



## ANNUAL REPORT ON ISSUANCE OF LOANS AND GRANTS

June 2025

## General Information

Country of incorporation and domicile: United Republic of Tanzania (URT)

Mandate and Core Functions of the Board: The Higher Education Students' Loans Board (HESLB) is mandated to provide financial assistance to eligible Tanzanian students pursuing higher education. This assistance is offered in the form of loans and grants to support students in meeting their welfare and academic-related expenses. In addition to disbursing financial support, HESLB is responsible for overseeing the repayment and recovery of loans issued to beneficiaries from 1994 to date.

Operational Mandate: DLAD is responsible for issuance of loans, grants and scholarships, to students pursuing Diploma, Bachelors Degree, or Postgraduate studies in Tanzania and Overseas.

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## LIST OF ABBREVIATIONS

AAHEFA	Association of African Higher Education Financing Agencies.
BoD	Board of Directors
DiDis	Digital Disbursement Solutions
DLAD	Directorate of Loans Allocations and Disbursement
HEIs	Higher Education Institutions
HESLB	Higher Education Students' Loans Board
LARC	Loans Allocation and Repayments Committee
LUG	Local Undergraduate
MoEST	Ministry of Education, Science and Technology
MUSE	Mfumo wa Ulipaji Serikalini
NACTVET	National Council for Technical and Vocational Education
NIDA	National Identification Authority
NIN	National Identification Number
OVS	Overseas
PGD	Postgraduate
PHD	Doctor of Philosophy
RITA	Registration Insolvency and Trusteeship Agency
SES	Social Economic Status
SLA	Service Level Agreement
SOP	Standard Operating Procedures
STEM	Science, Technology, Engineering and Mathematics
TCU	Tanzania Commission for University
TEI	Tertiary Education Institutions
TZS	Tanzania Shillings
URT	United Republic of Tanzania
ZHESLB	Zanzibar Higher Education Students' Loans Board

## FOREWORD

We are pleased to present the Directorate of Allocations and Disbursement (DLAD) performance report for the fiscal year 2024/2025. This annual report outlines our operational achievements, key lessons learned, and areas for future improvement, reflecting our unwavering commitment to securing the future of Tanzania's youth, who represent a vital segment of the nation's population.

Our overarching goal remains to expand the pool of competent professionals contributing meaningfully to Tanzania's socio-economic development. In alignment with HESLB's Strategic Plan, we are committed to enhancing access to higher education by providing financial support through loans and scholarships, thus empowering students in their academic pursuits.

We are pleased to report that in the fiscal year 2024/2025, we have marked an exceptional performance. HESLB successfully issued loans and grants to 245,384 students, representing a 10.5 % increase in beneficiaries from the previous year, with a total disbursement of TZS 787.42 billion. Notably, during this period, the Board:

- Expanded the scope of students eligible for financing at the Diploma level,
- Piloted issuance of Samia Scholarship at the Master's level
- Fully automated the disbursement of all loan items, enhancing transparency and efficiency.

These milestones reflect the Directorate's continued commitment to innovation, inclusivity, and service excellence.

Despite these achievements, we anticipate a growing demand for higher education financing, driven by population growth, free basic education policy, rising living costs, and increased enrolment rates across tertiary institutions. In response, HESLB will continue to engage and collaborate with the private sector, philanthropic organizations, and civil society to bridge the existing financing gap and expand support to deserving students.

To enhance the customer experience in loan application and disbursement, HESLB remains committed to adopting emerging technologies and innovative solutions to improve operational efficiency and deliver greater value to our stakeholders.

Looking ahead, we will continue to strengthen strategic partnerships with institutions that share our mission of expanding access to tertiary education for Tanzanian students.

On behalf of HESLB Management, we extend our sincere appreciation to all stakeholders for their continued support in achieving these milestones. We are exceptionally grateful to the Ministry of Education, Science and Technology for its policy guidance, to our dedicated staff for their invaluable contributions, and to Tertiary Education Institutions (TEIs) for serving as key partners in delivering our services to students.



.....  
Dr Peter Mmari  
Director of Loan Allocation & Disbursement



.....  
Dr Bill Kiwia  
Executive Director

## EXECUTIVE SUMMARY

The Higher Education Students' Loans Board (HESLB), established under HESLB Act [CAP. 178 R.E.2023], continues to fulfil its mandate of enhancing access to higher education through the provision of loans and scholarships to students. Operating under the framework of the Government's Cost Sharing Policy, HESLB has been instrumental in shifting part of the financial responsibility for higher education from the state to students and their families, while ensuring that no eligible Tanzanian student is denied education due to financial constraints.

During the 2024/2025 fiscal year, HESLB demonstrated significant progress. A total of TZS 787.42 billion was disbursed to 245,384 students, representing a 10.5% increase from the previous year. This was driven by strategic policy expansion, particularly in support of diploma-level education, where the number of beneficiaries rose by 74% from 2,714 in 2023/2024 to 9,144 in 2024/2025. Overall, 150,530 loan applications were received, reflecting an 18.02% growth, further reinforcing the Board's critical role in the national education system.

In response to national priorities, HESLB launched the Samia Scholarship Programme for master's students to address the shortage of STEM (Science, Technology, Engineering, Mathematics, and Medicine) experts. In its first year, the programme awarded TZS 623.2 million in scholarships to 80 Master's students at the Nelson Mandela African Institution of Science and Technology (NMAIST).

Technological advancement remained a key priority. The full deployment of the Digital Disbursement Solution (DiDiS) marked a major milestone, digitizing all disbursement processes, improving operational efficiency, and enhancing the customer experience. For the first time, tuition payments were processed electronically, with real-time verification enabled through the enhanced HESLB Mobile App, which now supports automated functions such as account verification and payment confirmation.

Collaboration with strategic stakeholders was critical to these achievements. HESLB worked closely with ministries, regulatory bodies, academic institutions, and development partners. These collaborations improved data accuracy, reduced fraud risk, and expanded the financial support landscape through joint initiatives and co-funding mechanisms.

Despite these accomplishments, in some instances, the Board faced liquidity challenges that led to late disbursement of tuition fees. Further, due to funding limitations, over 40% of applicants remained underserved. These issues highlight the ongoing need for diversification of funding sources.

Key lessons from the year emphasize the importance of system integration, digital innovation, and stakeholder engagement. Moving forward, HESLB aims to invest in real-time networking with institutions, enhance self-service capabilities through the HESLB App, and develop centralized scholarship databases to better support students from vulnerable groups.

HESLB remains committed to ensuring that financial constraints do not hinder access to higher education. The Board will continue to build on its achievements, overcome systemic challenges, and strengthen its strategic partnerships to support Tanzania's broader development agenda through inclusive and sustainable higher education financing.



## 1.0 INTRODUCTION

Tanzania's efforts to finance higher education started in 1963 after the establishment of the University of Dar es Salaam (UDSM). During this era the Government financed the full cost of education until the year 1992, when the higher learning cost-sharing policy was introduced. The cost-sharing policy was implemented in three phases. The first phase was implemented in 1992/1993, where students covered the transport cost to and from universities. In the second Phase (1994/1995), in addition to transport costs, students covered the cost of meals and accommodation, while the Government covered the cost of tuition fees.

In 2004, HESLB was established to implement the third phase of the policy, by students covering direct costs while the government provides loans for meals and accommodation, tuition fees, books & stationery, Special faculty requirements, Field and practical training, and research. In this phase, access to higher education has increased significantly, thus creating an adequately skilled workforce to support economic development.

Through its mandate, HESLB issues loans to diploma, bachelor's degree, and postgraduate students. The loan facility is extended to students admitted to public and private academic institutions. This role supports the implementation of the National Development Plan by ensuring equitable access to higher education.

