

# The Impact of Financial Aid Programmes on Access to Higher Education in Ugandan Universities

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## Abstract

In Uganda, limited financial resources often obstruct higher education opportunities, particularly for those with modest incomes. Various financial aid initiatives have been introduced in an attempt to rectify this issue for equitable access. This study aimed to investigate the impact of financial aid initiatives on higher education accessibility, guided by two main research questions: (1) To what extent do financial aid programmes bolster access to higher education? (2) What challenges do students face in accessing financial aid for higher education? Employing a mixed-methods approach, data on enrolment into higher education institutions in Uganda were extracted from a National Council for Higher Education (NCHE) 2020 report for an overview into impacts of financial aid on access to higher education. For contextual and in-depth insight into the impacts of financial aid programmes on access to higher education, secondary data on loan schemes in two public universities and the Kabaka Education Fund in a private university were obtained and analysed using descriptive statistics. To understand the experiences and perspectives of financial aid programme recipients, qualitative interviews were conducted with a sample of 138 beneficiaries, including 12 individual recipients and 13 focus group discussions (FGDs) that involved 126 progressing recipients with about 9–10 persons per group from the three selected universities, whose responses were analysed using thematic content analysis. The results revealed that much as financial aid programmes have improved access to higher education in Ugandan universities, most financial services remain accessible primarily to wealthier individuals owing to barriers including application procedures, expenditure, discriminatory practices, limited information, a negative attitude towards aid and demotivation. The study recommends prioritising strategies that address the needs of a diverse student population to ensure equitable access to higher education, thereby promoting human progress, economic development, and the achievement of sustainable development goals.

*Keywords: Equity; Access; Financial aid; Higher education; Ugandan universities.*

## Introduction

Access to higher education holds utmost significance for individual socioeconomic progression and national advancement (Muwagga, 2016). However, the many problems of higher education in African countries are reflected in the still very low enrollment rates, by far the lowest in the world (Devarajan, 2011). In Uganda, financial constraints frequently erect substantial hurdles to entering and sustaining higher education, particularly for students hailing from low-income backgrounds (Kyaligonza, 2017). In order to confront this predicament and promote equitable opportunities, diverse financial assistance initiatives have been enacted within Ugandan higher education institutions (Omona, 2012). These initiatives aim to alleviate the financial strain on students, amplify enrolment rates, and provide support for students in persisting and completing their degree programmes.

Since its inception during the early 1920s, university education in Uganda had been funded by the government. However, the situation evolved over time. The policies influenced by donors in the 1980s and 1990s discouraged governmental expenditure on higher education, instead prioritising investments in primary and secondary education (Wabwire, 2012). This shift led to substantial underfunding of the higher education sector, resulting in compromised university services. Consequently, cost-sharing was introduced in 1992 to alleviate the financial challenges tied to university funding in Uganda (Marcucci et al., 2008).

In the midst of financial struggles concerning higher education, the Ugandan government has sustained several financial aid programmes with the intent of facilitating access to higher education, particularly for individuals with lower incomes. Among these aid programmes is government sponsorship, which adheres to a rigorously selective merit-based criterion. Under this scheme, the government covers all expenses, encompassing tuition fees, functional fees, research fees, accommodation, meals, and aids and equipment for persons with disabilities (PWDs) (NCHE, 2022).

In accordance with the cost-sharing approach, a Higher Education Students' Loan Scheme was introduced in Uganda in 2014 (Tusiime, 2019). The scheme is run by the Higher Education Students Financing Board (HESFB) established by the Higher Education Students Financing Act, 2014, currently the largest students' loan scheme in the country. Through this scheme, the government covers tuition fees, functional fees, research fees, and aids and equipment for PWDs. However, students are responsible for covering their own meal and accommodation costs (Namalefe, 2013). The repayment of loans takes place in instalments post-graduation. Additionally, the district quota system was established as a cost-sharing mechanism, where the government covers a quarter of tuition expenses, leaving the remainder for the students to manage. This approach aids students who miss out on government sponsorship. Other potential sources of higher education funding encompass schemes initiated by non-governmental organisations (NGOs), such as the MasterCard Foundation scholarships, Madhvani Foundation scholarships, and others (NCHE, 2022).

