

Tanzania Higher Learning Loans is Only Oppressive Commercial Package

News:

Tanzania media has reported on higher education students' despair and frustrations for not benefited with government's higher education loans. It has been established that 2 out of 3 students who applied for it in 2016-2017 had missed the opportunity. The Ministry for Education, Science and Technology claimed the current situation is a direct result of the increase in number of universities and colleges which is hard for them to maintain.

Comment:

Capitalist governments make people believe that financing of higher education is the duty and responsibility of guardians and parents and not government, so for someone to be given a government loan is just a privilege not right.

Tanzania's five year trend on loans provision for higher learning students has vividly proven that the situation is going from bad to worse. It reads as follows:

- In 2012/2013, 45,651 students applied for loans while 28,906 students were given loans
- In 2013/14, there were 53,650 applicants while 33,316 students were given loans
- In 2014/2015, 29,731 students were given loans out of 60,085 applicants.
- In 2015/16, 54,072 students benefited out of 70,718 applicants.
- And in 2016/17, 28,354 applicants were given out of 83,225 applicants.

In the real context, higher education loans from the government have nothing to do with assisting and helping students, parents or guardians rather it is a commercial package. Loans Board has behind a curtain policy of deliberate deferment following repayment from students once employed as a tactic to increase the bulk of interests to repay. Also, its recent inhuman measure to increase repayment amount from 8% to 15% prove the same, which obviously would make harder for newly employed students to survive.

Students, parents and guardians are facing this harsh reality in higher education while economically Tanzania is experiencing a harsh reality of inflation.

Islam under the Khilafah State will provide free education until high school, also it will provide higher learning such as university education depending on its capacity, but it will never turn it as a commercial package. In Islam, education is a public right where by the Khilafah State is responsible to make sure that everyone has full accessibility.

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