Since its commencement of operations, HESLB has issued loans to 928,832 students valued at TZS 7.56 trillion. In addition, HESLB has been instrumental in narrowing the critical skills gap in the country by directing financing in high-priority programs. In the recent past, HESLB has continued to prioritize allocation of financing resources to STEM and TVET programs to bridge the gap of experts needed in the labour market. This policy decision is aligned to support the availability of adequate experts in key sectors to propel the desired level of economic development.

### 1.1 Geographical Coverage

HESLB operations covers both Tanzania mainland and Zanzibar. All its business processes are fully automated; however, to enhance customer relationships, our offices are present across various zones. Our zonal offices serve as a physical point of contact with our customers where operations related to issues of scholarships and Loans are provided. Further support and queries related to loan repayment are also provided. Specifically, we have physical presence in the following region;

**Dodoma zonal office** in the Central zone extending its services to Singida, Tabora, Morogoro and Iringa regions

**Arusha zonal office** located in Northern zone of Tanzania extend its services to Kilimanjaro, Tanga and Manyara regions

**Mbeya zonal office**, located in the Southern Highlands, covers Songwe, Rukwa, Katavi and Njombe regions

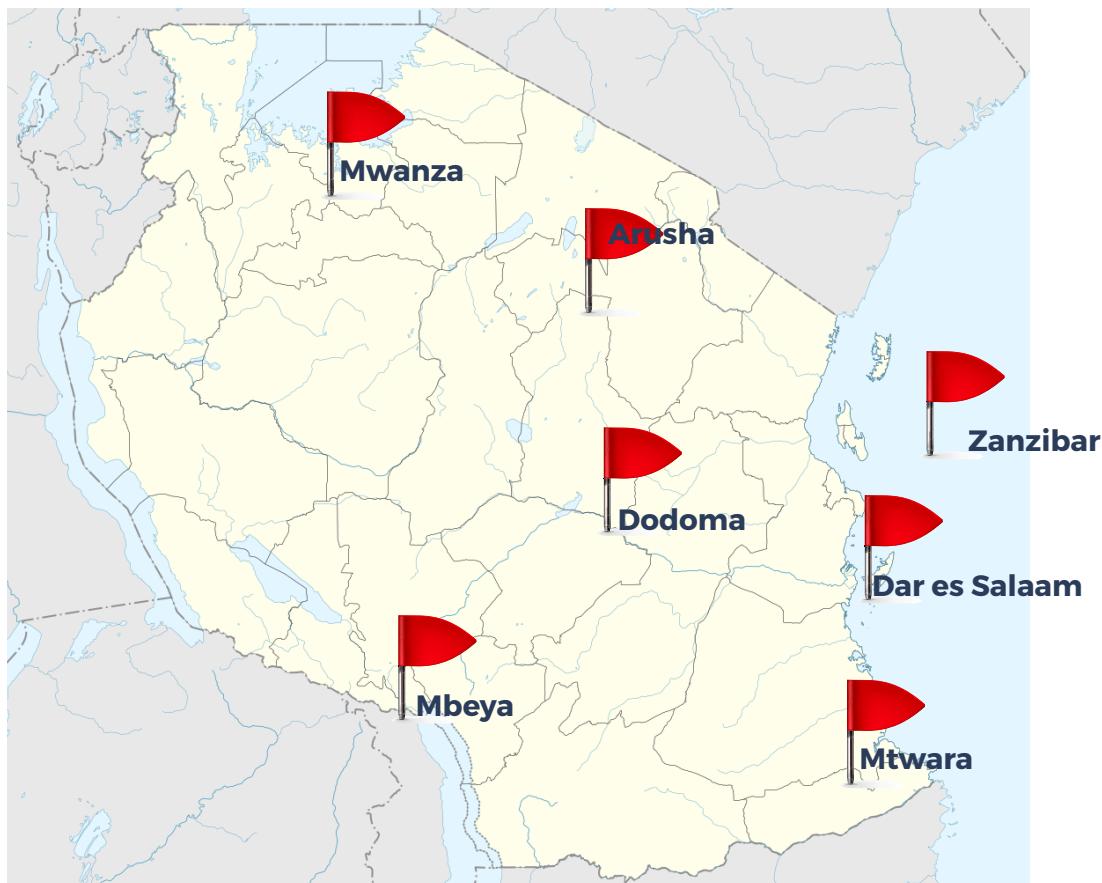
**Mwanza zonal office** in Lake zone extends its services to Mara, Kagera, Kigoma, Shinyanga, Geita and Simiyu regions

**Mtwara zonal office** In Southern zone extending its services to Lindi and Ruvuma regions

**Zanzibar office** extends its services to Pemba Kaskazini, Pemba Kusini, Mjini Magharibi, Mjini Mashariki, Unguja Kaskazini and Unguja Kusini regions

**Dar es Salaam zonal office**, located in the Eastern zone, offering services to Dar es Salaam and the Coastal regions

**Fig 1: HESLB Footprint in Tanzania**



## 1.2 About The Report

This report provides feedback to stakeholders on issuance of loans and Scholarships, for the academic year 2024/25. Other than the introduction, the report has six other chapters highlighting operational performance on allocation of loans and disbursements to bachelor's degree and postgraduate students; management of Samia scholarships, issuance of loans to Diploma students; key lessons learnt during the year, and prospects for the upcoming academic cycle 2025/26.



## 2.0 OPERATIONAL PERFORMANCE

The Higher Education Students' Loans Board (HESLB) remains steadfast in its mission to enhance equitable access to higher education through the provision of student loans and scholarships to eligible Tanzanian students. Over the past five academic years, from 2020/2021 to 2024/2025, the Board has made remarkable progress in enhancing financial resources and operational efficiency necessary to meet the growing demand for higher education financing.

The issuance of loans and scholarships involves several processes, including the issuance of guidelines, receipt of applications, allocation of loans and scholarships, and facilitating payments to students and tertiary institutions. Implementation of HESLB financing plan for 2024/25 academic cycle is detailed in the following sections:

### 2.1 Issuance of Loan & Scholarships Application Guidelines

In every academic year, HESLB issues Guidelines for the issuance of loans and scholarship to prospective applicants. Guidelines are issued to inform and guide prospective applicants on eligibility criteria for loan application, required supporting documentation, financed items and their ceilings, application procedure, and communicating important deadlines.

The Guidelines for the 2024/25 academic year were launched by the Minister of EST, Hon. Prof. Adolph Mkenda, on 27th May 2024. The Guidelines covered all products ranging from Diploma, Bachelor's degree, Postgraduate Diploma in Legal practices, Master's, and PhD.

By implementing this stage, HESLB promotes transparency, enables applicants to clearly understand the procedures, and prepares in advance. This proactive approach has reduced errors, created inclusive access to financing opportunities, and led to an efficient and fair loan issuance process.

### 2.2 Application of Loans and Scholarships

Through the Online system, eligible applicants applied for loans and scholarship by providing information related to personal particulars, educational background, demographics, parents, and guarantor details.

During the year, HESLB received 150,530 applications across all loan categories. The number of applications has increased by 18.02% compared to last academic year. The significant increase in applications is explained by the increase in enrolment by HEIs, the high-performance trend in A-level and

Diploma examinations, the introduction of financing for Diploma students, the implementation of the free basic education policy, and increased awareness among applicants and the general public.

The applications of loans for the past five years have depicted an increasing trend. The consistent increase signifies the exponential growth in demand for higher education financing and the critical role of HESLB. This status underscores the need for increased and diversified funding for sustainability.

**Table 1: Loan Applications Trend**

ACADEMIC YEAR	NO. APPLICATIONS
2020/2021	92,091
2021/2022	96,221
2022/2023	99,762
2023/2024	123,390
2024/2025	150,530

## 2.3 Verification Process

Before granting allocations, applicants' information is verified to authenticate eligibility criteria, socio-economic status, and admissions. The following paragraph provides details of this process.

### 2.3.1 Verification of eligibility criteria

This is a semiautomated process, whereby the Verification officer confirms the signing of the loan contract, validity of the applicant and guarantor photos, the guarantor's ID, and the applicant's physical address. In addition, verification of the applicant's age, citizenship, and post-form four education completion time limits is fully automated.