Despite governmental involvement in funding university education, the level of engagement is unsatisfactory and is characterised by elements of discrimination. The existing government sponsorship system indirectly favours students from affluent families and restricts access for economically disadvantaged students. The existing loan scheme concentrates solely on science, technology, engineering and mathematics (STEM) disciplines, neglecting students with potential in the humanities sector, apart from PWDs (Nakkazi, 2022). The district quota system demands that students cover the remaining expenses, a burden some students are incapable of bearing. Other schemes, like State House scholarships, are highly competitive and offer very limited slots.

At present, Uganda is home to a total of 302 higher education institutions, comprising nine public universities, 45 private universities, nine other degree-awarding institutions, and 239 additional tertiary institutions (NCHE, 2022). These institutions collectively offer more than 2,049 programmes, with 1,807 situated in universities, 45 in university colleges, 142 in other tertiary institutions, and 55 in other degree-awarding institutions (NCHE, 2014). Despite the proliferation of higher education institutions in Uganda, they are unable to admit 10% of the eligible student population, or to deliver the quality education (NCHE,

2022) required for economic development and meeting Sustainable Development Goals (SDGs) (Eton et al., 2020). The enrolment rate in higher education remains low, as evidenced by the country's gross enrolment ratio (GER) of 5.3% (NCHE, 2022), significantly below the current sub-Saharan Africa average of 9.4%, the global average of 38%, and the recommended 40% necessary for economic growth (Mgaiwa & Ishengoma, 2023). The primary objective of this study is to evaluate the impact of private and public financial aid programmes on access to higher education in Uganda, as well as to examine the challenges encountered by students when accessing and utilising financial aid. This research aims to contribute to the overarching goal of fostering fair access and success in higher education within Uganda by investigating how financial aid programmes affect equity and access to higher education in both private and public universities. By addressing the financial barriers that obstruct students' educational prospects, we can strive for a more inclusive and accessible higher education system that unlocks the full potential of Uganda's aspiring learners.

### **The impact of financial aid programmes on equity and access to higher Education**

Implementing and maintaining equitable and accessible financial aid programmes can help address the issue of equity in higher education and contribute to a more inclusive and diverse student population (Monks, 2018). Financial aid to higher education students has been studied in various countries (Winter-Ebmer & Wirz, 2002; Ziderman, 2005; Long, 2007). In Chile, where the education system is described as one of the most market-oriented in the world, being pre-selected for college financial aid decreased the enrolment in vocational education, while vocational financial aid increased the probability of enrolment by 30% (Meneses & Blanco, 2010). Banya and Elu (2001) reveal that financial aid to higher education students increases enrolment and addresses the equity question.

Vossesteyn (2004) argues that with government financial resources being limited, more emphasis is placed on cost-sharing to meet the growing demand for higher education, with special reference to countries having a longstanding tradition of students' loans, e.g. Australia, Canada and the USA. Prior research has documented the positive impact of student loans on raising college enrolment and attainment (Castleman & Long, 2016; Denning, 2019; Melguizo et al., 2016; Solis, 2017; Black et al., 2021). Zerquera and Smith (2015) reveal that student support is primarily targeted at increasing access to higher education and it is expected that the financial aid will address students from disadvantaged backgrounds. According to Drape et al. (2016), financial aid in the form of loans and bursaries from the National Student Financial Aid Scheme (NSFAS) revealed a long-run relationship between student enrolment in higher education and that student financial aid effectively increased enrolment. Mgaiwa and Ishengoma (2023) discovered a lopsided and largely ineffective loan issuance system in Tanzania that is prone to preventing some applicants from accessing it. Bevia and Iturbe-Ormatxe (2002) regard subsidising of higher education as an unfair practice, since the funds that the government uses are from taxes that it collects from all citizens.

