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Issue 1 *An Assessment on the New Changes of
the Student's Loan Scheme by the Students
Financing Agency for Rwanda (SFAR) at the
National University of Rwanda*

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Recommendations

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were dependent on them and 21% had other dependents. These students by all means were facing a hard time to make both ends meet as far as studying, and assisting their dependents was concerned. To make matters worse, 43.7% of respondents' parents owned less than 1 hectare of land; 83.10% were landless and 80.2% did not own cows, rental house(s), vehicles, etc. This shows that most of the students' families lived in extreme poverty.

The majority of the respondents, 93%, were sponsored by the government either partially or fully, and only 7% were self-sponsored. Those who were fully supported were 51% and those who were partially supported were 42%. Regarding whether SFAR's procedures were adhered to, during the implementation of the new students' loan scheme in 2008, only 4% were of the view that SFAR's procedures were observed; 45% noted that they were flouted; and 51% did not respond on this issue. This indicates that a good number of students at NUR did not trust SFAR's transparency and accountability as far as the provision of scholarships was concerned. Those who responded that SFAR procedures were flouted gave various reasons: poor implementation due to a lot of work in a short time; incompetence; corruption; nepotism; lack of precise criteria in the selection process, etc.

The findings show that the new students' loan scheme is promoting science subjects at the expense of Arts and Humanities. Some respondents expressed skepticism about this trend which they feared would lead to many secondary students abandoning Arts and Humanities at the time when they are very important in the process of mending the shattered Rwandan social fabric.

In comparing the old and the new students' schemes, 16% of the respondents said that the new scheme was better; 53% said that the new scheme was worse; 14% were of the view that both schemes were good; 14% asserted that both schemes were equally bad; and 3% expressed other views.

Respondents' had different views on how the new students' loan scheme would have impact on the female students who were partially supported. Findings showed that only 2% were of the view that academic performance would improve; 24% said that academic performance would deteriorate; 36% responded that there would be a high risk of prostitution; 20% responded that they would be exposed to marriages of convenience; 14% noted that there would be a high rate of dropouts from the university; 3% asserted that there would be no impact; and 1% had other views.

5. RECOMMENDATIONS

NUR Management should create a social fund from its internally generated income to meet accommodation and subsistence costs of best performing students from poor families and other vulnerable students.

NUR should increase its socio-academic infrastructures in order to improve students' welfare and academic standards.

SFAR should use a participatory method that involves beneficiaries and other stakeholders in the selection of government sponsored students. This will eventually dissipate suspicion and negative perceptions that SFAR's procedures are flouted due to various reasons as a good number of the respondents asserted in this survey.

Due to poverty of students and their families, SFAR should increase the number of fully supported students at the NUR from 2.1% to at least 25%. In the selection process, students from poor and vulnerable groups should be considered for full support.

Some NUR faculties with certain scope of autonomy should take initiatives in establishing relations with international education partners so as to get financial aid or scholarships to support best performing students.

Finally, SFAR should look for other strategies to encourage students to study pure sciences like provision of prizes and provision of bursaries to pursue postgraduate programs rather than supporting students unequally at the disadvantage of those who study social sciences. All Rwandan citizens deserve equal rights, as the Rwandan Constitution states.

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