### 2.3.2 Verification of socio-economic status

Through integration with TASAF, RITA, ZCSRA systems, HESLB verifies the authenticity of applicants from households that receive social assistance and orphans, respectively. On the other hand, the verification officer confirms the validity of disability and sponsored students by relying on attestations from regional/district medical officers and corporate sponsors, respectively.

### 2.3.3 Verification of applicants' admission.

HESLB receives applicant admission data through an application programming interface (API) from TCU and NACTVET. These institutions coordinate the admission processes for universities and colleges across the country. Admissions for Postgraduate students are verified by their respective institutions.

During the year, HESLB received admission confirmations for 143,751 students. Among these, 7,643 were for Diploma, 134,406 for Bachelor's Degree, 1,413 for Postgraduate Diploma in Legal Practice, 260 for Master's, and 29 for PhD students. Applicants who met the minimum eligibility criteria were means tested to determine the magnitude of their financial neediness for consideration in loan allocations.

## 2.4 Allocations of loans

HESLB allocates loans based on the applicant's financial need, ensuring that students from low-income backgrounds are prioritized. Eligibility is determined through the means testing tool, which assesses applicants' financial neediness and allocates funding based on socioeconomic status, financial neediness, and national skills gap. During the year, allocation of loans to students was as follows:

### 2.4.1 Allocations to bachelor's degree students

During the year 2024/2025, a total amount of TZS 753.7 billion was allocated to 239,331 beneficiaries, of which 81,079 were first-year and 158,252 continuing students across various tertiary institutions.

The reported performance include issuance of loans to 7,776 continuing students who did not secure loans in their first years of study for reasons such as incomplete applications, budgetary constraints, or failure to attach relevant documents. These students re-applied for loans during 2024/2025 and were successfully allocated loans amounting to TZS. 22.8 billion. HESLB provides a second chance to students who did not succeed in their first attempt, with understanding that some are denied opportunities based on reasons beyond their control, while the social status of others can significantly change over the years.

**Table 2: Loan Allocations for Bachelor's degree students**

Academic Year	First Years	Continuing	Total Students	TZS Billions
2020/2021	55,337	94,135	149,472	464
2021/2022	72,979	104,913	177,892	570
2022/2023	73,179	124,293	197,472	650.7
2023/2024	78,979	144,813	223,792	741.3
2024/2025	81,079	158,252	239,331	753.7

**Table 3: Comparison of Loan Allocation Statistics**

Category	2023/2024	2024/2025	Change in Percentage
Total Beneficiaries	223,792	239,331	+ 6.9%

**Gender Distribution**

Female	97,228	105,968	+ 9%
Male	126,564	133,363	+ 5.4%

**Institution Ownership**

Public Institutions	167,844	169,925	+ 1.2%
Private Institutions	55,948	69,406	+ 24%

**Allocation by Field of Study**

STEM	78,327	65,468	-16.4%
Non-STEM	145,465	173,863	+ 19.5%

**Interpretation**

Generally, between the two financial years, there is an increasing trend of

loan beneficiaries, improved gender equity, and growing access to higher education through private institutions. In addition, a declining share of students in STEM fields is witnessed signalling a potential policy concern. To reverse this trend may require targeted interventions such as enhanced career guidance and providing incentives for students to pursue STEM programs.

#### **2.4.2 Allocations to postgraduate students**

This category comprises Postgraduate Diploma in Legal Practice, Master's, and PhD students. In academic year 2024/2025, a total of 308 freshers' students were allocated loans amounting to TZS 1.4 billion. These allocations contain 200 Postgraduate Diploma in Legal Practice, 88 Masters and 20 PhD students.

In addition, loans amounting to TZS. 806.4 million were allocated to 27 master's and 50 PhD continuing students pursuing their degrees across various institutions.

During the year, HESLB provided, for the first time, an opportunity for students admitted to the Law School of Tanzania to access loans for the July 2024 and January 2025 intakes. Further, loans to Master's and PhD students were extended to public servants pursuing STEM programs across various Tertiary Institutions.

#### **2.4.3 Allocations to overseas students**

During the year, HESLB issued loans amounting to TZS 173.7 million to 12 continuing students pursuing Bachelor's degree studies in Algeria and Mozambique. These students are financed under the bilateral agreement between the URT and the respective countries.

Issuance of loans to overseas students is under review as part of the ongoing efforts to align allocation of resources with prioritization in the critical skills gap. During the year, no new loans were issued, instead, the review of criteria for eligible students, identification of priority programs, and reputable universities abroad is still in progress. Once completed, HESLB will embark on the issuance of loans to first year overseas students.

### **2.5 Overall Performance**

During the 2024/2025 fiscal year, a total of TZS 787.42 billion was disbursed to 245, 384 students, representing a 10.5% increase from the previous year. Despite the notable performance, over 40% of students demanding financing remain underserved or unserved. The notable gap in financing calls for reforms in financing mechanisms to ensure sustainability.



## CHAPTER THREE

### 3.0 ISSUANCE OF LOANS TO DIPLOMA STUDENTS

In view of promoting access to tertiary education and responding to the growing demand for skilled professionals in technical and vocational fields, the Government, through HESLB, introduced financing of students admitted to pursue diploma programs since the 2023/2024 academic year.

This strategic initiative aimed at attracting students to pursue priority programs in TVET to bridge the critical skills gap in the fields of Health and Allied sciences, Education and Vocational Training, Transport and Logistics, Energy Engineering, Mining and Earth Sciences, and Agriculture and Livestock sectors. The introduction of diploma loans was also driven by the recognition of the role that middle-level professionals play in national development.

Since its inception, the financing of diploma students has brought a significant increase in access to middle-level education. This is attributed to the increasing enrolments in programs financed by HESLB, and awareness among prospective loan applicants as a motivation to pursue the financed programs. During the year, beneficiary institutions for this category increased to 177 institutions from 54 recorded last year. The increased enrolment by institutions has necessitated HESLB to enhance its technological capabilities and capacity building to institution loan desk officers to ensure quality service delivery.

During the 2024/2025 academic year, HESLB allocated loans amounting to TZS. 23.9 billion to 9,144 (7,040 first year and 2,104 continuing) to eligible Diploma students across various tertiary education institutions. This performance is a 29.68% increase in head counts compared to 2023/2024 which was the first year of implementing this program.

**Table 4: Diploma loans Beneficiaries**

Academic Year	First Years	Continuing	Total Students	Amount
2023/2024	2,304	410	2,714	7.4 bil-lion
2024/2025	7,040	2,104	9,144	23.9 bil-lion

### 3.1 Lesson Learnt

- Students are motivated to apply for prioritized programs hence increased number of applicants and beneficiaries in Diploma level.
- Large number of applicants from non-priority programs apply for loans with expectations of being considered for financing, this indicates the need to reconsider widening the financing scope for this category.
- Disbursement challenges arising from late confirmations of admissions for registered students who fails to report timely to their respective tertiary institutions.

### 3.2 Future Plans

- The Tanzania's education policy places emphasis on technical and vocational education as a key driver for national development and skills enhancement. In line with this policy direction, HESLB is expected to reinforce and expand financing of TVET education in the country.
- HESLB in collaboration with NACTVET shall continue to enhance its system's integration and operational procedures to improve the process of validating student's admission to ensure students receive funds timely.



## CHAPTER FOUR

## 4.0 SAMIA SCHOLARSHIP FUND

Launched in 2022/2023 under President Samia's visionary leadership, the SSF was established as part of a wider agenda to bridge educational and economic gap in Tanzania. The scholarship is targeting to finance high-performing students admitted to pursue a bachelor's degree in STEM.

Under the Scholarship, students are financed for various education expenses including tuition fees, meals and accommodation, books and stationery, special faculty requirements, field practical training expenses, research, and medical insurance.

