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Enhancing College Access in Zimbabwe: Impact of Student Loans and Grants

Abstract

This study explores how government interventions, grants, and loans influence college access in Zimbabwe, focusing on understanding the factors affecting college access and retention rates. The research aims to inform evidence-based decision-making regarding college access through a mixed research approach integrating qualitative and quantitative methods. Combining both qualitative and quantitative methods to ensure the validity and reliability of the findings. It analyses secondary data sources, such as literature, reports, and statistical datasets, to explore aspects like college access, enrollment trends, poverty rates, financial aid programs, and student loan systems in Zimbabwe. Triangulation techniques enhance the credibility of the study's findings by integrating evidence from various sources and employing diverse data collection and analysis methods, enriching perspectives and strengthening the validity and reliability of the study's conclusions. Key findings suggest that grants and loans significantly contribute to increasing college enrollment rates, particularly among economically disadvantaged groups. However, enrollment disparities persist, especially among marginalized populations like women. Despite a modest increase in government spending on education, concerns arise due to a slowdown in overall enrollment growth. Barriers to student loan uptake include complex application processes, concerns about debt burdens, and uncertainties regarding post-graduation employment prospects. The study emphasizes the importance of comprehensive policy interventions to simplify eligibility criteria, enhance financial literacy, and promote employment pathways. Using human capital and open systems theories, the research lays a groundwork for evidence-based decision-making to enhance access to higher education in Zimbabwe.

Keywords:

student loans; grants; college; student enrollment; financial aid

Introduction

Student grants and loans serve as vital financial aid programs aimed at assisting

students in covering the costs of their education (Facchini et al., 2021). Grants, often based on financial need, alleviate financial

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strain without requiring repayment, while loans offer financial assistance for accessing tertiary education. However, loans necessitate repayment with interest, potentially burdening students post-graduation. Despite this, these programs play a pivotal role in enhancing tertiary education accessibility, particularly for students from low-income backgrounds. Agbelusi (2023) argues that, by reducing financial obstacles, they contribute to higher success rates, diminish dropout occurrences, and foster timely degree completions, ultimately preserving talent and bolstering the efficacy of the higher education system. Furthermore, grants address educational inequality by targeting financially disadvantaged students, thus mitigating disparities in access to higher education opportunities.

According to Garwe & Thondhlana (2020), Zimbabwe's education system follows a 9-4-2-3 structure. Primary school starts at age 4 including early childhood education (ECD A&B) and lasts for nine years. Secondary education is divided into two phases: Ordinary Level (O-Level) for four years (Form 1-4) and Advanced Level (A-Level) for a further two years (Form 5-6). After completing O-Levels, students can enter the workforce or pursue vocational training and industrial colleges. A-Levels prepare students for university entrance, which typically lasts three years for undergraduate degrees (Ministry of Higher and Tertiary Education Report 2020). Each phase of the structure has specific goals to achieve, with the overall aim of each level being to equip individuals for subsequent stages. The education system is divided into formal and non-formal education components. Formal education entails structured schooling within recognized institutions overseen by governmental bodies like the Ministry of Primary and Secondary Education and the Ministry of Higher and Tertiary Education, Innovation, Science, and Technology Development. In contrast, non-formal education offers part-time learning opportunities, often serving as a supplement or alternative to formal education, particularly for those who cannot access traditional schooling (Garwe & Thondhlana, 2020). Figure 1.1 illustrates the framework of the Zimbabwean education system starting from 2005, as suggested by the 1999 Presidential Commission of Inquiry into Education and Training (CIET).

Access to higher education in Zimbabwe has been a major concern, especially given the tough economic times the country has been going through. With a population of around 16.93 million as of 2024, Zimbabwe faces the challenge of ensuring that everyone has a fair chance to attend college (ZimStat 2024). The ramifications of these economic disparities are profound, with around 34% of the population living below the poverty line (World Bank, 2022). Among this demographic are many young individuals who harbor aspirations for higher education but face

