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LOAN SCHEME FUNDS IN UGANDA: A COMPARATIVE REFLECTION ON
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学号(Student ID):	201810800003
姓名(Name):	Muweesi Charles
指导教师(Supervisor):	Prof Lou Shizhou
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MANAGEMENT OF HIGHER EDUCATION STUDENTS LOAN SCHEME FUNDS IN
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NAME: MUWEESI CHARLES

SUPERVISOR: PROF. LOU SHIZHOU

MAJOR: COMPARATIVE EDUCATION

SCHOOL: TEACHER EDUCATION

ZHEJIANG NORMAL UNIVERSITY

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姓名	MUWEESI CHARLES	学号	201810800003
学院	教师教育	导师姓名	楼世洲
一级学科(专业学位类别)名称	教育学	二级学科(专业学位领域)名称	比较教育学
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MUWEESI CHARLES 的论文 MANAGEMENT OF HIGHER EDUCATION STUDENTS LOAN SCHEME FUNDS IN UGANDA: A COMPARATIVE REFLECTION ON CHINA 以高等教育学生贷款计划的管理作为研究选题,以乌干达和中国作为比较对象进行研究,具有一定的理论和实践意义。论文采用定量和定性相结合的研究方法,具体以问卷、访谈和文献研究的形式展开,显示出论文的文献资料翔实,研究方法得当,表明该同学对该领域的学科基础知识和专业知识具有较好的了解和掌握。论文写作规范,语言流畅,结构合理,论证严谨。

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委员(签名):

万考兰 於荣 楼世洲 蔡

答辩委员会主席(签名):

姜雪萍

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LIST OF ABBREVIATIONS

ASEAN-	Association of Southeast Asian Nations
BU-	Busitema University
EFA-	Education For All
GCSLS-	General Commercial Students Loan Scheme
GSSLS-	Government Subsidized Students Loan Scheme
GNP-	Gross National Product
HEF-	Higher Education Financing
HEIs-	Higher Education Institutions
HESFB-	Higher Education Students Financing Board
ICBC-	Industrial and Commercial Bank of China
IUIU-	Islamic University In Uganda
JAB-	Joint Admissions Board
KYU-	Kyambogo University
LS-	Loan Schemes
MAK-	Makerere University
MOES-	Ministry of Education and Sports, Uganda
MOE-	Ministry of Education, China
MOF-	Ministry of Finance, China
MUBS-	Makerere University Business School
MUST-	Mbarara University of Science and Technology
NCHE-	National Council for Higher Education
OECD-	Organization for Economic Co-operation and Development
PBC-	Peoples Bank of China
PUJAB-	Public University Joint Admission Board
PWDS-	People With Disabilities
RHEI-	Research in Higher Education Institutions
SACCOS-	Savings and Credit Corporative Society
SPSS-	Statistical Package for Social Scientists
UCU-	Uganda Christian University
UMU-	Uganda Martyrs University
UNESCO-	United Nations Educational, Scientific and Cultural Organization
ZJNU-	Zhejiang Normal University

摘要

本研究旨在对乌干达建立高等教育学生贷款计划资金进行管理，并对中国进行比较。它以三个目标为指导：找出政府如何支付学生贷款，从而改善了获得高等教育的机会；研究如何管理学生贷款计划，以避免学生违约和在乌干达实现其目标；以及评估在乌干达发放学生贷款时使用的选择指南。该研究是定量的和定性的。它进行了案例研究和描述性设计。数据是从学生的贷款受益人，MoES 和 Makerere 大学**管理员**那里收集的。为学生使用了半结构化的问卷，同时还为管理员使用了面试指南。来自中国的数据是通过文件审查获得的。使用主题分析技术和描述性结果（**频率和百分比**）对数据进行了分析。调查结果表明，总的来说，发放学生贷款导致了高等教育的改善，重点是向无法在乌干达接受高等教育的理科学生提供了重点。这通常与中国有关，在中国，许多学生已经获得了学生的贷款资金，从而增加了接受高等教育的机会。但是，在中国，所有有需要的学生都能从中受益的方式有所不同，与乌干达不同，在乌干达，理科学生被优先考虑，从而排斥那些提供人文学科的人。从第二个目标可以看出，乌干达的学生贷款计划管理的透明度很高，为**62.5%**。还显示，乌干达的选拔标准对通过了 A 级科学并入读高等院校的理科学生有利，而在中国，不仅是理科，学生家庭的经济状况（尤其是穷人）首先受益。学生贷款计划融资委员会在贷款计划的管理中提出了适当的指导方针，并努力确保受益人得到偿还的工作，而在中国，教育部，财政部和中国人民发展银行在这方面做得很好。在州学生贷款计划的管理中说。在贷款计划的管理中，机构，区域行政管理机构也有很大的发言权。因此，该研究建议，负责任的官员

（如 HESFB，MOES 和大学行政人员）必须确保按时发放学生贷款基金，并且还应包括与学生住宿，膳食和其他要求有关的其他需求。这可以在一个阶段进行，即在学期开始时必须提供第一笔款项，而在学期中必须进行最后一笔款项。此外，他们不仅通过吸收来自人文方面的学生来提供单独的贷款，特别是如果他们证明自己来自弱势群体并在分配这些贷款时影响了地区平衡时。此外，需要让高中管理人员参与进来，以使学生对学生贷款的可获得性以及哪些学科感兴趣。这可以通过派遣中学的学生贷款官员来让学生了解该政策的运作方式来完成。还可以在所有广播电视台组织有关学生贷款的节目，使所有利益相关者对学生贷款政策的规定保持敏感。这样，将有可能扩大受益人之间的联系。