### 4.1 Implementation Of Samia Scholarship Program

In shaping Tanzania's future, the Government of the United Republic of Tanzania, through the Ministry of Education, Science and Technology (MoEST), HESLB embarked on a transformative mission to bridge the critical gap of skilled professionals in STEM. The government has taken a monumental step toward fostering excellence in education by providing full sponsorships to students with exceptional performance in Form Six examinations and admitted to pursue a bachelor's degree in STEM. These students, through merit, have not only earned a spot in the nation's most competitive educational programs but have also secured an opportunity to realize their educational dreams.

The Samia Scholarship has marked a significant achievement in its third year of implementation, whereby 647 fresher students were successfully awarded grants, demonstrating both the growing demand for the scholarship and the Government's commitment to supporting academically outstanding students. Further, 676 continuing students who met the stringent 3.8 GPA performance criteria were also retained in the program. This brings the total number of Samia Scholarship beneficiaries to 1,323 students, signifying the scholarship's role in fostering academic excellence and retention in higher education.

Demonstrating its continued commitment to advancing higher education, in 2024/25 the Government made a remarkable stride by extending the scholarship to postgraduate studies. The Scholarship was awarded to 80 master's degree students admitted at NMAIST as a pilot for this category. Lessons learnt from this pilot will shape the design of postgraduate scholarships in the near future.

Cumulatively since its establishment, this program has benefited 3,186 bachelor's degree and 80 master's degree students. This initiative has led to improved access, promoting academic excellence, and setting the stage for lasting educational change in Tanzania. This achievement reflects more than just numbers; it tells a story of hope, determination, and transformation. Behind each scholarship is a student empowered to pursue their dreams, break cycles of poverty, and prepare to contribute meaningfully to the country's future. The Samia Scholarship continues to stand as a beacon of opportunity, equity, and national progress.

Notably, this year, HESLB celebrates the achievements of the Samia Scholarship following 32 students expected to graduate across various institutions. This significant milestone showcases the program's impact on equitable access to higher education and youth empowerment.

**Table 5: Samia Scholarship Beneficiaries**

ACADEMIC YEAR	CATEGORY	STUDENTS ALLOCATED						AMOUNT GRANTED
		FRS	CONT	MALE	FEMALE	TOTAL		
2022/2023	Bachelor Degree	636	-	374	263	636	2,995,009,174	
2023/2024	Bachelor Degree	918	310	756	472	1,228	6,430,099,432	
2024/2025	Bachelor Degree	647	676	822	501	1,323	6,767,049,114	
	Master Degree	80	-	50	30	80	623,200,000	

## 4.2 Policy Constraints in Samia Scholarship

Despite its successful implementation, the program faces critical challenges that limit its scalability and sustainability. These include:

- While STEM remains a priority, the nation faces skills shortages in other critical fields. Extending Grants and Scholarships to other fields contributes to creating a skilled workforce aligned with diverse national development needs, necessary for economic transformation.
- Students from marginalized groups who fail to attain the merit criteria are not considered despite facing significant barriers to financing tertiary education.
- The program can consider extending its scope to cover students who secure admissions overseas to pursue programs that close the gap of rare skills in the country, or specialized programs not provided by local academic institutions.
- In the presence of growing demand for scholarship and grants programs as a mechanism for tertiary education financing, HESLB is unable to sustainably meet this need following its entirely dependency on government subvention as its major source of financing.
- Failure to attain the expected number of STEM experts due to student's dropout

## 4.3 Key Considerations for improving the Scholarship program

To address the highlighted challenges, HESLB is committed to the following:

- Promoting engagements and collaborations with public and private sector partners locally and internationally to mobilize financial and non-financial resources with the intention of extending the coverage of the Scholarship.
- Collaborate with the MOEST to develop financing policies that consider students from marginalized groups who fail to attain the minimum merit criteria.
- Collaborate with key stakeholders to undertake a study on the reasons for dropouts for effective implementation of remedial measures.



## CHAPTER FIVE

## 5.0 DISBURSEMENT OF LOANS AND SCHOLARSHIPS

### 5.1 Introduction

The disbursement of loans and scholarships follows after confirmation of Allocations. The process ensures payments are made to students and tertiary institutions in accordance with the academic calendar and HESLB payment regulations. A fully automated payment process has been made possible following the integration of HESLB systems and third parties, including banks and the Treasury.

### 5.2 Transformation of the Loan Disbursement System

During its early stage of operations in 2005, the disbursement process was semi-automated, thus involving extensive paperwork and face-to-face interactions between beneficiaries and other process players. This approach often led to difficulties in monitoring the utilization of funds and timely disbursements.

In 2017, HESLB introduced a Digital Disbursement Solution (DiDiS) that allowed students to confirm receipt of funds for meals and accommodation through fingerprints. Additionally, in 2020, the solution was enhanced to support payments for all other items except tuition fees. By 2024, HESLB achieved full digitalization in the disbursement by processing all payment items and allowing acknowledgement of fund receipts through automation. This milestone has revolutionised customer experience by reducing payment lead time and significantly reducing operational costs to HESLB and its customers.

### 5.3 Disbursement Process

#### 5.3.1 Payment to First-Year Students

To ensure timely disbursement, all loan beneficiaries must be:

- officially enrolled and registered at their university or college,
- registered in the HESLB Digital Disbursement Solution (DiDiS), and
- having an active bank account with a local financial institution of their choice.

### 5.3.2 Continuing students

For beneficiaries who are continuing with their studies, HESLB must confirm whether they:

- have successfully passed their semester exams
- not disqualified to continue with studies on academic, social, or medical grounds, including deceased, postponed, discontinued, or absconded.
- Have been approved to resume studies after postponement

### 5.3.3 Payment triggers

To ensure effective cash flow management and responsible usage of funds allocated to students, HESLB processes student payments quarterly, while payments to academic institutions are processed once per semester. Students' payments align with the academic Almanac. However, tuition fees, which are paid directly to institutions, are processed upon receipt of invoices.

### 5.3.4 Confirmation of payments

Through a mobile app or SIPA account, students can acknowledge receipt of funds. This technology accommodates both students with smartphones and those with feature phones. Furthermore, loan officers at each institution can access system reports that provide a list of successfully paid students and reasons for unpaid accounts. This tool has been very effective in supporting timely engagement with students and their banks to resolve any reported issues.

## 5.4 Disbursement Performance for 2024/25

During the academic year 2024/25 HESLB paid successfully students' payments for meals and accommodation; tuition fees; books and stationeries; field practical training; research and special faculty requirement in line with academic calendar.

During the year, the DiDis was enhanced to allow access through iOS-supported phones, while the Loan Management system was improved to provide real-time reports on all processed transactions. These improvements have increased transparency and accountability to students, while TEIs can easily monitor transactions and provide feedback.

Despite the recorded success, during the year we experienced a few instances of liquidity challenges due to cash flow mismatches. These mismatches sometimes delayed payment of tuition fees to public academic institutions.

## 5.5 Monitoring of Students' Payments

Monitoring of student payments involves a continuous process of overseeing and evaluating the allocation, distribution, and utilization of financial resources designated for loans and scholarships. This process ensures that the funds are disbursed to the right beneficiaries in a timely, transparent, and accountable manner. Specifically, in monitoring, the following issues are considered;

**Management of unsigned funds:** - All payments require the student's acknowledgement to be completed. Failure to acknowledge payments within 30 days triggers automatic returns to the HESLB Account. Funds returned to the HESLB Account can be reprocessed for payments if the reasons for the refund are acceptable and have been resolved in line with payment regulations.

**Drop-out students:** HESLB periodically conducts physical inspections to TEIs to identify and verify the presence of students who were eligible for a loan or scholarships but were not disbursed due to various reasons, including discontinuation, abscondment, postponement, obtaining other sponsors, or deceased. Once the confirmation process is completed, allocations for students not physically present at their institutions are suspended to allow new allocations to other needy students.