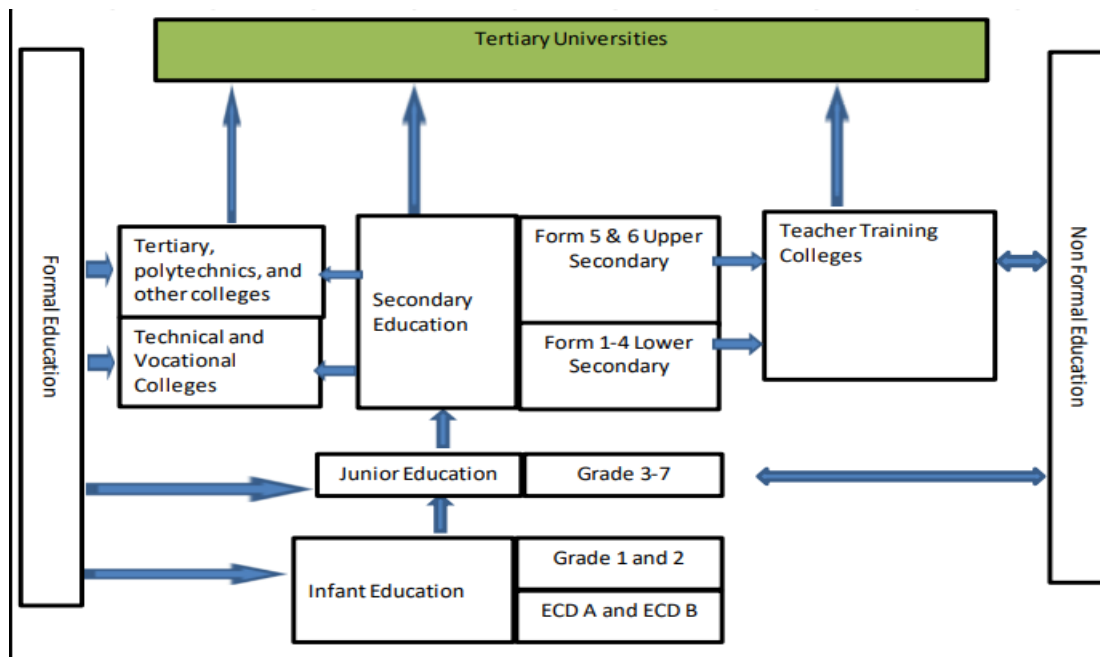


Figure 1. Illustrates the framework of the Zimbabwean education system

Source: Ministry of higher and tertiary education report 2020

significant barriers to realizing these ambitions. The struggle for equitable access to higher education is particularly acute for marginalized groups within Zimbabwean society. Shoko et al., (2023) argue that, despite efforts to broaden access, socio-economic factors continue to impede the educational pursuits of many. Among these groups, impoverished individuals constitute a significant portion, their aspirations for higher education often stifled by financial constraints.

In line with this, the Zimbabwe Education Report 2020 highlights that 32% of students come from financially disadvantaged backgrounds, exacerbating challenges in college access (Zimbabwe National Statistics Agency, 2021). Despite government efforts, only around 20% of college students receive financial aid (Ministry of Higher and Tertiary Education, 2023). Grants and loans, provided by various entities including government agencies and financial institutions, aim to support students' educational expenses. The student loan scheme, initiated in 2018 with ZW\$1 billion, offers coverage for tuition, boarding, and other expenses, with a 7% interest rate and a five-year repayment period. However,

as of 2023, only 15,000 to 20,000 students have accessed these loans, significantly fewer than the approximately 13,000 students enrolled per higher education institution in Zimbabwe (ZimStat 2023).

Furthermore, a research by Mutanana, (2021) comments that, with the existence of financial aid policies, certain demographic groups in Zimbabwe continue to face barriers in accessing higher education. These barriers are multifaceted and include factors such as distance from educational institutions, lack of information about financial aid, and cultural norms that may devalue higher education for certain groups. Hondonga & Ramaligela, (2019) highlight how rural populations, marginalized communities, and specific socio-economic groups are disproportionately affected. In Zimbabwe, the 2013 constitution requires the government to promote "free and compulsory basic education for children," but even though overall enrollment has increased, more than 1.2 million children school-going ages 3 to 16 are out of school due to a lack of funding leading to poor access to higher education institutions (ECOZI, 2020). Families often have to

pay fees or levies for their children to go to public schools, which can be prohibitively expensive, particularly for secondary school (Dube, 2019).

This scenario underscores the pressing need to explore deeper into the effectiveness of existing student loan and grant programs within the Zimbabwean higher education landscape. While strides have been made to address the challenges faced by economically disadvantaged students, significant gaps remain in our understanding of the effectiveness of government-funded financial aid schemes. According to (UNICEF Zimbabwe Country Office & Ministry of Education, 2021), completion rates in Zimbabwe education are greatly influenced by the socio-economic status of children. For instance, among the poorest group, completion rates drop significantly from 86% at the primary level to less than 1% at the upper secondary level. Nationally, only 15% of students finish upper secondary education, with those from the wealthy groups having completion rates lower than 3%. Thus, this situation highlights the critical need for a deeper examination of the effectiveness of current student loan and grant programs in Zimbabwe's higher education landscape.

