



## Education Financing through Volunteering Resource Networking in Tanzania: Supporting the Disadvantaged Students

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**Abstract:** Education has never been free in human history. There are various costs associated with its access and management. In some countries, governments have waived or abolished school fees, yet families take care of indirect or other supportive school requirements. Although the government of Tanzania abolished fees from primary to Secondary education in 2016, parents have been paying school fees at advanced secondary education. As a result, students from disadvantaged communities have been facing a great challenge in attaining advanced secondary education. Hence, in January 2018, Dr. Msuya Scholarship Award was founded to support disadvantaged students. This study used the mixed research approach to collect data. A total sample of 91 participants was used including 64 beneficiaries, 11 heads of secondary schools, 15 parents and 1 scholarship coordinator from Dr. Msuya Foundation. The findings indicated that the scholarship successfully supported 111 students who were able to complete their advanced secondary education. Out of those, 93 passed and joined various higher learning institutions for further learning. The scholarship raised community awareness on undertaking collective responsibility in financing education. It promoted the spirit of unity and charity. The study recommends collaborative approaches to finance education through mobilized community resources.

**Keywords:** Financing Education; Community Funding; Disadvantaged Communities; Dr. Msuya Scholarship

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### Introduction

While education remains a fundamental human right (United Nations, 1949), its delivery has been associated with direct and indirect costs. Access to education has been associated with costs which students, families or communities must pay. While in some countries students are required to pay direct school costs, other countries have abolished school fees. Indirect or private costs taken on by families like buying school uniforms, exercise books, pens and schools contributions are among the barriers of attaining quality education.

Poverty has been considered a major barrier to financing education and its access (Government of India, 2016). Ersado (2002) argues that for poor

households, school investment decisions are associated with a host of decisions regarding the use of time and other resources. For instance, as observed by Gol, (2016), various families failed to access quality education in India due to costs and cost-sharing.

Many countries in the world have recognized the importance of providing free access to education. These countries include Denmark, Finland, Germany, Iceland, Norway, Sweden, Argentina, Brazil, Cuba, Ecuador and Venezuela (Canadian Federation of Students, 2015); In Africa, some countries have been offering fee-free education at the elementary and basic level. In East Africa, particularly, the Free Education Policy for all primary school children has been implemented as

a driving force for community transformation. Free Education for All in East Africa has been a response to the global obligation of many states to the Sustainable Development Goals (Kapinga, 2017). However, free education has never been education for 'free', as earlier documented by Psacharopoulos and Woodhall (1985) that even 'free' education has opportunity costs for poor families and other disadvantaged communities. In such intricate situations, students and families do seek financial support from individual people or charity organizations.

Baah-Boateng (2013) and Hauptert (2016) viewed education financing as an investment in human capital. This means incurring educational costs for educating and training the human resources is expected to bring economic returns. In that view, investing funds in human capital development has thus moved to the center stage in strategies to promote economic prosperity, fuller employment and social cohesion of the particular human community (UNESCO, 2003). With this in mind, governments and communities in various societies incrementally set national budgets for education and sometimes have introduced other subsistent financing schemes to ensure the attainment of education for all citizens and in line with the commitment to the worldwide movement of Education for All (UNESCO, 2016).

In practice, basic education in Tanzania is provided free of fees at primary and lower (ordinary) secondary school levels. Abolition of fees at these levels aimed at increasing access to education by all school-age children for the achievement of the national goals of developing an educated and learned society as declared in the National Development Vision 2025 (URT, 1999) and the International Agenda of Education For All (EFA) (UNESCO, 2016). Together, these commitments require governments and local communities to establish supportive policy frameworks and programs for expanding access and quality improvement in education provision. In that response, the government of Tanzania undertook the Education Sector Development Program (ESDP) specifically, under the Primary Education Development Program (PEDP) which led to abolition of school fees and other mandatory contributions for Primary Education (URT, 2002).