In contrast, Pulcini (2018) reveals that need-based financial aid policies have a positive impact on low-income students' access to education and their enrolment rates. In one study by Evans and Donnelly (2018), students said that they did not worry about the prospect of debt thus did not conceive debt as a barrier to entering higher education. Rodriguez (2022) indicates a 9.6%-point increase in the probability of college enrolment owing to loan eligibility in Columbia from a government-funded financial aid programme that targeted low-income high-achieving students. The Government of Uganda wants to ensure equitable access to higher education by Ugandans, which the majority of the qualifying post-secondary school students cannot afford, and ensure regional balance for disadvantaged areas and support programmes which are critical for the social, economic and technological development of the country (HESFB, 2014). Kyaligonza (2017) concludes that the loan scheme may have added modestly to enrolment in higher learning institutions in Uganda. Ssegawa (2012) observes that the liberalisation of higher education enabled private proprietors' entry into university education that are incapable of introducing opportunities to accessing university education. However, according to Tibarimbasa (2010), the Islamic University in Uganda (IUIU) receives funds from the Islamic world given as aid to its students, while Nantambi (2011) reports that over 600 students benefited from the Kabaka Education Fund to facilitate their higher education career.

## Challenges that inhibit accessing financial aid programmes for higher education

Financial aid policies are widely used to foster access to higher education for low-income and underrepresented students (Rodriguez, 2022). Monks (2018) indicates that students from a low economic status background preferred universities that had financial assistance over universities that offered student loans. The NICHE (2021) reports that higher education visibly struggling to raise student enrolments could highly be associated with the poverty levels in the country. Bevia and Iturbe-Ormatxe (2002), Fain (2016) and Amutuhaire (2022) emphasise that financial help subsidy delivers direct benefits only to the privileged minority, as the majority of students enrolling in higher education are from the middle and upper classes.

According to Pulcini (2018), the complexity of financial assistance systems, such as the requirement to apply, timeliness of applications, and limited access to aid funds, continues to impede low-income students. According to Monks (2008), merit-based scholarships were randomly granted to 230 of Chile's highest rated admitted college candidates, leaving out 319 students, while Kane (2003) discovered a 3 to 4% influence of grant eligibility on college attendance in California. Some scholars argue that higher education financing in Egypt was biased because enrolment rates by income level were lopsided since those from well-to-do families easily accessed the students' loan system as entrance was tied to restrictive grades that those from non-poor backgrounds could meet owing to access to better secondary education (Fahim & Sami, 2010). Nshemereirwe (2016) also observes that Ugandan universities played a role by maintaining selection procedures that favoured students from a higher socioeconomic status while those of a lower economic status were disadvantaged. Beneficiaries of Islamic World Aid at IUIU (Tibarimbasa, 2010) and the Kabaka Education Fund at different private universities in Buganda Kingdom (Nantambi, 2011) are academically sound students from poor backgrounds.

According to the HESFB (2015), 18 students dropped out after semester one because they could not raise their own funds for meals and accommodation. Mugirya (2005) also observes that the Ugandan government decreed a discriminatory policy that science subjects would receive 75% of the government scholarships to public universities and tertiary institutions.

Amutuhaire (2022) notes that the existing loan scheme in Uganda focuses only on STEM courses and ignores the humanities. In one of the reviewed studies, some participants expressed a lack of enthusiasm to pursue a STEM degree that they saw primarily as a "fancy degree", while many stated that they possessed insufficient information about STEM pathways (David, 2016). Mendez (2014) underlines the necessity for students and parents to be aware of financial aid procedures and improvement in the clarity and comprehension of information regarding financial aid programmes to help students make informed decisions. Jerrim and Vignoles (2015) established that inequality in access to higher education in developing countries is due to inequalities in attainment in primary and secondary schooling.

Teplitzky and Uswak (2014) describe students' negative views about higher education as not being a realistic option since students had self-censored the idea of university education and since the opportunities available in the communities in which they lived were crucial to promoting access to higher education. Kim et al. (2010) point out that non-academic factors that may influence a student's decision not to join higher education include attitude, motivation, confidence and self-efficiency with critical thinking and decision-making.

## Research Questions

The conduct of this study was guided by the following research questions:

1. To what extent do financial aid programmes in Uganda contribute to access to higher education?
2. What are the challenges faced by students in accessing financial aid for higher education?

## Conceptual Perspective

This study employs two key conceptual viewpoints to frame its examination of financial aid programmes and their impact on higher education access. Firstly, it adopts the lens of social justice, emphasising the need to address systemic injustices and promote equitable allocation of resources and opportunities. The

study recognises that financial aid programmes aim to reduce socioeconomic disparities that hinder access to higher education, aligning with the broader goal of achieving social justice through educational opportunities.

