

A Survey on Assessment of the Prevailing School Fees for Private Secondary Schools in Tanzania

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Abstract. Higher Education Students' Loans Board (HESLB) has been using secondary school fees as a key component in determining neediness for loan applicants at Higher Education (HE). Such fees are used as proxy indicator of the ability of parents/guardians to meet the costs of higher education in complementing the Government effort. This survey was conducted to assess the actual schools fees charged per student in the private secondary schools. The survey was geared towards achieving the following objectives (i) to examine the amount of school fees charged per student by private secondary schools (ii) to assess the components of school fees for private secondary schools (iii) to determine schools with special scholarship/grants programmes and the criteria thereof.

This survey was conducted in all regions countrywide after being clustered into 5 groups (5 zones), Dodoma, Mwanza, Zanzibar, Arusha and Mbeya. Private secondary schools were visited in which data were collected from 260 respondents. Data collected were analyzed using Excel and Statistical Package for Social Science (SPSS). Results were summarized in Tables, Figures and in Narrative form.

The study concluded that currently private secondary schools are charging school fees at a range of Tshs. 500,000 and Tshs.1,000,000. It was further concluded that the components of the school fees as shown by most of the private secondary schools visited includes examination fees (Mock, National Examination Council-NECTA), Caution money, Admission fees, Identity cards, Registration fees, Medical fees and Boarding fees. It was further concluded that selection of students for financial support is basing on the orphanage status, family background and academic performance of the students. It was recommended that the Government should set standard of the amount of school fees to be charged in all private secondary schools as it is for the Public secondary schools. It was further recommended that Private secondary schools should ensure that components of school fees which do not directly relate to the learning process are treated separately and not as part of school fees for example inspection/ audit fees. It is also recommended that the Government should set rules to ensure that there is a specific

number of students to be financially supported by any established private secondary school hence adequate participation of each private secondary school in provisions of scholarships and/or grants

Keywords: Higher Education Students' Loans Board(HESLB); Public secondary school; Private secondary school; Government; School fees.

INTRODUCTION

HESLB Establishment and the need for Survey

The Higher education Students' Loans Board (HESLB) is a body corporate established under the Act No.9 of 2004, (CAP 178) with the objective of assisting, on a loan basis, needy Tanzanian students who secure admission in accredited Higher Learning Institutions (HLIs), but who have no economic ability to pay for the costs of their education (HESLB,2014). The Board is also entrusted with the task of formulating the mechanism for determining amount of loans payable to students and advice the government accordingly (HESLB, 2016a). Currently the Board issue six loanable items to domestic students namely Meals and accommodation, Tuitions Fees, Books and stationary, Special Faculty Requirements, Field Practical Training and Research (HESLB, 2015). Three loanable items namely Tuition fees, Special faculty requirement and Field practical training are issued based on the means testing grades (HESLB, 2016b). Tuitions fees is an important component among the means testable items, this is because it changes frequently due to changes in the economic conditions hence the need for frequently review (Nyahende et al, 2015).

The Board (HESLB) has been conducting surveys to ascertain the actual costs incurred by students/parents/guardian in their secondary schools hence establishing the levels of neediness among prospective loans applicants. The previous survey was done in 2011/2012 financial year which enabled the Board to review the rates of all means testable items. The revised rates were adopted and put in use beginning 2012/2013 financial year to date (HESLB, 2014)

HESLB has been using secondary school fees as a key component in determining neediness for loan applicants at Higher Education (HE). Such fees are used as proxy indicator of the ability of parents/guardians to meet the costs of higher education in complementing the Government effort (Nyahende, 2016). However, over the four years of usage, almost all schools have reviewed their fees. It is therefore imperative that a study was conducted to ensure that the same are reviewed in the database of the Board (HESLB) and hence ensure reasonable amount which is closer to the abilities than the current ones which do not reflect the close to reality case.

Based on the need by HESLB to have an accurate and updated secondary school fees data to enhance evaluation of applicants for 2016/2017, survey was conducted to an agreed sampling of Private secondary schools to determine the

actual school fees charged per student so as to prepare an accurate input for means testing regarding tuition fees to be adopted for the year 2016/2017.