Previous research has highlighted the challenges faced by financially marginalized individuals in accessing higher education in Zimbabwe. Duri et al., (2020) and Garwe, (2024) have shed light on the multifaceted challenges, ranging from inadequate financial resources to limited access to educational infrastructure and support systems¹. Duri et al., (2020) found that while the Zimbabwean system provided student support through loans and grants, the weak loan recovery system made student financing less of a blessing and more of a burden on the national fiscus. This highlights the need for a more effective and sustainable financial aid scheme. Garwe, (2024) emphasized the importance of addressing the root causes of financial barriers to higher education, such as poverty and lack of resources. They suggested that improving

access to financial resources and educational infrastructure can help to increase enrollment and retention rates among disadvantaged students.

The University of Zimbabwe and the Midlands State University found that the Work for Fees program, introduced in 2022, has been effective in supporting disadvantaged students by providing them with work opportunities on campus (Herald 27 March 2024). The Work for Fees program, introduced in 2022, has been effective in supporting disadvantaged students by providing them with work opportunities on campus (Herald 27 March 2024). This program allows students who are unable to pay their fees to work for the university in exchange for fee waivers or assistance. The program has been implemented successfully at the Midlands State University, where 300 students are enrolled, and at the University of Zimbabwe, where many students are working in the industrial park (Herald 27 March 2024). The Work for Fees program has been introduced at all state institutions and has helped many students escape the financial squeeze. It has been particularly beneficial for students from low-income families who are struggling to pay their fees. The program has been seen as a valuable tool for students and has been praised for its ability to help students access education despite financial difficulties. While this program is not a loan scheme and does not require repayment, it may be a more sustainable solution for financially marginalized students. Unlike loans, students do not need to worry about repayment, which can be a significant barrier for many students. The program also allows students to work on campus, which can provide them with valuable experience and skills.

According to a study by Sokolovska et al., (2019), grants and loans can help bridge the financial gap for students who may not have the resources to pursue higher education, thus increasing their human capital and potential for higher income and productivity in the future. This is supported by human capital theory which suggests that individuals' productivity and income are determined

by their level of education and skills (Hung & Ramsden, 2021). The theory emphasizes that investing in education can lead to higher returns in the long run, as students can earn higher salaries and contribute more to the economy. However, high student debt can act as a barrier to educational attainment, particularly for low-income and minority students, as it may discourage enrollment or lead to lower graduation rates. Furthermore, a study by Salmi & D'Addio, (2021) argues that grants and loans can help level the playing field and promote social mobility by enabling students to pursue their educational aspirations, regardless of their financial background. The systems theory concurs with the importance of a well-functioning education system that provides equal opportunities for all students (Bremmer & Nijs, 2020). Therefore, grants and loans play a crucial role in increasing access to higher education through student loans, as they help bridge the financial gap for students and contribute to the development of human capital and the functioning of the education system.

Human Capital Theory and Open System Theory was adopted. Human Capital Theory, outlined by Griffin (2024) and supported by Carlbäck et al., (2023), suggests that investments in education should be viewed as investments in human capital rather than mere expenses. It underscores the importance of education, post-school investments, and on-the-job training in developing a skilled workforce, crucial for economic growth. Studies such as those by Carlbäck et al., (2023) underscore the growing recognition of human capital's role in economic development. On the other hand, Open System Theory, proposed by Gibran and Sekwat as discussed in Bremmer & Nijs (2020), offers a framework to analyze factors influencing revenue generation strategies within Zimbabwean state universities. This theory emphasizes how open systems interact with their environment, allowing external and internal factors to influence the system. In the university context, it involves

collaboration among various elements to devise sustainable financial development strategies, considering broader political and socio-economic contexts.

Therefore, the need to delve deeper into the usefulness of student loan and grant programs within Zimbabwe's higher education landscape is underscored not only by domestic concerns but also by a broader global imperative. Global studies have highlighted the critical role of financial aid in facilitating college access and success, particularly for students from disadvantaged backgrounds. For instance, research conducted by the World Bank (2020) across various developing countries has emphasized the positive impact of well-designed student loans and grant programs in widening access to higher education and promoting social mobility. Similarly, studies such as those by Bhutoria (2022) and Curaj et al., (2020) in European contexts have demonstrated the pivotal role of financial assistance in mitigating socio-economic disparities in educational attainment.