**Record keeping:** - HESLB maintains records of every transaction automatically to ensure ease of access, retrieval, and storage. In addition, this data is useful in auditing, research, monitoring, and analysis of business performance.

**Resolving challenges and complaints:** HESLB provides technical and business support to loan officers, students, TEIs staff, and financial institutions, intending to improve the experience of our customers by improving the quality of our services.

**Assessing compliance and obtaining feedback:** Through physical visits, HESLB gathers firsthand feedback on operational challenges and misunderstandings regarding business processes. These visits provide an opportunity to evaluate how services are delivered on the ground and identify inefficiencies that may not be obvious through digital monitoring. The insights collected inform enhancements in business processes, policies, and communication strategies.



## 6.0 STAKEHOLDER ENGAGEMENT

### 6.1 Introduction

Since its inception, the Higher Education Students' Loans Board (HESLB) has prioritized engaging stakeholders to fulfil its mission of ensuring equitable financial access to higher education in Tanzania. Through ongoing collaboration with public and private sector entities, HESLB continues to enhance operational effectiveness, transparency, and the quality-of-service delivery. HESLB has embedded stakeholder engagement as a strategic cornerstone to promote data integration, build mutual trust, resolve implementation challenges, and drive innovation in the student financing landscape.

### 6.2 Engagement with Key Stakeholders

**The Ministry of Education, Science and Technology (MoEST)** remains a critical partner, offering policy guidance, budget oversight and strategic direction. This relationship ensures HESLB's activities are in alignment with national educational priorities and that financial resources are distributed fairly across diverse student demographics. In 2024/25, HESLB engaged MoEST through high-level forums and consultations focused on strengthening disbursement strategies. These sessions included budget planning engagements and parliamentary discussions where student loan matters were prioritized. Notably, the Minister for EST officiated the launch of the HESLB Mobile App in December 2024, a milestone in digitalizing access to loan services.

**The Parliament of the United Republic of Tanzania, primarily through the Education, Culture and Sports Committee** and the Public Accounts Committee, exercises legislative oversight by reviewing financial plans, performance outcomes, and reform proposals. In the year under review, HESLB appeared before all statutory meetings of the committees to discuss matters related to student financing. These platforms, among others, deliberated on loan budget allocations, disbursement efficiency, and legislative improvements necessary to meet the growing demand for higher education financing across the country.

**The Ministry of Finance** ensures adequate liquidity, thereby enabling consistent and timely disbursement of funds to students. During the reporting period, HESLB collaborated closely with the Ministry to enhance coordination and streamline the disbursement of loans and Scholarships across Higher Education Institutions (HEIs).

**The Zanzibar Higher Education Students' Loans Board (ZHESLB)** supports harmonization between the Zanzibar and Mainland loan schemes. With Zanzibar students also attending Mainland institutions, data exchange between HESLB and ZHESLB is essential for preventing double allocations and ensuring equitable access. Continued collaboration during the year facilitated alignment in procedures and strengthened joint efforts in data verification and knowledge sharing.

**Higher Education Institutions and Tertiary Colleges** form a core component of HESLB's service framework. These institutions host student loan desks that serve as the first point of contact for applicants. HESLB invested in training Loan Desk Officers to improve support services. A national forum held in March 2025 enabled cross-institutional dialogue to address issues like data exchange and student support delays. Additionally, HESLB participated in the 34th Committee of Vice Chancellors, Principals and Provosts of Tanzania (CVCPT) at NM-AIST in Arusha to deepen institutional cooperation.

**The Tanzania Commission for Universities (TCU) and the National Council for Technical and Vocational Education and Training (NACTVET)** are instrumental in verifying admissions and accrediting programs. Through data-sharing agreements, they ensure applicants are enrolled in recognized programs, safeguarding the integrity of the loan award process. Throughout the year, HESLB has continued to collaborate closely with both TCU and NACTVET to uphold this core objective and enhance the reliability of the Student Financing Framework.

**The National Examinations Council of Tanzania (NECTA)** supports HESLB to verify previous academic records, such as the Form IV Index Number. In 2024/25, HESLB continued working with NECTA to confirm academic credentials and uphold data accuracy in loan allocations.

**The Registration, Insolvency and Trusteeship Agency (RITA) and its counterpart in Zanzibar, the Zanzibar Civil Status Registration Agency (ZCSRA)**, support the verification of personal documentation, specifically birth and death certificates. In the year under review, RITA and ZCSRA continued their role in validating birth and death certificates to support fraud prevention in the application process.

**The Tanzania Social Action Fund (TASAF)** supports HESLB to verify applicants from underprivileged backgrounds. TASAF's socioeconomic data facilitate allocation of resources to the most financially vulnerable applicants.

**Commercial Banks** facilitate payments to students and academic institutions. HESLB continued to maintain a strong working relationship with banking partners to ensure smooth financial transactions in sync with the academic calendar.

**The Tanzania Higher Learning Institutions Students' Organization (TAHLISO)** functions as a crucial intermediary between HESLB and the student community. Throughout the year, HESLB maintained active collaboration with TAHLISO, providing support for its various activities, including elections, forums, and institutional engagement events. This partnership has played an important role in enhancing student awareness and comprehension of the loan application and disbursement processes.

**The National Identification Authority (NIDA)** plays a pivotal role in ensuring the accuracy and authenticity of applicant identity. This collaboration strengthens data integrity, mitigates the risk of identity fraud, and eliminates duplicate applications within the loan processing framework. On July 2024, HESLB formalized this partnership by signing a Memorandum of Understanding (MoU) with NIDA, aimed at enhancing the identification and tracking of loan beneficiaries to support more effective loan recovery.

**Private Sponsors**, such as CAMFED, Mo Dewji Foundation, NMB Bank (through Nuru Yangu), and the Mwalimu Nyerere Foundation, offer scholarships and co-funding options. Regular coordination with these partners has enhanced funding efficiency and expanded support to deserving students. HESLB is developing a centralized sponsorship database to inform policy interventions and prevent overlaps.

**Parents and Guardians** act as loan guarantors and instil accountability in students. In 2024, HESLB implemented various outreach programs to educate parents and guardians on their roles and responsibilities.

**Regional and District Medical Officers (RMOs/DMOs)** are tasked with validating disability of applicants and their parents. Their certified assessments help HESLB to prioritize the allocation of resources to students with special needs. HESLB maintained close coordination with RMOs and DMOs to ensure accurate identification of applicants with special needs.

Through its membership in the **Association of African Higher Education Financing Agencies (AAHEFA)**, HESLB benefits from technical exchange and shared practices across the continent. In 2024/25, this platform supported the adoption of innovative financing strategies and enhanced institutional capacity in loan administration.

## 6.3 Collaboration Gaps and the Need for New Synergies

Despite the considerable progress made in stakeholders engagement, several areas still require strategic attention. Among others, HESLB requires a robust system integration with its partner institutions, particularly HLIs and regulatory agencies, to enable real-time data exchange and reduce administrative delays. Additionally, the absence of a centralized database for tracking private sponsorships presents a risk of duplicate funding and inefficiencies in resource allocation. The Board also faces limitations in accessing accurate data on students with disabilities, which affects its ability to deliver inclusive services.

Moreover, limited awareness among certain stakeholder groups about HESLB's operational procedures, eligibility criteria, and service offerings continues to impact effective engagement. Addressing these gaps calls for a more structured approach to stakeholder communication, investment in digital communication solutions, and expansion of collaborative frameworks.



