

# Improving life situations through scholarship programs

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MASTER THESIS

HELP  
HELP *to*



# Improving life situations through scholarship programs

The case of Tanzanian beneficiaries

Andrea Häger and Chatrine Carlberg



**LUND**  
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# Improving life situations through scholarship programs

The case of Tanzanian beneficiaries

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# Abstract

The fourth goal of the 2030 Agenda for Sustainable Development regards *Quality education*, aiming to “ensure inclusive and equitable quality education and promote lifelong learning opportunities for all”. Globally, enrollment in university education is increasing. However, the sub-Saharan Africa region is lacking behind and with 9% it has the lowest global gross enrollment rate (GER). Low income in combination with relatively high tuition fees makes it difficult for financially disadvantaged students to complete their university studies. Scholarship programs for financially needy students are one way of dealing with this challenge and making education accessible for all.

The scope of this project is to investigate scholarship programs’ contribution to improved life situations in Tanzania. For this, three main themes are explored: professional life, financial support, and societal change. The research is done through a study with the non-profit case organization Help to Help. Quantitative and qualitative data regarding former scholarship beneficiaries is collected through a digital questionnaire and follow-up interviews conducted on-site in Tanzania.

The most important finding from the study is that the scholarship is crucial for completing studies at the university level for financially needy students. The university education that it enables has a major impact on the professional life of the recipients, which can be exemplified by the finding that almost none would have gotten their current employment without a university degree. Further, it contributes to the graduates’ possibilities to financially support their extended family. On average, each graduate supports 2.6 individuals with expenses that directly (e.g., tuition fees) or indirectly (e.g., food and accommodation) enable education. Graduates create a positive change in society, by for example sharing knowledge. Altogether, this indicates that scholarship programs for financially needy students in developing countries are an efficient tool contributing to meeting the fourth sustainable development goal *Quality education*.

**Keywords:** Changemaker, East-Africa, Financial Support, Higher Education, Life Situation, Need-based Scholarship, Professional Life, Sub-Saharan Africa, Tanzania, University

# Sammanfattning

Det fjärde globala målet i 2030 års agenda för hållbar utveckling handlar om *God utbildning för alla* och syftar till att "säkerställa en inkluderande och likvärdig utbildning av god kvalitet och främja livslångt lärande för alla". Globalt sett ökar antalet studenter vid universitet och högskolor. Dock ligger regionen söder om Sahara långt efter och har med sina 9% den lägsta bruttoinskrivningsgraden (GER) i världen. Kombinationen av låg inkomst och relativt höga studieavgifter gör det svårt för ekonomiskt missgynnade studenter att slutföra sina studier. Behovsbaserade stipendieprogram för ekonomiskt behövande studenter är ett sätt att tackla denna utmaning.

Syftet med detta projekt är att undersöka hur stipendieprogram bidrar till förbättrade livssituationer i Tanzania. För detta undersöks tre huvudteman: yrkesliv, ekonomiskt stöd och samhällsförändring. Studien genomförs med den ideella organisationen Help to Help. Kvantitativa och kvalitativa data om tidigare stipendiemottagare samlas in genom en digital enkät och uppföljningsintervjuer som genomförs på plats i Tanzania.

Den viktigaste slutsatsen från studien är att stipendiet är avgörande för att ekonomiskt behövande studenter ska kunna slutföra sina universitetsstudier. Den universitetsutbildning som den möjliggör har en betydande inverkan på mottagarnas yrkesliv, vilket exemplifieras av att nästan ingen skulle fått sitt nuvarande jobb utan en universitetsexamen. Dessutom bidrar det till möjligheterna för examinerade att ekonomiskt stödja sin storfamilj. I genomsnitt finansierar varje examinerad student utbildning direkt (t.ex. skolavgifter) eller indirekt (t.ex. mat och husrum) för 2,6 personer. Examinerade skapar en positiv förändring i samhället, genom att exempelvis dela med sig av kunskap. Allt detta indikerar att stipendier för ekonomiskt behövande studenter i utvecklingsländer är ett effektivt verktyg som bidrar till att uppnå det fjärde hållbara utvecklingsmålet, *God utbildning för alla*.

**Nyckelord:** Changemaker, Östafrika, Finansiellt stöd, Högre utbildning, Livssituation, Behovsbaserade stipendium, Yrkesliv, Subsahariska Afrika, Tanzania, Universitet

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Lund, May 2023

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# List of acronyms and abbreviations

CIA	Central Intelligence Agency
GER	Gross Enrollment Ratio
H2H	Help to Help
HESLB	Higher Education Students Loan Board
ICT	Information and Communications Technology
IESALC	Institute for Higher Education in Latin America and the Caribbean
SDG	Sustainable Development Goals
UIS	UNESCO Institute for Statistics
UN	United Nations
UNESCO	United Nations Educational, Scientific and Cultural Organization

# 1 Introduction

*This chapter aims to introduce the topic of the master thesis. The chapter begins with a background, including an introduction to the case organization and the issue of study. Thereafter, the purpose, research questions, delimitations, and thesis outline, are presented. Lastly, Minor Field Studies are briefly described.*

## 1.1 Background

In 2015, all member states of the United Nations adopted the 2030 Agenda for Sustainable Development. The agenda consists of 17 Sustainable Development Goals (SDGs) and 169 targets (United Nations, 2015a). One of the goals that have made progress is the fourth one, *Quality Education*, aiming to “ensure inclusive and equitable quality education and promote lifelong learning opportunities for all” (United Nations, 2015a). One target introduces higher education to the agenda by aiming to “ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university” (United Nations, 2015a). According to the United Nations Educational, Scientific and Cultural Organization (UNESCO, n.d.-b), higher education promotes personal development along with economic, technological, and social change, and thus it is of high importance. Another of the UN’s targets focuses on scholarships and states that “by 2020, substantially expand globally the number of scholarships available to developing countries, in particular least developed countries, small island developing States and African countries, for enrolment in higher education, including vocational training and information and communications technology, technical, engineering and scientific programs, in developed countries and other developing countries” (United Nations, n.d.).

As of today, 235 million students are enrolled in universities, which is an increase from 100 million in the year 2000 (UNESCO, n.d.-a). According to UNESCO International Institute for Higher Education in Latin America and the Caribbean (UNESCO IESALC, 2020), the global gross enrollment rate (GER) for enrollment in higher education has increased from 19% in 2000 to 38% in 2018. However, there are large geographical differences. Sub-Saharan Africa has an enrollment rate of 9%, which is the lowest regional average in the world, while Europe and North America have the highest with 77%. An indicator of the development of tertiary

education is how the GER has developed. Between 2000 and 2018 GER increased from 4% to 9% in Sub-Saharan Africa, which is the slowest regional increase globally. During the same period, the GER grew rapidly in East and Southeast Asia from 15% to 45% and Latin American and Caribbean had a similar increase in percentage points, from 23% to 52%. Although Sub-Sahara Africa in comparison to other regions has a low enrollment at universities, they have experienced a fundamental change since 1970 when its' GER was only 1%. According to the Institute for Statistics at UNESCO (UIS, 2010), this one percent corresponded to 200,000 students, and in 2008 the number was 4.5 million students. Despite this increase, Sub-Saharan Africa is lacking behind. According to UNESCO IESALC (2020), the region cannot keep up with a growing and young population, increased access to primary and secondary education resulting in higher demand for tertiary education, and a shift from agriculture to industry and service. Two of the reasons behind the low enrollment rate are difficulties in securing funding for tertiary education, in combination with high costs for tertiary education in countries with widespread poverty.

One approach to solve this problem is through financial support for financially disadvantaged students at the university level, which is what the organization Help to Help does in East Africa, which is a part of Sub-Saharan Africa. Through scholarships, they are covering tuition fees for university studies for financially needy students in Tanzania and Uganda. This thesis aims to investigate the role that scholarship programs have for the future life situation of graduated scholarship beneficiaries, and it will be done through a study with the case organization Help to Help.

### **1.1.1 Help to Help**

Help to Help is a Swedish non-profit organization in Tanzania and Uganda in East Africa. It was founded in 2014 by Malin Cronqvist who had a vision of empowering changemakers in East Africa through crowdfunding, see chapter 3.5 Changemaker for a definition of the term *changemaker*. The organization wants to help young people achieve their dreams and visions, and thus, create a long-term change in society (Help to Help, n.d.-b; Luthman et al., 2020).

Help to Help operates two separate programs: a scholarship program and an academy program. The scholarship program provides financial support for tuition fees for university students who cannot finance it themselves (Luthman et al., 2020). Beneficiaries study at one of Help to Help's partner universities in either Tanzania or Uganda and are between 18 and 30 years old (Help to Help, 2021). As of today, Help to Help has paid tuition fees for roughly 600 students of which 280 have graduated (Help to Help, n.d.-b).

The purpose of the academy program is to provide different activities for university students during their education (Help to Help, n.d.-a). These activities are aimed to

reduce the gap between students' skills and the skills that companies demand among their employees. By supporting young adults through these two programs, Help to Help wants to help East African students to create change, both for themselves, their families, and society.

### **1.1.2 Issue of study**

Several studies indicate that higher education leads to economic and social benefits both for the individual and for society (Haifa Israel: Samuel Neaman Institute, 2004; Patrinos & Psacharopoulos, 2020; UNESCO IESALC, 2020). Some of the economic benefits for the individual are higher salaries, employment, higher savings levels, greater ability to invest, and improved working conditions. According to Patrinos and Psacharopoulos (2020), a higher level of education leads to higher earnings. Moreover, it includes social benefits such as improved health and quality of life (Haifa Israel: Samuel Neaman Institute, 2004). Among the public economic benefits are economic growth, increased workforce flexibility, and reduced poverty. The social public benefits include raised technological knowledge, a higher appreciation of diversity, and reduced criminality (Haifa Israel: Samuel Neaman Institute, 2004). Sparrow (2006) states that targeted scholarship programs can protect access to education for the poor and thus increase the education rate. It is further indicated that the effectiveness depends on the ability to identify those who are in financial need.

The case organization Help to Help wants to boost East African students and give them what is needed for creating positive change. To ensure that the scholarship program of Help to Help meets this goal, they want to investigate how the scholarship contributes to the life situation of graduated beneficiaries. This project aims to investigate that and to provide the case organization with findings, conclusions, and recommendations regarding the scholarship program.

## **1.2 Purpose**

To understand how scholarship programs contribute to the life situation of graduated scholarship beneficiaries, three research questions will be answered. The study will be centered around Help to Help's scholarship program in Tanzania.

### **1.2.1 Research questions**

To investigate the role of the scholarship program, Help to Help initiated an investigation in collaboration with the authors. The project was described as follows (translated from Swedish):

*Evaluate the impact of Help to Help's scholarship program after the graduation of beneficiaries. What impact has the scholarship program had on the lives of the beneficiaries, and what impact has it had on their families and community?*

Based on the project description, three research questions were formulated by the authors:

1. How has Help to Help's scholarship program contributed to the professional life of graduated scholarship beneficiaries?
2. How has the scholarship program contributed to the possibilities for the graduated scholarship beneficiaries to provide financial support to family members?
3. How has the scholarship program contributed to the possibilities for the graduated scholarship beneficiaries to create change in society?

### 1.3 Delimitations

- This report focuses on the impact of the scholarship from Help to Help only, thus no other scholarships from other organizations are investigated.
- The study has a geographic and demographic delimitation of university students from Tanzania who are beneficiaries of Help to Help's scholarship program.

### 1.4 Thesis outline

The thesis consists of seven main chapters. See Table 1.1 for a description of the different chapters.

**Table 1.1 Outline of the thesis.**

<i>Chapter</i>	<i>Description</i>
1. Introduction	Introduction of the topic, background, case organization, issue of study, purpose, research questions, and delimitations.
2. Methodology	Description of the methodology used for data collection and analysis. Ethical aspects and research credibility is also discussed.
3. Theory	The chapter describes the necessary theory. It describes higher education and its importance for life satisfaction as well as sustainable and professional development. Moreover, it explores financing of higher education, scholarships, financial support, and the term changemaker.
4. Contextual setting	The chapter aims to provide an understanding of the context in which the scholarship program operates.
5. Empirical findings	Presentation of empirical findings from the study. The findings are both from the questionnaire and the interviews.
6. Discussion	Discussion of the most important findings from the research. Limitations and future research are also discussed.
7. Conclusion	The chapter gives a concluding summary of the study as well as recommendations for the case organization.

## 1.5 Minor field studies

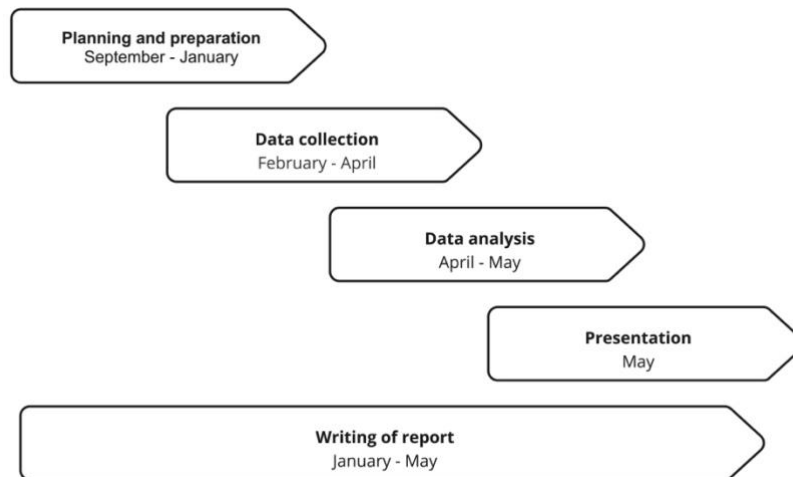
This study is conducted within Minor Field Studies, which is a scholarship program financed by Sida. Sida is Sweden's government agency for development cooperation. The program provides university students in Sweden with a scholarship for conducting a minor field study on-site for at least eight weeks in a developing country (Sida, n.d.). The study should focus on at least one of the Sustainable Development Goals (Lunds universitet, n.d.). The data for this thesis has been conducted on-site in Tanzania and focuses primarily on the fourth SDG: Quality education.

## 2 Methodology

*This chapter aims to describe the methodology used for data collection and analysis. Ethical aspects and research credibility are also discussed.*

### 2.1 Research design

The research design of this project consists of five phases: (1) Planning and preparation, (2) Data collection, (3) Data analysis, (4) Writing of report, and (5) Presentation. The fourth phase was ongoing from the beginning to the end of the project. The project's main research strategy is a case study, which is a profound study of a case, where the objective is influenced as little as possible (Höst et al., 2006). It can be used to describe, understand, and explain a phenomenon (Tellis, 1997). Due to the time limit of the project, the project is limited to a single case study of a scholarship program offered by one single organization. A larger number of different scholarship programs would make the investigation of the phenomenon more general.



**Figure 2.1** An illustration of the project's five main phases.

The project's process has been dynamic and the work with the different phases has been an ongoing process with overlap between phases. The project started with the



planning and preparation phase with the purpose to set the scope and to formulate the research questions. The second phase started with a questionnaire and was then mainly focused on follow-up interviews conducted on-site in Tanzania. Following the collection of data was the analysis of data to understand, make insights, and conclude. Thereafter, the writing of the report was the focus, followed by the presentation of the project. The phases are described in detail in the following sections.

## 2.2 Planning and preparation

In terms of total time, the planning and preparation phase was the longest. It started in September, with discussions between the authors and the organization. An early draft of the research questions was formulated at the beginning of the project. The work with the research questions continued, and the questions were changed several times to better fit the wishes of the organization. In January, the development of the questionnaire began, which marked the beginning of the next phase, data collection.

## 2.3 Data collection

In case studies, interviews, observations, and archival analysis are common data collection techniques (Höst et al., 2006). The data for this project was mainly collected from semi-structured interviews and a questionnaire. The interviews were mainly qualitative, while the questionnaire consisted of both qualitative and quantitative questions. The questionnaire was sent out to graduated beneficiaries, and follow-up interviews were made with respondents to the questionnaire. To understand the context in which the case organization operates, and the beneficiaries are participating, observations were done. The observations were focused on current scholarship beneficiaries, and hence, the observations were not used directly to answer the research questions.

### 2.3.1 Questionnaire

As stated by Höst et al. (2006) questionnaires are suitable when collecting data from a big group of people. The format of questionnaires makes them more suitable for quantitative data collection, rather than qualitative. That is because the respondent is usually given a limited range of possible answers, and thus cannot answer freely. Questionnaires are usually structured but can be made more unstructured by having open questions. However, open questions are more difficult to analyze. According to Song et al. (2015), it is important to consider whether the purpose is to collect

quantitative or qualitative data since the design differs between the two categories. The main purpose of this study's questionnaire was to collect quantitative data. However, qualitative data were also collected, and interviews were conducted that were based on the questionnaire. Therefore, both categories were considered during the design process.

Gillham (2008) presents some of the benefits of questionnaires. With a questionnaire, it is possible to reach a large scope of people in different geographical locations in a time-efficient manner, the analysis of closed answers is straightforward, and the standardized format limits the interviewer's bias. Some of the downsides with questionnaires are that the lack of human contact makes it difficult to discover and correct misunderstandings, that it is impossible to check the seriousness or honesty of provided answers, and difficulties in motivating respondents (Gillham, 2008). These matters were taken into consideration when developing the questionnaire, as well as the fact that follow-up interviews would be conducted with some of the respondents. The follow-up interviews made it possible to discover possible misunderstandings and get a deeper understanding of the respondents' answers.

As stated by Slattery et al. (2011), the first step of designing a questionnaire is to identify and state the objective. The questionnaire was developed to provide data for the three research questions. Hence, that was the goal. It contained questions that were more suitable for an online questionnaire rather than a physical qualitative interview. Further, Slattery et al. (2011) state that it is not always necessary to create a new questionnaire from scratch. In 2019, the case organization conducted a previous evaluation of the scholarship program. This evaluation was taken into consideration when designing the questionnaire. This was done by formulating some of the questions in a similar way as in the previous questionnaire, to enable comparisons of the answers from the different evaluations. However, all questions from the previous evaluation were carefully reviewed, and since the purpose of this evaluation was different from the previous one, most questions were redesigned, or completely new. Throughout the development process, the format and content were discussed together with Help to Help. To reduce the risk of cultural and linguistic misunderstandings, the questionnaire was sent to the organization's Tanzanian colleagues, and a graduated student, before it was sent out to the whole target group.