Survey Objectives

General Objective

The general objective of this survey was to assess the actual schools' fees charged per student in the private secondary schools.

Specific objectives:

- (i) To examine the amount of school fees charged per student by private secondary schools.
- (ii) To assess the components of school fees for private secondary schools.
- (iii) To determine schools with special scholarship/ grants programmes and the criteria thereof.

Survey Questions:

- (i) What is the amount of school fees charged per student by private secondary schools?
- (ii) What are the components of school fees for private secondary schools?
- (iii) How many schools with special scholarship/ grants programmes and the criteria thereof

METHODOLOGY

Pretesting of the Questionnaires

Prior to conduct actual study, the tools were pretested at Feza Boys School, and Makongo Secondary school in Dar es Salaam and the findings was used to improve the tools.

Survey on the prevailing secondary school fees per student

The survey adopted two main approaches in order to collect data.

Primary Information

Structured questionnaire

Structured questionnaires were provided to all administrators/headmasters/headmistresses of the selected private secondary schools. Furtherance to questionnaire responding, the researchers were required to request for any guideline (including samples of admission letters which indicates the school requirements which requires each student to submit.

Direct observation,

A researcher observed how the secondary school set up can affect the school fees charged for example the newly established secondary school may attract more school fees.

Verbal Probing

A cognitive interviewing technique were used, the researcher was required to administers a series of probe questions specifically designed to elicit detailed fees information from students/parents beyond that normally provided by teachers and or schools management.

Secondary Information

Secondary School fees per student

In order to identify the secondary schools' fees, all secondary schools were extracted through the Government Open Data Portal (both schools existing and non-existing in the HESLB database) and their locations identified. The survey team used the list of schools and identified locations for collection of data obtained from the National Examination Council.

Survey Approach

Data collection involved physical visit to the secondary schools by the researcher, whereby interviews was conducted using the structured questionnaires developed as well as the datasheet forms developed by HESLB for data collection. All regions countrywide were clustered into 6 groups (6 zones), with each group surveyed by the zonal manager assisted by zonal offices staff. The activities were supervised by the staff responsible for research from the Directorate of Planning, Research and ICT.

DATA ANALYSIS

Data collected was analyzed using Excel and Statistical Package for Social Science (SPSS). Results were summarized in tables, figures and in narrative form (Saunders et al, 2012).

FINDINGS

Sample Characteristics

The researcher distributed questionnaires to 260 private secondary schools, in which all the questionnaires were properly filled and returned to the researcher. The characteristics of the respondents were categorized in term of Ownership of the school, Distribution of secondary school by Regions, Type of the school, School fees charged per year, Changes in the amount of school fees charged, Availability of students' financial support, Students receiving financial support, sources of finance for the support and the trend of payment. In order to understand well the collected data, the researcher need to carry out the descriptive analysis as a first step. The detailed sample characteristic is as depicted in Table 1 to 10.

Distribution of School Ownership

Questionnaires were randomly distributed to all private secondary schools regardless of ownership. The findings shows that about 40% of the secondary schools visited were owned by private individuals, 1/3 of the secondary schools

were owned by Christian societies while 10% of the secondary schools were owned by Muslim societies. This indicates the secondary school distribution as expected by the researcher. The researcher expected to find less secondary schools which Muslims are owned compared to Christian owned. The sample represents the population as expected and the results imply that there was fair ownership distribution among private secondary school. This indicates a good sample from secondary school ownership. Table 1 below explains.

Table 1: School Ownership

	Frequency	Percent
Private Individuals	102	39.2
Private companies	47	18.1
Donor agencies	1	.4
Muslim Societies	26	10.0
Christian Societies	84	32.3
Total	260	100.0

Source: Survey data (2016)

Distribution of Secondary Schools by Region

20 regions were visited within the country in which a total of 260 secondary schools were distributed with questionnaires. The results indicates that 11% of the respondents were from Dar es salaam city, followed by Kigoma and Arusha which consists of 10% and 9.2% of the total population, Iringa ranked the last with about 0.4% respondents. The researcher expected to find more secondary schools in Dar es salaam city compared to other regions, because being the administrative city with high population compared to other regions it attracts a lot of private individuals, private companies, donor agencies, Muslim societies and Christian societies to invest in education through establishment of secondary schools. The sample represents the population as expected and the results imply that there was a fair distribution of secondary schools by region. This indicates a good sample from secondary school distribution by regions. Table 2 below explains.