## CHAPTER SEVEN

## 7.0 KEY ACHIEVEMENTS, LESSONS LEARNT AND FUTURE PROSPECTS

### 7.1 Key Achievements for Academic Year 2024/2025

- Increased total number of loan beneficiaries to 245,384 students from 224,056 in the previous year, marking a 10.5% increase;
- Loan Applicants have increased to 150,530 from 122,390 in the previous year, indicating an 18.7% increase;
- Loan issuance to diploma students has significantly increased in the current year by 3.9 times from 2,714 students in the previous year to 10,500 students this year;
- Introduction of the SAMIA Scholarship for 80 Master's students;
- Tuition fees Payment has been fully automated through DIDIS;
- Implemented the verification process for bank account numbers and student registration numbers through the HESLB App;
- Conducted three awareness creation sessions for Loan officers of Diploma Institutions;
- Enhanced zonal operations to support loan application and allocation processes, as well as student engagement;
- Enhanced customer experience by reducing payment lead time and complaint resolution period; and
- 70,400, students financed by HESLB graduated during the academic year 2024/25.

## 7.2 Lessons Learnt for Academic Year 2024/2025

### **Increase in demand for loans**

The demand for loans has increased due to the impact of the free basic education policy and demographic growth.

### **Insufficient budget**

HESLB financing ability has continued to be limited, leaving 40% of applicants unserved and a significant portion underserved.

### **Increase in Diploma loans**

Tertiary institutions benefiting from diploma loans have increased significantly, warranting enhanced governance and upskilling of staff to support matters related to allocations and disbursement.

### **Slow pace by students to acknowledge the tuition fee payment**

Despite the automation of tuition fee payment, some students fail to acknowledge payments within the prescribed time, highlighting the need for enhanced awareness campaigns and proactive engagement.

### **Demand for emerging and rare skills**

The increasing demand for emerging and rare skills, some of which are not offered by local academic institutions, necessitates strategic interventions to align with national development plans by bridging the industry skills gap.

## 7.3 Future Prospects

### **Integration with HLIs**

Integration with all TEIs will enable sharing of data on real real-time basis, hence informing HESLB on matters related to students' academic progress or dropouts.

### **Enhancing the HESLB App**

HESLB shall continue to improve its payment solution to allow self-onboarding of the loan beneficiary

### **Digitalization of the verification of applicants from marginalised communities**

Applicants who were previously sponsored or have disability, their status will be verified through integrations with corporate sponsors and PMO-LARG databases, respectively.

### **Use of NIN on the application process**

HESLB is considering making it mandatory for applicants aged 18 and above to have a NIN during applications for loans and Scholarships.

**Awareness Campaign of HESLB operations and Products**

HESLB will continue to invest in awareness campaigns to educate stakeholders on HESLB policies, loan application procedures, and eligibility criteria. This initiative is expected to bridge information gap among our key stakeholders.

**Business process Management**

HESLB will continue to conduct analysis of Loan Application and Disbursement processes with intentions of identify process bottlenecks for improvements including policy change and automation

## Appendix I

### Testimonies

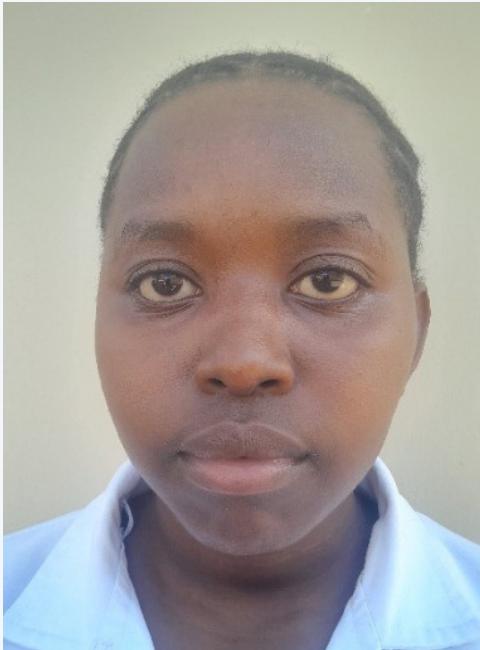


**“I am so Grateful to the Government”**

Charles Chusi is a partial orphan student who lost his beloved mother in 2022, a loss that deeply affected him and his family. Following this news, the family wondered if they would manage to send him for further studies after his admission to pursue a bachelor's degree in Data Science at the Mbeya University of Science and Technology (MUST) in the same year.

Compliments to HESLB for having inclusive policies that prioritize orphans during the allocation of financing resources; therefore, Charles was offered loans to cover his studies. Today, he is a third-year student, and he says, “HESLB lifted a heavy burden from my shoulders, our family worries were melted, and soon my dream of being a data scientist will come to be true.”

“My country owes me; I am determined to use my skills to contribute to innovative data-driven solutions for economic development”.



## “Visiting Sabasaba exhibitions changed my story”

I am Irene Barakael Eliewaha, a first-year diploma student at Nyaishozi College of Health and Allied Sciences in Dar es Salaam, pursuing a Diploma in Medical Laboratory Science. In 2023, during the Sabasaba Expo, I visited the HESLB booth and learned about financing for diploma programs in health sciences. After discussing with my parents, I decided to apply for the loan and was fortunate to receive financial support to cover my studies.

I am immensely thankful to HESLB for making my dream of becoming a medical laboratory technician a success. I encourage fellow students to take advantage of this opportunity to achieve their academic and professional aspirations.



## “Mr. FEDRICK PAUL MASHAURI, a doctor from a rural and poor family”

Born in 2001 in Hanang, Manyara Region, despite aspiring to be a specialist doctor since childhood, nothing seemed promising given my rural and impoverished family background. Twenty years later, I was admitted to the best medical university (MUHAS), but affordability remained a stumbling block to achieving my dreams.

In 2021, I got an education loan through HESLB and today I am a fourth-year student pursuing a Bachelor degree in Medicine (MD). I am making every effort to study diligently and remain focused to achieve my dreams.



## “Samia Scholarship is increasing women Engineers”.

I am Laurine Amedeus Charki (22years), with a Dream of becoming an Aircraft Maintenance Engineer since my childhood. In 2024, I was admitted to pursue Aircraft Engineering at Karume Institute of Science and Technology (KIST), but my family couldn't afford so I opted to change to another program.

Before I made the change, I was informed that my name is on the list of the form six best students who qualify for the Samia Scholarship. I applied for the scholarship, and the rest is history as I am finalising my program to pursue my dream.

I encourage young girls to study hard and pass in science subjects to benefit from this program, which is raising the number of scientists and engineers in the country.



## “HESLB Digital Transformation has simplified my work”

My name is Anthony Ferdinand, and I have been a Loans officer at SAUT Arusha Centre for more than ten years. Back in the days my job was very stressing, paying students was a task that had a lot of paper works, long queues for signing and a lot of processes to move money from HESLB to University accounts and then paying students.

Accounting for the money received was another nightmare, tallying disbursed funds, list of beneficiaries and returning unspent balances. We really encountered a number of non-compliances and a risk of misallocating funds.

“Today as we witness and enjoy the era of digitizing student payments, my work has been awesome. I love serving students, no more stressing working environment and I have answers for every detail of why there is pending payments”.

Students enjoy enhanced efficiency, transparency, and speed of service delivery. The adoption of digital payment systems has redefined HESLB’s commitment to excellence through value creation to its stakeholders.