The survey was conducted on the online platform Jotform, and a link was sent out through email to graduated beneficiaries from Help to Help's scholarship program. The invitation should include information about the purpose of the research, why the person is invited, information that participation is optional, deadlines, information about confidentiality, and contact details (Höst et al., 2006). This information was included in the invitation e-mail. The target group of the evaluation was former beneficiaries who graduated at least one year ago. However, the available list of email addresses did not contain data regarding the year of graduation. Thus, the survey was sent to all graduated beneficiaries. To motivate respondents, four reminders were sent out via email, and two via relevant group

chats in WhatsApp. The survey was divided into six different sections: (1) Introduction, (2) Studies, (3) Career, (4) Financial support, (5) Society, and (6) Contact details. Every section, and the questions they contained, had a specific purpose which can be seen in Table 2.1 below.

**Table 2.1 The purpose of the questionnaire's sections.**

<i>Section</i>	<i>Purpose</i>	<i>Research question</i>
<i>Introduction</i>	Demographic information	
<i>Studies</i>	RQ1	How has Help to Help's scholarship program contributed to the professional life of graduated scholarship beneficiaries?
<i>Career</i>	RQ1	
<i>Financial support</i>	RQ2	How has the scholarship program contributed to the possibilities for the graduated scholarship beneficiaries to provide financial support to family members?
<i>Society</i>	RQ3	How has the scholarship program contributed to the possibilities for the graduated scholarship beneficiaries to create change in society?
<i>Contact details</i>	Possibility of a follow-up interview	

In total, the survey contained 32 main questions that were shown to all respondents. The final questionnaire can be seen in Appendix A. In addition, several sub-questions were shown depending on how the respondents answered the main question. To simplify the analysis of data and comparison between respondents' answers, the objective was to minimize the number of open questions, instead favoring single- and multiple-choice questions. To motivate respondents to answer, the time of filling out the survey was considered. Therefore, the assumption that open questions require more time and effort, was made. Consequently, single, or multiple-choice questions were favored. Another objective was to keep the number of questions to a minimal level by excluding unnecessary questions since an extensive survey raises the risk of making respondents unmotivated to complete the survey (Gillham, 2008).

### **2.3.2 Interviews**

Interviews can be structured, semi-structured, or unstructured. Structured interviews follow a predefined list of questions, like an oral survey. Semi-structured interviews

are supported by predefined questions, but the following order and the actual formulation of questions differ according to the situation of the interview. During unstructured interviews, the interviewee gets to decide to a large extent what is discussed. Data that is collected during interviews should be recorded and transcribed since this analyzes collected data more reliably (Höst et al., 2006). The decision was made to let the interviews be semi-structured, and one reason for this was to enable follow-up on certain answers that the respondents had made in the survey. At the same time, by using a structure of the interview guide for all the interviews, comparisons of data collected from the different interviews were made easier. Questions that could be adapted depending on the respondents were for example if they had mentioned something specific or remarkable in the survey, if it seemed to be a risk that the respondent had misunderstood a question in the survey, or if the respondent was jobless. During the process of conducting interviews, minor edits were done to the interview guide. This was done due to new insights and reflections that arose from the already-conducted interviews.

The objective was to conduct at least twenty interviews with respondents of the survey that had shown interest in participating in a follow-up interview. Interested respondents were then contacted in a prioritized order along certain different criteria, which are specified in Table 2.2 below.

**Table 2.2 Criteria for the qualitative interviews.**

<i>Criteria</i>	
A	Interviewees should have graduated from different universities.
B	Interviewees should have studied within different fields of study.
C	Interviewees should be conducted with graduates residing in different regions.
D	Interviewees should be both males and females.
E	Interviewees should have different occupations. Both employed and unemployed should be represented.
F	Physical interviews should be prioritized over online interviews.

Most of the interviews were conducted in a physical meeting since this resulted in a higher quality of the collected data due to the poor internet connection in the country. However, since the respondents of the survey were residing geographically far from each other, it wasn't possible to only conduct physical interviews while still having a wider geographical scope of interviewees. Therefore, two interviews had to be conducted online. Information about the interviewees is presented in Table 2.3.

**Table 2.3 Information about interviewees.**

<i>Information about interviewees</i>	<i>Quantity</i>	<i>Criteria</i>
<i>Number of interviews</i>	20	-
<i>Gender</i>	50% female and 50% male	D
<i>Year of birth</i>	1986-2000	-
<i>Graduation year</i>	2014-2022	-
<i>Universities</i>	7	A
<i>Region of residence</i>	8	C
<i>Area when growing up</i>	35% urban and 65% rural	-
<i>Unemployment</i>	4 jobless	E
<i>Place of interview</i>	90% physical meetings and 10% online meetings	F
<i>Fields of study</i>	45% Medicine and Health 35% Social Science and Business 10% Educational Science 10% Engineering and Natural Science	B

An interview guide was developed with a total of ten qualitative main questions and several sub-questions. The guide can be seen in Appendix B. The first three out of the ten main questions had the purpose of functioning as warm-up questions. All of these were questions that were meant to be easy for the respondents to answer and meant to increase the comfort and trust between the interviewers and the respondent. The following questions of the interview guide had different themes with the purpose to collect data for answering the research questions, see Table 2.4.

**Table 2.4 The purpose of the interview guide’s themes.**

<i>Theme</i>	<i>Purpose</i>
<i>Introduction</i>	Warm-up, purpose, information, permission about recording, etc.
<i>Background</i>	Warm-up
<i>Career</i>	RQ1, RQ3
<i>Scholarship</i>	RQ1
<i>Financial support</i>	RQ2
<i>Impact on family</i>	RQ2
<i>Hope for the future</i>	RQ1, RQ3
<i>Society</i>	RQ3
<i>Ending</i>	Questions from the interviewee, contact details, give thanks

### **2.3.3 Observations**

To further understand the context in which the scholarship exists, the authors observed two different gatherings for scholarship beneficiaries during a period of four days. The gatherings were one boot camp and one workshop, both organized by Help to Help. Additionally, observations were made during visits to universities and when participating in interviews with applicants for the scholarship (further described in Chapter 4.4 The scholarship provided by Help to Help). When observing situations or events for a study, the observer can either participate in the situation in question or not (Höst et al., 2006). Further, the people participating in the situation or event, and that are being studied, can either be aware of the fact that they are being observed or not. In this case, the authors of this report did only participate to a very limited extent in the activities during the boot camp and workshop. The participants in the activities were aware of the authors being present and observing. However, they were not informed specifically about how the observations were noted and compiled.

The first activity was Changemaker Boot Camp, a one-week-long activity for new beneficiaries of the Help to Help’s Scholarship program. The camp aims to introduce new beneficiaries to the program, organization, and core values such as the term changemaker, but also to educate beneficiaries in skills such as computers, Microsoft Word, the Business Model Canvas, and facilitator skills. Most of the participants were first-year students about to start their second semester.

The second activity attended was a two-day workshop called How to Get Your First Job. The workshop was organized by Help to Help for university students. However, participants were both beneficiaries and non-beneficiaries. Thus, the target group was larger in terms of financial background and which year they were studying.

During the workshop, students were taught how to write a CV and cover letter, where to search for jobs, and interview skills. Furthermore, the agenda included topics such as self-leadership and personal values.

During the activities, the authors observed the participants, the content of what they were taught, the interactions between the participants and the trainers, and the atmosphere. Observations were noted down throughout the activities but were not formally analyzed in a structured way. Instead, the authors had discussions about the notes and primarily used them to increase the understanding of the context. Specifically, the aim was to understand what the students gain from being beneficiaries of Help to Help's scholarship, except for getting the tuition fees covered. The aim was also for the authors to attain a perception of how Help to Help communicates with the beneficiaries, and how the beneficiaries communicate with each other. These insights were then taken into consideration when conducting the follow-up interviews with the former scholarship beneficiaries, and when analyzing the data from the same interviews.

## 2.4 Data analysis

The data analysis of this thesis included two major parts, the analysis of interviews and the analysis of the questionnaire. Since interviews were conducted among respondents of the questionnaire, data from the questionnaires was sometimes used to interpret answers from interviews. The methodologies used for the two analyses are presented below.

### 2.4.1 Analysis of interviews

To make the data analysis structured and effective, a working method was used that was inspired by the theory that is presented by Gioia et al. (2012). A special focus was given to the method for structuring the data into 1<sup>st</sup>-order concepts, 2<sup>nd</sup>-order themes, and aggregate dimensions.

All the conducted interviews with former scholarship beneficiaries were audio-recorded through an online service called Otter (2022) which also provided automated transcriptions. When analyzing the interviews, the audio recordings and the transcripts were used parallelly, to facilitate the interpretation of the content. When doing so, certain sentences or paragraphs that were considered to fit as a 1<sup>st</sup>-order concept were highlighted or commented on in the transcript. The requirements that were set up for a statement to be considered as a 1<sup>st</sup>-order concept were that they should all be helping to answer one or several of the research questions and that they should all be a direct or indirect consequence of receiving the scholarship.

#### *2.4.1.1 1<sup>st</sup>-order concepts*

At the beginning of the analysis process, both authors of this report listened to the same interviews and then discussed the highlighted concepts. This was done to ensure a standardized working method and assessment of what parts of the content should be 1<sup>st</sup>-order concepts. The rest of the interviews were listened to by one author each, and thus, only one person was responsible for taking out 1<sup>st</sup>-order concepts from these interviews. Highlighted parts from all interviews were collected, and 1<sup>st</sup>-order concepts were identified. It was noted down which research question and what theme (e.g., family support, applying for jobs, etc.) the concepts were connected to, in order to facilitate the handling of all data. At the beginning of the process, 1<sup>st</sup>-order concepts were separated between the different interviews to make it possible to track who had expressed each statement. When all audio recordings and transcripts had been processed, all interviewees were given a randomly selected letter instead of their names, and the 1<sup>st</sup>-order concepts from all interviewees were transferred to the same sheet, which in total summarized approximately 600 concepts.

The concepts were sorted according to their themes, and identical or similar concepts were merged. In some cases, it was necessary to have a discussion and re-listening to some parts of an interview to determine what was the actual meaning of a statement. After this, approximately 200 concepts were left. However, after a throughout review of these concepts, there was uncertainty regarding if several of them were a consequence of the scholarship and the education it had made possible. After removing these, approximately 100 concepts remained. These are the concepts that were established as the 1<sup>st</sup>-order concepts, see Appendix C.

#### *2.4.1.2 2<sup>nd</sup>-order themes*

The 1<sup>st</sup> order concepts were the foundation on which the 2<sup>nd</sup> order themes were framed. Similarities among the 1<sup>st</sup>-order concepts were identified, and 2<sup>nd</sup>-order themes were designed. Just as for the 1<sup>st</sup>-order concepts, a requirement for the 2<sup>nd</sup>-order themes was that they should all contribute to answering at least one of the research questions. This process permeated throughout discussions by the authors of this report and resulted in 34 different 2<sup>nd</sup>-order themes, which can be seen in Table 5.3 and Appendix C.

#### *2.4.1.3 Aggregated dimensions*

The last step of the analysis of the interviews was to formulate aggregate dimensions based on the 2<sup>nd</sup>-order themes. This process resembled the one for developing the 2<sup>nd</sup>-order themes from the 1<sup>st</sup>-order concepts, with the difference that the aggregated dimensions were more general and formulated shorter. This process resulted in 10 unique aggregated dimensions, see Table 5.3 and Appendix C. All of them contribute to answering the research questions.

When all 1<sup>st</sup>-order concepts, 2<sup>nd</sup>-order themes, and aggregated dimensions were identified, some smaller adjustments were done, e.g., how they were formulated.



Some themes and dimensions were also merged since some further similarities were identified. In the end, the Gioia Analysis Framework resulted in 98 1<sup>st</sup>-order concepts, 28 2<sup>nd</sup>-order themes, and 9 aggregated dimensions.

#### **2.4.2 Data analysis of the questionnaire**

The analysis of the questionnaire was more straightforward since most questions were designed for quantitative analysis. The data was downloaded from Jotform and transferred to Excel, in which the analysis was done. One-variable diagrams were developed from the responses to the questions, and these are presented in Chapter 5 Empirical findings. The amount of collected data was large, and only the most interesting findings are presented in this report.

### **2.5 Writing of report and presentation**

The two phases are different, but have the same purpose, to communicate the project and its findings. The writing of the report started early in the planning and preparation phase when the research questions were formulated. The writing continued throughout the other phases, even though it was not the focus. When the authors were back in Sweden after collecting data on-site in Tanzania, the main part of the writing started. The project was presented in late May for the university and in early June for stakeholders.

### **2.6 Ethical aspects**

To ensure that data regarding the graduates were collected in an ethically correct way, several ethical aspects were taken into consideration, both for the survey and for interviews. Participation in the survey was voluntary, and in no way the participation would affect the graduated student's relationship with Help to Help. In the survey, respondents got the opportunity to register interest in participating in a follow-up interview. The purpose of the interview was clearly stated, and participation was voluntary. If interested, the participant received an invitation with the option to not participate in the interview.

To ensure that personal data was processed in a lawful, fair, and transparent manner, participants received information about how data will be saved and stored, according to Help to Help's privacy policy. Further, to submit the survey, respondents had to give consent for the stated handling of data. In both the survey and interview, it was communicated to participants that data was handled with carefulness and respect upon the participants.

During the introduction of the interviews, information was given to the interviewees. This information included several important aspects regarding the ethical concerns of the collected data. The author's independence from the organization was stated and explained. Further, interviewees got the opportunity to give consent to an audio recording. It was communicated that the interviewee had the opportunity to not give consent to an audio recording. Further, it was communicated that participants could contact the authors if any further questions would arise.

Throughout the project when any form of contact was established between the authors and the graduated students, professionalism was strived for. This included the use of language and keeping relations professional. Communication was primarily made through email, but in times of difficulties with getting in contact through email, WhatsApp was used.

To avoid any uncomfortable situations, the authors respectfully conducted the study, both toward the participants and the partner company. The participants were informed about the authors' identities, the purpose of the study, and the expectations of the participants.

## 2.7 Research credibility

It is of great importance that the research holds high quality to ensure credibility. The authors have strived for objectivity and to keep the study free from their own biases. The authors are independent of the organization, and they do not work for them, nor have they received any financial compensation. This has been communicated to respondents and interviewees to avoid answers that beautify reality to please the organization. (Höst et al., 2006) state that research credibility can be categorized into three categories: reliability, validity, and representativity.

According to Höst et al. (2006), good *reliability* requires that data collection and analysis are done carefully and accurately. The goal of reliability is to reduce biases and errors (Yin, 2009). Therefore, the research should be documented and explained carefully enough for someone else to repeat the study and get the same result. To ensure the reliability of this study, the work process is communicated in the chapter for methodology. By doing this, the reader can understand how data is collected and analyzed, and thus, be repeated by someone else. For transparency, the interview guide and the standardized questionnaire are attached as an appendix.

As stated by Höst et al. (2006), *validity* is about evaluating what is intended to be evaluated. To ensure this, triangulation can be used. Triangulation means that the same thing is studied through different methods. During this study, triangulation has been used since the impact of the scholarship has been studied with three different methods for data collection: questionnaire, interview, and on-site observations.

According to Denscombe (2010), the validity of interviews is better if different sources are used to validate data and if the same finding is found in several interviews. During this project, data from 20 interviews have been conducted and compiled with the Gioia methodology. The main findings from the data analysis of interviews were the aggregated dimensions, which consist of concepts from different interviews. Further, the questionnaire has been used as a complement to the interviews, and information has been used to verify some things expressed during interviews. Hence, the validity has been taken into careful consideration during the research study.

*Representativity* implies that the conclusions are general and that they can be transferred to other groups of people (Höst et al., 2006). The sample of this study comes from the network of the case organization. Due to this, the sample group is not representative of the whole population of Tanzania, and therefore carefulness should be addressed when generalizing the findings. This delimitation is addressed in 1.3 Delimitations. Despite this, the findings can still be used by others, e.g., similar organizations or governments of East African/Sub-Saharan countries wanting knowledge about how scholarships for university studies can contribute to the life situation of the recipients.

## 3 Theory

*This chapter describes higher education and its importance for life satisfaction as well as sustainable and professional development. Moreover, the chapter explores financing of higher education, scholarships, financial support, and the term changemaker.*

### 3.1 Definition of higher education

Education beyond the secondary level can be referred to as both higher education and tertiary education. In everyday speech, the terms are sometimes used as synonyms. However, there are some differences. Tertiary education is defined by the World Bank (2021b) as “all formal post-secondary education, including public and private universities, colleges, technical training institutes, and vocational schools”. Technical and vocational education can also be provided in the workplace (UNESCO, 2016). UNESCO (1998) defined higher education as “all types of studies, training or training for research at the post-secondary level, provided by universities or other educational establishments that are approved as institutions of higher education by the competent State authorities”. Moreover, the Ministry of Science, Technology and Higher Education (1999) in Tanzania referred to higher education as “the scope of knowledge and skills imparted within the tertiary level of education”. According to them, there are two categories of institutions in higher education: academic full-professional training represented by universities and intermediary professional education and training institutions represented by non-university professional training institutions. Based on these definitions, tertiary education is an umbrella term covering all education beyond the secondary level, in which higher education is included.

In this report, education at the university level is highly discussed, and thus, the term *higher education* will be used for this.

### 3.2 The importance of higher education

As stated by the United Nations (2015b), “sustainable development begins with education”. This statement is reinforced by education being an important factor in achieving other SDGs (United Nations, 2018). Kingston et al. (2003) summarized the importance of education by stating that:

*« The more educated are healthier; wealthier; and, in some ways, wiser-not to mention more participative in political and civic life, more cosmopolitan, more content, more supportive of civil liberties, and less inclined to traditional religious views. » - (Kingston et al., 2003, p, 53)*

The importance of education can be divided into two categories: private and social benefits (McMahon & Oketch, 2013; Patrinos & Psacharopoulos, 2020). Private benefits are those for the individual, whereas social are benefits for society. Sometimes, the benefits are strongly influencing one another. For example, Kingston et al. (2003) stated that participating in school activities transforms people’s capabilities (private benefit) and increases the tendency of participating in public affairs (social benefit).

Education, democracy, citizenship, and political participation are connected, as argued by Oketch et al. (2014). Educated people are more likely to participate in civic affairs and politics, and students and graduates have better access to information about politics and are more critical of the political system (Oketch et al., 2014). Higher awareness can lead to more political involvement, which in some cases can lead to societal improvements. As argued by Helliwell et al. (2023) values and norms are formed by education attainment, and thus, more likely to participate in volunteering, other civic behaviors, and participate in political activities (e.g. voting). The reason behind this transformation is unclear, but activities such as interacting with educators and peers, fulfilling academic tasks, and actively learning skills for analyzing and criticizing, can impact a person’s social values, and hence, taking a more active role in the development of communities (Kingston et al., 2003). Willeck and Mendelberg (2022) have focused on the correlation between education and political participation and they have found three main theories behind it. The first one focuses on that education directly and concretely teaches knowledge and skills used when participating politically in society. The second one focuses on how education transforms personal values and is similar to the reason presented by Kingston et al. (2003). The third theory argues that both education attainment and political participation are mainly caused by socioeconomic status.