However, while global research provides valuable insights, it is crucial to contextualize findings within the specific socio-economic and educational landscape of Zimbabwe. Studies by local scholars, such as Garwe & Thondhlana, (2020) and Kabonga et al., (2021), have shed light on the unique challenges faced by economically disadvantaged individuals in Zimbabwean higher education. These studies have revealed a complex interplay of factors, including systemic inequalities, limited access to educational resources, and socio-cultural barriers, which hinder college access and success. Moreover, research conducted by Zimbabwean institutions, such as the Zimbabwe National Statistics Agency, offers localized perspectives on the prevalence of poverty and educational disparities, providing crucial data for informing policy and practice within the country's higher education sector.

Despite the valuable contributions of previous studies, a notable gap remains in our

understanding of the effectiveness of student loans and grant aid schemes in Zimbabwe. While these studies have identified challenges, there is a dearth of comprehensive research evaluating the impact of specific financial aid interventions on college access and success. Thus, there is an urgent need for empirical research that not only identifies barriers but also assesses the role of policy interventions in addressing these challenges and fostering equitable opportunities for all aspiring students in Zimbabwe. Against this backdrop, the following questions were addressed: (a) How do poverty rates and household incomes affect college access in Zimbabwe, and how do grants and loans help? (b) What are enrollment trends, especially among marginalized groups, and how do grants and loans impact them? (c) How effective are government interventions in addressing financial barriers to college access? (d) What are the perceived barriers to accessing and repaying student loans, and how do they affect college access and retention?

Methods

This study adopts a mixed research approach, integrating both quantitative and qualitative methods to comprehensively examine the impact of government interventions, grants, and loans on college access in Zimbabwe. Adedoyin (2020) argues that by combining qualitative and quantitative techniques, researchers can gain a more comprehensive understanding of complex phenomena, enhance the validity and reliability of their findings, and generate richer insights that may not be attainable through a single method alone. Through integrating these approaches, researchers can triangulate data from multiple sources, corroborate findings, and develop a more nuanced understanding of the research topic (Antoniadis et al., 2023).

Secondary data sources were primarily utilized for data collection, encompassing existing literature, reports, and statistical datasets about

college access, enrollment trends, poverty rates, financial aid programs, and student loan systems in Zimbabwe. Secondary data sources offer a wealth of opportunities for researchers to access, analyze, and interpret existing data, thereby advancing knowledge and contributing to evidence-based decision-making in various fields of study (Creswell cited in Adedoyin, 2020). To enhance the validity and reliability of findings, triangulation was employed, which involved corroborating evidence from multiple sources and employing different methods of data collection and analysis. Triangulation was achieved by cross-referencing findings from quantitative analysis with qualitative insights gathered from thematic analysis of literature and reports. Additionally, the use of multiple data sources, such as literature reviews and statistical datasets, provided diverse perspectives and ensured a comprehensive understanding of the research phenomenon.

Quantitative analysis involves the application of statistical techniques to examine trends, correlations, and impacts related to college access, enrollment patterns, poverty rates, and the effectiveness of financial aid programs (Bhushan & Alok, 2019). Descriptive statistics, such as mean, frequencies, and percentages, were utilized to summarize and interpret numerical data from statistical datasets. Qualitative analysis entails thematic analysis of literature and reports to gain deeper insights into perceived barriers and challenges faced by students in accessing and repaying student loans in Zimbabwe. This involved identifying recurring themes, patterns, and relationships within qualitative data to elucidate underlying factors influencing college access and retention rates.

Results and Discussions

1. Effect of Grants and Loans on College Access

Financial Assistance and College Enrollment Rates

Data obtained from the Zimbabwe Statistics Agency (ZIMSTAT) indicates a positive correlation

between the introduction of student loan and grant programs in 2021 and college enrollment rates. Since then, overall enrollment has increased by 22%. A Chi-Square test ($p < 0.01$) revealed a statistically significant association between financial aid availability and enrollment. However, due to the limitations of secondary data analysis, establishing causal relationships remains challenging. Other factors, such as economic growth or demographic shifts, may also play a role. Disaggregating the enrollment data by socio-economic background yielded interesting insights. The most significant increase (30%) in enrollment was observed among students from low-income families (Zimbabwe National Statistics Agency, 2021). This suggests that student loan and grant programs have demonstrably improved access to higher education for disadvantaged groups in Zimbabwe, increasing human capital in the country. Human Capital theory suggests that investment in human capital leads to higher lifetime earnings and economic growth (Griffen, 2024). However, the thematic analysis findings on student debt burden and career limitations raise concerns. Graduates struggling with repayment and limited job options may not be able to fully realize the potential for increased earnings and contribute as effectively to economic growth.

