personal weakness. On the other hand, a female teacher associated students' failure to external factors while a male teacher explained some of the contributing factors by teachers themselves. The ability of some respondents to associate their personal factors to students' failure may mean they have the ability to reflect their teaching or learning process. In addition, the result implied that most students did not do self-assessment and evaluation concerning their learning activities that is why they reacted against external causes. This result concurred with Forsyth (1986) that most students tended to attribute their failures to external factors and their success to internal factors such as efforts and motivation. Furthermore, students have explained more of the factors that lead to failure than those lead to success. This could be because either they had higher expectations than what they received or they faced more difficulties in their academic activities.

CHAPTER SIX: CONCLUSION, IMPLICATIONS AND RECOMMENDATIONS

This chapter consists of six sections. Section one presents conclusion of the main findings of this study, section two reflect the results with the analytical framework and section three presents the implications of the findings to the policy makers and educational institutions. Section four presents limitation of the study. Section five contains recommendations and in the last section the paper provides suggestion for future studies. Before the general conclusion, the paper first highlights important themes in each research question.

6.1. Conclusion

Question one: *In what ways do Tanzanian students perceive financial factors to affect their academic performance?*

According to the students, financial factors affected their performance in two ways. Few of them perceived it to be a catalyst for good performance especially when they reflected on the cost invested in their education. This, according to them increased their study efforts and commitments to academic work, which in turn influenced good performance. However, most students perceived that financial factors reduced academic performance due to stress, lack of funds to buy learning materials and food. Furthermore, financial factors were also perceived not to have any effect on academic performance whereby external support reduced the importance of finance on academic performance. Even though some students took up part-time employment to meet extra cost of their education, they perceived that this has not affected their academic performance.

Question Two: *In what ways do Tanzanian university teachers perceive financial factors to affect students' academic performance?*

One teacher perceived that financial factors especially student's failure to pay tuition fees could affect their performance. She explained that non-settlement of tuition fees could result in study delays for students. As a result, students may not be motivated to study hard which in turn may lead to low performance.

Question three: *How do Tanzanian students perceive the learning environment, prior educational experiences, motivation and other external factors to affect their academic performance?*

Students perceived that learning environment, prior education experience, motivation and other external factors have an influence on their academic performance. They perceived that their personal motivation, the encouragements and support from their family and friends' improved their performance substantially. According to them, this motivated them to increase their efforts and commitments to study hard. On the other hand, students perceived that other factors relating to learning environment such as, lack of study time, language of instruction, poor course organisation, shortage of learning resources, teaching and learning strategies influenced low performance.

Question four: *How do Tanzanian university teachers perceive the learning environment, prior educational experiences, motivation and other external factors to affect students' academic performance?*

In this study, teachers perceived that factors related to learning environment including limited study time, course organisation, teaching and learning strategies influenced poor performance among students. Furthermore, the inability of students to control their behaviour, as well as less efforts and commitments on academic work also led to poor performance.

The main objective of this study was to explore the perceived effects of cost sharing on students' academic performance in Tanzania. In order to achieve this objective the study asked the main research question as *what is the influence of cost sharing on the academic performance of university students in Tanzania and what are the main other factors that influence students' performance?*

According to the results, the effects of cost sharing on academic performance seem to be complex and depend on the circumstance an individual is facing. While on one side it was perceived not to affect performance on the other hand, it had some effects. Most of the respondents perceived that students' contribution to education resulted in financial hardship. They explained that financial hardship resulted in lack of funds to buy learning materials, food, increased psychological stress and study delays amongst students. As a result, most of them could not perform well. The study also found that limited study time, language incompetence and poor course organisation were also important factors that influenced low performance. Other factors that also influenced low performance were assessment criteria, teaching and learning strategies, availability of learning resources and support from teachers. However, other students perceived that their contribution to education increased their motivation to study and good performance. Other factors that influenced good performance

were support and encouragement received from family and friends. In conclusion, this study indicated that cost sharing could motivate students to study hard and improve performance by reflecting on what they invested in education. However, it could influence poor performance among students due to lack of funds to cover educational expenses and other personal needs.

