



**HESLB**



# GUIDELINES AND CRITERIA FOR ISSUANCE OF LOANS AND GRANTS TO STUDENTS (LOCAL UNDERGRADUATE STUDIES)

**2023/2024**

**[www.heslb.go.tz](http://www.heslb.go.tz)**



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## **LIST OF ABBREVIATIONS**

<b>ACSEEE</b>	Advanced Certificate of Secondary Education Examination
<b>BS</b>	Book and Stationery
<b>CLB</b>	Continuing Loan Beneficiaries
<b>CSEE</b>	Certificate of Secondary Education
<b>FTCA</b>	First-Time Continuing Applicants
<b>FPT</b>	Field Practical Training
<b>HESLB</b>	Higher Education Students' Loans Board
<b>MA</b>	Meals and Accommodation
<b>MT</b>	Means Testing
<b>NACTVET</b>	National Council for Technical and Vocational Educational Training
<b>OLAMS</b>	Online Loan Application and Management System
<b>PDF</b>	Parent Disability Form
<b>RES</b>	Research Expenses
<b>RITA</b>	Registration, Insolvency and Trusteeship Agency
<b>SCSF</b>	Corporate Sponsorship Form
<b>SDF</b>	Self-Disability Form
<b>SES</b>	Socio-Economic Status
<b>SIPA</b>	Students' Individual Permanent Account
<b>SFR</b>	Special Faculty Requirements
<b>TASAF</b>	Tanzania Social Action Fund
<b>TCU</b>	Tanzania Commission for Universities

## **GUIDELINES AND CRITERIA FOR ISSUANCE OF STUDENTS' LOANS AND GRANTS FOR ACADEMIC YEAR 2023/2024**

### **1.0 IMPORTANT INSTRUCTIONS TO ALL LOAN APPLICANTS**

All loan applicants for Academic Year **2023/2024** are required to observe the following:-

- (i) Read and follow application procedures stated in these Guidelines;
- (ii) Ensure that the Form Four Index Number provided when applying for loan matches with the one used in your application for admission to University or College;
- (iii) Applicants who sat for Form Four Examination more than once are required to list all Form Four Index Numbers;
- (iv) All documents submitted to support application should be certified by relevant authorities as specified in these Guidelines;
- (v) Ensure that all birth/death certificates are certified by the Registration, Insolvency and Trusteeship Agency (RITA), or Zanzibar Civil Status Registration Agency (ZCSRA) to ascertain their validity;
- (vi) Applicants born abroad should obtain a letter from RITA or ZCSRA to validate birth information. For applicants whose parent(s) died abroad should also obtain a letter from RITA to validate information provided;
- (vii) Ensure that loan application form is dully filled and signed before submission;
- (viii) Ensure that bank account details are properly filled in the application form. It should be noted that, if successful, the supplied bank details will be used to process payment, and therefore, they may not be changed without prior notice to HESLB;
- (ix) Applicants should provide a registered and reachable mobile phone number. The provided mobile phone number will be used to inform the applicant on the loan application progress; and
- (x) All applicants must strictly observe the set application deadline.

## 2.0 OVERVIEW

These Guidelines applies to students who wish to apply for higher education loans to facilitate their undergraduate studies in local higher education institutions in academic year **2023-2024**. In order to allow students to apply, the application window for Academic Year **2023/2024** will be open from **15<sup>th</sup> July, 2023** through **15<sup>th</sup> October, 2023**.

## 3.0 NEEDINESS AND ELIGIBILITY PARAMETERS

HESLB Act and regulations provide for general eligibility and criteria for post-secondary financial assistance. Therefore, students admitted in accredited higher education institutions will be subjected to the following parameters: -

### 3.1 Primary Criteria for Financial Support

#### 3.1.1 First year applicants

- (i) A Tanzania citizen not older than **35 years** at the time of application;
- (ii) Full time admission into an accredited higher education institution in Tanzania including the Open University of Tanzania;
- (iii) A complete and correct application through the Online Loan Application and Management System (**OLAMS**);
- (iv) Must not have a formal or regular income from employment or established contract in either public or private sector;
- (v) Proof to have repaid at **least 25%** of any previous loan received from HESLB. This is applicable only to students ever dropped or discontinued from studies;
- (vi) Must have completed **ACSEE** or other equivalent qualifications within **five (5)** years, i.e. **from 2019-2023** inclusive.