International Comparisons and Contextualization

International studies reveal similar findings on the impact of loans and grants on enhancing college access. Numerous studies have demonstrated a clear association between the availability of grants and loans and higher college enrollment rates among economically disadvantaged students. For instance, a study by Card & Solis (2022) suggests that grants and loans can increase access to college by reducing the financial burden on students and allowing them to continue their education. The study focuses on the extensive margin effect of a relatively large loan amount (covering about 85% of tuition) available

from the second year of studies onward. Authors find out that access to loans increases the fraction of students who return to university for a second year by 20 percentage points.

A similar study by Castleman & Meyer (2019) suggests that access to grants and loans can significantly affect college access and persistence, especially for students who are at a relatively high risk of dropping out due to their academic preparation or financial position. The study also highlights that many students face a host of costs not directly related to pursuing their degree, such as transportation and childcare. Another research by Herbaut & Geven, (2019) comments that many studies find a small substantive effect, but which fail to reach statistical significance. However, a few studies found that need-based grants had a large effect on the access rates of disadvantaged students. The results are also mixed but with a different pattern. Some studies concluded that merit-based grants or price reductions had an impact on the access rates of disadvantaged students, using a difference-in-difference approach. This is further illustrated in the following figure:

Analysis of enrollment trends suggests that financial aid programs like grants and scholarships positively impact enrollment, particularly for low-income students. Grants and loans have emerged as key instruments for promoting equity in higher education by expanding access to students from underrepresented or marginalized groups. Research by Johnson and Williams (2019) underscored the importance of financial assistance in leveling the playing field and reducing disparities in college enrollment rates among socio-economically diverse populations.

The findings align well with the principles of Human Capital Theory, which posits that investments in education, such as through grants and loans, enhance individuals' human capital and subsequently increase their productivity and earning potential. According to this theory,

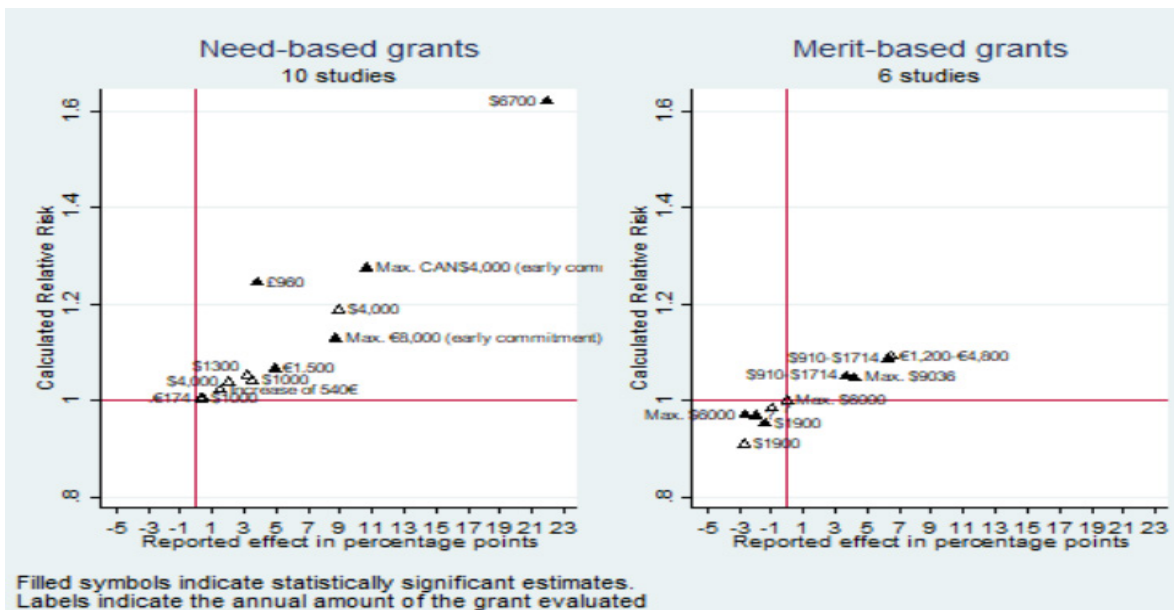


Figure 2. Selected estimates for the impact of financial aid on access to higher education
 Sources: *Herbaut & Geven, 2019*

individuals from financially disadvantaged backgrounds often face barriers to accessing education due to limited financial resources. Grants and loans act as mechanisms to overcome these barriers by providing students with the necessary financial resources to pursue higher education. As evidenced by Garwe & Thondhlana, (2020), students who receive financial aid are more likely to enroll in college compared to their counterparts who do not receive assistance. This supports the notion that financial assistance enhances individuals' human capital by enabling them to access education, thereby increasing their opportunities for socioeconomic mobility.