The World Bank (n.d.-b) stated that qualitative higher education promotes growth and prosperity in developing countries. A highly educated population can stimulate innovation (World Bank, n.d.-b), and according to Oketch et al. (2014), higher education can increase productivity and innovation in the workplace, resulting in better economic growth. This can result in development at a local level due to

increased efficiency at small or medium-sized enterprises. Economic growth can also be derived from human development from improvements in graduates' health, nutrition, political participation, and feminism. As reported by Kimenyi (2011), higher education is of greater importance for economic growth in developing countries compared to the primary or secondary level of education. One reason for this is the fact that higher education contributes to the improvement and development of production in a country. On a similar note, Teal (2011) indicated that the motivation for companies to create high-skilled jobs increases when the workforce is educated with more skills, something that usually increases with the level of education. Another study (Gyimah-Brempong, 2011) showed that in Africa, the educational level has an impact on the nation's development. To a large extent, higher education results in a greater impact compared to lower levels of education, e.g., primary, and secondary school. On an individual level, education increases income, employment, job satisfaction, and resilience against economic shocks (Oketch et al., 2014).

Higher education can improve health and nutrition (Oketch et al., 2014). Among these benefits in low or lower-middle-income level countries are longevity, reduced infant mortality, awareness, and prevention of diseases. Health benefits coming from higher education can mainly be derived from more and better information about healthcare, community-based initiatives that increases awareness, and increased knowledge about consequences, such as the risks of smoking. Further, people with university education have smaller families, which impacts women's empowerment. For women, higher education can lead to more participation in community affairs and higher possibilities to choose and change career paths. Other social benefits are lower crime rates, environmental improvements, community volunteering, and knowledge sharing. (Oketch et al., 2014). Mentioned benefits make higher education important, and according to Burgess (2016), education is an essential driver for development of the society.

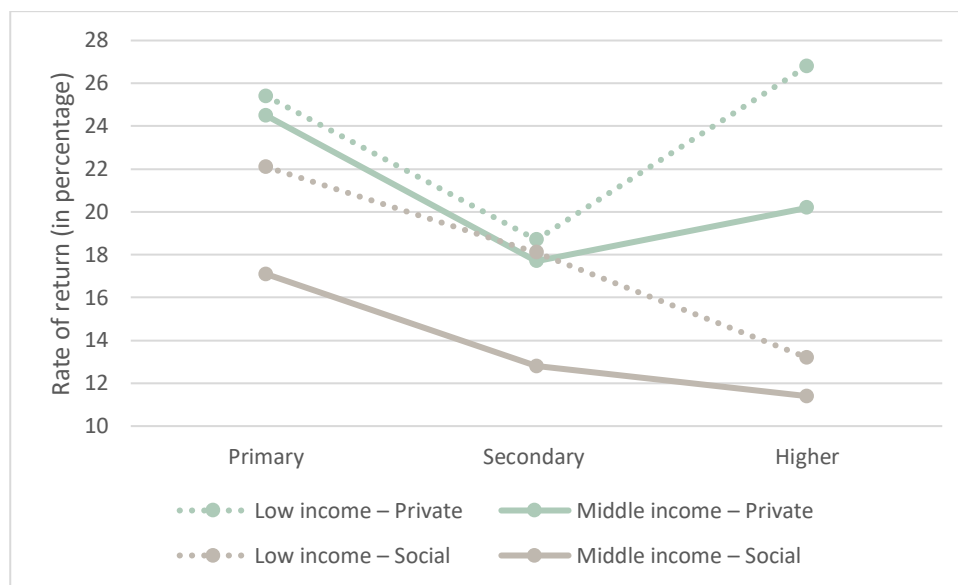
### **3.2.1 Rate of return for education**

The rate of return is defined by the Cambridge Dictionary (2023) as: "the amount of profit that an investment earns calculated as a percentage of the money that was originally invested". Calculating the rate of return to investment in education can be done in different ways depending on the source of investment and who receives the returns. Patrinos and Psacharopoulos (2020; 2018) presented both private and social rates of return for education and compares them between different regions. While private return focuses on costs and benefits for the individual student, social return focuses on the whole country or society.

The overall rate of return for sub-Saharan Africa is 10.5%, compared to 8.0% for advanced countries. Generally, the overall return is higher for countries with low educational attainment in terms of average years of schooling. For sub-Saharan

Africa, the average year of schooling is lower (5 years) than for advanced countries (10 years).

Further, the rate of return depends on the educational level. Tanzania is considered to be a lower-middle-income country (World Bank, 2021c), and for both low- and middle-income countries, the social rate of return is highest for the primary level (25.4%), and decreases with the level of education, see Figure 3.1. In contrast, the private rate of return for both low- and middle-income countries is higher for higher education than for secondary education, but also higher for primary education than for secondary education.



**Figure 3.1 The private and social rate of return for low- respectively middle-income countries, with numbers from Patrinos & Psacharopoulos (2020).**

Further, Patrinos and Psacharopoulos (2020) argued that the overall return of higher education in developing countries is higher for females (9.2%) than for males (8.4%), and significantly higher for academic studies (6.3%) than for vocational training (1.7%). While the reason behind the gender difference is not confirmed, Patrinos and Psacharopoulos (2020) argued that it may be because women with a lower level of education accept lower salaries than men, while more education makes women more likely to get a salary closer to men. Further, women might choose to work in sectors where education is highly valued. The difference between academic studies and vocational training can mainly be explained by two concepts: the cost for vocational training is around double as of academic education, and wages for jobs available for academic qualifications are higher than for vocational qualifications. As presented in this chapter, the rate of return for education depends on different factors, such as the level of education, gender, and the type of education.

### 3.3 Financing higher education in low-income countries

There are mainly five sources of financing for higher education in Africa: public funding (including government), relatives (families or other substitutes), students themselves, donors, and income-generating activities at academic institutions (e.g. examination fees) (Amin & Ntembe, 2021). According to the Education Finance Watch (EFW, 2022) which is a collaboration between the World Bank, the Global Education Monitoring Report, and the UNESCO Institute of Science, a significant amount of household spending in low and lower-middle-income countries, is devoted to education. In these countries, households account for 39% of the country's total spending on education, compared to 16% in high-income countries. The need for households to cover education expenses is primarily a consequence of low government spending, and it places a financial burden on families. This can make it more difficult for students from poor socioeconomic backgrounds to access higher education (Mingat & Psacharopoulos, 1985). Poverty can be a barrier to enrollment in school, as exemplified by the 1.5 million children who started to attend primary school when Tanzania eliminated school fees for the primary level in 2002 (Glewwe & Kremer, 2006; Shukia, 2020). A similar pattern could be seen in Uganda when the primary level was made free in 1997 which resulted in an enrollment from 2.6 million to 5.2 million (UNICEF, 1999). As reported by the World Bank (2021a), 54% of adults in Sub-Saharan Africa worry about school fees, and for 29% it is their biggest worry when it comes to expenses. According to the World Bank (2010), African households tend to spend less on higher education than on primary or secondary education, something that is unique for this continent. As a result, students experience inequalities based on their families' financial situations well in advance of enrollment in higher education.

#### 3.3.1 Scholarships for higher education

Scholarships are one way of financing the cost of tuition fees for higher education (Independent Evaluation Group, 2017). However, scholarships differ along different dimensions, such as goals, target groups, outcomes, durations, attributes, expenses it covers, etc. (Campbell & Neff, 2020; Cosentino et al., 2019). Most scholarships are either merit-based or need-based (Independent Evaluation Group, 2017). The main purpose of merit-based scholarships is to reward student performance, while need-based scholarships focus on enabling education for students in financial need. Merit-based ones may favor students who already are likely to attend higher education, and thus, increase inequalities. In contrast, need-based ones increase enrollment for tertiary education, leading to more equity. Well-targeted need-based scholarships can reduce financial barriers to accessing and progressing in higher education and effectively improve equity and inclusion in developing countries (Independent Evaluation Group, 2017).



Scholarship programs can increase access to education (Cosentino et al., 2019; Duflo et al., 2021). Cosentino et al. (2019) have studied a scholarship program provided by the Mastercard Foundation, which focuses on youth in Africa who traditionally have lacked access to higher education. The study found that scholarship programs can increase access to higher education among youth from disadvantaged socio-economic backgrounds. Among applicants, those who became beneficiaries were 30 percentage points more likely to enroll in university compared to those whose application was rejected. Similar outcomes have been seen in other studies. A study on need-based scholarships for secondary education in Ghana shows that scholarships have an impact on educational attainment (Duflo et al., 2021). According to the study, beneficiaries of scholarships are more likely (27 percentage points more) to complete their studies and slightly more likely to study further. According to Campbell and Neff (2020), this can be explained by scholarship removing economic barriers to education. Another study conducted in Malawi shows that students who receive scholarships for either secondary or higher education are more likely to attend school and less likely to drop out of school than those students who do not receive a scholarship (Hunsaker et al., 2022). One explanation is that scholarships entail a decrease in the cost that is required for being enrolled in school. The same study states that students who receive scholarships are more likely to graduate from school and stay in school for one more year compared to students who are not given scholarships.

Apart from impacting enrollment levels for education, scholarships can have post-graduation outcomes (Cosentino et al., 2019). As stated by the study, the majority (90%) of graduated scholarship recipients either have employment or are pursuing further studies 1.5 years after graduation. According to Swart (2018), scholarship programs focusing on academics increases the number of research publications. Hence, generating income for the university, which impacts its financial status. Duflo et al. (2021), stated that differences between beneficiaries and non-beneficiaries can be found when graduates enter the labor market. Recipients of the scholarship were a bit more likely to get formal employment. Of those who had employment, beneficiaries were less satisfied with their current job, more likely to actively apply for new jobs, and more confident that they could get a better job, than non-beneficiaries.

There is insufficient evidence to suggest that scholarship beneficiaries have different earnings in comparison to those who did not receive a scholarship. According to Duflo et al. (2021), nothing indicates that beneficiaries would have higher earnings. However, according to Hunsaker et al. (2022) graduated recipients generally have higher salaries per year compared to non-recipients.

### 3.4 Financial support within the extended family

The term extended family is defined by Cambridge Dictionary (2023) as “a family unit that includes grandmothers, grandfathers, aunts, and uncles, etc. in addition to parents and children”. Maia Green (2021) stated in her article that there exists a general expectancy among people in Tanzania to support members of the extended family, including financial support for education and health care.

In a study by Baland et al. (2016), the financial transfers made within extended families in Western Cameroon were investigated. Among the economic transfers that were examined in the study, the largest share had the same kind of structure. This structure implied that at a younger age, older siblings in a family tend to support their younger siblings financially, while the younger siblings instead give financial support to their older siblings at an older age and when the older siblings have started a family with children. The same study showed that the total years of education of younger siblings exceed the years of education for the older siblings. Another study conducted in Uganda stated that support between siblings in a family makes up a significant part of the support of extended families in sub-Saharan Africa (McQuaid et al., 2019). However, the same article argued that not enough research has been conducted regarding the issue of siblings supporting each other. Since both Cameroon and Uganda are Sub-Saharan African countries (World Bank, 2022a), just like Tanzania, it can be assumed that the pattern of economic transfers in extended families and support between siblings are similar in the countries.

Another study conducted in Tanzania by Di Falco et al. (2019) investigated the driving force behind the behavior to share earned money with other individuals in the same social network. One finding that came from the study was the fact that if the participants of the study felt pressure of giving to other members of the social network, they were also more likely to do so. Another conclusion that was drawn from the study was that participants sometimes choose to not reveal the money they have earned to other members of the social network, to avoid getting asked to share it. This action was done even though the person hiding the money risked economic loss from it.

### 3.5 Changemaker

The term “changemaker” is frequently used by Help to Help to describe the beneficiaries that the organization sponsors with scholarships. The term implies that beneficiaries can create change, for themselves, their families, and their society (Luthman et al., 2020). To define a *changemaker*, Help to Help uses the definition provided by Ashoka (n.d.), a non-profit organization promoting social entrepreneurship. It reads:

*“A changemaker is anyone who is taking creative action to solve a social problem. They seek to create the kind of change that really matters: social change or any other kind of change that can help people. Changemakers apply a sense of empathy for others, identify a specific problem or opportunity and give themselves permission to do something about it, and then use a combination of knowledge, resources, and determination to tackle it.”*

The term can be defined differently, and another definition is given by Rahman et al. (2016) who explain the term as *“anyone who is taking creative action to solve a social problem”*. The term has three main focuses: action, social problems, and creativity. The first part states that a changemaker is someone who takes actual action, intentions are not enough. Secondly, the challenge that the changemaker is acting on must be social. Lastly, the solution must be creative, meaning that the changemaker is solving the problem in a new and innovative way, which as stated in the theory, can be stimulated by higher education (Oketch et al., 2014; World Bank, n.d.-b).

Civic engagement is another term that can be linked to improving society by creating change. It refers to community participation with the goal to improve conditions for community members or the community’s future (Adler & Goggin, 2005). Action can be both informal and formal, as well as individual and collective. According to Ekman and Amnå (2012), civic engagement includes activities aiming to boost the community, such as political participation or voluntary work.

As stated by Messerli et al. (2019), it is crucial to have actively involved citizens that are equipped with essential tools to create meaningful change in society. This is especially important for people who otherwise are at risk of lacking behind. These are usually the most marginalized groups, e.g. the poorest (Stuart & Woodroffe, 2016). The correlation between socioeconomic status and political participation is further investigated by Willeck and Mendelberg (2022), who reported that students from disadvantaged backgrounds lack behind when it comes to participation in politics. Further, they argue that civic education is an effective tool to boost participation among the disadvantaged.

## 4 Contextual setting

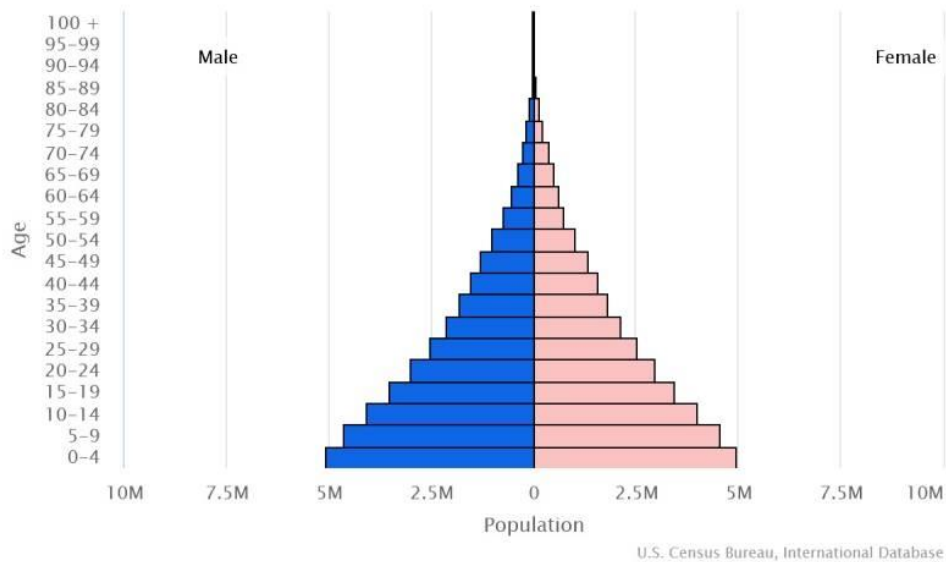
*This chapter aims to provide an understanding of the context within which Help to Help operates. Unless stated, the information is based on formal and informal conversations with employees at Help to Help<sup>1</sup>, interviewees, and local people in Tanzania.*

### 4.1 Introduction to Tanzania

The United Republic of Tanzania is an east-African country south of the equator with approximately 64 million residents (World Bank, n.d.-a). The capital is Dodoma with 200 000 residents, but the most populous city is Dar es Salaam with 3,5 million residents. According to the World Factbook produced by the Central Intelligence Agency (CIA, n.d.-b), around 40% (37.4%) of the population lives in urban areas. The country has been a union between Tanganyika and Zanzibar since 1964 (Lawrence, 2009). Tanganyika won independence from Britain in 1961, and Zanzibar in 1963. The country's first president was Julius Nyerere and all presidents since then have been from the same party, even though multiple political parties have been allowed since 1992. The official languages are Kiswahili and English (Nationalencyklopedin, n.d.). However, the mother tongue is usually one of the 130 tribal languages (Lawrence, 2009). The currency is Tanzanian Shilling (TSH) and around 60% of the population is Christian, 30% Muslim, and 10% have one of many traditional African religions. Religion is important for many Tanzanians (Nationalencyklopedin, n.d.). Tanzania is classified as a developing country (United Nations, 2014) and as a lower-middle-income country (World Bank, 2021c) with a poverty ratio of 44,9%.

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<sup>1</sup> Nanzige Kayola, program manager and Clara Luthman, managing director.



**Figure 4.1 Population pyramid 2023 (CIA, n.d.-b).**

Tanzania has a young population (Otiso, 2013) and the median age is 18.2 years, which can be compared to 41.1 years in Sweden (CIA, n.d.-a). More than 60% of the population in 2020 was under 25 years. In 2012 the Tanzanian National Bureau of Statistics (2012c) did a national population and housing census, which showed that half of the population (50.1%) were aged 0-17 years. The national definition of youth is 15-35 years, which in 2012 made up 34.7% of the population (National Bureau of Statistics, 2012b). The total fertility rate, which is the average number of children born by one woman throughout her life is 5.5 (National Bureau of Statistics, 2012d). According to the CIA's fact book (n.d.-b), the fertility rate is 4.4 children per woman as of 2022, indicating that the fertility rate is decreasing. The average household size is 4.7 people and it is common to live in extended families, meaning with cousins, aunts, uncles, etc. (National Bureau of Statistics, 2012a).

## 4.2 The labor market in Tanzania

Most people in Tanzania work in agriculture (66.9%), around one-fourth in service (26.6%), and a few in the industry (6.4%) (CIA, n.d.-b). As reported by Statista (2022a), there is a trend in the development of employment among different economic sectors. Between 2009 and 2019, the share of total employment within agriculture decreased every year, from 70.9% to 65.09%. The opposite pattern (increase) can be identified for employment within service and industry, where the first has increased from 5.72% to 6.47%, and the second from 23.29% to 28.44%.