Secondly, the study considers the perspective of education policy and governance, acknowledging the pivotal role of policy frameworks, governmental regulations, and institutional practices in shaping financial aid programmes and access to higher education in Uganda. This viewpoint highlights the importance of aligning policy objectives with institutional practices to enhance access to higher education through effective financial aid mechanisms (Anderson & Zaber, 2021; Bettinger et al., 2019; Cummings et al., 2021).

## Contextual Background

The study on the impact of financial aid programmes on access to higher education in Uganda is situated within the broader context of the Ugandan education system. Uganda, as a developing country, grapples with the challenge of providing equitable access to higher education, especially for individuals from low-income backgrounds. Key contextual factors include significant socioeconomic disparities, limited access to higher education due to capacity constraints and high costs, and government policies aimed at expanding access. Additionally, social and cultural norms, particularly gender biases and traditional expectations, pose additional barriers, while institutional practices within higher education institutions influence the implementation and effectiveness of financial aid programmes.

Access to higher education in Uganda is hindered by socioeconomic inequalities, with many low-income individuals lacking the means to cover tuition and related expenses (Bernal et al., 2023; Eton et al., 2019). Financial aid programmes aim to bridge this gap. The Ugandan education system encompasses various levels, but access to higher education remains challenging owing to limited capacity and infrastructure. Government initiatives recognise the importance of equitable access, and financial aid programmes are a key strategy to address financial barriers. Social and cultural factors, such as gender biases and traditional expectations, further complicate access, and the study acknowledges the need for financial aid programmes to address these issues. Institutional practices within higher education institutions also play a pivotal role, and understanding these practices is essential for assessing the impact of financial aid on access. This includes evaluating the distribution of aid, outreach efforts, and identifying practices that either facilitate or hinder equitable access.

## Methodology

### Design

A mixed methods-approach combining quantitative and qualitative was employed to gather secondary data from relevant documents and records about enrolment growth, gross enrolment and financial aid programmes, while primary qualitative data was collected through FGDs and in-depth interviews on experiences, perspectives and barriers to accessing financial aid in higher education. This design was considered to provide a comprehensive insight into the **impacts of financial aid on access to higher education and the challenges of accessing financial aid from diverse sources** (Creswell, 2018).

### Population size

Secondary data in the form of graphs displaying total student enrolment versus percentage enrolment growth and GER versus percentage enrolment growth for a period of 10 years (NCHE, 2020) were extracted to gain a broader understanding of the impacts of financial aid on access to higher education. Applicants and selected applicant datasets for the loan scheme and the Kabaka Education Fund for nine years were also considered to provide contextual and in-depth insight into the impacts of financial aid on access to higher education. For primary data, the study focused on the beneficiaries of the government-funded loan scheme and privately funded Kabaka Education Fund at two public universities – Makerere University and Kyambogo University – and one private university, Muteesa I Royal University.

The universities were considered because, according to the Higher Education Students Financing Board (HESFB) 2022/2023 report and the Kabaka Education Fund dataset for the period 2014/2015–2022/23, respectively, they had the largest number of beneficiaries since the commencement the financial aid programmes. The academic year 2019/2020, with the most enrolled beneficiaries for the selected universities was considered.

## Sampling

Purposive sampling was employed to select a sample of three universities based on ownership and number of beneficiaries. Convenience sampling was utilised to identify aid schemes available to universities that allowed quick access to their dataset. Purposive sampling was also utilised to select class coordinators in order to establish beneficiaries who had progressed from year 1 to year 2 in the study year 2020/2021 and those who had not, to ensure that reliable information about their experiences and perspectives on access to financial aid programmes and barriers to accessing financial aid was ascertained.

From class lists availed by the coordinators, the beneficiaries were clustered into those who had received financial aid and progressed and those that had dropped out despite having received the aid. A representative sample size of 269 participants was derived from the beneficiaries' lists using Krejcie and Morgan's sample table (1970). Simple random sampling was employed to select 138 participants based on their availability and preference to participate in FGDs or one-on-one interviews. Thirteen FGDs were held for participants who had progressed, as indicated by the breakdown Table 1.