Table 2: Secondary School by Region

	Frequency	Percent
Dar es salaam	30	11.5
Njombe	20	7.7
Mbeya	21	8.1
Iringa	1	.4
Ruvuma	14	5.4
Kilimanjaro	13	5.0
Bukoba Town	9	3.5
Mwanza	16	6.2
Mara	14	5.4

Geita	4	1.5
Shinyanga	14	5.4
Kigoma	27	10.4
Mtwara	7	2.7
Tanga	13	5.0
Zanzibar - Unguja	22	8.5
Zanzibar - Pemba	6	2.3
Arusha	24	9.2
Lindi	5	1.9
Total	260	100.0

Source: Survey data (2016)

Distribution of the secondary school by Type

Questionnaires were evenly distributed among the secondary school regardless of the type of the school. The results of the analysis indicates that nearly 80% of the secondary schools visited were for core education, where by 15% of the respondents were from the secondary school with only girls and nearly 6% were from only boys secondary school and a few of respondents were from secondary school with special needs to the tune of 0.4%. The sample represents the population as expected, the researcher expected to find more core education secondary schools because it accommodates both female and male students to avoid segregation within societies. Also the researcher expected to find more girls secondary schools than boys due to the government policy to empower women through education. Therefore the results imply that there was a fair school type distribution. This indicates a good sample from secondary school distribution by school type. Table 3 below explains.

Table 3: Type of the School

	Frequency	Percent
Core Education	205	78.8
Only Boys	15	5.8
Valid Only Girls	39	15.0
School with Special Needs	1	.4
Total	260	100.0

Source: Survey data (2016)

Distribution of school fees Charged per Year

Questionnaires were evenly distributed to determine the amount of school fees charged in each private secondary school within the sample selected. The results of the analysis indicates that more than 1/3 of the secondary schools are charging school fees at the range of Tshs.500,000 and Tshs.1,000,000, 1/5 of the

secondary school are charging school fees at the range of Tshs.1,500,000 and Tshs.2,000,000, while 4% and 2% of the respondents are charging their school fees at the range of Tshs.3,500,000 and above or at the range of 0 and Tshs.500,000. The researcher expected to find few secondary school charging school fees at the range of 0 and Tshs.500,000 due to the increase in the cost of living within the country, all the school running cost such as meals and accommodation, electricity and water bills has been risen up compared to previous years, and few secondary schools were expected to charge school fees at Tshs.3,500,000 and above because it is unaffordable by most individuals within the country. Therefore the results imply that there was fairness in the distribution of school fees charged per year. This indicates a good sample from secondary school distribution by school fees charges per year. Table 4 below explains.

Table 4: School fees charged per year

	Frequency	Percent
0 - 500,000	5	1.9
500,000 - 1,000,000	87	33.5
1,000,000 - 1,500,000	77	29.6
1,500,000 - 2,000,000	57	21.9
2,000,000 - 2,500,000	16	6.2
2,500.000 - 3,000,000	9	3.5
Valid 3,000,000 - 3,500,000	4	1.5
3,500,000 - 4,000,000	1	.4
4,000,000 - 4,500,000	1	.4
5,000,000 - 5,500,000	1	.4
7,500,000 - 8,000,000	1	.4
9,000,000 - 9,500,000	1	.4
Total	260	100.0

Source: Survey data (2016)

Distribution of the Review in the Amount of School fees Charged

The results from the sample selected indicates that nearly 1/3 of the respondents secondary schools review their school fees charges after every three years, where by 1/5 of the secondary schools selected indicates that they review their school fees after every one year or two years and about 13% of the respondents secondary schools indicates that they don't have specific period to review school fees they charge, all the changes are depending on the situations for example changes in the cost of living due to inflation. Therefore the results imply that there was a fair distribution in the review of the amount of school fees charged. This indicates a good sample from distribution of secondary school by changes in the amount of school fees charged. Table 5 below explains.