As defined by the World Bank (n.d.-a), unemployment is the share of the labor force that is not working. In Tanzania, this share is 2.8% (Statista, 2022a; World Bank, 2022c), which is lower than the worldwide average of 5.8% (Statista, 2022b; World Bank, 2022b). However, working is not the same as having formal employment. According to Kayola, most people are working to earn a living even though they do not have formal employment (personal communication, 2023). Examples of informal employment are street vending or small-scale agriculture. Minimum wages vary between 60,000 and 592,000 TSH per month ( $\approx$  260-2640 SEK) depending on the sector (The United Republic of Tanzania, 2022). The lowest wages are for domestic and hospitality services, e.g. maids, while the highest are for energy services at international companies and trade, industry, and commercial services, e.g. financial institutions (Clyde & Co, 2023). Due to the high share of informal employment, it is difficult to determine the average monthly income.

Unemployment among youths in Tanzania is 4.26%, which is higher than the nationwide share of 2.8% (Statista, 2022a). As stated by Malmqvist and Kullman (2022), graduates in Tanzania find it difficult to enter the job market, which is because of three different challenges: structural challenges, skills challenges, and attitude challenges. Among structural challenges are for example connections to employers, corruption, and bureaucracy, while examples of skills challenges are information and communications technology (ICT), communication, planning, interview, and collaboration skills. Mentioned attitude challenges are not realizing the importance of for example volunteering to get experience that is valued by employers. This observation is shared with others, and Mosenda (2022) reports that Tanzanian graduates lack the necessary characteristics, e.g. professionalism. Ndyali (2016) further explains that Tanzanian graduates lack the practical skills that are required for employment. Additionally, it is reported that unemployment among graduates is more common in urban areas than in rural areas since employment in rural areas is usually informal rather than formal, which requires less experience which graduates lack. Moreover, unemployment is more common among female graduates than among male graduates.

### 4.3 The educational system in Tanzania

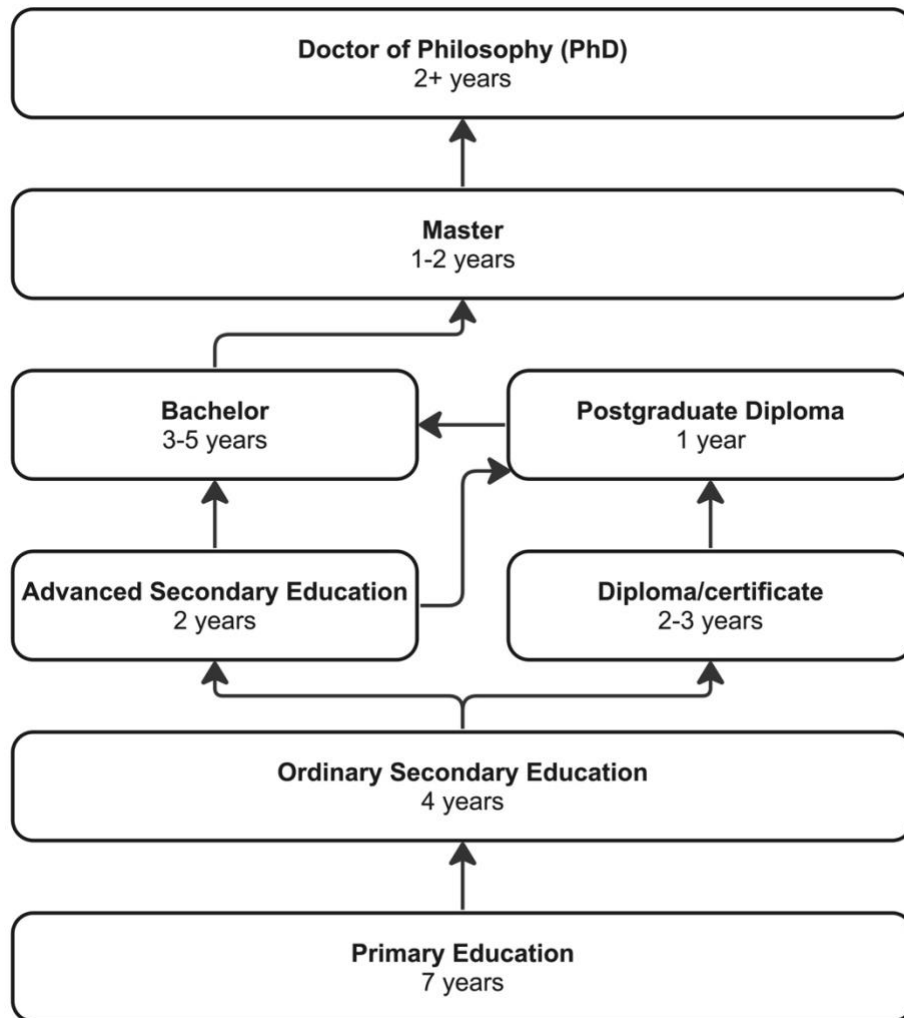
At the time of independence in 1961, the literacy rate in Tanzania was around 30% (Lawrence, 2009). Since then the country has been focusing on education and today, 82% of the population is literate (World Bank, 2022d). During this period, the number of institutions for higher education in Tanzania has increased significantly. In the year when Tanzania gained independence, the University of Dar es Salaam was founded, which was the first-ever university in the country (University of Dar es Salaam, n.d.). Today the number of full-fledged universities and university colleges has reached 49 in total. This number includes both private and public institutions. However, a majority of the universities in the country are private

(Tanzania Commission for Universities, 2022). Generally, private schools are considered to have a higher quality of education and are thus more expensive. The average tuition fee for one year of university studies at a public school is approximately 1.3-1.6 Million TSH ( $\approx$  5800 - 7200 SEK). For private schools, the fee is usually 3.5-3.8 Million TSH ( $\approx$  15 800 - 17 100 SEK) but can amount to 7 million TSH ( $\approx$  31 500 SEK)<sup>2</sup>. The financial burden of higher education is on the student and their family. Students can apply for a governmental loan which is offered by the Higher Education Students Loan Board (HESLB). In total, almost 300,000 students were enrolled in higher education in the academic year 2021/2022. Of these, around 166,000, or 55% receive some kind of support from HESLB (HESLB, n.d.).

Tanzania's educational system is based on a 7-4-2-3+ structure, meaning 7 years of primary education, 4 years of ordinary secondary education, 2 years of advanced secondary school, and at least 3 years of higher education (postgraduate diploma, bachelor, master, and Ph.D.), see Figure 4.2 below.

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<sup>2</sup> Currency rate 1 TSH = 0.004502 SEK on the 23/5-23 (Forbes, 2023a)



**Figure 4.2 Illustration of the educational system in Tanzania, inspired by Nuffic (2014).**

Primary education is compulsory from the age of seven years. Public schools follow the governmental curriculum, the teaching language is Kiswahili, and are free of charge. Private schools can follow another curriculum, teach in another language, and are not free of charge.

In contrast to the primary level, the secondary level is not compulsory, not free of charge, and is in English. At this level, students choose one of three specializations: science, arts, or business, each preparing the student for different fields of study at the next level of education. Secondary education is divided into two different levels, the ordinary and the advanced level. Depending on the grades from the ordinary level, students qualify for either advanced secondary level (higher grades) or a



diploma or certificate (lower grades). The completion rate for ordinary secondary education is 34.7% for females and 31.6% for males (World Bank, n.d.-a).

Students with a diploma or certificate can enroll in a postgraduate diploma, and then a bachelor's. Depending on the grades from the advanced secondary level, students qualify for either bachelor's or post-graduate diploma. Most bachelor's programs are for 3 years. However, there are some variations. E.g., The medicine program is five years of academic studies followed by a one-year internship, and a bachelor's in ICT, engineering, or law is four years. Law studies are then followed by one year of law school to become a lawyer (Nuffic, 2014). For students with a bachelor's degree can enroll in a master's and thereafter, a Ph.D.

## 4.4 The scholarship provided by Help to Help

Help to Help's mission is to sponsor tuition fees for university students who have the potential to be a changemaker and drive change but who cannot afford tuition fees (Luthman et al., 2020). The organization pays the tuition fees directly to universities and no other costs, e.g., food and accommodation, are covered. Thus, the student must have the possibility to cover other expenses on their own. To make sure that the recipient can study at university, only students who are currently enrolled at the university can apply for the scholarship program. Help to Help strives towards a balanced gender distribution and which field of study the student is enrolled in is also taken into consideration since education that is considered to be of importance for the development of the country is prioritized. Currently, the prioritized fields of study are:

- Medicine and Health
- Social Science and Business
- Educational Science
- Engineering and Natural Science

The application process consists of three main steps: (1) a written application, (2) an interview, and (3) validation. During the first step, the applicant is asked different questions to understand why they are studying the program they are enrolled in, why they no longer can finance their studies, and how they can solve a problem in society that is related to their field of study.

Applicants are then invited for interviews at the university. The interviewee is interviewed by two persons to reduce bias, one is a representative from Help to Help who participates on-site, and the other one is a volunteer participating online. The interview is wider and deeper than the written application. Successful interviewees are then invited to the next step, which is a validation of the neediness of the applicant. This is done in two ways, a home visit and a financial background check that is done in collaboration with the university. During the home visit, an employee

from Help to Help visits the home of the applicant to get a better understanding of the financial situation. Information given from the student regarding, e.g., enrollment, grades, financial need, etc. is confirmed by the university that the student is enrolled in. During the application process, the applicant is assessed based on different criteria, for example regarding the income of the student’s parents, the previous grades of the student, and what attitude and thoughts the student has regarding contributing to changing society. See Table 4.1 for more details. During the application process, the students are informed that in case they receive the scholarship, they are expected to sustain a high level of performance in their studies, as well as provide reports to Help to Help every semester regarding their performance and development.

**Table 4.1 Criteria for the application process (Help to Help, 2023)**

<i>Theme</i>	<i>Criteria</i>
General	18-30 years of age  A first-year student admitted to a certificate, diploma, or bachelor’s degree in a field that is prioritized by the country at one of Help to Help’s partner universities.
Financial neediness	Cannot finish his/her education without a scholarship.  Able to finance other living costs if granted the scholarship covering the school fee.  Questions about how they have paid their school fees this far, if they went to public or private school, what their family is doing for a living and if their siblings are studying can give insight about financial neediness.
Language skills	Expresses him or herself well in English in writing and speaking.
Academic performance	Good previous academic results and have passed all courses.
Changemaker potential	Entrepreneurship and/or leadership experience or school awards.  Extra-curricular activities and/or community engagement e.g., sports, culture, social clubs.  Reasons for choice of education with a clear social perspective, has the willingness to use his/her knowledge to benefit others and a vision for how he/she can bring about positive development in society.

Since 2019 all students who are selected to receive the scholarship from Help to Help are invited to participate in the Changemaker Boot Camp, described in 2.3.3 Observations. Additionally, the scholarship beneficiaries are offered to take part in several other activities organized by Help to Help, which focus on different topics, such as how to get a job, sustainability, and ICT skills. The main purpose of these activities is to increase the beneficiaries' possibilities to get employment after graduation but also to strengthen them in their role as changemakers in society.

#### 4.4.1 Partner universities

To operate the scholarship program, Help to Help collaborates with eight partner universities in Tanzania and three in Uganda, see Table 4.2. The universities are both private and public but since the tuition fee is generally lower at public universities, Help to Help strives to focus on these. By doing so, the organization can enable scholarships for a larger number of students. The partner universities have an important role when it comes to reaching out to students in financial need. Students who are having difficulties paying the tuition fee usually contact the administration of the university, who can connect them with Help to Help. Furthermore, universities can offer their premises for Help to Help during interviews or courses. If the collaboration is not working smoothly, Help to Help terminates it to focus on other universities. Currently, all beneficiaries are enrolled at a partner university. However, that has not always been the case historically.

**Table 4.2 Help to Help's partner universities.**

<i>Name of university</i>	<i>Country</i>
University of Dar es-Salaam	Tanzania
Nlab Innovation Academy	Tanzania
Kampala International University	Tanzania
Sokoine University of Agriculture	Tanzania
University of Dodoma	Tanzania
Kilimanjaro Christian Medical University College	Tanzania
Bulongwa Health Science Institute	Tanzania
Mbeya University of Science and Technology	Tanzania
Mbarara University of Science and Technology	Uganda
Makerere University	Uganda
Kyambogo University	Uganda

# 5 Empirical findings

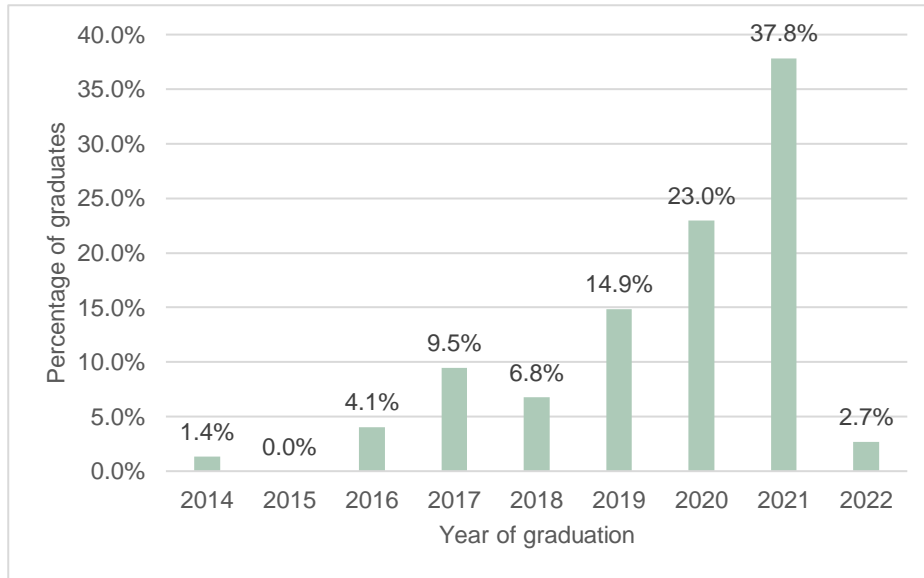
*This chapter presents the empirical findings from the study. The chapter starts with findings from the questionnaire, which is then followed by findings from the interviews.*

## 5.1 Findings from the questionnaire

Most of the collected data from the questionnaire is quantitative and the findings are therefore mainly presented as figures and tables below. The section starts with demographic findings, followed by findings regarding professional life, financial support, and creating change in society.

### 5.1.1 Demography

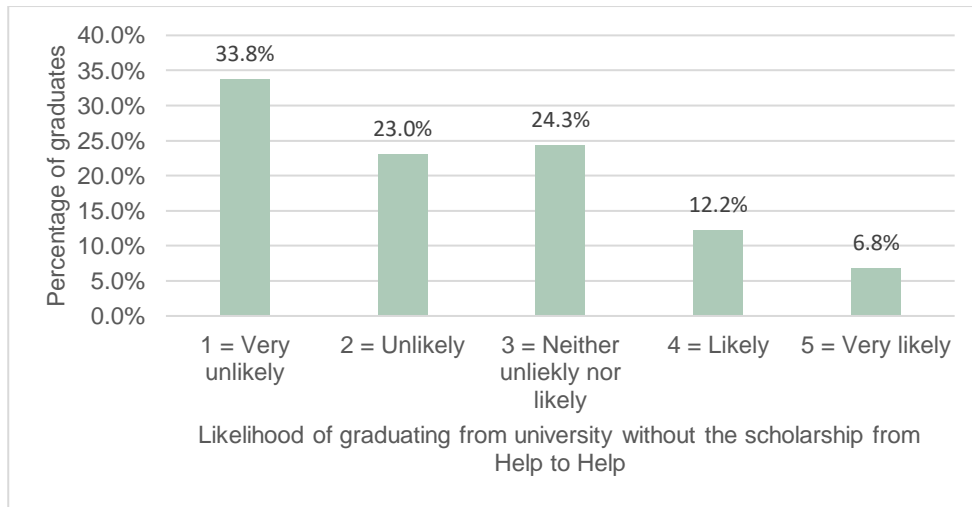
A total of 74 Tanzanian graduates, born between 1986 and 2000, answered the questionnaire. Of these, the clear majority (92%) were born between 1990 and 1998, and 70% were born between 1994 and 1998 with approximately 12-16% of the graduates born each of these years. The gender distribution of these was rather even, with 45% men and 55% women. The geographical distribution was centered on Dar es Salaam (31%), Morogoro (11%), Arusha (8%), Kilimanjaro (8%), and Mbeya 7%. Out of the eight partner universities, seven were represented among the respondents, and five additional universities were represented as well. Most of the respondents grew up in a rural area (68%), while 32% were from an urban area. The majority of respondents were new graduates, which can be seen in Figure 5.1. The majority (69%) did not receive financial support from another organization. However, a few (3%) did. The other 28% received additional financial help from HESLB.



**Figure 5.1 Percentage of graduates distributed in the year of graduation.**

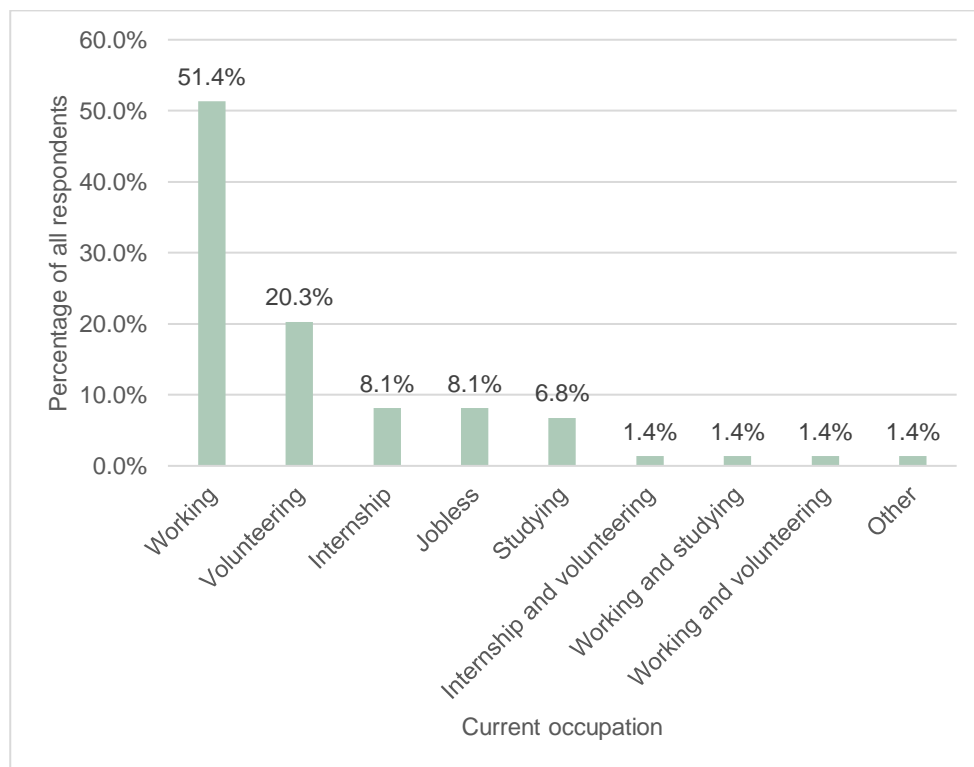
### 5.1.2 Professional life

Only 19% of the respondents thought it was likely or very likely that they would have finished their university studies without the scholarship from Help to Help, see Figure 5.2. This indicates that the others might have postponed or dropped out of university without receiving financial support.