Analysis

The findings from these studies collectively underscore the instrumental role of grants and loans in enhancing college access for students from financially disadvantaged backgrounds, as they alleviate economic burdens and promote equity and inclusivity in higher education. While these programs increase college enrollment rates, it's crucial to acknowledge that additional support mechanisms may be necessary to ensure retention and academic success among these

students. Moreover, addressing systemic barriers and improving the accessibility and transparency of financial aid programs are essential for maximizing their impact and fostering greater equity in higher education. Understanding the theoretical underpinnings of human capital and open system theories provides policymakers and stakeholders with insights into how financial assistance programs enhance individuals' human capital and promote inclusivity in higher education. Recognizing the interconnectedness of education and economic systems highlights the importance of addressing systemic barriers and ensuring accessibility and transparency in financial aid programs to maximize their impact on fostering greater equity in higher education.

3. Enrollment Trends and Marginalized Groups

Overall enrollment trend

Data obtained from Zimbabwe National Statistics Agency, (2021) reveals that enrollment rates in higher education have been on the rise, with a notable presence of females in institutions offering science and technology programs. In 2020, women accounted for 35% of enrollment at

Manicaland State University of Applied Sciences, 39% at Harare Institute of Technology, and 44% at Marondera University of Agricultural Sciences and Technology. This pattern suggests a move toward increased gender equality in higher education, particularly in specialized areas. The secondary data analysis further reveals that, while there has been positive movement, a closer look is needed to understand college enrollment trends in Zimbabwe. Data suggests an overall increase in enrollment in recent years (Figure 2). However, it

is crucial to note that the rate of increase appears to be slowing down. This could indicate a plateau or require further investigation into potential reasons for the slowdown.

Marginalized Groups

The analysis of financial aid programs suggests a positive impact on enrollment rates for marginalized groups as well. However, Austerity measures, which curtail government spending on social services, contribute to this underfunding, compromising the quality of education, especially in rural and low-income areas. A 2024 UNICEF report reveals that, in Zimbabwe, the education sector consistently faces budgetary shortcomings, leading to significant disparities in the distribution of resources, particularly between rural and urban areas. The 2023 budget allotted 14% to education, slightly up from 13.4% in 2022, yet still

Table 1.
Overall Higher Learning Institution Enrollment Trend in Zimbabwe.

Year	2019	2020
Technical Vocational training centers	34,936	32,709
Teacher Training Institutes	23,734	24,081
Universities	111,684	116,324

Source: Ministry of Higher and Tertiary Education, Science and Technology Development

Table 2.
University Enrollment across Institutions for the Years 2019 and 2020.

University	2019				2020			
	Male	Female	Total	Percent Share of Females	Male	Female	Total	Percent Share of females
Africa University	1 161	1 380	2 541	54.3	1 801	1 368	3 169	43.2
Arrupe Jesuit University	91	7	98	7.1	130	9	139	6.5
Bindura University of Science Education	2 703	2 973	5 676	52.4	2 732	3 541	6 273	56.4
Catholic University in Zimbabwe	1 277	1 521	2 798	54.4	-	-	-	-
Chinhoyi University of Technology	5 267	4 742	10 009	47.4	-	-	-	-
Great Zimbabwe University	5 615	9 104	14 719	61.9	5 867	9 341	15 208	61.4
Gwanda State University	187	79	246	24.0	269	94	363	25.9
Harare Institute of Technology	1 107	516	1 823	39.3	1 540	1 003	2 543	39.4
Lupane State University	1 226	1 847	3 073	60.1	2 033	2 841	4 874	58.3
Manicaland State University of Applied Sciences	417	171	588	29.1	398	218	616	35.4
Marondera University of Agricultural Sciences and Technology	120	73	193	37.8	194	150	344	43.6
Midlands State University	10 874	11 004	21 878	50.3	12 154	12 408	24 562	50.5
National University of Science and Technology	4 925	3 920	8 845	44.3	6 349	5 018	11 367	44.1
Reformed Church University	183	435	618	70.4	307	453	760	59.6
Solusi University	675	771	1 446	53.3	677	659	1 332	49.5
University of Zimbabwe	8 293	9 130	17 423	52.4	10 671	11 325	21 996	51.5
Women's University in Africa Zimbabwe Ezekiel Guti University	64	985	1 049	93.9	725	1 153	1 878	61.4
Zimbabwe National Defense University	25	12	37	32.4	-	-	-	-
Zimbabwe Open University	6 672	8 769	15 441	56.8	7 024	9 752	16 776	58.1
Total	51 535	60 149	111 684	53.9	53 699	62 629	116 324	53.8

Source: Zimbabwe National Statistics Agency, 2021

falling short of the Dakar Framework for Action's recommended 20% threshold (UNICEF report 2024). Enrollment trends for marginalized groups like women students show a positive increase but at a slower pace compared to the national average (Table 2). This suggests a need for targeted interventions to bridge the enrollment gap for these groups.