此外，学生贷款的管理者应在学生贷款计划的管理中更加重视透明度，问责制和公平性。可能要在所有受益人的咨询下达成。高等教育学生贷款委员会可能需要在全国各个地区开设办事处，以提高效率和有效管理目的。学生的贷款管理委员会可能需要制定一个服务框架。在该计划中，可能会解释与学生人数，课程，贷款申请协调有关的问题，以避免产生歧义。可以通过协商解决一些问题，例如将人文弱势学生拒之门外，腐败，收取高额利息，提供短期贷款回收以及未能为受益人设计就业计划等问题。最后，学生贷款管理者应从学生贷款计划中重新选择受益人的选择标准。选择时应客观地根据政策规定的资格和经济背景进行。可以通过对肇事者进行严厉的惩罚来打击偏、腐败等问题。学生贷款计划应考虑到学生和家长在经济上和心理上的偿还能力。该计划的某些受益人可能无法在所提供的短时间内偿还。此外，必须修改宽限期，并

且应在经济上有能力偿还学生的情况下，让学生付款。应当改善贷款计划的管理及其控制方式。这可以通过让商业金融组织（例如银行，Saccos，贷款信贷提供机构）以及其他金融机构参与来完成。这些还应确保它们向该国各个角落的所有利益攸关方宣传与贷款提供有关的信息。为了避免不付款，以收入为基础的贷款还需要对大学毕业生的就业机会进行认真的辩论。这将有助于消除向学生发放大笔贷款而无需采取任何措施以确保将其吸收到就业部门中。

关键词： 学生贷款计划，资助高等教育，分担费用

ABSTRACT

This study aimed at establishing the management of higher education student loan scheme funds in Uganda taking a comparative reflection on China. It was guided by three objectives that are: to find out how the government disbursement of the student loan has led to improvement in access to higher education; to examine how the student loans scheme is being managed to avoid students default and achievement of its objectives in Uganda and; to assess the selection guidelines used in granting students loans in Uganda. The study was both quantitative and qualitative. It took a case study and descriptive designs. Data was collected from students' loan beneficiaries, MoES, and Makerere University administrators. A semi-structured questionnaire was used for students, while an interview guide for administrators was also used. Data from China was acquired from the review of documents. Data were analyzed using the thematic analysis technique and descriptive results (*frequencies and percentages*). Findings revealed that generally, disbursement of student loans has led to improvement of higher education with key emphasis offered to science students who would not be able to access higher education in Uganda. This is generally related to China, where many students have accessed students' loan funds, increasing their opportunities to receive higher education. However, it differed in the way that in China, all needy students can benefit, unlike in Uganda, where science students are prioritized thus marginalizing those offering humanities. From the second objective, it was revealed that the student loan scheme in Uganda is managed with a high level of transparency 62.5 per cent. It was also revealed that the selection criterion in Uganda favours science students who have passed the science at A level and admitted to higher institutions whereas in China, it is not science alone, the financial status of the students' family especially the poor benefit first. The student's loan scheme financing board has come up with proper guidelines followed in the administration of the loan scheme and that efforts are made to ensure that the beneficiaries get jobs to repay whereas, in China, MOE, MOF and China People's Development Bank have a great say in the management of state students loan schemes. Also institutions, regional administrations have a great say in the administration of the loan scheme. The study hence recommended that responsible officials such as HESFB, MOES and University administrators must ensure that the disbursement of the student loan fund is made on time and also include other needs related to student accommodation, meals and other requirements. This may be done in a phase that is at the beginning of the semester the first disbursement must be offered and in the middle of the semester, the last disbursement must be made. Also, they not only provide segregative loans by including students from the humanities side, especially if they prove to be from disadvantaged groups and affect regional balance while allocating these loans. Further, there needs to include senior secondary schools' administrators in the sensitization of students about the availability of students loans and which disciplines. This may be done by sending students loan officers in secondary schools to make students aware of how this policy works. Programmes on students' loans may also be organized on all radio and television stations, sensitizing all the stakeholders about the

provisions of student loan policy. In doing this, widening access among beneficiaries would be possible.

Further, administrators of student loans should put more emphasis on transparency, accountability and fairness in the management of student loans scheme. This may be arrived at with making consultation from all the beneficiaries. Higher Education students' loans Board may need to open up offices across the various regions in the country for efficiency and effective management purposes. The student's loan management board may need to draw a framework upon which they do their services. In this plan issues related to the student numbers, courses, loan application coordination may be explained to avoid ambiguities. Issues like leaving out disadvantaged students from humanities, corruption, charging high interest, giving a short period for loan recovery and failure to design an employment plan for beneficiaries may be solved consensually. Finally, administrators of student loans are ought to revisit the selection criterion of the beneficiaries from the student loan scheme. Selection should be objectively done with ones' credentials, economic background as stated in the policy. Issues of favoritism, corruption may be fought with severe punishments offered to culprits. The student loan scheme should take into account affordability for students and parents to repay, both financially and psychologically. Some of the beneficiaries of the programme may not be able to repay within the short time frame offered. Also, the grace period must be revised and the student should be made to pay when he or she is economically able to repay. Management of the loan scheme and how it is controlled should be improved. This might be done by involving commercial financial organizations like banks, Saccos, loan credit offering bodies, among other financial agencies. These also should ensure that they publicize information related to loan provision to all stakeholders in all corners of the country. Also to avoid non-payments, income-contingent loans require a serious debate about university graduate employment opportunities. This would help to eliminate giving out large sums of loans to students without making moves to ensure that they would be absorbed in the employment sector.

Key Words: Students' Loans scheme, financing Higher education, cost-sharing