**Table 1:** Breakdown of FGD participants

	No. of participants	Venue
Groups 1, 2,3 & 4	40 (10 per group)	Makerere University
Groups 5,6,7 & 8	36 (9 per group)	Kyambogo University
Groups 8,9,10,11 & 12	50 (10 per group)	Muteesa 1 Royal University
Total	126	

One-on-one in-depth interviews were conducted with four individuals for each of the selected universities. The participants were coded as follows: 1–4 Makerere University, 5–8 Kyambogo University and 9–12 Muteesa 1 Royal University. According to the assigned codes, the last two participants from each university had not progressed. The researchers developed a structured interview guide based on the existing literature to guide FGDs and interviews.

Prior to enrolment in the study, written informed consent was obtained from all the participants. Individual interviews were conducted after FGDs to substantiate experiences and perspectives and to eliminate bias. Throughout the data collection process, the study maintained a high level of privacy and confidentiality for all participants as they remained anonymous.

## Procedure

Data collection and analysis involved a fusion of all ideas obtained from both secondary and primary sources. The quantitative data from the loan scheme and the Kabaka Education Fund collected was analysed using descriptive analysis in terms of frequencies and percentages using the Statistical Package for Social Sciences (SPSS) computer program version 16 software and tabulated to interpret the impacts of the two financial aid programmes on access to higher education.

Qualitative data analysis was conducted thematically using NVivo 12. The analysis followed the six steps of thematic approach developed by Braun and Clarke (2006), which included familiarising oneself with the data, transcription of verbal data, generation of initial codes, generation of themes, reviewing, defining and naming themes, and producing the report. Attention was paid to the words, phrases and actions of participants that capture the meaning of what they said or did.

## Results

### Student enrolment into higher education institutions and financial aid programmes

Figure 1 shows that gross enrolment into higher education institutions was fairly stable, averaging about 6.8% as per the GER compared to percentage enrolment growth (2009/2010-2019/2020). A substantial total student enrolment beyond 250,000 was recorded in academic year 2014/2015, a period when the student loan scheme was introduced, compared to 175,000 that was recorded in 2009/2010 (refer to Figure 1). Academic year 2016/2017 registered a slight decrease in the total student enrolment. Peak total student enrolment of 275,254 in higher education institutions was observed in 2018/2019. However, student enrolment fell to 264,908 in 2019/20, representing the decade’s most substantial decrease, as shown in Figure 2. Notably, percentage growth in enrolment consistently dropped from 25% in 2009/10 to -2.5% in 2019/2020.