Table 5: Review in the amount of School fees charged

		Frequency	Percent
Valid	After every one year	55	21.2
	After every two years	55	21.2
	After every three years	71	27.3
	More than three years	43	16.5
	Others e.g Not more often	34	13.1
	Not applicable	2	.8
	Total	260	100.0

Source: Survey data (2016)

Distribution of the Availability of Students' Financial Support at School

The results from the sample selected indicate that 60% of the secondary schools visited provide financial support to students who are needy while nearly 40% do not provide financial support to students who are needy. The researcher expected to find many secondary schools which support the needy because it has been specified in the secondary school development programme II policies (July 2010 – June 2015) as the requirement in establishment of any private secondary school in Tanzania. Therefore the results imply that there were fair distributions among the secondary schools which provide financial support to the needy. This indicates a good sample from secondary school distribution by availability of students' financial support at school. Table 6 below explains.

Table 6: Availability of Students' financial support at school

		Frequency	Percent
Valid	Yes	156	60.0
	No	103	39.6
	Not Applicable	1	.4
	Total	260	100.0

Source: Survey data (2016)

Students' Receiving Financial Support

A total of 260 questionnaires were evenly distributed, the results from the analysis indicates that students who are given financial support in various secondary schools are very few compared to the total students enrolled in the school. The results show that nearly 1/3 of the secondary schools visited provide financial assistance to the needy students at the range of 0 to 10 while only 8% of the secondary schools provide financial assistance to more than 50 students. The researcher expected to find few secondary schools providing financial support to the needy students because most secondary schools are resistant to this policy, they say it's expensive. Therefore the results imply that there was a fair

distribution among students receiving financial support. This indicates a good sample from students receiving financial support from the selected secondary schools. Table 7 below explains thus:

Table 7: Students' receiving financial support

	Frequency	Percent
0 - 10	71	27.3
10 - 20	34	13.1
20 - 30	13	5.0
30 - 40	7	2.7
Valid 40 - 50	5	1.9
More than 50	22	8.5
Not Known	5	1.9
Not applicable	103	39.6
Total	260	100.0

Source: Survey data (2016)

Distribution in the Criteria for Financial Support to Students

Results from the analysis indicates that more than 1/3 of the secondary schools select students for financial support basing on the following criteria (i) orphanage (ii) poor family background (iii) high performance, while 7% of the secondary schools' selection is basing on academic performance, albinism or whether they are staff children as they use it as incentives to staff/ teacher within the school. The researcher expected to find this kind of results because poor orphans and children from poor family have got obvious evidence that they are needy students. Therefore the results imply that there was fair distribution among the criteria used for financial support to students. This indicates a good sample selection. Table 8 below explains.

Table 8: Criteria for Financial support to Students

	Frequency	Percent
Valid Academic Perfomance/ Albinos/ Staff children	19	7.3
Poor Orphanage/ poor family/high performance	85	32.7
Religious groups	10	3.8
Others e.g confirmation from ward secretaries and Historical Background	34	13.1
Not applicable	104	40.0
Not known	8	3.1
Total	260	100.0

Source: Survey data (2016)

Distribution for the Source of Finance for the Support of the needy students

The results in Table 9 below indicates that more than 1/5 of the secondary schools visited is financing the needy students using funds from other sources such as donors and owners' income where by 18% are financed from school fees. Most secondary schools do not have enough fund to finance needy students; they depend much on school fees to run the school, therefore the researcher expected to find most secondary schools depending on donors and owners income to finance needy students. Therefore the results imply that there was fair distribution among the secondary schools regarding the sources of finance to support the needy students. This indicates a good sample to secondary schools regarding sources of finance for the support of the needy students.