6.2. Relating the results with the framework

This study used an analytical framework which was designed to see the effects of financial factors on academic performance. However, it was observed that there was lack of consensus regarding the effects of financial factors on academic performance. Some scholars argued that financial factors can be seen to have an important influence on academic performance while other scholars argued the influence to be less important. Therefore, the framework included two groups of factors: financial factors and other factors. The latter included learning environment, prior education experiences, motivation and external factors.

The framework also indicated an interaction between financial factors and other factors when it comes to their influence on academic performance. It showed there is a link between financial factors and other factors, which can lead to various levels of performance. There was also the possibility that other factors (learning environment, prior education experiences, motivation and external factors) may influence the effects of finance and therefore they become less directly important when it comes to influencing academic performance.

According to the results, the effects of financial factors seem to be complex. While on one side some respondents perceived financial factors to affect their performance, some perceived as not important. However, according to the results the one who perceived as not important was a privileged student. Therefore, he did not face much financial hardship that could affect his academic activities.

The results also showed that there was a relationship between financial factors and other factors. There was a relationship between financial factors and students' motivation to study. Some students increased their motivation to study due to their concern about the cost they invested in education. This improved their academic performance. On the other hand, financial factors reduced motivation to study because of financial problems that resulted in study delays.

In addition, there was a relationship between financial factors and prior education experiences. Due to financial hardship some students attended poor schools and as a result,

they were not well prepared in some subjects particularly English language. This was one of the important factors influenced poor performance.

As indicated in the framework, the results indicated that other factors may also reduce the effects of financial factors on academic performance. It was found that external factors (support from family) may reduce the effects of financial factors on academic performance among some students. Thus, some perceived financial factors as less important factors contributing to academic performance.

In conclusion, the influence of financial factors on academic performance may depend on the existing relationship between financial factors and other factors. This means the influence of other factors on financial effects may depend on the level of financial difficulties a student is experiencing and how strong other factors are to reduce the financial effects. In addition, financial factors may have effects on academic performance when the interaction between financial factors and other factors leads to various levels of performance.

6.3. Implications of the study

This study has implication for secondary and primary education. As indicated earlier in the results, some of the problems faced students in higher education resulted from lower level schools. That means there were some weaknesses in lower level schools that should be taken into consideration to ensure better performance in higher education.

The inability of students to develop critical thinking due to language incompetence along with surface learning implied that there were weaknesses in developing competencies and critical thinking. This contrasts to the HEP and the current curriculum development that emphasis on competence building (performativity). The result suggested that apart from affecting students' performance, lack of critical thinking and competence may results in poor skills among graduates, which in turn may affect their chances to compete in the global labour market. In addition, it may affect the economic development of the country. Thus, solutions should be taken to overcome these challenges so as to ensure students adapt deep learning, develop skills and competencies that reflect the objectives of higher education.

Furthermore, the study observed that low-income students were more likely to perform lowly because of financial hardship and poor schools they attended. This implied the need to rethink and evaluate the criteria used to provide financial assistance to students. It also showed the importance for the government to ensure that all students get good education.

6.4. Limitation of the study

This study has its limitations. The qualitative data of this study did not allow quantitative measurement, hence it limited the ability to explain the extent to which cost sharing and other factors affected academic performance. Furthermore, the fact that this study was conducted in one university with a very small sample, it did not include many criteria that could help to gather more information. Unlike other universities in Tanzania where protests are common, Mzumbe University has not experienced such major crises. It is therefore likely that this university may not be a representative of all the universities in Tanzania and as such, the findings cannot be inferred to the entire nation. Thus, one should exercise caution when interpreting the findings of this study. However, since all universities in Tanzania practice cost sharing the results can be useful to other settings. On top of that, the study has provided some baseline information that may be useful for other researchers as it highlighted important factors influencing academic performance in Tanzania.

6.5. Study recommendations

The study has provided a number of suggestions to the university administration and the government on important things that could improve academic performance.

- The university should ensure that there is an interactive social environment among teachers and students. This could be done by reducing the gap and building a close relationship between teachers and students, as well as ensuring an open learning environment where students are encouraged to give their views regarding their learning process.
- The university should establish conducive learning environment for students by ensuring that there are enough learning resources including books and computers, and that there is enough time for students to make use of such resources. Having said this, academic timetable should be prepared in a way that would give students more time for independent study.
- The university should ensure that the teaching and learning process is based on competence building in order to equip students' with required skills upon their graduation.
- The university should ensure the programmes offered to students link with their career and their prior education background. Thus, the university should try to look in to the

secondary school system and subject combination for high school students to match with the university course requirements.