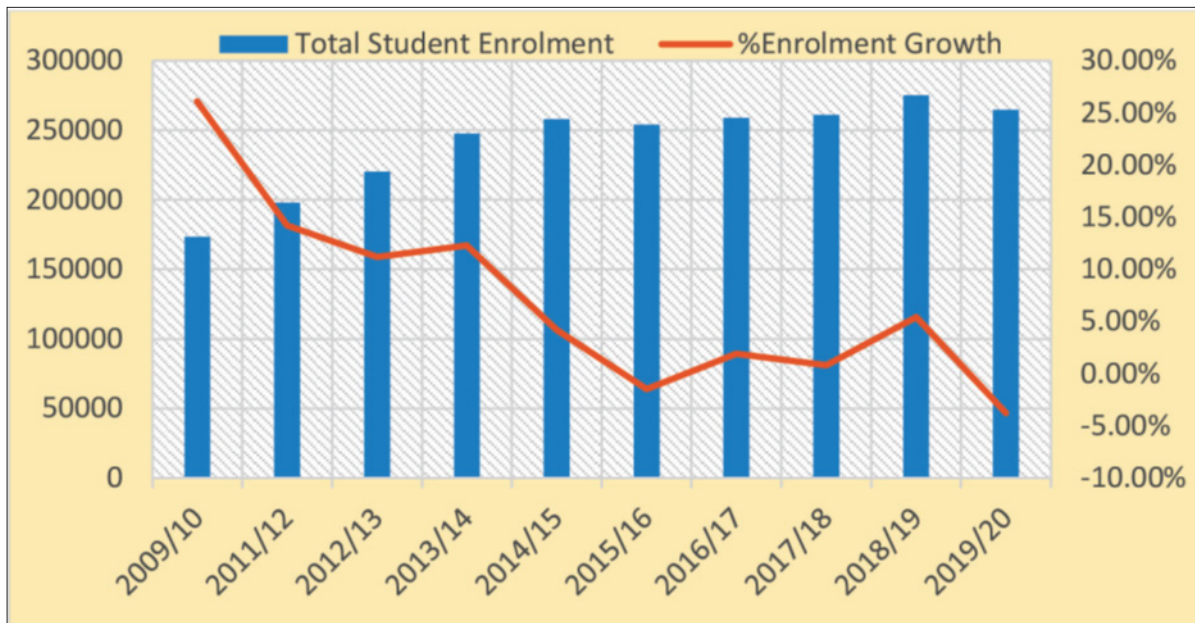


Figure 1: Total student enrolment and enrolment growth over the past decade (2010–2020).

Source: NCHE 2020 report

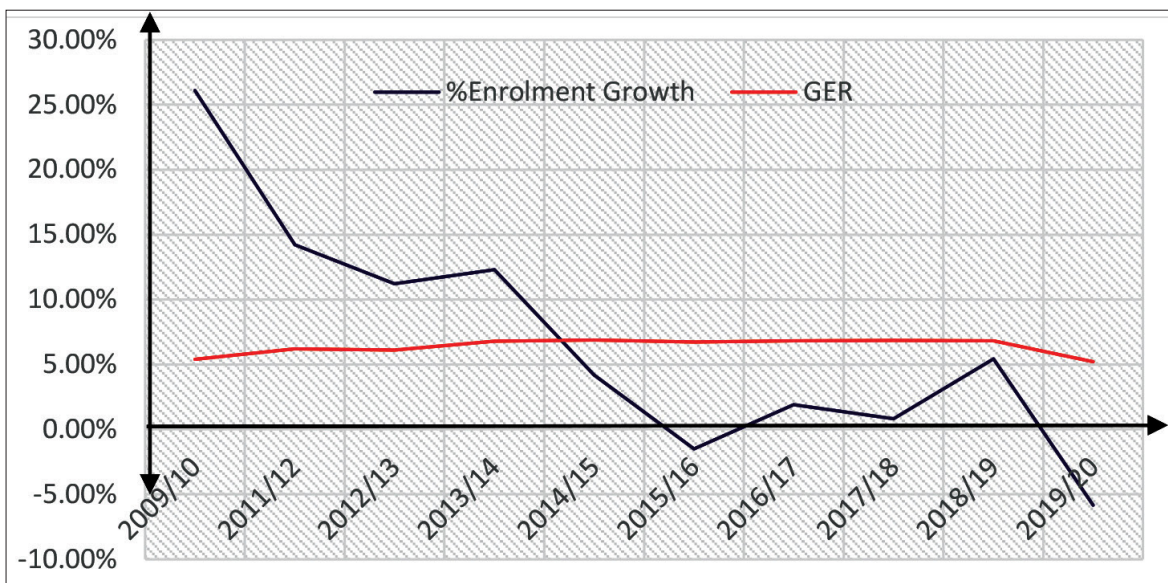


Figure 2: GER versus percentage growth in enrolment over the period 2010–2020.

Source: NCHE 2020 report

The GER indicates the proportion of students in higher education institutions compared to the official school-going age group for that educational level.

## Enrolment in Ugandan Universities through selected financial aid programmes

Since its inception in 2014, a total of 40,954 students have applied for the Government Loan Scheme, but only 13,405 (32.7%) have been selected. The highest success rates were observed in 2014/2015 (56.5%) and 2018/2019 (60.3%). Selection rates consistently remained below 40% in other academic years. For the Kabaka Education Fund, out of 18,475 applicants from 2014/2015 to 2022/2023, only 10,207 (55.2%) were selected for aid. The success rate, on average, is 55%. Thus, Table 2 shows that, while the selected financial aid programmes have contributed to increased access to higher education, demand is still too high to be met by the two programmes.