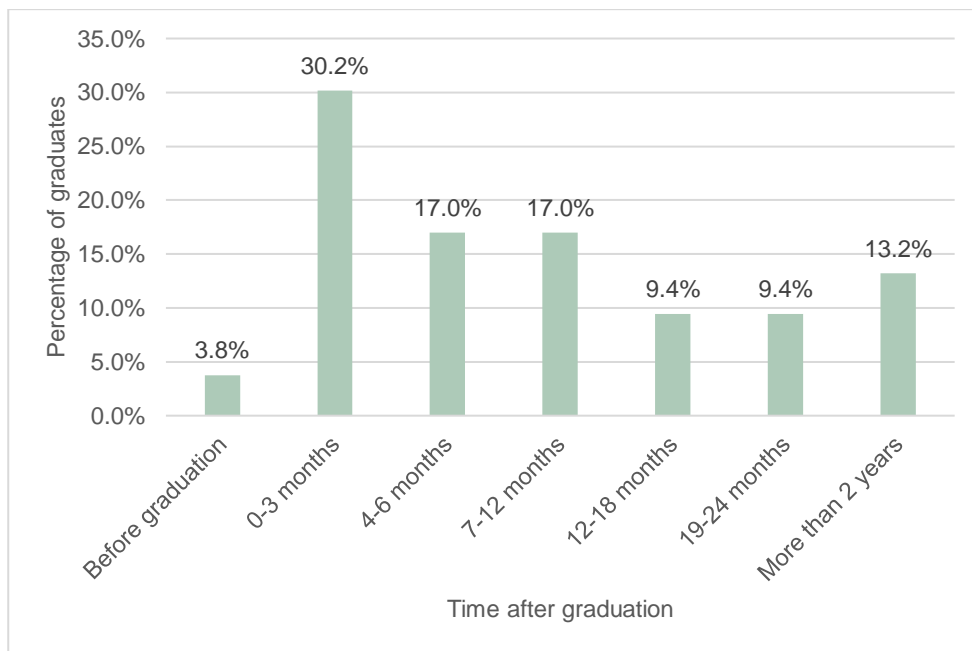
**Figure 5.2** The respondents' estimation of how likely it is that they would have graduated from university without receiving the scholarship.

Figure 5.3 below shows the share of respondents who have a certain current occupation. Working is specified as employed, self-employed, or working in a family business. The respondents could fill in more than one alternative for this question. As seen in the figure, it is uncommon to have two occupations at the same time (4,2%). Roughly every second person is working, and every fifth person is volunteering. It is approximately the same share of people that are doing an internship, studying, or are jobless. Only one respondent (1,4 %) answered “Other” as an alternative, which was later specified as “small business”. Out of the respondents who answered that they are currently working, 80% stated that they are employed in a company or other organization, while 17,5% are self-employed and 2,5% work in a family business.



**Figure 5.3 Current occupation for all respondents.**

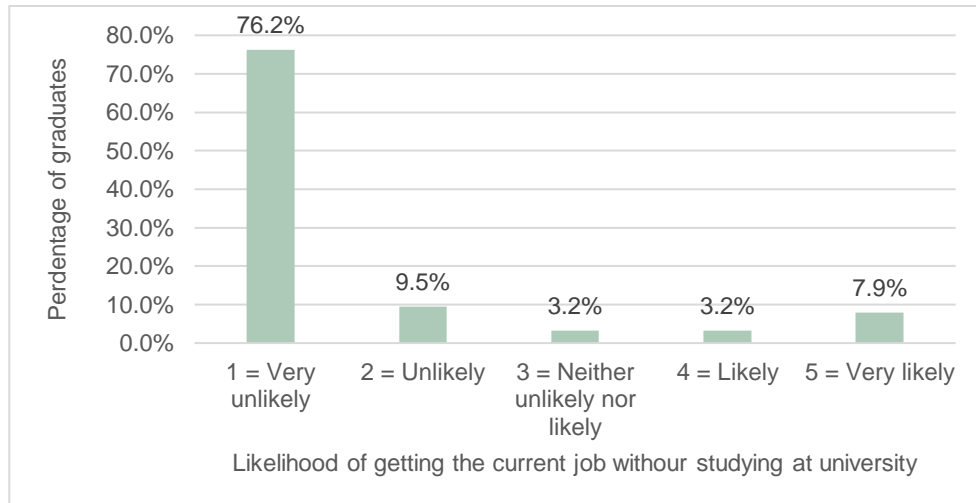
The respondents who previously answered that they are either working, doing an internship, volunteering, or other, were asked if their current job is related to their studies. Out of these respondents, 81% answered yes and 19% answered no. The group of respondents that answered yes to the previous question were asked how long time after graduation it took for them to get a job related to their studies, and their responses can be seen in Figure 5.4 below. The biggest share (30,2%) got the job after less than 3 months, and the majority (68%) got the job in less than a year. It took more than two years for around one eighth (13,2%).



**Figure 5.4 Time period from graduation until receiving a job related to studies.**

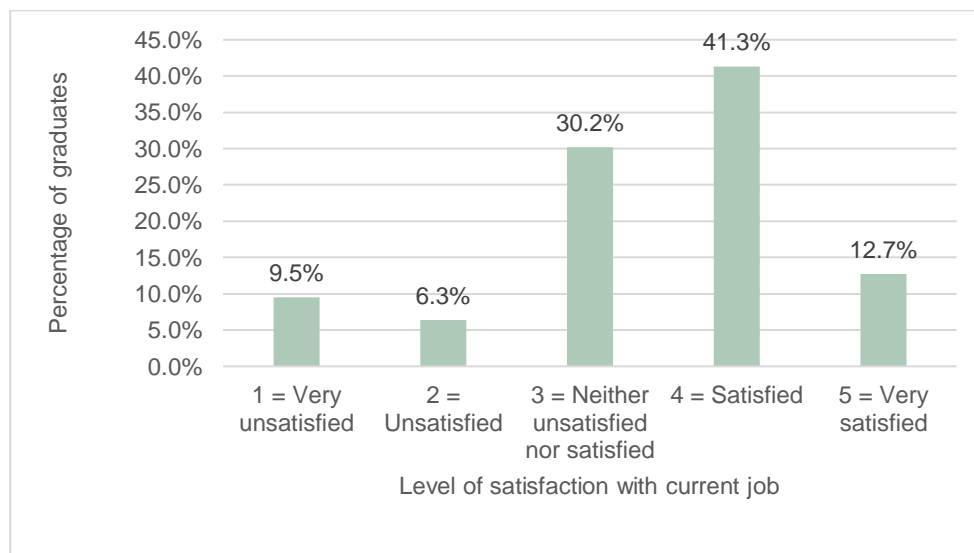


The respondents who are currently working, volunteering, doing an internship, or other were asked how likely it would be for them to get their current job if they would not study at university. Their responses can be seen in Figure 5.5 below. For the greater majority (85,7%) it was either very unlikely or unlikely that they would have gotten their current occupation without a university education.



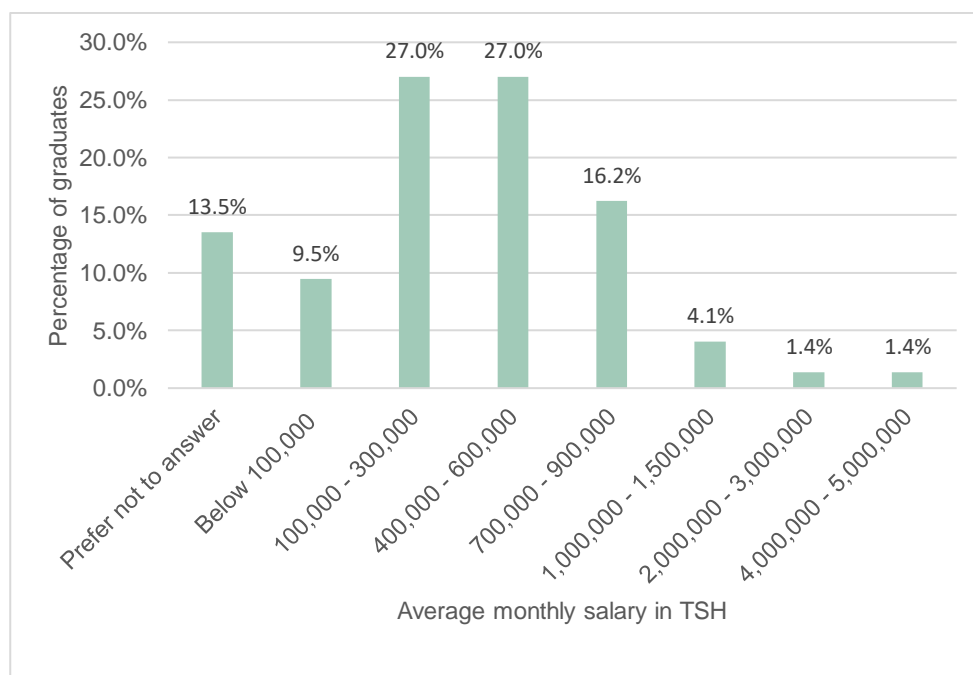
**Figure 5.5 The graduates' estimation of how likely it would be to get their current occupation if they did not study at university.**

The respondents who are currently working, volunteering, doing an internship, or other were asked how satisfied they are with their current occupation and their responses can be seen in Figure 5.6. Most are either satisfied (41,3%) or neither unsatisfied nor satisfied (30,2%). The respondents who did not state that they are either satisfied or very satisfied with their current job (46%), were asked if it would be possible for them to get a job that they would be satisfied with. Out of these respondents, 97% stated yes, and 3% (one respondent) no. The stated reasons for this only respondent not being able to get a job that he/she would be satisfied with were the following: lack of the right social network, limited career possibilities within a geographical area and area of expertise, and due to the family situation of the respondent.



**Figure 5.6 Percentage of graduates according to their level of satisfaction with their current job.**

It is most common to have a monthly salary between 100,000-900,000 TSH ( $\approx$  500 – 4,100 SEK)<sup>3</sup>, see Figure 5.7. Approximately the same share of people has a salary that is below 100,000 TSH as above 1,000,000 TSH. Both men and women have a median salary of 500,000 TSH. However, men have a higher average monthly salary of 660,000 TSH, compared to 438,235 TSH for women.

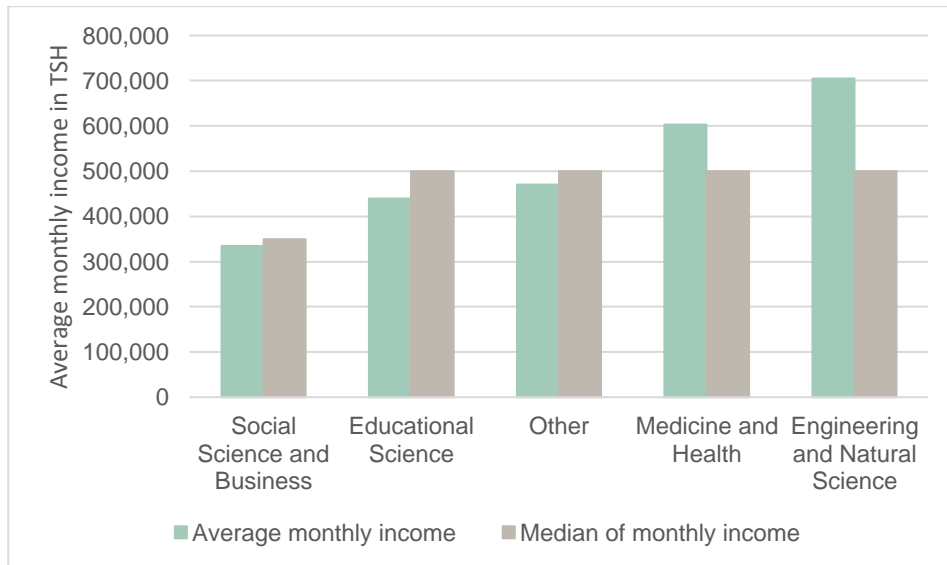


**Figure 5.7 Percentage of former scholarship beneficiaries distributed according to an average monthly salary.**

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<sup>3</sup> Currency rate 1 TSH = 0.004534 SEK on the 24/5-23 (Forbes, 2023b)

There are some differences between salaries and field of study. Engineering and Natural Science have the highest average of 700,000 TSH, and Social Science and Business have the lowest of around 400,000 TSH. The median is almost the same (350,000-400,000 TSH) for all four fields of study, see Figure 5.8.



**Figure 5.8 Average monthly income in TSH distributed on different fields of study.**

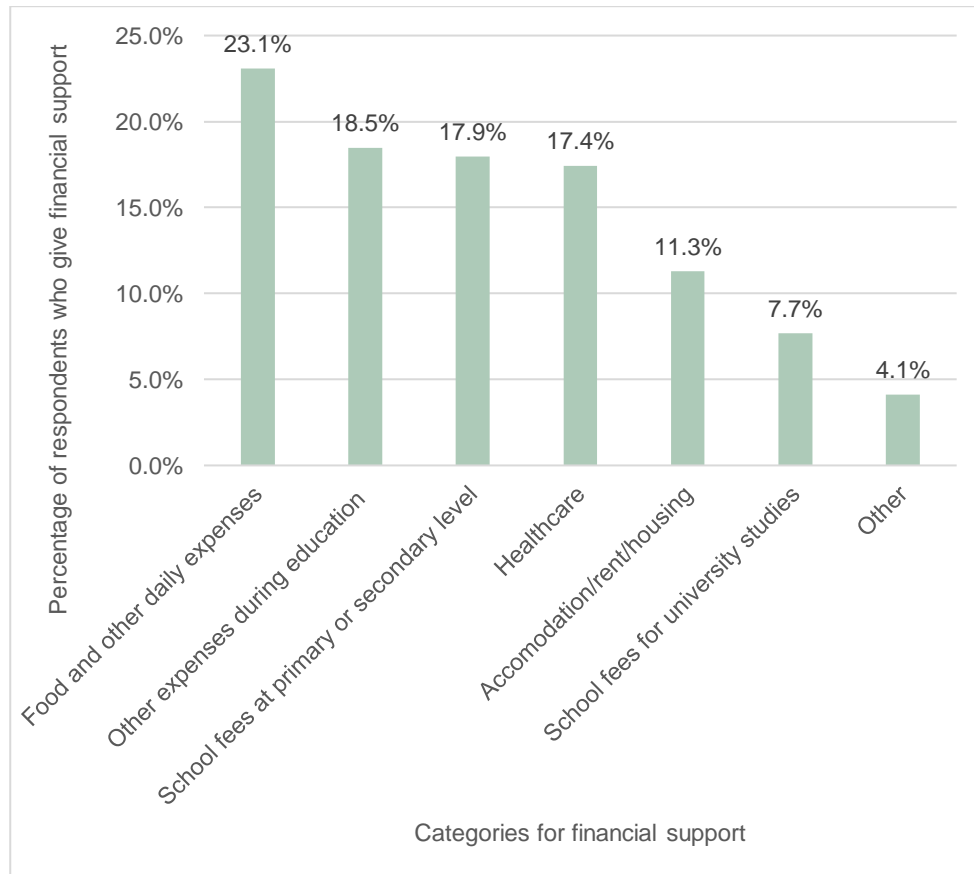
### 5.1.3 Financial support

The majority (84%) of the respondents are not financially dependent on someone today, and almost the same share (85%) has at least one person that is financially dependent on them. Today a total of 16% of graduates are financially dependent on someone. Out of all graduates, 35% have experienced being financially dependent on someone at some point since they graduated from university, but only 14% have been financially dependent on someone for more than 1 year, and only 7% have been financially dependent on someone for more than 2 years. See Table 5.1 for more quantitative data regarding their financial support.

**Table 5.1 Quantitative data regarding financial support from graduates.**

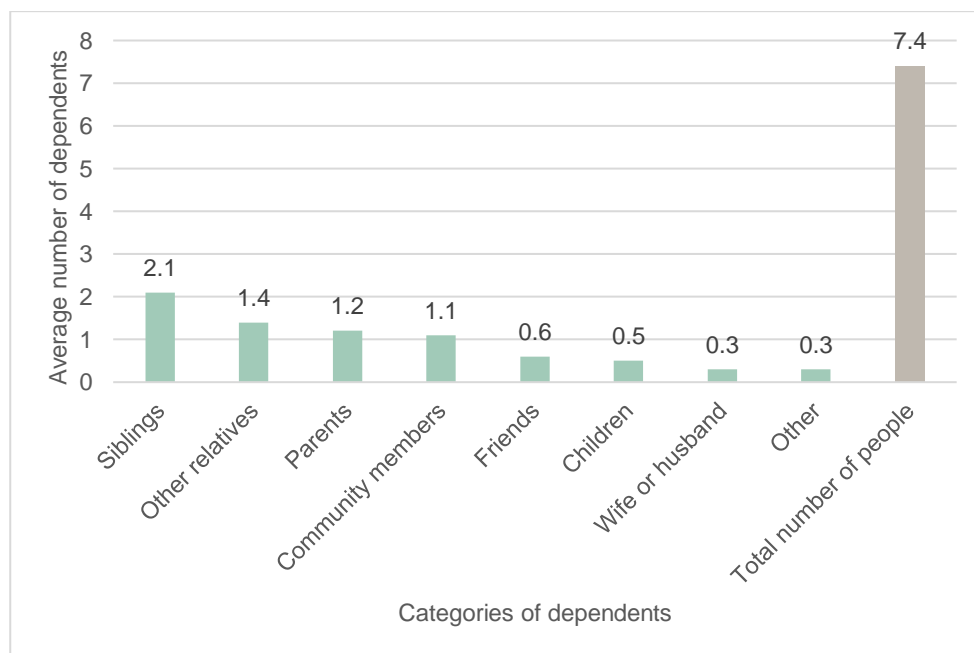
<i>Financial support</i>	<i>Quantitative data</i>
Percentage of graduates that has at least one person that is financially dependent on them	85%
The average percentage of monthly income that each graduate gives in financial support	72%
The median percentage of monthly income that each graduate gives in financial support	56%
The average number of people that each graduate supports financially	7.4
The median number of people that each graduate supports financially	6

It is most common to financially support food and other expenses (23,1%). In total, 44,1% support education directly (tuition fees) or indirectly (other expenses during education, e.g. food and accommodation). See Figure 5.8 for more details about what respondents are supporting financially.