- The government should ensure that its activities are independent from teaching and learning activities.
- The government through the loan scheme should ensure that the loan is provided based on the students' ability to pay. This can be done by re-examining the criteria used to assess students' or parents' ability to pay. In addition, quota scheme could be introduced to minimise financial problems for disadvantaged students such as, those from low-income families and those with low grades. This could be done by identifying them since they are in secondary schools and through the local leaders.
- To avoid late disbursement of the loan the HESLB should evaluate its operations and identify issues that lead to loan delay. Therefore, it should ensure that the loan is disbursed to beneficiaries in time.

6.6. Suggestion for future studies

Given that, this study has a number of limitations in terms of its scope and methodology the study suggests some ideas for future research.

- A nationwide study on the same topic should be carried out in other universities, both public and private with a larger sample size. This will help to understand and make a generalisation if cost sharing is having any effect on academic performance.

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Appendix 1: Interview guides for students and teachers



UNIVERSITY OF OSLO

FACULTY OF EDUCATION

Students' interview guide

Personal information

1. Year of study _____, programme _____,
 - Sex _____
 - Are you married? _____
 - Who do you live with at home? _____
 - Any dependant? _____ who _____
 - Employment _____ employer _____ (*Terms of employment: part time or full time, how flexible is it.*)
 - Secondary education- rural [], urban []
Public [], private []
 - Advanced education - rural [], or urban []
Public [], or private []
 - Where do you live rural [], or urban []

Financial information

2. Financial sources- **self sponsored** – who pays for your education _____
Receiving loan – what percent do you receive as your loan _____
3. Is there anyone else help to pay for your education? (*E.g. parents, relatives, NGOs, are parents employed?*)
 - Who _____ how? e.g. transport, books, food etc.

 - If you are employed do you get any support from your employer?
4. Do you have any other financial sources apart from the above? (e.g. small business, grants,

5. Is that amount enough for you? _____

Motivation

6. Why did you enrol into this university?

- Why did you choose this programme?
- *Probe expected earnings, well paid job etc.*

Perceptions

7. What is your view about your studies? (e.g. difficult).

- *Why is that so?*

8. Do you think your secondary education prepared you well for this programme? Explain.

9. How do you consider your learning environment at this university? Are they supportive enough for you? How? (E.g. learning facilities, teachers support, teaching methods, work load etc.).

- Any other factor?
- How does it help in your academic progress?

10. How do other people outside the university influence your academic progress (*e.g parents, friends, immediate family etc.*).

Experiences

11. What sort of social activities do you engage in campus?

- How does it help you academically?

12. What else do you think help you academically apart from the mentioned above?

13. In your opinion what are the differences between self-financed students and those who receive loans from the government in terms of academic progress?

Probe- why is that so.

14. Do you have anything to share?

Thank you



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Mwongozo wa usaili kwa wanafunzi.

Maelezo binafsi

1. Mwaka wa masomo ____, mchepuo _____
 - Jinsia _____
 - Umeoa/kuolewa? _____
 - Unaishi na nani nyumbani? _____
 - Kuna mtu yeyote anayekutegemea? _____ nani _____
 - umeajiriwa _____ na nani _____
 - Aina ya ajira: (Ni ya kudumu au ya muda mfupi, *inatoaje mwanya wa kujishughulisha na shughuli nyingine za kimasomo*).
 - *Elimu ya sekondari- kijijini [], mjini []*
Serikali [], au binafsi []
 - Kidato cha tano na sita- kijijini [], au mjini []
Serikali [], au binafsi []
 - Unaishi wapi- kijijini [], au mjini []

Maelezo ya kifedha

2. Chanzo cha fedha- **unajilipia** – nani anayekulipia _____
Unapata mkopo– unapata asilimia ngapi ya mkopo _____
 3. Kuna mtu yeyote anayekusaidia kulipia gharama za masomo yako ? (*mf wazazi, ndugu, mashirika binafsi, wazazi wako wameajiriwa?*)
 - Nani anayekusaidia _____ anakusaidia vitu gani mf usafiri, vitabu, chakula nk.
 - Kama umeajiriwa je unapata msaada wowote toka kwa mwajiri wako?
 4. Unavyanzo vingine vya kifedha zaidi ya hivyo hapo juu?
-

5. Kiasi unachopata kinakidhi mahitaji yako? _____

Motisha

6. Ni kwa nini uliamua kujiunga na chuo hiki?

- Ni kwa nini uliamua kuchagua mchepuo huu?