## Appendix II

### LIST OF HIGHER EDUCATION INSTITUTION FINANCED BY HESLB

S/N	INSTITUTION NAMES	CONTACT PERSON	EMAIL ADDRESS
1	Agakhan University (AKA)	Vice Chancellor	tihe@aku.edu
2	Archbishop Mihayo University College of Tabora (AMUCTA)	Principal	Jasantemungu@ yahoo.com
3	Ardhi University (ARU)	Vice Chancellor	aru@aru.ac.tz
4	Arusha Technical College (ATC)	Rector	musa.chacha@atc. ac.tz
5	College of African Wildlife Management, Mweka (CAWM)	Principal	alex.kisingo@ mwekawildlife.ac.tz
6	College of Business Education (CBE DODOMA)	Director	dir.dodoma@cbe. ac.tz
7	College of Business Education (CBE DSM)	Rector	edda.lwoga@cbe. ac.tz
8	College of Business Education (CBE -Mbeya)	Director	dir.mbeya@cbe. ac.tz
9	Tengeru Institute of Community Development (CDTI)	Rector	george.bakari@ ticd.ac.tz
10	Dr. Salim Ahmed Salim Center for Foreign Relation (CFR)	Director	dcfr@cfr.ac.tz
11	Catholic University of Health & Allied Sciences (CUHAS)	Vice Chancellor	Vc@bugando.ac.tz

12	Catholic University of Mbeya (CUoM)	Vice Chancellor	vc@cuom.ac.tz
13	Dar es Salaam University (DarTU)	Vice Chancellor	vc@dartu.ac.tz
14	Dar es Salaam Marine Institute (DMI)	Rector	rector@dmi.ac.tz
15	Dar es Salaam University College of Education (DUCE)	Principal	principal@duce.ac.tz
16	The Eastern Africa Statistical Training Centre (EASTC)	Rector	rector@eastc.ac.tz
17	Institute of Accountancy Arusha (IAA)	Rector	iaa@iaa.ac.tz
17	Institute of Adult Education (IAE)	Rector	philipo.sanga@iae.ac.tz
18	Institute of Finance (IFM)	Rector	rector@ifm.ac.tz
19	Institute of Rural Development Planning (IRDP DODOMA)	Rector	hmayaya@irdp.ac.tz
20	Institute of Rural Development Planning (IRDP Mwanza)	Director	jnkonoki@irdp.ac.tz
21	Institute of Social Work (ISW)	Vice Chancellor	sotco.komba@isw.ac.tz
22	Institute of Tax Administration (ITA)	Rector	ita@tra.go.tz
23	Jordan University College (JUCo)	Principal	principal@juco.ac.tz
24	Kampla International University (KIU)	Vice Chancellor	vc@kiut.ac.tz
25	Karume Institute of Science and Technology (KIST)	Principal	mahmoud.alawy@kist.ac.tz

26	Local Government Training Institute (LGTI-HOMBOLO)	Rector	rector@lgti.ac.tz
27	Malimu Julius.K. Nyerere University of Agriculture & Technology (MJNUAT)	Vice Chancellor	vc@mjnuat.ac.tz
28	Mwalimu Nyerere memorial Academy (MNMA)	Rector	rector@mnma.ac.tz
29	Mwalimu Nyerere memo- rial Academy-Zanzibar (MNMAZ)	Rector	headznzcampus@ mnma.ac.tz
30	Moshi Co-operative University (MOCU)	Vice Chancellor	vc@mocu.ac.tz
31	MS-Training Center for Development Cooperation	Principal	Haulea@mstcdc. or.tz
32	Mkwawa University College of Education (MUCE)	Principal	principal@muce. ac.tz
33	Muhimbili University of Health and Allied Sciences (MUHAS)	Vice Chancellor	vc@muhas.ac.tz
34	Muslim University of Morogoro (MUM)	Vice Chancellor	vc@mu.ac.tz
35	Mbeya university of Science and Technology (MUST)	Vice Chancellor	vc@must.ac.tz
36	Mwenge Catholic University (MWECAU)	Vice Chancellor	vc@mwecau.ac.tz
37	Mzumbe Univeristy (MU)	Vice Chancellor	mu@mu.ac.tz
38	Mwanza University (MzU)	Vice Chancellor	info@mwanzauni- versity.ac.tz
39	National Institute of Technology (NIT)	Rector	rector@nit.ac.tz

40	NM-AIST	Vice Chancellor	maulilio.kipanyula@nm-aist.ac.tz
41	Open University of Tanzania (OUT)	Vice Chancellor	vc@out.ac.tz
42	Ruaha Catholic University (RUCU)	Principal	rucu@rucu.ac.tz
43	SAUT ARUSHA CENTRE	Director	rufcharles@gmail.com
44	SAUT Mwanza	Vice Chancellor	vc@saut.ac.tz
45	St. Francis University of Health & Allied Science (SFUCHAS)	Principal	Principal@sfuchas.ac.tz
46	St. Joseph University in Tanzania (SJUIT_	Vice Chancellor	vc@sjuit.ac.tz
47	St Joseph College of Health and Allied Sciences (SJCAHS)	Vice Chancellor	vc@sjuit.ac.tz
48	St. John University of Tanzania (SJUT)	Vice Chancellor	ymsanjila@sjut.ac.tz
49	Sokoine University of Agriculture (SUA)	Vice Chancellor	vc@sua.ac.tz
50	Abdulrahman Al -Sumait University (SUMAIT)	Vice Chancellor	mmshewa@sumait.ac.tz
51	State University of Zanzibar (SUZA)	Vice Chancellor	vc@suza.ac.tz
52	Tanzania Institute of Accountancy (TIA)	Rector	tia@tia.ac.tz
53	Kilimanjaro Christian Medical University College (TUKCMC)	Vice Chancellor	infor@kcmcu.ac.tz
54	Tumaini University Makumira (TUMA)	Vice Chancellor	vc@makumira.ac.tz

55	Teofilo Kisanji University (TEKU)	Vice Chancellor	hermasm@yahoo.co.uk
56	Tanzania Public Service College (TPSC)	Principal	info@tpsc.go.tz
57	University of Dodoma (UDOM)	Vice Chancellor	vc@udom.ac.tz
58	University of Dar es Salaam (UDSM)	Vice Chancellor	wanangisye@udsm.ac.tz
59	Water Institute (WDMI)	Rector	rector@waterinstitute.ac.tz
60	Unique Academy LTD	Principal	sree@unique.co.tz
61	University of Arusha (UOA)	Vice Chancellor	leadmealways@gmail.com
62	United African University of Tanzania (UAUT)	Vice Chancellor	admin@uaut.ac.tz
63	University of Iringa (Ui)	Vice Chancellor	Vc@uoi.ac.tz
64	Zanzibar University (ZU)	Vice Chancellor	info@zanvarsity.ac.tz

## Appendix III

### LIST OF DIPLOMA INSTITUTION FINANCED BY HESLB

S/N	INSTITUTION NAMES	DESIGNATION	EMAIL ADRESS
1	City College of Health and Allied Sciences - Arusha Campus	Principal	shigangamussa96@gmail.com
2	Forest Industry Training Institute- Olmotonyi	Principal	fti@maliasili.go.tz
3	Livestock Training Agency- Tengeru Campus	Campus Manager	ditric.ngalisoni@ita.go.tz
4	Al-Maktoum College of Engineering and Technology	Principal	hadijazo44@gmail.com
5	Bandari College Dar es Salaam	Principal	pbc@ports.go.tz
6	College of Business Education - Dar es Salaam	Rector	rector@cbe.ac.tz
7	City College of Health and Allied Sciences - Dar Es Salaam Campus	Principal	macknael.mj@gmail.com
8	City College of Health and Allied Sciences - Ilala Campus	Principal	principal@cityinstitute.ac.tz
9	City College of Health and Allied Sciences - Temeke Campus	Principal	macknael.mj@gmail.com

10	East Evans College of Health and Allied Sciences	Principal	info@ecohas.ac.tz
11	Institute of Environment, Climate and Development Sustainability	Principal	specioza@ieds.or
12	Kigamboni City College of Health and Allied Sciences	Principal	kigambonicitycollege@yahoo.com
13	Kilimanjaro Institute of Health and Allied Sciences - DSM	Principal	ummusalamameena5@gmail.com
14	Kilenzi Memorial College of Health and Allied Sciences	Principal	loryrick5@gmail.com
15	Nyaishozi College of Health and Allied Sciences	Principal	principal@nyaishozicollege.ac.tz
16	NOBO College	Principal	mikejos2005@yahoo.com
17	Paradigms Institute Dar es Salaam	Principal	sakinakomesha6@gmail.com
18	Sir Edward College of Health and Allied Sciences	Principal	principal@secohas.ac.tz
19	Santamaria Institute of Health and Allied Science	Principal	principal@smihas.ac.tz
20	College of Business Education - Dodoma Campus	Rector	rector@cbe.ac.tz
21	Decca College of Health and Allied Sciences	Principal	georgemugusi2018@gail.com