**Table 2:** Trend of received applications and supported number of students for Students' Loan Scheme and Kabaka Education Fund

Academic year	Students' Loan Scheme		Kabaka Education Fund	
	Applicants	Selected (%)	Applicants	Selected (%)
2014-2015	2,125	1,201 (56.5)	1,386	696 (50.2)
2015-2016	4,399	1,273 (28.9)	1,584	776 (48.9)
2016-2017	3,764	1,325 (35.2)	1,960	982 (50.1)
2017-2018	4,219	1,448 (34.3)	2,542	1,010 (39.7)
2018-2019	4,881	2,943 (60.3)	3,313	1,173 (35.4)
2019-2020	7,310	1,851 (25.3)	4,079	2,890 (70.8)
2020-2021	5,592	1,146 (20.5)	1,375	875 (63.6)
2021-2022	6,247	1,593 (25.5)	829	727 (87.8)
2022-2023	2,417	625 (25.9)	1,407	1,078 (76.6)
<b>Total</b>	<b>40,954</b>	<b>13,405 (32.7)</b>	<b>18,475</b>	<b>10,207 (55.2)</b>

**Source:** Students' Loan Scheme report (2022/2023) and Kabaka Education Fund database enrolment from academic year 2014/2015–2022/2023.

## Access to selected financial aid programmes and its challenges

Primary data from FGDs and interviews were consolidated based on the similarities in key findings and presented as a summary of the main findings. These findings were supported by key verbatim statements from individual interviewees to validate the results of the FGDs. Based on the diverse responses from participants about the influence of financial aid on their educational paths, two emerging themes were identified. These themes reflected the impact of financial aid programmes on access to higher education and the challenges students encounter in accessing these programmes. The themes were labelled 'accessible' to denote improved access to higher education and 'inaccessible' to represent the barriers and difficulties in accessing financial aid programmes. The barriers were perceived to render the financial aid programmes inaccessible and were thus grouped into one theme.

*Accessible:* The findings revealed that the surveyed aid programmes provided an opportunity for students to enrol for various courses at the surveyed universities since the voices of participants in FGDs acknowledged the privilege of pursuing university education owing to the aid secured. This was further confirmed by individuals. As participant 1 said, "If you miss the government scholarship, you can still achieve your dream through the loan scheme. You apply to campus, apply for a loan scheme and study your dream course." Whereas participant 9 remarked, "At least I am able to pursue higher education despite my background in arts."



The findings also revealed that the availability of financial help in higher education catered for the poor, whose priority cannot be higher education based on their backgrounds. As interviewee 5 explained, “No one in my family has ever joined higher education because we cannot afford. I am the only one who has reached this level only because I was lucky to be selected for aid.” Another participant, 2, commented: “I got to access a loan. However, many times I go hungry after exhausting all my chances to survive. I am determined to beat the odds. I must realise my dream.” This implies that partial aid is offered to beneficiaries.

*Inaccessible:* The fact that a multitude of expenditures are not inclusive of the financial aid given pointed to the burden the FGD participants carried. The majority revealed that they came from rural-based Universal Secondary Education (USE) schools where their parents could barely afford the meals given by the schools. They thus echoed the challenges faced by interviewees 7 and 10, who lamented that “functional fees, meals, accommodation easily rule out one from joining university since they are higher than the aid given.” Whereas interviewees 11 and 12 confessed to failure to pay their tuition fee balance by exam time.

This suggests that financial aid programmes continue to target well-to-do students who can afford the extra expenditure and a minority of disadvantaged students who are adaptable enough to achieve their intended objective of graduating from a university.

This further attests to the discriminatory nature of the surveyed aid programmes since the loan scheme considers students from public universities and chartered universities, especially good performers pursuing STEM courses, while the Kabaka Education Fund emphasises excellent students. In this connection, interviewee 8 remarked that “science [is] a password for securing the aid they got.”

The findings also show that the majority of FGD participants were skeptical about securing a placement to pay back the education loan, whereas the main concern among the Kabaka Education Fund beneficiaries was where to secure the shortfall in the tuition fee amidst the high cost of living. This accounted for the negative attitude and low motivation found among some of the beneficiaries despite their having secured aid. Participant 3 explained:

After receiving the funding, I realised that the course I was pursuing had no place for me in the job market. Since I cannot waste my time on unworthiness, I chose to pursue an opportunity that would recognise and appreciate my efforts.