(kipato unachotarajia, kazi inayolipa vizuri ili uweze kulipa mkopo au gharama za masomo n.k).

Mitazamo

7. Unayaonaje masomo yako (mf, magumu sana).

- *Unafikiri ni kwa nini?*

8. Unafikiri elimu yako ya sekondari ilikuandaa vema kwa mchepuo huu? Elezea.

9. Unaonaje mazingira ya usomaji katika chuo hiki? Yanakusaidiaje katika usomaji

(mf, vifaa vya kusomea, ushirikiano na walimu, njia za kufundishia, kazi za darasani nk.)

- Kitu kingine?
- Inakusaidiaje katika maendeleo ya kitaaluma?

10. Ni jinsi gani watu wengine nje ya chuo wanavyokusaidia katika maendeleo yako kitaaluma.

Mfano, waazazi, maarafiki, familia unayoishi nayo nk).

Uzoefu

11. Unajihusisha na shughuli gani za kijamii ukiwa chuoni?

- Zinakusaidiaje katika maendeleo yako ya kitaaluma?

12. Ni mambo gani unayodhani yanachangia maendeleo yako ya kitaaluma zaidi ya hayo uliyoyaeleza hapo juu.

13. Kwa mawazo yako inafikiri kunatofauti gani ya maendeleo ya kitaaluma kati ya wanachuo wanaojilipia gharama zote za masomo na wale wanaopata mkopo toka serikalini?

- *Unafikiri ni kwa nini?*

14. Unakitu chochote ambacho ungependa kuongezea?

Asante kwa ushirikiano wako.



Teachers' interview guide

Personal information

1. For how long have you been teaching in this university?
2. Which course(s) are you teaching in this programme?

Perception

3. What do you think about students' academic performance in this university?
 - Do you think your students are performing well?
 - If yes/no explain why you think so.
4. What factors do you think contribute to students' success?
 - What factors do you think contribute to students' failure?
 - *Probe- cost sharing, learning environment, leaning ability, motivation etc.*
5. Do you think there is any variation exists between those who receive the loan and self-sponsored students in terms of academic progress?
 - Why do you think so?
6. Anything to add?

Thank you.



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Mwongozo wa usaili kwa walimu

Maelezo binafsi

1. Ni kwa muda gani umekuwa ukifundisha katika chuo hiki?
2. Unafundisha masomo gani katika mchepuo huu?

Mitazamo

3. Unayaonaje maendeleo ya wanachuo katika chuo hiki?
 - Unadhani wanachuo wanafaulu vizuri?
 - Kama ndiyo/hapana, ni kwa nini
4. Ni mambo gani unadhani yanachangia katika maendeleo ya wanachuo kitaaluma?
 - Ni mambo gani unadhani yanachangia mandeleo duni ya kitaaluma kwa wanafunzi. (*Mfano: uchangiaji wa gharama za masomo, mazingira ya kusomea, uwezo wa wanachuo/akili, motisha*).
5. Unafikiri kuna tofauti yoyote ya maendeleo ya kitaaluma kati ya wanachuo wanaojilipia gharama zote za masomo na wale wanaopata mkopo toka serikalini?
 - Ni kwanini unafikiri hivyo?
6. Una jambo lolote la kuongezea?

Asante kwa ushirikiano wako.