#### 3.1.2 Primary Criteria for continuing loan beneficiaries (CLB) and first-time continuing applicants (FTCA)

For the purpose of these Guidelines, CLB are HESLB loan beneficiaries who are proceeding into second and subsequent years of studies. Further, FTCAs are continuing students who are not HESLB loans beneficiaries and they would wish to be considered for loans in the 2023/2024.

In addition to criteria **under 3.1**, for both CLBs and FTCAs to be considered for loans; HESLB must receive approved academic progress report from respective HEIs establishing that the applicant has qualified/passed. Therefore, FTCAs are advised to consult Loan Desk Officers at their respective institution for guidance.

## 3.2 Secondary Criteria Resource allocation parameters

To balance equity and national priorities, the following parameters will be applicable in the order of priority

### 3.2.1 The socio-economic status (SES)

- (i) Orphanage
- (ii) Household vulnerability such as **TASAF** or any other relevant national support schemes
- (iii) Self and parent disability
- (iv) Sex
- (v) Parent/ guardian employment status

### 3.2.2 Ranking and awarding considerations

The following parameters will be used to determine weights for individual applicants: -

- (i) National priority programs as detailed in program impact clustering under **Section 4** of these Guidelines;
- (ii) Academic performance based on entry qualification award (academic merit); and
- (iii) Affirmative and inclusion parameters to respond to sex, geopolitics and union related ambitions.

## 3.3 Relevant documents to support application

The following are the key documents to support application: -

- (i) Death certificate to prove orphanage (**RITA or ZCSRA**);
- (ii) Self-Disability Form (**SDF-1**) endorsed by the District Medical Officer (DMO) or Regional Medical Officer (RMO) or any designated medical

- expert with recognized affiliations;
- (iii) Parent Disability Form (**PDF-2**) endorsed by the District Medical Officer (DMO) or Regional Medical Officer (RMO) or any designated medical expert with recognized affiliations;
- (iv) Corporate Sponsorship Form (**SCSF-3**) supporting financial assistance received by applicant during pre-university/college schooling. **SCSF-3** to be endorsed by applicant's corporate sponsor;
- (v) Household vulnerability evidence endorsed by approved District Social Welfare Officer;
- (vi) Retirement letter endorsed by the last employer recognized by the National Pension Scheme;
- (vii) Social Support Beneficiary's number from Tanzania Social Action Fund (TASAF).

#### 4.0 PROGRAMME CLUSTERS

All accredited degree programmes shall be categorized into three clusters reflecting national priorities as defined in the National Skills Development Strategy (NSDS). The NSDS provide six thematic areas listed as high impact drivers towards attainment of the National economic growth. These includes the following: -

- (i) Agribusiness,
- (ii) Tourism and hospitality,
- (iii) Energy,
- (iv) Transport and logistics,
- (v) Construction and
- (vi) ICT

##### 4.1 Cluster One Programmes

- (i) Education in Science Subjects: Physics, Chemistry, Biology, Mathematics ICT and Technical and Vocational Training;
- (ii) Health Sciences (Doctor of Medicine, Dental Surgery, Veterinary Medicine, Pharmacy, Nursing, Midwifery, Prosthetics and Orthotics, Physiotherapy, Biomedicine, Biotechnology and Laboratory sciences, Radiotherapy Technology);
- (iii) Engineering sciences: Civil, Mechanical, Electrical, Mining, Mineral and Processing, Textile, Chemical and Processing, Agriculture, Food and

Processing, Automobile, Industrial, Maritime Transportation, Marine Technology, Electronics and Telecommunication, and Bio- Processing and Post-Harvest, Water and Irrigation, Aircraft Maintenance and Pilot Engineering

- (iv) Petroleum Geology, Petroleum Chemistry, Oil and Gas;
- (v) ICT and Programming, Information Systems Management;
- (vi) Actuarial and Data sciences;
- (vii) Agriculture, Forestry, Animal Sciences and Production Management; and
- (viii) Bachelor of Arts in Kiswahili.
- (ix) Education in Technical and Vocational Training

#### 4.2 Cluster Two Programmes

- (i) Basic Sciences: Applied Zoology, Botanical, Chemistry, Physics, Biology, Microbiology, Molecular Biology and Biotechnology, Fisheries and Aquaculture, Aquatic Environmental Sciences and Conservation, Geology, Mathematics and Statistics, Environmental Sciences, Environmental Health, Wildlife and Conservation, Environmental and Industrial Metrology; and
- (ii) Lands and Valuation Sciences: (Architecture, Landscape and Architecture, Interior Design, Building Survey, Building Economics, Urban and Regional Planning, Land Management and Valuation and Geospatial Technology.