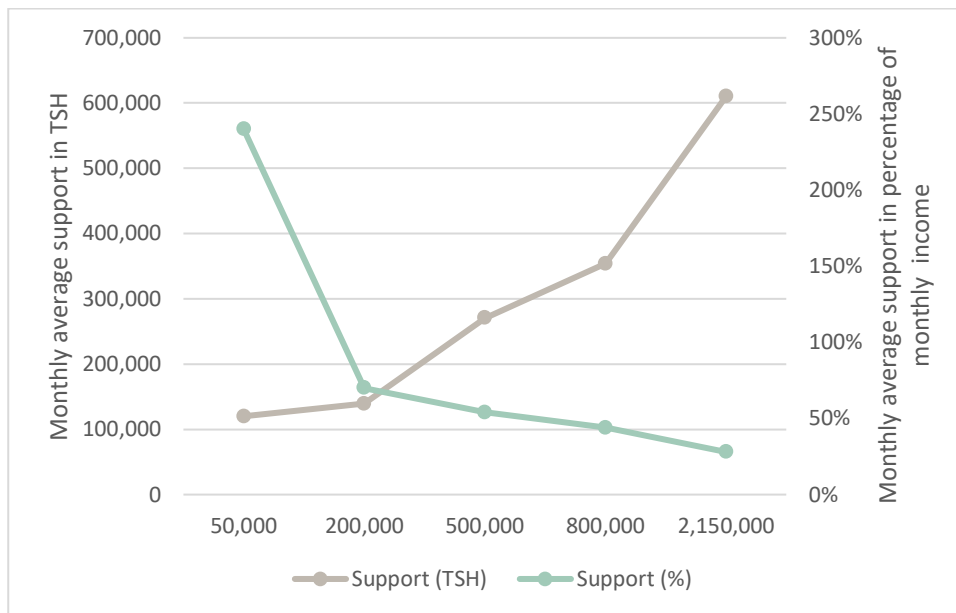
**Figure 5.9 Percentage of graduates who give financial support distributed in different categories. Note that the respondents could give more than one alternative as an answer.**

Figure 5.10 below shows how the financial support from the graduates is distributed over different categories of dependents. Note that the response alternatives for this question were ranging from 0-10, with an additional alternative of 10+. A few respondents have stated that they support 10+ for some of the categories, and in these cases, their responses have been converted to 10 when handling the quantitative data. As seen in the figure, each graduate supports on average 7,4 people financially. It is most common to support someone in the extended family (2,1 siblings, 1,4 other relatives, and 1,2 parents).



**Figure 5.10 Average number of dependents for each graduate distributed on different categories of dependents.**

The graduates who stated their monthly income were asked how much of their monthly income they spend on financial support to others. Figure 5.11 below shows the monthly average support in TSH and the percentage of monthly income in relation to the monthly income. While the support in absolute terms increases with the salary, the share of the salary that is spent on support decreases with the salary. In the graph, the presented monthly income is the average in each interval. As can be seen in the graph, some of the respondents give more than 100% of their monthly income in support. One of the reasons for this might be that the stated income is the salary from formal employment, and many have informal employment as a side business.

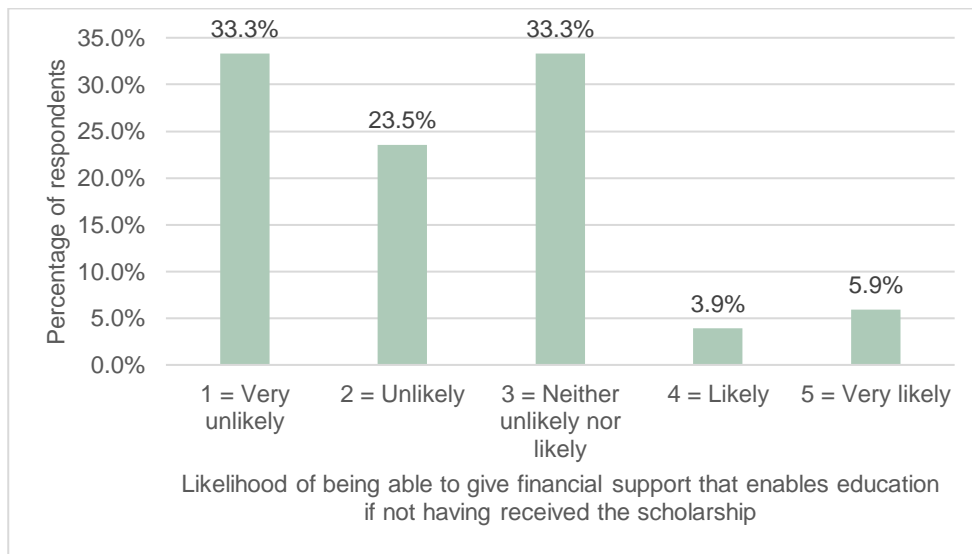


**Figure 5.11 Monthly average support in TSH and the percentage of monthly income in relation to the monthly income.**

It was not possible to see a significant relationship between the average number of dependents of each graduate in relation to their monthly income. Note that the response alternatives for this question were ranging from 0-10, with an additional alternative of 10+. A few respondents have stated that they support 10+, and in these cases, their responses have been converted to 10 when handling the quantitative data. There are some differences between the genders. In absolute terms, men give slightly more financial support (270,000 TSH), compared to women (220,000 TSH). In contrast, women support with a higher share of their salary (52%), compared to men (40%).



The graduates that stated that they give financial support to at least one person that enables education were asked how likely it would be for them to give this support if they would not receive the scholarship. Support that enables education includes both direct support (tuition fees) and indirect support (e.g., food and accommodation during studies). Their answers can be seen in Figure 5.12 below, and the average answer is 2,25, corresponding to slightly more unlikely than neither unlikely nor likely.



**Figure 5.12** The respondents' estimation of how likely it would be that they would be able to give financial support that enables education if they would not receive the scholarship.

Lastly, the greater majority of the respondents give some kind of financial support that enables education, and on average this support is given to 2,6 people, see Table for more detailed information.

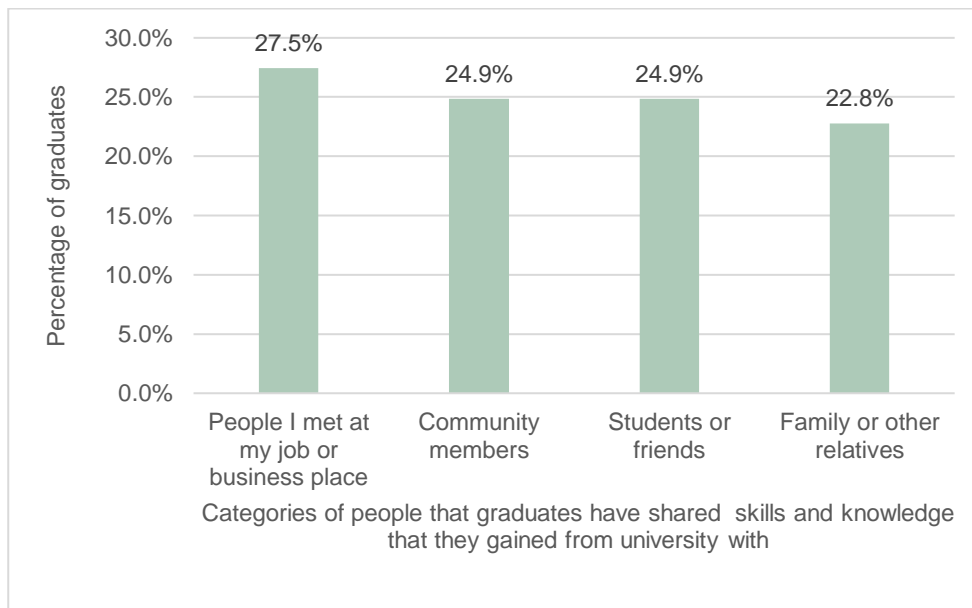
**Table 5.2 Financial support related to education. Expenses that enable education include both direct expenses (tuition fees) and indirect expenses (e.g., food and accommodation during studies).**

<i>Financial support related to education</i>	<i>Quantitative data</i>
Percentage of graduates who financially support other people with expenses that enables education	69%
The average number of people that each graduate support with expenses that enables education.	2.6 individuals
The median number of people that each graduate support with expenses that enables education	2 individuals
Percentage of graduates who financially support at least one person with tuition fees (either for primary school, secondary school, or university)	57%
Percentage of graduates who contribute to at least one sibling's school fees (as reported by Help to Help in 2020 (Luthman et al., 2020))	59%

#### **5.1.4 Creating change in society**

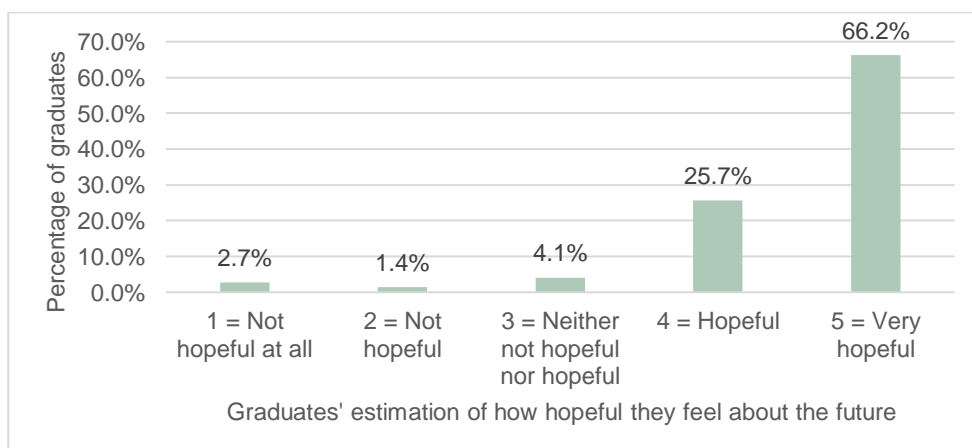
All respondents except for one feel that they have the possibility to create positive change in society. The one who did not have the possibility said that the reason was lack of capital, indicating financial issues. The same answer could be found among one person who initially answered that he/she got the possibility to create change. Among the respondents that felt that they could create change, most said that this was because of their area of expertise, either their education, employment or a combination of the two. The majority of these had the possibility to create change concerning healthcare since they worked and/or were educated in medicine and health. Further, many respondents answered that they have the ability to educate people, both on field-specific topics and other topics, such as money management, entrepreneurship, and the importance of education. Several answered that they have what is needed when it comes to skills and knowledge, something that some learned at university and others from Help to Help's activities. A few explained it by saying that they got help, and therefore they can help others.

Of the 99% that felt that they had the possibility to improve society, 90% had already acted in some way. Of these, 75% had acted after receiving the scholarship, either during their university studies or after graduation. Everyone answered that they have shared knowledge and skills that they gained from university with others, see the distribution in Figure 5.13 below. Note that each graduate could state several alternatives as an answer.



**Figure 5.13 Distribution of with whom graduates have shared skills and knowledge that they gained from university.**

The majority share knowledge and skills either when educating others, by discussing and/or talking with others, and/or during work. Most respondents that shared knowledge and skills through their work worked with medicine or health. Some participate in and/or organize workshops, use social media to communicate through group chats about important topics, and give advice when asked.



**Figure 5.14 Graduates' estimation of how hopeful they feel about the future on a scale from 1 to 5.**

Most (91,9%) feel hopeful about the future, see Figure 5.14, indicating that they see a bright future. Many focused on the mindset, and one said the following:

*« As a changemaker, I have the ability to create positive change in the society, since I'm very confident, ready to learn from others, committed with what I believe and what I can do. From these personal qualifications I have ability to create positive changes. » Respondent A*

## 5.2 Findings from interviews

The findings from the interviews are presented below as seven separate figures, each identified aggregated dimension is explained under its heading.

**Table 5.3 2nd order concepts and aggregated dimensions from the Gioia framework analysis.**

<i>2<sup>nd</sup> Order Concepts</i>	<i>Aggregated Dimensions</i>
Better life situation More difficult life without education Unemployed or worse job without education Drop out or postpone studies without a scholarship	Improved life situation
Stressed about tuition fees before receiving the scholarship Struggled with expenses for food and accommodation Working alongside studies Possible to focus better on studies	Decreased stress levels
Improved mindset Network increased which influenced the career Learnt skills (e.g., ICT, interview, job application) Increased confidence	Well prepared for entering the labor market
Satisfied with working tasks that are related to studies Not possible to fulfill career goals	Occupation related to the field of studies
Education is not enough to get employment Wants to learn more skills	Further need for skills
Studied or is currently studying further Does small business Wants to study further	Strives for improvement
Qualified for volunteering after graduation Volunteers to get experience	Gaining experience through volunteering
The family's situation improved financially Support and knowledge improved the family's situation Facilitates for the family to earn money Stable situation for the family	Improved or stable family situation
Possible to create change in society	Creating positive change in the society

### 5.2.1 Improved life situation

An area that many interviewees touched upon was their current life situation. Several indicated that their life, both financially and professionally, would be worse today if they never received the scholarship. In the absence of financial support during university studies, financial constraints would lead to postponing or dropping out of university or not being allowed to take exams, and consequently not meeting the requirements to proceed in the education.

*« I see very hopeful [on the future] because as I was evaluating myself, I have changed a lot. And like now I'm dreaming very big, seeing that everything can be possible. If I work, I hope that my future will be great because I studied, I have the certificate, a degree so I can go, I can work anywhere. I can do what I want to do. [...] I value so much the education I got and I think it is making a lot of changes in my life. » - Interviewee C*

Because of not being able to complete university studies, several of the interviewees thought that they would be unemployed and/or have a different occupation. Mentioned alternative occupations were for example small entrepreneurial businesses such as farming or street vending. While others would do physical, non-qualified, day's work, e.g., mining. One expressed concern that this could be dangerous, potentially causing injuries, damage, or even death. For most interviewees, this alternative career would not make them satisfied professionally. Further, many expressed that life would be very different and more difficult without a university education. Largely, it can be explained by having a tougher financial situation due to not meeting the minimum requirements for qualified employment. Some highlighted that their mental health would be worse if they never received the scholarship, and one expressed that he/she would not be the same person that he/she is today. These consequences may altogether lead to a worse life situation, both professionally and financially.

### 5.2.2 Decreased stress levels

*« My life [before receiving the scholarship] was stressful. Because I was not, though I was believing that yes, I will finish, but in a very difficult way because I had to struggle to get the money to pay for the fees. » - Interviewee T*

For most of the beneficiaries, the period before receiving the scholarship was fraught with stress. Many did not know how to finance tuition fees when being accepted to university studies, and for others, the original plan for financing changed abruptly due to an unforeseen event, such as sudden death within the family. For the

major part, receiving the scholarship was a tremendous relief since the payment of tuition fees was now secured. This led to decreased stress levels and allowed students to better focus on their studies. For many, this resulted in improvements in performance and higher grades. One mentioned that this had a major impact on the career path he/she later decided to take.

For several students, it was difficult to cover university-related expenses such as food and accommodation. Two mentioned that they could only afford one meal per day since neither they nor their families could afford more. For many, it was necessary to work alongside their studies to provide for themselves. Some students continued to work extra when receiving the scholarship. Since the scholarship covered the biggest cost (tuition fees), they could now focus on smaller expenses, e.g., food and accommodation, which made their life less stressful. For a few, the smaller expenses could be covered by financial support from others, which reduced the need for them to work alongside their studies.

### **5.2.3 Well prepared for entering the labor market**

*« Education widens and opens someone's mind. The way I take things in the community, the way I treat people. You see the way I communicate is different with someone who has not got education. » - Interviewee L*

Several of the former scholarship beneficiaries mentioned during the interviews that the scholarship they received has resulted in many positive impacts on their professional life, in addition to the fact that they managed to complete their university studies. One of the most common impacts that the former beneficiaries experienced as a benefit in their professional life was that they had learnt certain skills and knowledge during their time at university. Some of the commonly mentioned skills that are beneficial for the interviewees' professional life are ICT skills, as well as skills and knowledge regarding how to apply for and get employment. These skills and knowledge have in most cases been acquired during the activities that the organization arranges for both scholarship beneficiaries and non-scholarship beneficiaries. Several different benefits for the professional life of the graduates were expressed, such as increased confidence, acquirement of job positions, career proceedings, increased capability in solving problems, an extended network, and increased knowledge regarding the application process for jobs.

Additionally, most of the interviewees argued that the fact that they graduated from university has increased their possibilities in life, including their possibilities to reach their goals and dreams. Two former beneficiaries mentioned that their university education made them realize that they have possibilities. Several of the beneficiaries also mentioned that they feel more hopeful about the future due to their university education. Further, several graduates claimed that they experience themselves as more respected and trusted due to their university degrees.

#### **5.2.4 Occupation related to the field of studies**

A large part of the interviewed former scholarship beneficiaries has an occupation today that entails work tasks that are related to their field of studies at university. Two of the interviewees specifically expressed that they are satisfied with the fact that they have work tasks related to their university studies. Additionally, several of the former beneficiaries' university studies enabled them to become a certain profession (e.g., medical doctor, teacher, dentist), and for many of them, this resulted in their childhood dream being fulfilled.

*« I remember when I go home [when being in primary school], I always go with a book [when] taking care of the animals, and when they are okay it is when I take out my book and study, so I really, I really liked the school. » - Interviewee L*

Two of the interviewed former scholarship beneficiaries stated that even though the scholarship that they received enabled them to complete the university studies that they had undertaken, it did not enable them to fulfill their career-related goals and dreams. The reason for this was that their financial situation before starting their university education prevented them from starting to study their first choice. Instead, they enrolled in another program at university which was their second or third choice and later received a scholarship from Help to Help which covered the tuition fees for this program.

#### **5.2.5 Further need for skills**

*« If you reach to any university at least you, you live with the hopes and say that maybe one day I'll be employed somewhere and my life will be better. » - Interviewee G*

A majority of the interviewed former scholarship beneficiaries expressed that their university education is not always enough to qualify them for the jobs they are applying for. Instead, employers often inquire for the applicants to have certain skills and knowledge that are not included in the curriculum for university education. The skills and knowledge that most of these former beneficiaries mentioned as a common requirement are ICT skills, soft skills, academic skills, work-related and/or field-specific skills, and knowledge regarding the job market.