Table 9: Source of finance for the Support

	Frequency	Percent
School Using School fees	47	18.1
School using other sources e.g. donors	64	24.6
Owners income/ contributions from donors	37	14.2
Valid		
Not applicable	103	39.6
Not known	7	2.7
Others	2	.8
Total	260	100.0

Source: Survey data (2016)

Distribution of the Trend of payments of School fees

The results of the analysis indicates that nearly 50% of the secondary schools visited are experiencing delays in school fees payments while only 41% are experiencing timely payments and 4% of the secondary schools are experiencing failures on payment of school fees. The researcher expected this trend because most family in Tanzania are of middle income earners, so because of the competing needs they have, it takes longer to clear their obligations most of the time they pay in piecemeal, they preferably pay by installment on delays and few of them are managing to pay timely. Therefore the results imply that there was fair distribution among the secondary schools regarding the sources of finance to support the needy students. This indicates a good sample to secondary schools regarding sources of finance for the support of the needy students. Table 10 below explains.

Table 10: What is the trend of payments (Students)

		Frequency	Percent
Valid	Timely	107	41.2
	Delays	125	48.1
	Postponement	12	4.6
	Failure	1	.4
	Not known	13	5.0
	Timely/ Delays/Postponement	2	.8
	Total	260	100.0

Source: Survey data (2016)

Survey Results

In guiding this survey questionnaires were used to assess the viability of the actual schools' fees charged per student in the private and public secondary schools. These questionnaires were as mentioned below:

- (i) To examine the amount of school fees charged per student by private secondary schools.
- (ii) To assess the components of school fees for private secondary schools' fees
- (iii) To determine schools with special scholarship/ grants programmes and the criteria thereof

The following are the survey results in respect of each individual questionnaire analyzed:

To examine the amount of school fees charged per student by private secondary schools.

The research questions concerning this objective were answered through collection of data from various private secondary schools visited in which the responsible officers responded to the questions regarding school fees prevailing in the school. The results of the analysis indicates that more than 1/3 of the secondary schools are charging school fees at the range of Tshs.500,000 and Tshs.1, 000,000, 1/5 of the secondary schools are charging school fees at the range of Tshs.1,500,000 and Tshs.2,000,000, 4% and 2% of the secondary schools are charging their school fees at the range of Tshs.3,500,000 and above or at the range of 0 and 500,000 (Table 4). Therefore the result suggests that school fees in most private secondary schools are charged at a range of Tshs.1,000,000 and Tshs.1,500,000 while very few at the range of Tshs.3,500,000 and above.

Furthermore the results also indicates that nearly 1/3 of the respondents secondary schools review their school fees charges after every three years, where by 1/5 of the secondary schools selected indicates that they review their school fees after every one year or two years and about 13% of the respondents secondary school indicates that they don't have specific period to review school

fees they charge, they just review at any time when need arises; example changes in the cost of living due to inflation. Therefore the results suggest that most of the secondary schools are reviewing their school fees charges after every three years (Table 5).

The results of the analysis also indicate that 1/3 of the respondents secondary schools were from Dar es Salaam city, followed by Kigoma and Arusha which consists of 10% and 9.2% of the total population, Iringa ranked the last with about 0.4% respondents (Table 2). Therefore the results suggest that Dar es salaam is the city with high economic power, high standard of living which attracts high costs in all the necessary items to run the school. Therefore most private individuals, companies, religious groups are attracted to establish secondary schools in Dar es salaam city; this attracts school fees charged to be high in most secondary schools.

The results of the analysis also indicate that more than 50% of the students in the secondary schools respondents come from within the region and only 22% comes from neighborhood, enrolling students far from school attracts a lot of cost such as Medical costs, boarding fees (Table 11). Therefore the results suggest that most students are enrolled on boarding hence this attracts high school fees to be charged.

Table 11: Where are students coming from

		Frequency	Percent
Valid	Neighborhood	58	22.3
	Within the Region	152	58.5
	Outside the Region	34	13.1
	Allover the country	13	5.0
	Within and Outside the Region	3	1.2
	Total	260	100.0

Survey data (2016)

To assess the components of school fees for private secondary schools' fees

The research questions concerning this objective were answered through collection of data from various private secondary schools visited in which the responsible officers responded to the questions regarding the assessment of the components of school fees for private secondary schools. The results of the analysis indicates that components of school fees are many and they differ from one school to another; about more than 50% of the secondary schools visited indicate that the components of the school fees include examination fees (Mock,NECTA),Caution money, Admission fees, Identity cards, Registration fees, Medical fees, Boarding fees, 26% of the schools include Uniforms, Stationaries & internal examinations,Sports uniforms fees, Meals costs, Transport fees, 3.4% of the secondary schools include Practical fees, School emblem fees, Shamba dress costs, Ream paper costs, Registration fees. 6.5% include Remedial classes fees, exercise book fees, school tour fees, slasher/hoes costs, 7.6% include Security costs, Maintance fees, Inspection/audit fees, Medical

insurance fees and 5.3% include Library costs, Project fees, Teaching aids, utilities cost, bible costs, food items (Table 12).