Later on, Tanzania Education and Training Policy (URT, 2014) officially advocated for the "Fee Free Basic Education", which means that every child would have access to basic education from primary to lower secondary education which ends at form four level without fees and contributions. The underpinning goal was to make basic education accessible and compulsory to all school-aged children. Fortunately, all these government efforts were fruitful and gave birth to highly recommendable achievements in terms of increase in enrolment to basic secondary education. According to the Basic Education Statistic Brief (URT, 2016), the total enrolment in primary education rapidly increased by 5.1% from 8,222,667 pupils in 2014 to 8,639,202 pupils in 2016. Likewise, the total enrolment in lower secondary education increased by 1.8% from 1,774,383 in 2015 to 1,806,955 in 2016 (URT, 2016).

Moreover, the Government of Tanzania has done commendable efforts to expand access to Basic Education (URT, 2004; URT, 2019). The commendable efforts have been supported by various charity organizations which promote vulnerable children for educational needs in Tanzania. The government has attempted to widen enrolment rates of vulnerable groups such as the girl-child and children with disabilities through the inclusive education approach (URT, 2009) as well as through other forms of non-formal education programs such as the Qualifying Test (QT), Complementary Basic Education in Tanzania (CoBET) and Integrated Community-Based Education (ICBAE)(URT, 2012). Likewise, Local Government Authorities, through Village Executive Officers, Ward Executive Officers, Ward Education Officers and District and Regional Education Officers have been making a lot of efforts to ensure that all school-age children are admitted to schools.

However, despite the need and achievement of fee free education, the two-year advanced secondary education in Tanzania is not fee-free (URT, 2014). Parents pay school fees and cover costs for school uniforms, pens, exercise books, books and travel costs to schools. Therefore, it is doubtful that in a situation where the same student from disadvantaged communities who benefitted from fee free education in ordinary secondary education can manage to pay for advanced secondary education which is the only gateway to higher education in Tanzania. In the

Advanced level of Secondary Schools, parents and guardians are required to pay annual school fees of 140,000/= (one hundred forty thousand shillings) equivalent to 62 USD (exchange rate equivalent to 2, 259 T. Shs) for two academic years. In most developing countries and vulnerable communities, the amount is high apart from other costs of attaining education like school uniforms, exercise books, textbooks, pens, travel costs and other logistical arrangements.

According to URT (2019), the transition rate from Basic education (Form Four) to advanced secondary education in Tanzania was only 25.6 per cent despite the 77.1 per cent of pass rate in Certificate of Secondary Education Examination (CSEE) in 2017/2018. Despite the fact that, there are other factors which may impede the transition rate to advanced secondary education in Tanzania, the financial constraints must be considered.

As earlier noted by Human Rights Watch (2017), even without fees in Tanzania, schooling can be expensive undertaking for low-income groups due to non-fee costs such as school supplies, uniforms, transport to and from school and accommodation for those living far away.

Therefore, these conditions are part of the obstacles that stand in the way of vulnerable children to access and attain advanced secondary education, and later, higher education in Tanzania. According to Wharton, Kail, and Curvers (2016), cost is the one major barrier to increasing postsecondary degree attainment in UK. Furthermore, sometimes children may have failed to access formal education due to challenges which require just a little financial support. Hence, it was evident that children from poor families, orphans, girl children and those with disability conditions may have been left behind in the Education for All commitment. Therefore, it was from this realization and existing gaps that Dr. Msuya Scholarship Award was founded to establish educational financing initiatives through the community volunteering approach by networking resources and interested community members.

This paper presents the case report of the Dr. Msuya Scholarship Award, one of the initiatives to support vulnerable children to pursue advanced secondary education in Tanzania. Dr. Msuya Foundation is a non-profit organization registered

in Tanzania with registration number 00NGO/R/1095. It is committed to supporting communities in socio-economic, environment and cultural development. Since 2018 to 2020, the Scholarship has supported students from disadvantaged communities in Tanzania mainland. For instance, from 2018 to 2020, one hundred and eleven (111) students from disadvantageous communities in twenty one (21) regions of Tanzania mainland (Dodoma, Tanga, Kagera, Morogoro, Geita, Pwani, Mwanza, Rukwa, Simiyu, Ruvuma, Arusha, Iringa, Manyara, Katavi, Shinyanga, Singida, Kilimanjaro, Mara, Njombe, Mtwara and Dar es Salaam benefitted from this Scholarship.