Table 2 illustrates university enrollments for 2019 and 2020, showing a trend favoring female students across most institutions. Notably, in universities with specialized focuses on science and technology, male enrollment surpasses that of females. In 2020, female students made up 35% of Manicaland State University of Applied Sciences' enrollment, 39% at Harare Institute of Technology, and 44% at both Marondera University of Agricultural Sciences and Technology and the National University of Science and Technology.

3. Effectiveness of Government Interventions

Secondary data from the Ministry of Higher and Tertiary Education reveals that government

interventions through financial aid programs have demonstrably increased college enrollment rates in Zimbabwe. Spending on education as a proportion of the central government's overall expenditure in Zimbabwe from 2010 to 2020 shows that there was a small uptick when compared to the overall government spending in the two years. It's noteworthy that there was a decline in education spending in percentage terms, starting from 2016 and persisting until 2019. Table 4 below illustrates the findings.

Table 3 presents the real spending on education relative to the entire government of Zimbabwe's budget from 2010 to 2019. Specifically, the expenditure for primary and secondary education experienced a decline from 2013 to 2014 in absolute terms. Nevertheless, there was a minor rise in comparison to the overall government spending during those two years. Notably, in terms of percentages, a decrease in education expenditure became noticeable in 2016, persisting until 2019.

Table 3.
The central government's expenditure in Zimbabwe from 2010 to 2020.

	Total Gvt Expenditure (US\$)	Expenditure on Pre-primary, Primary & Secondary Education (US\$)	Expenditure on Tertiary Education (US\$)	Percent Expenditure on Pre-primary, Primary & Secondary Education	% Expenditure on Tertiary Education	% Total Government Expenditure on Education
2010	2,239,179,918	341,545,380	146,855,312	15.3	6.6	21.8
2011	2,971,535,529	512,895,995	203,175,337	17.3	6.8	24.1
2012	3,646,659,449	697,441,792	248,862,598	19.1	6.8	25.9
2013	4,120,055,256	811,306,630	269,527,625	19.7	6.5	26.2
2014	3,941,339,744	797,332,455	289,921,389	20.2	7.4	27.6
2015	3,937,497,855	897,678,556	262,734,739	22.8	6.7	29.5
2016	4,779,811,474	850,699,478	273,850,823	17.8	5.7	23.5
2017	6,568,065,601	890,399,932	402,932,892	13.6	6.1	19.7
2018	7,552,803,626	998,104,693	448,920,687	13.2	5.9	19.2
2019	1,363,197,210	112,211,287	30,428,062	8.2	2.2	10.5
2020	3,164,400,401	371,853,824	123,900,473	11.8	3.9	15.7

Source: Zimbabwe National Statistics Agency, 2021

4. Perceived Barriers to Student Loans

Access Barriers:

The qualitative secondary data analysis shows that, despite the potential benefits of student loans, many Zimbabwean students hesitate to utilize these loans due to perceived barriers. Students find the application procedures lengthy, bureaucratic, and confusing, leading to discouragement and a sense of being overwhelmed (Mashinga K, 2021 June 24: Zimbabwe student loan scheme continues to be a revolving failure). For instance, the Secretary General of the Zimbabwe National Students Union (ZINASU) remarked that *“the current student loan scheme only benefits those whose parents or guardians have formal employment, in a country grappling with a staggering 90% unemployment rate. He highlighted that the scheme fails to tackle the issue of high dropout and deferment rates, and instead seems geared toward generating profit.”*

Another student union representative echoed similar sentiments, stating, *“Although the introduction of loans is a step forward, the scheme still falls short. ZINASU has long advocated for academic loans and grants to ensure equal access to quality education for all. However, the current loan model proposed by the ministry doesn't address the root causes of widespread student dropouts and deferments due to fee non-payment, nor is it accessible to the majority of struggling students, as it seems to prioritize profit over students' welfare.”*

A parent also lamented that; *“Another weakness revolves around a lack of awareness of the scheme as there was no effective communication. This renders them a cake meant only for a few. Those who are aware of the scheme find that the stringent requirements place aid beyond many students”*. Another parent raised issues around the necessity for payslips and proof of residence. *“Given the widespread unemployment in Zimbabwe, obtaining payslips becomes a significant challenge. As a result, the stringent loan conditions render access nearly impossible. The suggestion is for the*

loan requirements to be more adaptable, allowing students greater opportunity to benefit from them” He said (Zimbabwe National Students Union (ZINASU) meeting minutes 2022).