#### 4.3 Cluster Three Programmes

Humanities, Business Management and Social Sciences: Accountancy, Marketing, Finance, Economics, Statistics, Environment, Community Development, Social Welfare, Development studies, Sociology, Political Sciences, Arts, painting, creative science, Music, Law and Legal Studies, Languages, Literature, Geography, Psychology, Anthropology, Archeology, Media and Communications Studies.,

All new programmes received by HESLB shall be included into the above-mentioned categories respectively.

### 5.0 MEANS TESTING, LOAN ITEMS AND AMOUNTS TO BE ALLOCATED

#### 5.1 Means Testing System

Means Testing (**MT**) will be used to determine applicants' neediness for loan allocation based on tuition fee paid in **CSEE**, **ACSEE** and/or equivalent qualifications including diplomas.

#### 5.2 Loan Items and Maximum Amounts

Successful applicants will be financed a maximum amount equivalent to established neediness. The established maximum lump sum will be distributed in the loan items as per the following sequence; Meals and Accommodation **(MA)**, Tuition Fee **(TF)**, Books and Stationery Expenses **(BS)**, Special Faculty Requirements **(SFR)**, Research Expenses **(RES)** and finally Field Practical Training **(FPT)**.

HESLB may provide loans to cover all or some of the following items:-

### 5.2.1 Meals and Accommodation (MA)

MA maximum amount will be calculated at **TZS. 10,000.00** per day during on campus training as per HEIs almanac for respective academic year.

### 5.2.2 Tuition fee rates

The maximum tuition fee of **TZS 3,100,000.00** per annum based on the comparable rates charged by public institution.

### 5.2.3 Books and stationery expenses

A maximum of **TZS 200,000.00** per annum for Books and Stationery may be granted to eligible and needy students

### 5.2.4 Special Faculty Requirement (SFR)

Subject to Means Testing results, applicant may be availed with Special Faculty Requirement **(SFR)** loans up to **100%** but only for study programmes that require special faculty requirement items and only for specified items as approved by **TCU/NACTVET** based on the rates comparable to public institutions.

Upon request, eligible and needy students with disability may be considered for additional loan to cater for assistance and special academic material requirements as may be determined by HESLB.

### 5.2.5 Field practical training/Teaching Practical (FPT)

Field Practical Training/Teaching Practical **(FPT)** loans at the rate of **TZS 10,000.00 per day** up to a maximum of **56 days** in a year.

HESLB may provide such loans for those programmes that require Field Practical Training **(FPT)** as recommended by the respective Higher Education Institutions and approved by the Tanzania Commission for Universities **(TCU)** and the National Council for Technical and Vocational Educational Training **(NACTVET)**.

### 5.2.6 Research Expenses



HESLB may provide **100% loans** for Research expenses in selected fields only, based on the rates applicable at public institutions and as may be endorsed by either **TCU** or **NACTVET**. These fields include:-

- Health Sciences
- Engineering
- Agriculture
- Land Sciences
- Other eligible undergraduate programmes may be given Research loans to the tune of **TZS 100,000.00** in their final year of study.

### 5.3 Continuing Students Who Are Loan Beneficiaries

All continuing loan beneficiaries shall be eligible for subsequent loan allocation and disbursement after HESLB has received examination results confirming the beneficiaries have passed and qualify to continue with studies in subsequent year.

Further, beginning academic year **2023/2024**, all **SECOND YEAR STUDENTS** will be **REQUIRED** to submit their National Identification Number (**NIN**), the Registration number and the Bank Account details before any disbursement is made to them through their SIPA Account.