The general goal of the Dr. Msuya Scholarship is to finance educational costs for the most vulnerable children selected to join the advanced secondary education in public secondary schools in Tanzania. The specific objectives of the Scholarship are: (1) To provide a scholarship award of school fees and other direct expenses to children with vulnerable conditions from communities in Tanzania, (2) to minimize educational cost burden for parents and children with disabilities from families in poverty conditions in Tanzania, (3) to mobilize and involve community members to support costs of education for girls, underprovided children and families in their communities in Tanzania and (4) to evaluate the impact of the scholarship award after every three-year.

### **Criteria for Awarding Dr. Msuya Scholarship**

The scholarship was designed on a participatory education networking financing model which focused on linking disadvantaged communities (applicants) with people who were ready to volunteer financial resources or readily available to sponsor (volunteers). The Dr. Msuya Scholarship Award was advertised through media, brochures and posters in public places including the local government offices, noticeboards and social messaging networks like WhatsApp to ensure that the broader community was aware of the program and could apply for the scholarships. No application costs were charged. This initiative was accompanied by the following application conditions:

1. The needy candidates were required to write an application letter to the project coordinator via their respective Village/Street Executive Office (VEO) and

the District Administrative Secretary (DAS) for verification.

2. Eligible applicants were only children living under vulnerable conditions and with special needs such as disability, those from poor families, orphans and at-risk groups (girls) who were selected to join advanced secondary education in public secondary schools.
3. Suitable candidates for the scholarship award were to be well screened and sampled for the scholarship award based on the set criteria.
4. The scholarship covered only school fees and other entry requirements which were to be paid directly to school accounts. Successful candidates were not physically given cash but all payments were sent through the school accounts of the beneficiaries.

The project used a non-probability criterion sampling and purposive sampling technique to select suitable applicants for the scholarship. The criterion sampling technique process included selecting all applicants whose characteristics merited the mean test (the prerequisites/conditions). Purposive sampling was achieved by targeting children with specific physical conditions like disabilities and by gender

(girls). All applicants were initially screened by the Local Government Authorities where they were living. In this case, all application letters were sent through Local Government Authorities for approval and verification before being submitted to the scholarship awarding committee for final decision.

The Foundation invited principals from higher education, bishops and clerics, directors of private companies, heads of schools, lecturers, administrative staff from various public organizations and charity organizations to support education for most vulnerable groups through resource mobilization in terms of cash and readiness to cover costs. The funds were directly credited to school accounts or organizing accounts. Members from different communities, ideologies and economic statuses were informed on the vision and mission of educational financing to seek their support in terms of resources, compassion, readiness and commitment to volunteer and commit funds for awards to specific students.

At this stage, the advertisement composed of the names of the selected students admitted to advanced secondary schools in public schools, the names and location of schools and school accounts.