Additionally, having a network and experience are other factors that were pointed out as facilitators, and sometimes requirements, for getting employment. Several of the former beneficiaries mentioned these skills and knowledge as something that they are lacking but that they wish that they had gotten the opportunity to learn during their university education. Other former beneficiaries did not specifically express that they do not possess these skills and knowledge, but rather highlighted that getting employment is difficult and that they experience that having a university degree only meets the minimum requirements for many jobs while having other

skills, knowledge, and experience can be facilitators for getting the employment. It was not possible to distinguish a correlation between those who had expressed that they lack skills and knowledge, and those who had not attended Help to Help's activities regarding the same matters.

### **5.2.6 Strives for improvement**

*« I feel like I have possibility to reach my goals one day. I don't know when, I don't know the time like when I will be able to, to reach my target or my dreams. But I hope that one day I will be able to do what I wish to do. It's only a matter of time. » - Interviewee T*

Some graduates expressed that they are not satisfied with their current professional or financial situation, and therefore, they are either striving for further education or doing a side business to provide for themselves or others. Roughly half of the interviewees want to study further after the bachelor's. There are mainly two reasons for this, either to develop further in their career or to improve society. Mentioned improvements are for example from research on malnutrition or specializations for doctors. One graduate does not meet the minimum requirements for qualified employment within the field of studies and is therefore striving for further education to receive a certificate, which is necessary to proceed in the professional life.

Doing small business was seen both among employed and unemployed graduates. Both groups said that it was a way of earning money, which for the unemployed where their main source of income, but for the employed a way of earning some extra to be able to support both themselves and others. None indicated that it was a way to get more experience to develop further in their career. Further studies or side-business were seen to be two alternative solutions to dealing with dissatisfaction regarding current career or economic state.

### **5.2.7 Gaining experience through volunteering**

*« Let's learn for people's development. Learning for people's development, yeah, not for our development. » - Interviewee J*

Several of the former scholarship beneficiaries stated in the interviews that they either have or currently are, conducting volunteering work. For some of these former beneficiaries, the volunteering has been unpaid, while others have had a salary that either has been relatively low and/or not a fixed sum. Some of the interviewees explain that the reason for their choosing to conduct volunteering work has been that they were not able to get employment within their field of study. At the same time, several interviewees expressed that volunteering has been an alternative way for them to gain experience, skills, knowledge, and an increased network within their field of studies, in the absence of employment within the same field. Many of



the former beneficiaries also argued that they have not experienced it as difficult to become volunteers within their field of studies after graduation. However, two interviewees explained that they could not afford to volunteer after graduation because they needed to earn money (e.g., for paying for transportation back and forth to their volunteering work).

### **5.2.8 Improved or stable family situation**

*« My family, what I can say, they view my education as a blessing to the family. Because you see, now like I can now support and encourage my siblings and others to work hard. Everyone, like now, all my siblings now they want to work hard and reach where I am going. [...] I need to work hard to be able to support because I was supported and I need to support people. And that's why I've started to support my siblings and others around. » - Interviewee L*

For most of the interviewees, the situation of their families has improved, while for some, the situation has remained the same since receiving the scholarship. Changes can mainly be explained by a different financial situation caused directly or indirectly by the scholarship. At the time of university studies, the cessation of tuition fees led to a reduced financial burden on families since there was no longer any need to pay the tuition fee for one of the children. Improvements after graduation can instead be explained by the graduate's possibility to support their family financially, usually because of qualified employment. In some cases, the support is specifically for tuition fees or other expenses related to education, such as food, accommodation, and stationaries. In other cases, the support is oriented toward creating future incomes, such as equipment for farming or machines for food production. Apart from supporting families financially, many graduates support with knowledge in general, e.g., career advice, or in the specific field of their education, e.g., healthcare. Regardless of the type of support, it is given to both the original family and the extended family, and in some cases to other relatives or community members.

### **5.2.9 Creating a positive impact on the society**

*« Every day we continue growing the innovation and the creativity to make sure that we support the community and also to create jobs, especially in my generation. » - Interviewee A*

Approximately half of the interviewed former scholarship beneficiaries argued that they can help people and create positive change in society and that the reason why they can do this is either because they received the scholarship, which enable them to fulfill their university education, or because of the scholarship organization in general. As specific examples, some interviewees mentioned that they have been

using the skills that they have learnt at Help to Help's activities to help others to apply for jobs, and one interviewee even argued that he/she has been able to create jobs because of the scholarship he/she received. Further, several interviewees stated that they are, or have been, able to help people in society with health-related issues outside of their working hours. These interviewees have all completed studies within the field of health care (e.g., medical doctor, dentist, nursery), and the help that they have been providing has for example been regarding menstruation, HIV, avoiding pregnancy, malnutrition, and when to seek healthcare. Additionally, some former beneficiaries did not bring up any specific action that they have taken to create positive change in society but argued that either the scholarship or the scholarship organization has created a will among them to create positive change in society.

*« When you are developing the society, you are developing yourself. When society has a good life, you have a good life. » Interviewee D*

# 6 Discussion

*The purpose of this chapter is to discuss the most important findings from the research regarding the research questions. Limitations and future research are also discussed.*

## 6.1 Discussion of findings

### **6.1.1 RQ1: How has Help to Help's scholarship program contributed to the professional life of graduated scholarship beneficiaries?**

First and foremost, without the scholarship, few would graduate from university due to difficulties financing high tuition fees, indicating that they would either drop out or postpone their studies. Consequently, only a few would get a university degree. As mentioned, higher education is important for the development and economic growth in developing countries (Burgess, 2016; United Nations, 2018, 2015b). The rate of return for education in sub-Saharan countries is on average 10.5% (Patrinos & Psacharopoulos, 2020). For higher education, the return is between 20.2-26.8% for private returns and between 11.4-13.2% for social returns, where the lower number is for middle-income countries and the higher for low-income countries (Psacharopoulos & Patrinos, 2018). Since Tanzania is a lower-middle-income country (World Bank, 2021c), the return can be expected to be in between the presented values. Without the scholarship, the students would not complete the university level, and thus, they would not contribute to the rate of social return. Additionally, the former beneficiaries would miss the opportunity to gain the rate of private returns.

The university degree had a major impact on graduates' careers and few are unsatisfied with their current occupation. Education enables graduates to meet the minimum requirements needed for jobs that require an academic background, and these jobs are in many cases related to their field of study. If not completing their studies, many states that they would work in small-scale agriculture, street-vending, or different types of physical jobs, which most would be unsatisfied with. These statements are consistent with the statistics presented previously regarding the majority of the Tanzanian population working within agriculture (CIA, n.d.-b). None of the interviewed graduates work within the field of agriculture today.

However, several states that they would probably work with that if they never completed university. This is in line with the statistics showing that the number of people employed within this field has been decreasing, while employment in service is increasing (Statista, 2022a). The education that the scholarship made possible had a major positive impact on many of the beneficiaries' professional life. However, a bachelor's degree is not enough when it comes to getting employment that the graduate is satisfied with. To reach further improvements in professional life, volunteering or further studies are prioritized. This is supported by several articles (Malmqvist & Kullman, 2022; Mosenda, 2022; Ndyali, 2016), in which it is stated that it is difficult for graduates to get employment due to a lack of required skills. With that said, a graduate with a university education meets the minimum requirements and without it, a career with qualified employment would be out of reach.

As can be seen in Figure 5.7 a large share (43%) of the graduates have stated their monthly income to be between 100,000 and 600,000 TSH per month, and 32% earn more than 700,000 TSH per month. As previously mentioned the minimum wages in the country varies between different sectors, but are stated to be between 60,000 and 592,000 TSH per month (The United Republic of Tanzania, 2022). Thus, a large share of the graduated former beneficiaries' salaries is in line with the nation's minimum standard. This is confirmed by Duflo et al. (2021) who state that earnings for beneficiaries are in line with non-beneficiaries. Almost a third of the graduates have a higher monthly income than the minimum wage, regardless of sector, which could be a positive consequence of their university degree. This goes in line with the theory that stated that higher education can lead to increased wages (Oketch et al., 2014). Important to notice is the fact that, as can be seen in Figure 5.1, most of the respondents graduated from university 5 or fewer years ago, meaning they have had little time to develop their salary.

One interesting, and somewhat contradictory, finding from the result based on the interviews is that several former beneficiaries highlight that they have benefited in their professional life from learning certain skills and knowledge during their university studies, while other former beneficiaries claim that they suffer from the lack of learning partly the same skills and knowledge. This indicates that the group of former scholarship beneficiaries have had different opportunities during their time at university, and as beneficiaries, to gain these skills and knowledge. Both ICT skills and knowledge and skills regarding the job application process were mentioned by several beneficiaries, as either something they had learnt or as something they were lacking. What both of these topics (ICT and job application) have in common is that they are both taught by Help to Help through their activities that are arranged both for scholarship beneficiaries and non-beneficiaries. However, these activities are not mandatory to attend for the beneficiaries and are usually only arranged at one partner university per year. As mentioned in Chapter 5.2.4, nothing indicates that there is a relationship between those who lack or do not lack skills and knowledge and those who have attended or not attended activities organized by the

case organization. However, several of the former beneficiaries who have acquired these skills and knowledge specifically point out that Help to Help is the reason for this. Thus, an assumption can be made that the scholarship itself has not contributed to the former beneficiaries to acquire this knowledge, since this is not something that was taught as a part of their university education. Instead, rather the established contact with the scholarship organization Help to Help has contributed to the acquirement of these skills.

Even though the acquirement of the above-mentioned skills and knowledge seems to be dispersed over the group of former beneficiaries, it is important to highlight that a large part of them argue that the scholarship has positively impacted their professional life. An important reason for this is that the skills and knowledge that they have learnt have resulted in them acquiring jobs, managing their work tasks, and advancing in their careers. Altogether, this contributes to growing confidence, and improved possibilities in life, and gives beneficiaries a feeling of being respected and trusted. As reported by the literature, higher education contributes to personal capabilities and values, which can increase civic engagement, and hence contribute to the development of communities (Helliwell et al., 2023; Kingston et al., 2003; Oketch et al., 2014). To conclude, the scholarship acts as a springboard from which the beneficiary can reach a different and more advanced career, which in many cases is a longtime childhood dream.

### **6.1.2 RQ2: How has the scholarship program contributed to the possibilities for the graduated scholarship beneficiaries to provide financial support to family members?**

As presented in the result, 85% of the former scholarship beneficiaries support at least one person in their vicinity financially, and on average they support 7,4 people each. Most common is to support siblings (2,1 siblings per former beneficiary), other relatives (1,4 people per former beneficiary), and parents (1,2 parents per former beneficiary). This structure of giving financial support to the extended family is something that is discussed in the previously mentioned article by Maia Green (2021), expressing that it is expected to financially support family members and relatives in Tanzania. The previously mentioned study regarding economic transfers within extended families in Western Cameroon showed that most transfers within families occur between siblings (Baland et al., 2016). Additionally, studies conducted in Uganda expressed that in Sub-Saharan African countries support between siblings is a crucial part of family support (McQuaid et al., 2019). This is something that aligned with the results of this study, concluding that siblings are the most common people to support former beneficiaries. The result also showed that it is relatively common to give financial support to other community members excluded from the extended family, which is not a very surprising result since Tanzania is considered to be a collectivistic country (Hofstede Insights, n.d.).

Another interesting finding from the result is the fact that 69% of all former beneficiaries are giving financial support that enables education, either by paying tuition fees or financing food or accommodation during studies. The result also concluded that this support that enables education is mostly directed to members of the family or extended family. These family members can in large extension supposed to be siblings to the former beneficiaries since these generally are in the suitable age for currently undergoing education. This can be put into relation to the previously mentioned study regarding economic transfers within families in Western Cameroon, stating that younger siblings in the examined families generally have undergone a longer education than older siblings (Baland et al., 2016). The fact that a majority of all former beneficiaries financially support their family with education strengthens the assumption that this relation also applies to Tanzania. Since the rate of return for education depends on investments, which simply said is the cost of education (Patrinos & Psacharopoulos, 2020), it can be assumed that this has an impact on the private rate of return. When a sibling pays for the education, the student's costs are reduced, and thus, the rate of return increases. For the public rate of return, all costs are included, and therefore, the rate does not change depending on who is responsible for the costs.

Another finding from the study was that the former beneficiaries that have the highest salary, also financially support other people with the highest amounts of money. However, what was somewhat surprising for the authors of this report was that the results from the survey also indicate that even though the support from these beneficiaries is the highest in terms of absolute money, it is the lowest in terms of the share of their income. Nothing from the conducted follow-up interviews emerged that could explain this circumstance. However, the relation between income and giving is examined in other research (McClelland & Brooks, 2004; Wiepking, 2007), stating that people with low income tend to donate a higher share of their salary compared to those with a high income. Wiepking (2007), explained that norms for donating money are shared by different income groups, making low-income households donate a higher share of the total income.

### **6.1.3 RQ3: How has the scholarship program contributed to the possibilities for the graduated scholarship beneficiaries to create change in society?**

To begin with, 99% of the graduated beneficiaries feel that they have the possibility to create change in society. This is a significantly high share, and even though this indicates that the willingness for creating change is strong, it does not necessarily imply that action will be taken. One can say that they show changemaker potential. However, among those who felt that they could create change, 90% had taken actual action, and three out of four had done this after receiving the scholarship. Possibly, this can imply that the scholarship contributes to graduates creating change. However, there might be other reasons behind this, such as timing. Many stated that

this possibility derived either directly from the university degree, and thus indirectly from the scholarship. Others said that this came from personal capabilities and qualifications that were developed during the education or from the knowledge and skills received from the scholarship organization. This observation is particularly interesting since Willeck and Mendelberg (2022) state that political participation can increase through civic education. Although, change in society does not per se mean political engagement, the two can be closely related since political participation is one form of civic engagement, which in turn is one way of contributing to the community (Adler & Goggin, 2005; Ekman & Amnå, 2012).

Another remarkable finding is that everyone has shared knowledge and skills that they learnt during university with others. This can be a way of creating change in society since shared knowledge and skills can influence other people and their lives. This finding is confirmed by Oketch et al. (2014) who report that higher education contributes to knowledge sharing. Further, they can carry it forward to even more people, thus creating a snowball effect. Educating one person can generate benefits for several, and the return on education can potentially increase.

As stated by Willeck and Mendelberg (2022), disadvantaged students are behind when it comes to political participation. They explain it by stating that students from low socioeconomic background get an upbringing in which values important for political participation is not highly valued. This study shows that graduates from poor backgrounds share knowledge and skills with others. Hence, the family of graduates might be influenced and get exposed to values that are important for political engagement.

Further, several shared knowledge about healthcare, e.g., when to seek medical care, or how to prevent diseases, with family and community members. This was primarily seen among graduates who studied medicine or health. Educating one doctor can thus have a positive impact on more people than the patients he or she meets in his or her work. Potentially, this can have an impact on the health of the community or family members, or the graduate. Hence, sharing of knowledge and skills can make people in the graduate's surroundings more informed, which in turn can influence values, and have an impact on more people. This can be seen as a snowball effect of change-making.

## 6.2 Limitations

The limitations of the study can mainly be divided into two categories: the representativeness of the sample and uncertainties.

### **6.2.1 Representativeness of the sample**

One limitation of this study is the representativeness of the sample. All respondents of both the questionnaire and interviews were graduated university students from Tanzania between the ages of 22 and 38 years. Most had studied within one of four different fields of study, and most of them graduated recently. They were all from the case organization's network since they were beneficiaries of the organization's scholarship program for university studies, and all respondents participated voluntarily. Further, most were financially needy at the time of being selected for the scholarship, since Help to Help addresses this group of people. All of these factors imply that the investigated sample is not representative of all graduated scholarship beneficiaries.

Moreover, this study is investigating how a scholarship program is contributing to the lives of graduated beneficiaries. The findings are not compared to other groups of people, e.g., students who never received the scholarship or people who never started to study at the university level.

### **6.2.2 Uncertainties**

The data collection was done on-site in Tanzania, and the used language (English) was neither the respondents' nor the authors' first language. Hence, language barriers existed. The language skills differed between respondents, and several interviews had to be adjusted to some extent to limit misunderstandings. Apart from influencing the content and depth of the interviews, it had an impact on the analysis of interviews, since it in some situations was difficult for the authors to understand what the interviewees intended to convey.

The study is based on subjectivity rather than objectivity since the data is based on the respondents' perceptions and thoughts. Therefore, it is difficult to know what is a direct consequence of the scholarship, and what is an indirect consequence, or not a consequence but a separate occurrence. Since the data collection was done after graduation, there is nothing to compare the results with. For that, it would have been necessary to collect data before receiving the scholarship.

Another uncertainty is that all respondents have received a scholarship from Help to Help, and even though there is no formal dependency between the parties after graduation, graduates might feel that they want to express gratitude towards the case organization. To avoid this, the authors carefully explained that they are independent of the case organization. However, the answers given by the graduates might still have been influenced by the fact that the project was done in collaboration with the case organization.



## 6.3 Future research

For future research, several topics are suggested. To begin with, the analysis of this study was on Tanzanian graduates. However, data was collected among graduated students in Uganda as well. Due to the need to limit this study, only Tanzania was included in the report. Including Uganda in the study would give a broader sample, and a comparison between the impact in the different countries could be made.

On a similar note, it is suggested to study graduates who never received a scholarship for university studies. By doing this, it would potentially be possible to ensure what is caused by the scholarship, and what is a consequence of another cause. Further, it is suggested to investigate if the impact would differ if the scholarship was given to youth who had not started their university studies. This research only includes graduates who became recipients of the scholarship when they were already enrolled at university. Hence, the scholarship may miss the neediest students since they might never get the chance to complete the first semester.

To continue, this study was done on former beneficiaries who graduated between 2014 and 2022. Thus, no long-term effects could be investigated. Possibly, the scholarship can contribute to the lives of graduates in many years to come, and therefore it is suggested to do a follow-up study, or an independent study, on the long-term impact of the scholarship.

One of this study's findings is that some students acquired skills and knowledge (ICT skills and knowledge and skills regarding the job application process) needed to proceed in their careers after graduation, while others did not. Understanding why this differs between students, could make it possible to find solutions for this challenge. Hence, it is suggested to study the reason why some lack important skills and knowledge while others do not.

In this study, one of the research questions focused on financial support. To fully understand the financial impact, it is suggested to further investigate this. This study found the average number of people being financially dependent on each graduated beneficiary. A future study could investigate what financially dependent means since the meaning was not defined in this report, something that might influence the result. Further, it would be interesting to include the dependent's perspective on the financial support, since that potentially could give a different viewpoint of the result.