### 5.4 Payment Mode

Payments for **MA, BS, FPT, SFR** and **RES** items shall be made directly to students while TF shall be paid to the respective Higher Education Institutions (HEIs). All payments shall be effected after the students' acknowledgement through prescribed method at respective Higher Education Institution through verified bank account details provided during application for loans.

In the event a student does not sign or acknowledge receipt of fund on time, the loan shall be returned to HESLB after expiry of 30 days from the date the transaction information was received at the Higher Education Institution and student notified through mobile phone. The amount RETURNED shall not be paid back to a student. However, the unpaid amount shall not be part of the beneficiary's debt. Any subsequent payments must be confirmed by the respective HEI.

## 6.0 OTHER CONDITIONS

### 6.1 Liability of guarantors and parents

Parents/Guarantors are responsible for confirmation of correctness and accuracy of information submitted in the application before signing.

Guarantors are expected to ensure that loans are repaid and must be aware of the beneficiaries' whereabouts until the loan is fully repaid. In case of default, guarantors shall be responsible to settle the due unpaid loan in full.

An applicant is required to append Guarantor's passport size photo and a certified copy of one of the following Identifications issued by Government authorities of the United Republic of Tanzania and the Revolutionary Government of Zanzibar:-

- (i) National Identification card;
- (ii) Voter's registration card;
- (iii) Driving License;
- (iv) Tanzanian Passport; or
- (v) Zanzibar Resident ID.

## 6.2 Loan Repayment

Upon completion of higher education studies, a loan beneficiary shall be required to repay his/her loan in full or through monthly deductions of not less than **15%** of basic salary/income or a sum not less than **TZS 100,000.00** a month for beneficiaries in full the informal sector. In case of termination of studies, the total amount received shall be repaid in full. All loans shall be subject to one-time **1%** administration fee on principal amount.

## 7.0 INTER-UNIVERSITY AND INTERNAL TRANSFERS

In the event a loan beneficiary transfers from one Higher Education Institution to another or shift from one degree programme to another within the same Higher Education Institution, loan transfer will be executed upon receiving confirmation from relevant authorities. HESLB shall not raise a duplicate loan payment to students who voluntarily move to other Higher Education Institutions.

Transfers will not trigger upward changes on the initial loan amounts allocated to individual beneficiaries unless the student was transferred by authorities.

## 8.0 MODE OF APPLICATION

All loan applications will be done through Online Loan Application and Management System (OLAMS). Applicants are **REQUIRED** to use the same Form Four Index Number used while applying for admission.

Upon completion of online loan application process, applicant **SHOULD** print out the application form and Loan Agreement. Thereafter, obtain appropriate authentications, sign the forms, attach necessary documents. After obtaining authentications, signing the form and attaching necessary documents, the applicant will be required to upload necessary attachments and signed pages

## 9.0 LOAN APPLICATION FEE

Applicants must pay a non-refundable, one-off application fee of **TZS 30,000.00** using system generated control number vide bank (NMB, CRDB, TCB, NBC) or mobile money networks (Airtel Money, AzamPesa, M-PESA, TigoPesa) for details visit: <https://olas.heslb.go.tz>.

## 10.0 LOAN APPLICATION DEADLINE

The Loan Application window for **2023/2024** opens on **15<sup>th</sup> July, 2023** to **15<sup>th</sup> October, 2023**. These Guidelines are available in [www.heslb.go.tz](http://www.heslb.go.tz).

### 10.1 Publication of the list of Successful Loan Applicants

A list of successful loan applicants with their corresponding allocations shall be published through the **Student's Individual Permanent Account (SIPA)** used during application or on HESLB website: [www.heslb.go.tz](http://www.heslb.go.tz) after Batch Approval.

## 11.0 APPEAL AGAINST AWARDED LOAN AMOUNTS

Unsatisfied applicant may complete and submit an appeal through Online Appeal window which will be open from **15<sup>th</sup>-20<sup>th</sup> November, 2023** and thereafter results will be communicated through SIPA.

## 12.0 INQUIRIES AND COMPLAINTS

Applicants or loan beneficiaries with inquiries or complaints will have to follow procedures displayed in the loan application window's Helpdesk.

**Issued by:-  
THE EXECUTIVE DIRECTOR  
JULY, 2023**

# Loans Application 2023/2024

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