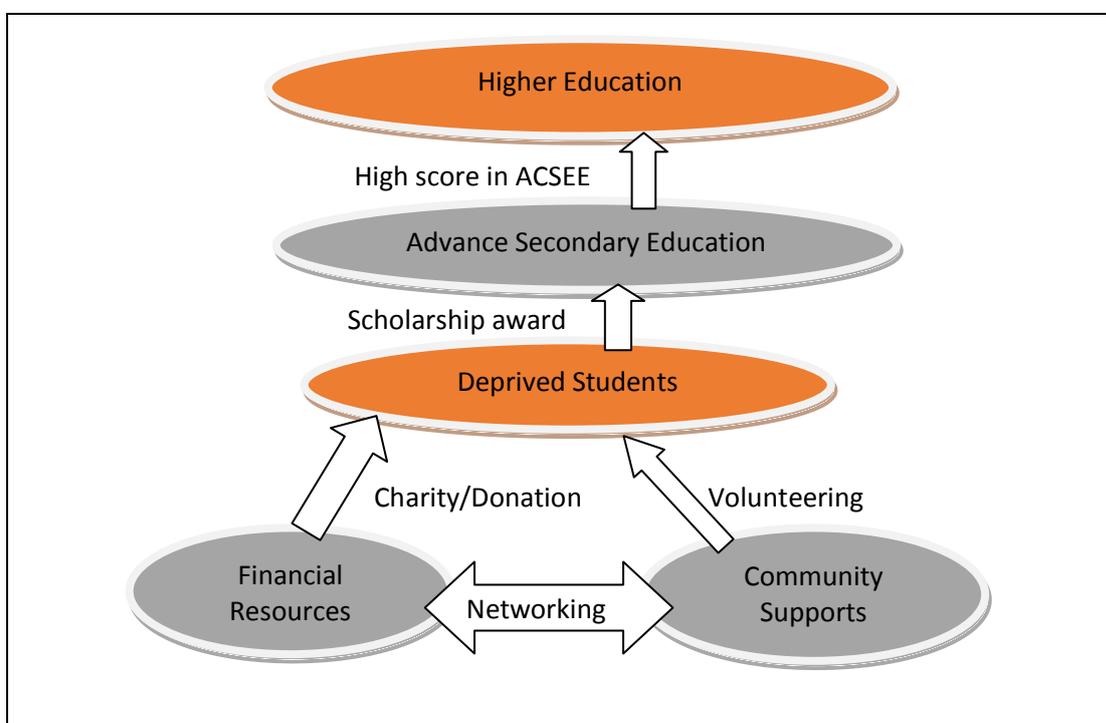


Fig. 1: The Dr. Msuya Scholarship Awarding Model, 2020

These volunteering funders were provided with school account numbers through which they could directly pay the school fees and present the pay-in-slip to the project manager for verification. The project took the responsibility of linking disadvantaged students to schools and regularly reminding them to fulfil their sponsorship pledges. There was no binding contract between the funders and the project owner, except a moral commitment of the volunteering individuals to willingly undertake the responsibilities.

The scholarship was designed in a networking model of education financing through the community participatory approach. Funds for supporting disadvantaged students were raised from the personal account of the founders, volunteers and well-wishers who were ready to cover costs by paying either the fees directly to schools' account or buying school uniform for the students. Moreover, the Foundation managed to connect needy students with individual people, groups and sometimes charity organizations which were ready to support education for disadvantaged communities. The Scholarship awarding process used the model of education financing networking composed of the community, resourced community individuals and vulnerable children (figure 1). Education was put at the centre of the model as the intersection point at which all engaged stakeholders focused.

## Methodology

This study adopted a case study design and the mixed research approach which allowed the use of multiple research methods that brought rich information for the in-depth understanding of the beneficiaries' perceptions towards Dr. Msuya Scholarship Award (Creswell, 2012). The combination of data collection techniques such as semi-structured questionnaire, in-depth interviews and documentary review was used to collect data. Mixed research approaches supplemented each other and thus increased their ability to overcome the weaknesses and biasness of using one approach, thus eventually increasing the validity and reliability of the data (Creswell, 2014 & Mckim, 2017).

A total of 91 respondents were drawn from project stakeholders including students, the heads of schools, parents and financial supporters (donors). The semi-structured questionnaire was administered to 64 students while 11 heads of schools, 15 parents and 1 scholarship coordinator participated through semi-structured interviews. In both cases, the researcher sought data on the perceptions, opinions and views of the respondents and participants regarding the relevance of the project goals and its subsequent impact in bringing secondary and higher education for most vulnerable children in Tanzania. Table 1 and 2 are used to illustrate findings.