Table 12: Components of School Fees

	Frequency	Percent	
Valid	Examination fees(Mock,NECTA),Caution money,Admission fees,Identity cards,Registration fees, Medical fees, Boarding fees	133	50.6
	Uniforms, Stationaries & internal examinations,Sports uniforms fees, Meals costs, Transport fees, Practical fees, School emblem fees, Shamba dress costs, Ream paper costs, Registration fees,	70	26.6
	Remedial classes fees, exercise book fees, school tour fees, slasher/hoes costs	9	3.4
	Security costs, Maintance fees, Inspection/ audit fees, Medical insurance fees	17	6.5
	Library costs, Project fees,Teaching aids, utilities cost, bible costs, food items	20	7.6
Total	11	4.2	
	260	100.0	

Survey data (2016)

Also the results of the analysis indicate that nearly 50% of the secondary schools visited are experiencing delays in school fees payments while only 41% are experiencing timely payments and 4% of the secondary schools are experiencing failures on payment of school fees (Table 10). Nearly 25% of the schools visited are reporting the failures to the parents, the school board and/or school management. Nearly 14% of the schools visited are holdings students' certificates to ensure payment after graduation (Table 13). Therefore the result indicates that most students are paying their school fees on delays and few of them are failing to pay the school fees.

Table 13: Where do you report on failure in paying school fees

	Frequency	Percent	
Valid	To the Owner of the school	63	24.2
	Discussion with parents/School Board	63	24.2

Report to school Board/ School Management	90	34.6
Head of the school is responsible	7	2.7
Others/ holding of academic certificates/ Payment is done timely	36	13.8
Not Applicable	1	.4
Total	260	100.0

Survey data (2016)

To determine schools with special scholarship/grants programmes and the criteria thereof

The research questions concerning this objective were answered through collection of data from various private secondary schools visited in which the responsible officers responded to the questions regarding availability of financial support at school. The results from the analysis reveal that 60% of the secondary schools visited provide financial support to students who are needy and nearly 40% do not provide financial support to students who are needy (Table 6). Therefore the results indicate that most private secondary schools do provide financial support to the needy students.

Furthermore the results of the analysis indicates that nearly 1/3 of the secondary schools visited provide financial assistance to the needy students at the range of 0 to 10 while only 8% of the secondary schools provide financial assistance to more than 50 students (Table 7). Therefore the results suggested that most private secondary schools do provide financial support to a small number of students while very few secondary schools provide financial support to many needy students.

Also results from the analysis indicates that more than 1/3 of the secondary schools visited select students for financial support basing on orphanage, poor family background or whether these students are high performers with good grades while 7% of the secondary school visited are selecting students basing on academic performance, albinism or whether they are staff's children as they use it as incentives to staff/ teacher within the school, selection basing on Religious groups forms nearly 4% (Table 8). Therefore the results suggested that most private secondary schools choose students for financial support basing on orphanage, poor family background or whether these students are high performers with good grades.

The results of the analysis also indicate that more than 1/5 of the secondary schools visited is financing the needy students using funds obtained from other sources such as donors and owners' income where by 18% are financed from school fees (Table 9). Therefore the results suggested that most private secondary schools are financing needy students using funds from other sources apart from school fees example donors' fund and owners' income.

More than 1/3 of the secondary schools visited reveal that students support are given at 100% (Full support) of the amount required for the student to study while 10% of the schools provide partial support. Some secondary schools provide semi partial/ full support, this forms about 18% of the secondary schools visited (Table 14).