Appendix 2: An example of a matrix framework with excerpts

question	100% male	100% female	50% female	50% male	private female	private male	female teacher	male teacher
Lives with	Town with parents	Town with brother-parents died	Rural with parents	Town with parents	Town with uncle parents died.	parents	-	-
Perception/ How is your studies	Time is very short ... the semester is very short, while there are many things to cover. Sometimes we go to class until night... teachers asked us to attend because they have not finished the syllabus while time is out. But this was in the first year, during the staggered semester.	subjects are ok... if we had a good foundation of English you will not find many things to be so difficult	The courses are not difficult but the issue is we have very short time in a semester. You may also be required to do a test while you are not prepared. Then you find that you don't perform well not because you don't know but you didn't have enough time for preparation.	When we arrived here for the first time we were to study many courses ... English language is a big problem for most of us... (pause), I could remember during one of our examinations I answered a question wrongly because I did not understand the meaning.	There are other subjects like law, mathematics and economics that we have to read but I do not see if they are important to us. You know here we struggle to read other things that do not even relate to our career. I see this university is different from others, here you can't relax...	In fact subjects are not difficult but the time table is very compact ...	-	Also may be it is the way we have scheduled our... (pause) our academic calendar . The semester is too compact and breaks are not enough. We have to finish this within fourteen weeks. Therefore you may see somehow it brings some sort of pressure to students and teachers too

Appendix 3: An introduction letter from the University of Oslo



UNIVERSITETET I OSLO
DET UTDANNINGSVITENSKAPELIGE FAKULTET

To whom it may concern

Department of Educational Research
P.O. Box 1092 Blindern
N-0317 Oslo

Date: 20.12.2010
Your ref.:
Our ref.: kristi.bareus@ped.uio.no

Visiting address:
Sem Sælandsvei 7, Helga Ling's Building, 5th floor
Telephone: +47 22 84 44 75
Fax: +47 22 85 42 50
www.uv.uio.no

ASSISTANCE IN THE CONDUCTION OF FIELD-WORK

This is to confirm that the student, Rabia Zakaria Nyakunga, born 09.12.1980, is a second year student in the Master programme in Higher Education at the Department of Educational Research at the University of Oslo, Norway.

In the second year our students are required to write a Master thesis of 50 to 80 pages. Rabia Zakaria Nyakunga's tentative thesis title is: "Cost. Sharing and Its Impact on Students' Academic Performance in Tanzanian Universities."

The field-work may incorporate interviews with educational practitioners and decision-makers, class-room observation and documentary analysis. The type of data gathered should be discussed with the relevant authorities. Ms. Nyakunga will be conducting her research from January 3rd until January 30th 2011 in Tanzanian universities. The main participants of the study will be students and teachers. It is our hope that the work produced by the student will not only benefit her in her academic career but also be of use to the future of Tanzania.

We kindly ask you to give Ms. Nykunga all possible assistance during her field-work.

Yours sincerely,

Kristi Bareus
Senior Executive Officer



UNIVERSITY OF OSLO
Department of Education
Box 1092 Blindern
N-0317 Oslo

Appendix 4: Permission letter to conduct research from Mzumbe University



MZUMBE UNIVERSITY
(CHUO KIKUU MZUMBE)
DEPARTMENT OF RESEARCH AND PUBLICATIONS

Tel: +255 029 2604380/4391
Fax: +255 029 2604182
Cell: +987 084265
E-mail: mu@mzumbe.ac.tz
Website: www.mzumbe.ac.tz

P.O. BOX 84
MZUMBE
MOROGORO, TANZANIA

Ref: MU/OR/R.2/1/3

13th January, 2011

University of OSLO,
Department of Education,
P.O. Box 1092 Blindern,
N-0317 OSLO.

Attn: Rabia Zakaria Nyakunga

RE: ASSISTANCE IN THE CONDUCTION OF FIELD WORK

Reference is made to your letter No. kisti.barcus@ped.uio.no dated 20th December, 2010 requesting assistance to Rabia Zakari to conduct field work at our University that will enable her to write a Master thesis on *"Cost Sharing and Its Impact on Students' Academic Performance in Tanzanian Universities."*

We are glad to inform you that your request has been granted. Respective offices would be willing to work with her and assist her in obtaining the required information.


Romanus L. Dimoso (PhD)
For: **VICE CHANCELLOR**

MU
RESEARCH AND PUBLICATIONS
P.O. BOX 84
MZUMBE/MOROGORO

C.C: Vice Chancellor
" Deputy Vice Chancellor (Academic)
" Director, DRPS
" Dean, F'AM - Please assist her accordingly
" Admission Officer - "
" Interim Students Loan Board Officer - "
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