**Table 1: Supported Students by Dr. Msuya Scholarship from 2018 -2020 (N = 111)**

Region	No of students supported	ACSEE Performance of Students
Dodoma	9	DIV III Point 13
Morogoro	6	DIV II Point 12
Singida	7	DIV II Point 12
Tanga	8	DIV III Point 14
Kagera	7	DIV II Point 11
Geita	3	DIV II Point 10
Mwanza	5	DIV II Point 10
Pwani	6	DIV I Point 11
Kilimanjaro	8	DIV III Point 13
Rukwa	5	DIV II Point 10
Simiyu	3	DIV III Point 16
Ruvuma	6	DIV II Point 11
Katavi	5	DIV I Point 8
Arusha	6	DIV I Point 6
Iringa	5	DIV II Point 11
Manyara	6	DIV III Point 15
Shinyanga	9	DIV II Point 10
Mara	7	DIV I Point 8
<b>Total</b>	<b>111</b>	<b>DIV III Point 13</b>

Key: ACSEE – Advanced Certificate of Secondary Education Examination

**Table 2: Performance of Girls in Different Subjects and Programs Enrolled in Higher**

Gender	High School	Combination	Pass Rate	Higher Learning Institution	Diploma/Degree Programme
Female	Dodoma	HGK	DIV.3 – 13	Muslim University of Morogoro – MUM	Bachelor of Arts with Education
Female	Bungu	CBG	DIV.2 – 12	Mwenge University	Bachelor of Science in Education
Female	Kagemu	CBG	DIV.3 – 14	Mvumi College of Health and Allied Sciences	Diploma in Clinical Medicine
Female	Morogoro	EGM	DIV.3 – 13	University of Dodoma - UDOM	Bachelor of Commerce in Procurement & Logistics Management
Female	Morogoro	HKL	DIV.2 – 10	National Institute of Transport – NIT	Bachelor of Commerce in Procurement & Logistics Management
Female	Rasfanjan Soga	HGK	DIV.2 – 11	University of Dodoma – UDOM	Bachelor of Education in Arts
Female	Mkolani	PCB	DIV.2 – 11	St. John’s University of Tanzania, Dodoma	Bachelor of Science in Nursing
Female	Msangeni	HGL	DIV.3 – 13	Mwenge University	Bachelor of Arts with Education
Female	Bwiru Girls			Sokoine University of Agriculture (SUA)	Bachelor of Science in Food Science

Source: Dr. Msuya Foundation & NECTA, 2019:2020

Finally, the researcher conducted a documentary analysis to collect data on the beneficiaries' examination results, their pass rates, the combination of subjects they undertook, undergraduate degree programs they chose and the type of higher learning institutions admitted for degree programs.

## Results and Discussions

The findings are presented in three aspects: the success of the scholarship award, challenges, lessons learnt and recommendations.

### Success of the Scholarship Award

The project supported 111 students from disadvantaged communities in Tanzania mainland during the 2018 to 2020 period. It is worth noting that 93 (83.8%) out of the 111 supported students passed their examinations (Table 1) and were admitted to various universities for degree and non-degree courses (Table 2). The initiative used not more than one hundred and fifty thousand (150,000/=), equivalent to about 63 USD to support a needy student for two years of academic study. If one would be interested to

analyze the amount of the money used to cover the scholarship and education return, the money used would always be little for expected outcomes.

Dr. Msuya Scholarship program managed to open-up the door to higher education among students from disadvantaged communities. Specifically, the initiative was able to support girls to join science combinations and eventually different science and arts programs in higher education. Some girls were able to study hard and performed better in pure science subjects like Physics, Chemistry and Biology (PCB) subjects and subsequently joined Bachelor of Science in Nursing at St. John University in Tanzania (Table: 2). This Scholarship has therefore contributed to financing education that has a good return to human capital development as recommended in educational economics (UNESCO, 2003). This reflects the role of local community organizations in contributing to education development in the country as appreciated by the National Basic Education Statistics (URT, 2016).