Table 14: Extent of support given

		Frequency	Percent
Valid	Full Support	82	31.5
	Partial Support	28	10.8
	Not known	1	.4
	Not applicable	103	39.6
	Full support/ Partial Support	46	17.7
	Total	260	100.0

Survey data (2016)

CONCLUSIONS

It was concluded that private schools are charging school fees at a range of Tshs. 500,000 and Tshs.1, 000,000, this is contrary to the school fees charged in year 2011/2012 in which school fees were charged at the range of Tshs. 0 to Tshs. 500,000 as shown in the last survey for ascertainment of school fees done in year 2011/2012 HESLB (2012).

It was concluded that inflation is affecting the school by increasing the running costs of the school such fuel costs for standby generator, food, electricity costs, teaching and non-teaching staff salary e.t.c, hence school fees are reviewed after every three years to corp with the changes in the cost of living.

It was further concluded that the components of the school fees as shown by most of the private secondary schools visited includes examination fees (Mock,NECTA),Caution money, Admission fees, Identity cards, Registration fees, Medical fees, Boarding fees. Other private secondary schools includes the following components; Uniforms, Stationaries & internal examinations, Sports uniforms fees, Meals costs, Transport fees, Remedial classes fees, exercise book fees, school tour fees, slasher/hoes costs, Security costs, Maintance fees, Inspection/audit fees, Medical insurance fees, Library costs, Project fees, Teaching aids, utilities cost, bible costs, food items. While the least of the secondary schools include Practical fees, School emblem fees, Shamba dress costs, Ream paper costs, Registration fees. These components results into many schools experiencing delays in school fees payments because it causes the increase of school fees to the level which is unaffordable by most parents/ students.

It was further concluded that private secondary schools always fulfill their social responsibility by providing financial support to the needy students. Students in need are always given full support to enable them attain their secondary school education, the selection of the students to be provided with financial support is basing on the orphanage status, in combination of whether the student come from poor family as well as the students' academically ability is also considered. Sources of fund to finance the needy students are always from other sources apart from school fees, these include donors' fund and owners' income.

It was also concluded that most of the secondary schools establishment is aiming at fulfilling the social responsibility as part of their obligations by proving financial support to the students who are needy from the surrounding, for example Feza schools are providing scholarships to students from neighboring primary schools, the selected students has to be not only needy but also high performer.

Finally it was concluded that most secondary schools visited (more than 80%) have no consideration for students with disability while less than 20% have consideration for students with disability this is due to lack of teaching materials, teachers and conducive environment for disable students.

RECOMMENDATIONS

According to the conclusion derived above, the study recommends the following:

The Government through the ministry of Education, Science and Technology should set standard of the amount of school fees to be charged in all private secondary schools, as it is for the Public secondary schools. The Government has to request for the justification in case of any suggestions regarding what to be charged as a school fees.

Private secondary schools administration should scrutinize the components of school fees to ensure that those components which does not directly relate to the learning process has to be treated separately and not to be included as part of the school fees for example inspection/ audit fees and project fees, these has to be separately treated and they should bear a separate name.

The Government should set strict rules to ensure that for any private secondary school set up, there must be a certain number of students required to be supported financially. This will help to increase the number of the needy students who will have financial aid, currently the study shows that a few number of students are sponsored ranging from 0 to 10 students which is too low compared to the number of the needy students we have in the society given the population in Tanzania.

The government should give equal priorities to both public and private secondary schools because private schools also contributes to the public by

providing the economy with a well educated graduates and also through payments of taxes as it is for the Public secondary schools.

The Government should set standards for any secondary school establishment to include features to accommodate students with disabilities because these disable students are part of the society and they need education equally as other students.

HESLB to introduce a window on website where headmasters/ headmistresses will be required to fill online all the candidates' information such as orphanage status and sponsorship particulars (poor students) which will help during the loan allocation process.

HESLB is advised to work as a bank i.e. HESLB should follow bank steps during provision and collection of loans. Also the Government to create employment to the graduates so that they can have income to repay back the loans

Finally the board should continue to issue loans to the needy Tanzania as it is helping in ensuring expansion of higher education to the whole Tanzanian society regardless of economic abilities.

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