22	Decca College of Health and Allied Sciences	Principal	georgemugusi2018@gail.com
23	Institute of Rural Development Planning	Rector	rector@irdp.ac.tz
24	Janessa Institute of Health and Allied Sciences- DODOMA	Principal	cecyjanesa@gmail.com
25	Livestock Training Agency- Mpwapwa Campus	Campus Manager	kirway.john@yahoo.com
26	St. John University of Tanzania	Principal	admin(at)sjut.ac.tz
27	Tanzania Research and Career Development Institute	Principal	fkafuku90@gmail.com
28	Mayday Institute of Health Science and Technology	Principal	info@mayday.ac.tz
29	Becus Health Training Institute	Principal	nzotac@yahoo.com
30	Dabaga Institute of Agriculture -Kilolo	Principal	kapuficecilia@gmail.com
31	Ruaha Catholic University	Principal	lusubilomwangosi3@gmail.com
32	Igabiro Training Institute of Agriculture	Principal	dommydomnc@gmail.com
33	Livestock Training Agency- Kikulula Campus	Principal	anyambage@gmail.com
34	Ruby Health Training Institute	Principal	japhetbk@gmail.com

35	Kagemu Environmental & Sciences	Principal	principal@kagemucohas.ac.tz
36	Karuco College	Principal	
37	Karagwe Allied Sciences	Principal	abikomile@gmail.com
38	Clinical Officers Training Centre -Kigoma	Principal	angelanakkytimothy@gmail.com
39	Ministry of Agricukture Training Institute- MUBONDO	Principal	godwin.mwemutsi@kilimo.go.tz
40	Kabanga School of Nursing	Principal	kabanganursing@gmail.com
41	Divine College of Health Kigoma	Principal	belinder1@gmail.com
42	Kilema College of Health and Allied Sciences	Principal	jovinmshanga@gmail.com
43	Mandaka Teachers College	Principal	alfanimchovu4@gmail.com
44	Bishop Nicodemus Hhando College of Health and Allied Science	Principal	festochiza1@gmail.com
45	Hydom Institute of Health Sciences	Principal	miriamlaiza84@gmail.com
46	Mamire Teachers College	Principal	cleusnicolaus1@gmail.com
47	Amenye Health And Vocational Training Institute	Principal	brightonefred@gmail.com

48	Mamre Agriculture and Livestock College	Principal	ikajogoo@gmail.com
49	Ministry of Agriculture Training Institute- UYOLE	Principal	maticollege@yahoo.com
50	Mbalizi Institute of Health Sciences	Principal	barakajackson@gmail.com
51	St, John College of Health Science	Principal	florastanley44@gmail.com
52	Sumbawanga Teachers College	Principal	albertmoye54@gmail.com
53	Rukwa Institute of Business Management	Principal	gwakisabiloni@gmail.com
54	St, Bakhita Health Training Institute	Principal	geomachende@gmail.com
55	Mbalizi Polytechnic College - TUKUYU	Principal	mpc.tukuyucampus@gmail.com
56	Ardhi Institute - Morogoro	Principal	godlisten.kauky@arimo.ac.tz
57	Institute of Construction Technology	Principal	mwaitege2000@gmail.com
58	Livestock Training Agency- Morogoro Campus	Principal	aamariro@yahoo.uk
59	Mlimba Institute of Health and Allied Sciences	Principal	joellugalla@gmail.com
60	Morogoro Teachers College	Principal	madindangassa@gmail.com

61	Muslim University Morogoro	Principal	
62	Sokoine University of Agriculture	Principal	fridamagai@gmail.com
63	Tanzania Institute of Railway - Morogoro Campus	Principal	musa.sima@trc.co.tz
64	Forest Industries Training Institute- Moshi ( FITI-D)	Principal	gerad.nfuka@maliasili.go.tz
65	Kitangali Teachers College	Principal	samwelingoi@gmail.com
66	Litembo Health Training Institute	Principal	athanasdamas8@gmail. com
67	Livestock Training Agency Madaba Campus	Principal	chrispin.komba@lita.go.tz
68	Ministry of Agriculture Training Institute Mtwara	Principal	lwitiko.mwanbumbya@ kilimo.go.tz
69	Ndanda College of Health and Allied Sciences	Principal	yasuphnurdin@gmail.com
70	College of Business Education - Mwanza Campus	Principal	evans.mwashambwa@cbe. ac.tz
71	Chato Collage of Health Science and Technology	Principal	finance.chatocollage.@ gmail.com
72	Clinical Officers Training Centre -Kigoma	Principal	masalusilu1988@gmail.com
73	Earth Science Institute Shinyanga	Principal	anitha.kyamanya@gmail. com

74	Fisheries Education Training Agency -KIGOMA	Principal	tigia.omari@feta.ac.tz
75	Fisheries Education Training Agency- NYEGEZI	Principal	germanus.mbenya@feta.ac.tz
76	Livestock Training Agency- Mabuki Campus	Principal	Elibariki.elibariki@lita.go.tz
77	Mkolani Foundation Health Science Training Institute	Principal	mgendiokekeh05@gmail.com
78	Sengerema Health Training Institute	Principal	angelanakkytimothy@gmail.com
79	Tandabui Institute of Health Science and Technology	Principal	rashidmlawa727@gmail.com
80	Hagafilo College of Development Management	Principal	mohamedizuberi925@gmail.com
81	Tandala Teachers College	Principal	gonzamdete89@gmail.com
82	Excellent College of Health and Allied Sciences	Principal	kengelejr94@gmail.com
83	Fisheries Education Training Agency- MBEGANI	Principal	mussaorframe@yahoo.com
84	Mlandizi College of Health and Allied Sciences	Principal	mlandizicohas@gmail.com
85	Kaole Wazazi College of Agriculture	Principal	nyaibagoeunic@gmail.com

86	Kolandoto College of Health Sciences	Principal	henercom@gmail.com
87	Gold Seal Medical College	Principal	lukumayhabibu12@gmail.com
88	Singida College of Health Science and Technology	Principal	acehm1884@gmail.com
89	St. Gasper College of Health and Allied Sciences	Principal	nurumwanga5@gmail.com
90	Water Institute- Singida Campus	Principal	Frank.beichumila@waterinstitute.ac.tz
91	Ardhi Institute - Tabora	Principal	benedict.nshekela@arita.ac.tz
92	Beekeeping Training Institute - TABORA	Principal	sharifaferouz@gmail.com
93	Ndala Teachers College	Principal	bmtungilwa@gmail.com
94	Tabora College of Health and Allied Sciences	Principal	benjaminmeso@yahoo.com
95	Tabora Polytechnic College - Tuli Campus	Principal	Zachariastephano9@gmail.com
96	Tanzania Institute of Railway Technology	Principal	barnabas.barnabas2@trc.co.tz
97	Bumbuli College of Health and Allied Sciences	Principal	bahati34@gmail.com
98	Livestock Training Agency- Buhuri Campus	Principal	cmwibari@gmail.com

99	Muheza College of Health and Allied Sciences	Principal	innocent.swai@muhezaco-has.ac.tz
100	Karume Institute of Science and Technology	Principal	issatere@gmail.com
101	Zanzibar School of Health	Principal	
102	Zanzibar University	Principal	
103	Arusha Technical College	Principal	freedom.shokera@atc.ac.tz
104	Horticulture Research and Training Institute - Tengeru	Principal	festo.mwamlima@kilimo.go.tz
105	Monduli Teachers College	Principal	
106	Tanzania Geomological Centre	Principal	euseb.barnad@madini.go.tz
107	Taifa Institute of Health and Allied Sciences	Principal	admission@taifacollege.ac.tz
108	Dar es Salaam Institute of Technology	Principal	nasra.othman@dit.ac.tz
109	Dar es Salaam Marine Institute	Principal	azan.azan@dmi.ac.tz
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