The Scholarship award has restored hope and created a second chance for vulnerable children to access advanced secondary education. The findings from interviews demonstrated that most of the vulnerable children supported by the project had once lost hope and were in desperate situations. For instance, one interviewed girl student revealed her feelings by saying:

After my secondary education I stayed at home for one year. I am an orphan; there was no hope of completing my advanced secondary education. I am happy about this scholarship. I have managed to join higher education in the engineering program. May God bless this initiative!

The above verbatim quote during the interview reflected the project's contributions to the promotion of social and moral support through enhanced access to education as emphasized obligations of the communities and organizations in the Tanzania National Framework for Inclusive Education and Protection of the Vulnerable Groups in the Society (URT, 2017; URT, 2004). The participatory approach is supported by Mubita, Libati and Mulonda (2017) as having a greater capacity to promote interventions that are more responsive to the needs of the underprivileged in communities and that are better adapted to local conditions.

The project stimulated and created awareness of the community's capacity to support disadvantaged students. Data indicates that this scholarship award has become a catalyst for other members of local communities to support deprived students through their personal arrangements and charities. Data on the perceptions of supported students from the semi-structured questionnaire (N =64) revealed that 65% were once supported in other non-school requirements after receiving Dr. Msuya scholarship. It was also reported that most committed members of community in resource volunteering for needy students were teachers (55%), heads of secondary schools (32%), clerics (31%) and entrepreneurs groups (21%). Data obtained during the semi-structured interview with volunteers who supported (donors) the project, revealed that charity in education was known but modalities and coordination were lacking. During the interview one donor said:

Costs to support most needy students to accomplish two years of advanced secondary school education are not so much high. The issue is connection between volunteers (donors) and the needy communities. How can one be aware of the requirements of one vulnerable student living in a certain village without prior information and networking?

From the verbatim quotes, one would note that some members of the local communities are ready to support students from disadvantaged backgrounds but accessibility of information for the needy population may hinder their support. Hence, local community and government authorities should develop a culture of transparency by listing the names of needy students and share among the donors. Thus, it can be argued that generally, some community members were interested, enthusiastic and supported the initiative. This makes an integrative contribution to the national strategies for inclusive education through the increased participation of the local community members (URT, 2017).

It is obvious that the provision of inclusive education and fees-free education should adopt a model that focusses on disability as a condition and deprived characteristics that require government support. In the provision of education, blanketing education financing to all children without screening and laying supportive conditions as stepping stones will continue to discriminate most vulnerable children in Tanzania. Additionally, there should be use of mass-media, religious teachings, public lectures and case studies to raise awareness of students, parents and communities on the importance of education financing in the same nature the community supports weddings and other social activities.

Furthermore, it was reported that Dr. Msuya Scholarship's model of emphasizing volunteering among members of local communities to solve educational problem stimulated the spirit of unity and brotherhood among the community members. The data obtained from the semi-structured interview revealed that some parents of disadvantaged students were able to meet and familiarize with the resource volunteers (donors) and some are now living as friends. In this way, the project reflects success in empowering

communities to resolve their own problems through the participatory approach, which was well defined by Brett (2003) as quoted in Mubita, et.al., (2017) that participation is an empowering process in which people, in partnership with each other, identify problems and community needs and mobilize resources and collectively make decisions.

### **Reported Challenges**

This project recorded some critical challenges which may be considered potential for a future effective project implementation. It was reported that some applicants were not faithful in providing correct and valid information on the socio-economic conditions. In the beginning, earlier in 2018, there were no effective procedures of means testing to screen illegible applicants. At that time, the project relied only on the approval by the respective local government authorities, which were deemed enough. The procedure somehow created a loophole for unfaithful applicants and some local government leaders to collude and provide false information on the applicants, especially when it happened that they were related. For instance, during the interview, one head of secondary school said:

I came to realize that there was a student in my institution who was sponsored by Dr. Msuya Scholarship despite the fact that his parents were alive and were financially stable. I remember, the institution informed Dr. Msuya Foundation and the scholarship was consequently frozen. This incident made me realize that some parents were trying to provide false information in order to secure the sponsorship...