The findings also revealed that the information that was provided to the beneficiaries was insufficient to help them make informed decisions. They, thus, only expressed full comprehension of the type of aid they secured after utilising the aid. This was emphasized by interviewee 4, who said, “I wish aid programmes availed at universities could be well explained at secondary level.” While interviewee 6 revealed that he got to know about the loan scheme from an acquaintance, hence pointing to the necessity for thorough dissemination of the financial aid programmes to fully meet the needs and demands of beneficiaries.

## Discussion

This section presents the extent to which financial aid programmes have impacted enrolment into higher education institutions in Uganda and the challenges students face in accessing financial aid in higher education.

The study reveals that despite the decline in enrolment growth, financial assistance generally contributes to increased access to higher education institutions. This supports the findings by Anderson and Zaber (2021), Bettinger et al. (2019) and Cummings et al. (2021) that financial aid can enhance higher education access, hence addressing the enrolment and equity question emphasised by Banya and Elu (2001). However, the rate of student enrolment in aid programmes does not correspond to the rate of increase in the school-age population that qualifies for higher education, as demonstrated by the GER, which has been constant at around 6.8% on average and declined to 5.3% in 2019 (NCHE, 2020). This is consistent with the relatively low GER in Sub-Saharan Africa (Mgaiwa & Ishengoma, 2023). This mismatch is also

seen in the low number of selected students relative to applications, evidenced by the 32.7% and 55.2% overall enrolment rates for the Government Loan Scheme and the Kabaka Education Fund for the period 2014/2015 to 2022/2023, respectively. These align with findings by Mgaiwa and Ishengoma (2023) that a lopsided and largely ineffective loan issuance system in Tanzania is inclined to prevent some applicants from accessing HE even when they qualify. Monks (2008) and Kane (2003) also found a discrepancy between those selected and those who applied to colleges in Chile and California respectively.

This could be ascribed to restrictive enrolment procedures, expenditure not inclusive of the aid given, limited information, a negative attitude towards aid, low motivation and the discriminatory nature of help programmes, based on the responses of participants. These complement the findings of Pulcini (2018), David (2016), Teplitsky and Uswak (2014) and Mendez (2014) that emphasise the constraints on enrolment into higher education. Moreover, the high levels of poverty that characterise Uganda (NCHE, 2021) make financial aid programmes unpopular, particularly among students from low-income backgrounds, accounting for the fear of aid and failure to meet aid requirements. This concurs with findings by Nantambi (2011), Fahim and Sami (2010), Kyaligonza (2017) and Amutuhaire (2022) that emphasise that higher education financial aid favours the rich instead of students from poor backgrounds.

## Conclusion

While financial aid programmes have increased access to higher education in Uganda, financial aid services are marginally beneficial to low-income earners in favour of the well-to-do, as evidenced by the application procedures, expenditure, discriminatory practices, limited information, a negative attitude toward aid and demotivation concerning the financial aid programmes, all of which impede equitable access to financial aid programmes.

## Recommendations

According to the findings of this study, the Ugandan government should prioritise strategies that address the plight of the diverse student population to ensure equitable access to higher education as one of the ways to generate a positive trend for humanity, ensure economic development and attain sustainable development goals. The quantitative and qualitative analysis only focused on selected applicants to investigate the impacts of financial aid programmes on access to higher education and the challenges faced by students in accessing financial aid programmes. Thus, for a diverse and more meaningful insight into these phenomena, future studies should enrich the study by investigating the statistics, experiences and perspectives of student applicants that were not selected for financial support. The qualitative study also focused on only students, hence future studies should investigate the experiences and perspectives of other key stakeholders, especially parents and guardians since they are the pillar in ensuring the enrolment of their children into higher education.

### Study Limitations

This study is limited by the fact that it was unable to obtain data on many of the financial aid programmes and focused only three universities in Uganda, which could have affected the depth of analysis of how aid programmes have impacted enrolment into higher education institutions and the generalisation of the findings.

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