Financial Concerns

Qualitative secondary data analysis reveals that the fear of accumulating significant debt with high interest rates is a major deterrent. Students and parents worry about the long-term financial burden of loan repayments. Confusion regarding repayment plans, forgiveness programs, and potential consequences of defaulting on loans create anxiety and discourage students from applying. According to a female student union representative, *“the current loan system provided by the ministry fails to tackle the issue of extensive student dropouts and deferments caused by fee non-payment. Moreover, it's not easily accessible to most struggling students, seemingly prioritizing profit over student welfare. As an illustration, if you borrow US\$500 from the Eduloan facility, you'll end up repaying them a total of US\$700, factoring in the interest”* She said (Zimbabwe National Students Union (ZINASU) meeting minutes 2022). These barriers can have a significant impact on college enrollment rates, particularly among students from low-income backgrounds who might rely heavily on financial aid options like loans.

Addressing the Barriers

Qualitative secondary data analysis reveals that streamlining application processes and increasing outreach can improve access to loans. Providing clear information about interest rates, repayment options, and financial literacy resources can alleviate student anxieties. Government initiatives or partnerships with employers focused on graduate employability can address job market concerns. An opposition MP who was the University of Zimbabwe's Student Representative Council president from 1998 to 1999, said; *“I'd rather see a loan program*

that prioritizes the student, one that's tied to post-graduation employment. The Zimbabwean government, through the Ministry of Higher and Tertiary Education, should take the initiative to ensure that all loan recipients are offered job contracts after graduation. These contracts would deduct or allocate payments toward loan repayment directly from their salaries." (Mashinga, K 2018, September 1. New student loan scheme – A 'half-baked' plan? University World News).

In the same vein, another stakeholder noted that; "The government ought to strive to establish a supportive environment where both guardians and parents can work and receive fair compensation. Similarly, it should extend this support to students who aim to achieve economic independence." (Mashinga, K. 2018, September 1. New student loan scheme – A 'half-baked' plan? University World News). Through understanding and addressing these barriers, Zimbabwe can work toward making student loans a more viable option for students from all backgrounds, ultimately promoting greater access to higher education.

Critical Analysis:

The findings highlight the importance of addressing perceived barriers to accessing and repaying student loans through comprehensive policy interventions. Through understanding the theoretical underpinnings of Human Capital Theory and Open System Theory, policymakers can develop targeted strategies to simplify eligibility criteria, improve information dissemination and outreach efforts, and provide comprehensive financial literacy education. Moreover, efforts to alleviate concerns about loan repayment obligations and promote the long-term benefits of higher education are crucial for encouraging eligible students to pursue student loans as a viable option for financing their college education. Ultimately, these policy interventions are essential for enhancing college access and retention among eligible students and promoting equity and inclusivity in higher education.

Conclusion

The issue of access to higher education in Zimbabwe is a critical one, with socioeconomic factors continuing to pose significant barriers for many aspiring students, particularly those from marginalized and impoverished backgrounds. This study aimed to evaluate the effectiveness of government interventions, specifically grants and student loans, in addressing these financial impediments and promoting equitable college access. The research drew upon two guiding theoretical frameworks: Human Capital Theory and Open Systems Theory. Human Capital Theory underscores the importance of investing in education to enhance individuals' productivity and earning potential. Open Systems Theory provides a lens for analyzing how universities interact with and are influenced by external socioeconomic factors.

A mixed-methods approach integrating quantitative analysis of secondary data sources (literature, reports, statistical datasets) with qualitative thematic analysis was employed. Triangulation of multiple data sources enhanced validity and reliability. Key findings indicate that grants and loans have a positive impact on college enrollment rates, especially among economically disadvantaged groups. However, enrollment disparities persist for certain marginalized populations like women. While government spending on education has increased modestly, a slowdown in overall enrollment growth raises concerns. Major barriers deterring student loan uptake include confusing application processes, fears of unmanageable debt burdens, and doubts about post-graduation employment prospects. Comprehensive policy interventions are recommended to simplify eligibility criteria, improve financial literacy, and promote employment pathways. Overall, this study underscores the instrumental role of well-designed financial aid programs in widening access to higher education in Zimbabwe. However, addressing systemic

socioeconomic inequalities and empowering marginalized groups through targeted initiatives remains paramount to fostering an inclusive and equitable education landscape.

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