On his part, during the semi-structured interview, the coordinator for Dr. Msuya Scholarship said:

During the screening process of deprived students, some students and their parents colluded with local authority leaders in order to secure endorsement of their applications. It happened that some students were recommended for the scholarship at the village level but were not recommended at the district level after careful scrutiny by the District Administrative Secretary.

As a strategy to address the above challenges, in 2019, Dr. Msuya Scholarship application channel

was linked to heads of the schools where the respective applicants were schooling. By using this channel, it was possible to trace the history of the applicants and their financial status before making final scholarship decisions. Providing false information may have been encouraged by the lack of resources and dishonesty among some members of communities who sought to gain resources and opportunities undeservedly.

Moreover, in some instances, relatives of deprived students who were also employees and others who had high income recommended them to apply for the scholarship. This situation was surprising as some relatives and members of the families of the needy students had the potential and ability to pay for their siblings. In order to avoid this egocentrism, factual evidence on the status and history of vulnerability from the reputable organs and approval of commissioners of oath are mandatory in order to support the really deprived students.

There was a challenge of the capacity of organizers to reach the resource volunteers and vulnerable groups through advertisements in the media. The most widely used approach was social media groups which both applicants and financial volunteers considered as scams. This finding is in line with Cleaver (2001) who argued that voluntary participation has become an act of faith that people believe in, without which response may always be less. It was difficult to have a reliable and authoritative source of mobilizing community volunteers to finance the project.

Lastly, inadequate financial resources to cover the costs for applicants within an academic year were recorded. Due to scarce resources, the organizers did not succeed to cover on time costs for many needy students on time. The community's reluctance due to the growing feeling that education financing is a private and personal responsibility compared to other socio-cultural activities like marriage and initiation ceremonies made it difficult to mobilize larger communities to fund education. Moreover, the transparency on the expenditure of school funds and lack of sound feedback mechanisms to education stakeholders may demotivate them and lower their moral contribution spirits. As observed in OECD (2017), the management of school funds may generate new challenges for school funding policies and therefore need to be accompanied by adequate institutional arrangements.

## Conclusions and Recommendations

### Conclusions

Experience from this project has demonstrated the possibilities of enhancing the educational attainment of vulnerable children through the efforts of willful volunteers from the communities. This further brings forth the experience that the society has unrevealed social bonds among its members, capable of yielding committed efforts toward undertaking collective responsibilities to support vulnerable members who would otherwise fail to access rightful socio-economic development opportunities. Therefore, in the light of these experiences, financing education practices in Tanzania should not be limited to the perspectives of either reducing the cost-sharing rates or fee-free policies but rather on optimizing innovative strategies for organizing resources to support the neediest groups.

Henceforth, it is evidenced that exiting doors of poverty to inclusive sustainable community development need joining of hands between resourced persons and the vulnerable ones. All the efforts to improve individual and community development should appreciate the holistic role of education in moral, mental and cultural transformations.

### Recommendations

There are three important facts worth noting. First, there is a need to have established systems that properly inform local communities about their problems and challenges in ways that stimulate a positive readiness and actions for resolution. This includes the roles of committed persons to organize, coordinate and properly lead community members to participate in supporting development goals and services including education expenses for needy groups as demonstrated by this scholarship project.

Second, the project recommends the community-centered volunteering model of education financing that does not fully depend on the government. The fact that this project succeeded to bridge the gap between vulnerable (needy) children in the community with people who are financially capable and willing to contribute funds for their educational needs, is a worthy lesson to be replicated in other communities.

Third, policymakers and other education stakeholders may make deliberate efforts to

abolish fees and other statutory contributions at the advanced secondary education level in Tanzania.

Finally, local government authorities from the village and street-level should establish community education funds to support vulnerable children and talented students from under-privileged families and those living in poor conditions to make them access secondary education.

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