Lastly, an important goal of the case organization is to create changemakers in East Africa. Therefore, it is suggested to further investigate this among graduates. To do this, it would be necessary to investigate the actual action that has been taken by graduates. Additionally, several graduates expressed that it is important for them to act as a changemaker. Thus, it is suggested to investigate what their main motivation for this is, and what their driving force is. By studying this, it might be possible to find the most effective solutions needed to reach the case organization's vision.

# 7 Conclusion

*This chapter aims to provide a concluding summary of the study, as well as recommendations for the case organization.*

## 7.1 Concluding summary

First and foremost, the scholarship contributes to the professional lives, the possibility to financially support families, and the possibility to create change in society for graduated beneficiaries. However, the impact varies between the research questions, both how the impact takes form, and to what extent it has an impact.

The greatest impact of them all is that the students who received the scholarship completed their university education, and thus received an official certificate. Without the scholarship, their financial situation would prevent them from completing their studies. The consequences would be major; the professional life would take a completely different turn, the extent of financial support would be lower, and the possibilities to create change in the community would be fewer.

In Tanzania, a university degree is seen as a requirement for highly skilled jobs, and employments are usually strongly connected to the employee's field of study. Without a certificate from university, few would have gotten their current employment, and would instead provide for themselves by less skilled, less stable, probably physical, jobs, such as street vending or small-scale agriculture.

Commonly, at least one other person is financially dependent on a graduate. Thanks to the career that was made possible because of the degree, graduates can support families, other relatives, community members, and others. Hence, the situation of the family has either been stable or improved for the better. Few would have the possibility to do this, and more specifically to support education for others, if they never became a recipient of the scholarship. Apart from having a direct impact on the individual student, the impact can indirectly be seen among people in the network of the student.

The bigger majority either has or wants to, improve the community in one way or another. For many, action towards this change has been taken after receiving the scholarship, and the scholarship has increased the possibilities for creating change

because of better knowledge and skills, improved confidence, changed mindset, or others. In particular, knowledge sharing is a common way to create change. Further, the scholarship has influenced the willingness to drive civic change, and most see a bright future in which they have an important role in creating change.

To conclude, the scholarship serves as a fundamental driving force in enabling financially needy students in Tanzania to successfully graduate from university. The university graduation in its turn, acts as a springboard from which the graduate can reach a different career, support their surroundings, and create positive change. One can say that the scholarship ensures education and promotes lifelong learning opportunities, which is the aim of the fourth sustainable development goal (United Nations, n.d.).

## 7.2 Recommendations to the case organization

Based on the findings from this study, some recommendations for the case organization are presented.

### **7.2.1 Include money management in the Changemaker Boot Camp**

This study shows that most graduates provide financial support for others, but for some, it is difficult to provide all the support that is needed. Besides, some graduates have indicated that money is an issue and that it is an obstacle standing in the way of reaching their dreams. Moreover, a lack of knowledge about money management has been mentioned during interviews. Since the case organization highly values that beneficiaries create change, e.g., enable financial support for education for siblings, etc., it is important that the graduates have the right skills needed for this. It is therefore recommended that the case organization includes this topic in the changemaker boot camp since they can reach many beneficiaries there, and since the topic is suitable for the format of the boot camp.

### **7.2.2 Include students before their studies have begun**

By making the scholarship available for students who have not yet started their university studies, the financial stress during the first year of studies would decrease. Potentially, this could result in higher grades. Another positive outcome is that more students would get the possibility to fulfill their dreams when it comes to their field of study. For some, it was necessary to turn their first choice down because of financial issues. By including students who still have not started their studies in the application process for the scholarship, these people would get the opportunity to reach their dreams. Including this group of students could be done by reaching out

to students currently enrolled in secondary education that could be potential future beneficiaries. This group of students could also be reached by using the network of current or former beneficiaries since those might also be in financial need.

### **7.2.3 Continue to investigate if other expenses should be covered**

Several have indicated that other expenses, such as food and accommodation during their studies, are tough to cover. For most, this has influenced their study period in some way. The impact of this has varied widely. Some have worked alongside studies, and others could only afford one meal per day. However, none have indicated that they would have to drop out of university because of these expenses, which proposes that these expenses are not crucial for completing studies. The case organization has started to investigate the benefits and drawbacks of this proposal, and it is suggested that they continue with this.

### **7.2.4 Focus on entrepreneurship and professionalism**

This study has found that the scholarship program results in the beneficiaries completing their studies. Completing university studies makes the graduates meet the minimum requirements for job applications connected to their field of study. However, that is rarely enough to secure qualified paid employment. To get employment, experience is usually needed, which few graduates lack. Moreover, it was stated that most share knowledge and skills with others, indicating that a snowball effect can start if recipients of the scholarship are equipped with the skills needed to develop their careers. Since many have indicated that they have a dream of opening their own business, still, few have done this. Starting their own business have many benefits in line with being a changemaker since a possible outcome is to create employment for others. Further, graduates can start to work directly, instead of having to wait for getting employed somewhere. Therefore, it is recommended that the case organization boosts students with entrepreneurial skills.

Another skill that graduates lack, and that causes difficulties when either applying for jobs or when starting their jobs, is lack of professionalism. One student expressed that it was difficult to know how to deal with patients in his/her current work. Since many students come from a background that is very different from the workplace in which they will work, it can be assumed that it is difficult to adapt to the working environment, in which professionalism is highly valued. Therefore, it is recommended that the case organization boosts the development of professionalism among beneficiaries, to prepare them for their future work life.

### **7.2.5 Continue with the scholarship program**

This study has found that recipients of the scholarship can complete their university studies because of the scholarship. The consequences are in many cases positive. Graduates' life situation has improved, and they have contributed to creating change for both their families and communities. Consequently, the case organization contributes to creating a positive development in line with the sustainable development goals. Hence, it is recommended that the case organization should continue with the scholarship program.

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# Appendix A Questionnaire

*Appendix A consist of the questionnaire Evaluation after graduation 2023 that was sent out to former beneficiaries.*

## A.1 Evaluation after graduation 2023

The evaluation was conducted in Jotform, an online form builder. The questionnaire is presented below.



## Evaluation after Graduation

Dear graduate,

It has been at least one year since you graduated from university and we hope you enjoy your life as a graduate. We are Chatrine and Andrea, two master students from Sweden writing our master's thesis in collaboration with Help to Help. The purpose with our thesis is to do an independent evaluation of Help to Help's work. We are interested in knowing how your life is now and how it has changed. That is why you have received this form. Be honest in your responses - do **not** try to answer what you think Help to Help wants to hear since that decreases the value of the evaluation.

This survey is estimated to take 15-20 minutes to complete and it is divided into six parts: (1) Introduction, (2) Studies, (3) Career, (4) Financial Support, (5) Society and (6) Contact details. The information provided will be compiled in a master thesis report as well as an evaluation report which will be used for Help to Help's internal development and for external communication to stakeholders and in social media. **No** names or contact details will be published in the reports and we will handle all data with carefulness and respect.

If you have any questions, or want to view the final report, please reach out to Andrea and Chatrine on [andrea.chatrine@gmail.com](mailto:andrea.chatrine@gmail.com)

Thank you very much for taking the time!

### 1. Introduction

This is the first of six parts of the survey.

#### What is your gender? \*

Female

Male

#### What is your year of birth? \*

Please Select

#### If other, specify your year of birth: \*

#### What is your nationality? \*

Tanzanian

Ugandan

#### In which region in Tanzania do you live? \*

Please Select

If you do not live in Tanzania, please select other.



**If other, specify the region in Tanzania: \***

**In which region in Uganda do you live? \***

Please Select 

If you do not live in Uganda, please select other.

**If other, specify the region in Uganda: \***

**Did you grow up in a rural or urban area? \***

Rural

Urban

## 2. Studies

This is the second of six parts of the survey.


**When did you graduate from university? \***

Please Select 

**If other, when did you graduate from university? \***

Write the year that you graduated

**What university did you graduate from? \***

Please Select 

**If other, specify the university you graduated from: \***

**What is your field of study? \***

Please Select 

**If other, specify your field of study: \***

**What is the name of the course you studied? \***

**Did you receive financial help during university from organisations other than Help to Help? \***

- Yes, from Higher Education Students Loan Board/Higher Education Students Financing Board  
 Yes, from another organisation  
 No

**Without Help to Help Scholarship would you have finished your studies? Rate your answer on a scale from 1 to 5 where 1 is very unlikely and 5 is very likely. \***

1 2 3 4 5

Very unlikely      Very likely

**Have you participated in any of the following activities organised by Help to Help Academy? \***

- Changemaker Boot Camp/SP IT Boot Camp  
 Company visits  
 CV-writing, cover letter and interview skills  
 Entrepreneurship  
 Gender, leadership and ethics  
 How to Get Your First Job  
 Main IT Boot Camp (6 days)  
 Mini IT Boot Camp (2 days)  
 Sustainability Boot Camp  
 Understanding the labour market  
 I have never participated in a Help to Help activity  
 Other

**If other, specify what activities you have participated in: \***

**Optional: Is there anything related to this part (Studies) that you would like to add?**

3. Career

This the third of six parts of the survey.

**What are you currently doing? \***

- I am working (employed, self-employed or family business)

3

- I am doing an internship
- I am volunteering
- I am studying
- I am jobless
- Other

**What is your form of employment? \***

- Employed in a company or other organisation
- Self-employed
- Working in a family business

**What are you studying? \***

**What is the level of your studies? \***

- Bachelor
- Master
- PhD
- Other

**How are you financing your studies? \***

**If other, specify what you are currently doing: \***

Note: The word **job** will be used in some of the sub questions below. In the following questions **job** includes **work/internship/volunteering/other**.

**Are you currently looking for a job? \***

- Yes
- No

**Have you had a job after graduation? \***

- Yes
- No

**Was this job related to your studies? \***

- Yes  
 No

**Describe the business \***

**For how long have you been doing this job? \***

Please Select 

**Is your current job related to your studies? \***

- Yes  
 No

**How long after graduation did it take to get a job related to your studies? \***

Please Select 

**Have you previously had a job related to your studies? \***

- Yes  
 No

**Why did the job related to your studies end? \***

- A different gender person was hired  
 Because of pandemics  
 Health issues  
 I wanted to work with something different  
 My contract ended  
 The company closed operations  
 The company reduced employees (retrenchment)  
 Other

**If other, specify why the job related to your studies ended? \***

**Would you have gotten your current job without studying at university? Rate your answer on a scale from 1 to 5 where 1 is very unlikely and 5 is very likely. \***

1 2 3 4 5



**How satisfied are you with your current job? \***

1 2 3 4 5

Very unsatisfied      Very satisfied

**Would it be possible for you to get a job that you would be satisfied with? \***

- Yes  
 No

**Why would it NOT be possible to get a job that you would be satisfied with? \***

- I do not have the right competences (knowledge and skills)
- I do not have enough time
- I would earn less money
- I do not have right social network
- The career possibilities are limited in the area where I live
- The career possibilities are limited in my area of expertise
- Because of my family situation
- Other

**If other, specify why it would NOT be possible: \***

**What is your monthly income after taxes in TSh? \***

Please Select

This information will be published anonymously.

**What is your monthly income after taxes in USH? \***

Please Select

This information will be published anonymously.

**Optional: Is there anything related to this part (Career) that you would like to add?**

4. Financial Support

This is the fourth of six parts of the survey.

**Have you been financially dependent on someone since you graduated? \***

- Yes  
 No

**For how long? \***

Please Select 

Write the total time that you have been financially dependent on someone since graduation.

**Are you financially dependent on someone today? \***

- Yes  
 No

**Is anyone (e.g. in your family or community) financially dependent on you? \***

- Yes  
 No

**How many people from the list below are financially dependent on you?**

	How many people?
Siblings	<input type="text" value=""/>
Parents	<input type="text" value=""/>
Children	<input type="text" value=""/>
Other relatives	<input type="text" value=""/>
Wife or husband	<input type="text" value=""/>
Friends	<input type="text" value=""/>
Community members	<input type="text" value=""/>
Other	<input type="text" value=""/>

**What kind of support are you giving to the people who are financially dependent on you? \***

- School fees at primary or secondary level  
 School fees for university studies  
 Other expenses during education (e.g. food or accommodation during studies)  
 Accommodation/rent/housing  
 Food and other daily expenses  
 Healthcare  
 Other

**In total, how many people are you giving support to that enables education (school fees or other expenses during education)? \***

7

Please Select 

**How likely is it that you would be able to give support that enables education (school fees or other expenses during education) if you would NOT have received the scholarship from Help to Help? Rate on a scale from 1 to 5 where 1 is very unlikely and 5 is very likely. \***

1 2 3 4 5  
Very unlikely      Very likely

**How much of your monthly income do you use to support these people? \***

This information will be published anonymously

**Optional: Is there anything related to this part (Financial Support) that you would like to add?**

5. Society  
This is the fifth of six parts of the survey.

**Do you feel that you have the ability to create positive change in society? \***

Yes  
 No

**If yes, why? \***

**If no, why not? \***

**Have you identified any social problems that you would like to take action on? \***

- Yes, corruption
- Yes, democratic rights (e.g. freedom of speech)
- Yes, education
- Yes, gender inequality
- Yes, healthcare
- Yes, malnutrition
- Yes, poverty
- Yes, racism
- Yes, sustainability (e.g. climate change or environmental issues)
- Yes, unemployment
- Yes, unequal opportunities
- Yes, other
- No

**If other, specify the social problem that you would like to take action on: \***

**Have you taken action to solve any of these problems? \***

- Yes
- No

**When did you take action? \***

- Before university
- During university but BEFORE receiving the scholarship from Help to Help
- During university but AFTER receiving the scholarship from Help to Help
- After graduation

**What type of knowledge and skills did you use when taking action? \***

- Communication skills (e.g. rhetorical or facilitator skills)
- Creativity
- Entrepreneurship
- ICT skills
- Knowledge about human rights
- Knowledge and skills within my field of studies
- Understanding the labour market
- Organisational and planning skills
- Other

**If other, specify what type of knowledge and skills you used: \***



**What did you do? \***

**What type of knowledge and skills would you need to take action? \***

- Communication skills (e.g. rhetorical or facilitator skills)
- Creativity
- Entrepreneurship
- ICT skills
- Knowledge about human rights
- Knowledge and skills within my field of studies
- Understanding the labour market
- Organisational and planning skills
- Other

**If other, specify what type of knowledge and skills you would need to take action: \***

**Have you shared knowledge and skills that you gained from university with others? \***

- Yes
- No

**With whom have you shared your knowledge and skills? \***

- Community members
- Family or other relatives
- People I met at my job or in my business place
- Students or friends
- Other

**If other, specify with whom you have shared your knowledge and skills: \***

**What type of knowledge and skills have you shared? \***

- Communication skills (e.g. rhetorical or facilitator skills)
- Creativity
- Entrepreneurship
- ICT skills
- Knowledge about human rights

- Knowledge and skills within my field of studies

- Understanding the labour market
- Organisational and planning skills
- Other

**If other, specify what type of knowledge and skills you have shared: \***

**How have you shared your knowledge and skills? \***

**How hopeful do you feel about your future? \***

1 2 3 4 5

Not hopeful at all ○○○○○ Very hopeful

**Optional: Is there anything related to this part (Society) that you would like to add?**

Contact details

This is the last part of the survey, you are almost done! We ask for your contact details to be able to follow up responses and to give feedback to donors. Contact details will not be published. Please contact Andrea or Chatrine if you have any questions.

**Name \***

First Name

Last Name

**Phone Number \***

+255 XXX XXX XXX / +256 XXX XXX XXX

**WhatsApp Number \***

11

**Email \***

example@example.com

It would be very helpful if you wanted to participate in a follow-up interview! If so, we will contact you through WhatsApp or Email.

**Would you like to participate in a follow-up interview? \***

Yes

No

**Optional: Is there anything you would like to add?**

By submitting this form you allow Help to Help to save and store your personal information for up to ten years. We store your data to evaluate the effect of the Scholarship Program. For more information, please read our data privacy policy here: [https://helptohelpfoundation.com/policies\\_privacy\\_policy](https://helptohelpfoundation.com/policies_privacy_policy)  
I am aware that any information I may choose to provide using the free-text fields in the form, including sensitive personal data such as my health information or information about my religious beliefs, will be processed by Help to Help in accordance with Help to Help's privacy policy. I am aware that any such information may be published by Help to Help on social media, Help to Help's website and possibly other media channels, as well as in printed materials, for the purpose of evaluating the effect of Help to Help's work and marketing Help to Help's mission and to gain further financial support for Help to Help's work.

**I hereby consent to Help to Help's processing of personal information: \***

Yes

Submit

# Appendix B Interview guide

*Appendix B consist of the semi-structured interview guide for former beneficiaries.*

## B.1 Interview guide

### B.1.1 Introduction

<b>Theme</b>	<b>Topic</b>	<b>Prompt</b>
Small talk	Hi, how are you?	Where are you?  What have you been up to today?
Introduction	Welcoming	Thank you for taking the time  We have been looking forward to this and are happy to meet with you
Introduction	Introducing ourselves	Names: Andrea and Chatrine  Nationality: Sweden  Students  Field of Study: Engineering

		<p>Location: Tanzania</p> <p>Master's Thesis</p>
Introduction	Introducing the project	<p>We are doing this project for our master's thesis, where we want to evaluate the scholarship.</p> <p>Help to Help will take part in this evaluation since they want to improve their scholarship.</p> <p>However, we are independent of Help to Help, and we do not work there.</p>
Information and ask for permission	Evaluation report	<p>Help to Help would like to present some graduated students with names and a picture in an evaluation report, would you be interested in that?</p> <p>We or H2H will give you more information later</p>
Information and ask for permission	Recording	<p>To be able to process the data from the interviews, we would like to record.</p> <p>The recording will only be used for transcription of the interviews and will not be published.</p> <p>Do you give us permission to record?</p>

Information	Time	Approx. 1 h
Information	Before we start	<p>Take your time, it's okay to pause to think whenever you need to.</p> <p>Ask us if you don't understand the question, can't hear us, or anything else.</p> <p>Be honest in your responses.</p> <p>We hope you will enjoy this</p>

### B.1.2 Questions

Theme	Question	Sub-question / prompt
Warm-up (if job)	What do you like about your job?	
Warm-up	Can you tell us about your educational background?	<p>Do you remember why you wanted to study at university?</p> <p>Why did you want to study this course?</p>
Warm-up	What was your life like before you got the Help to Help scholarship?	<p>Did you have a dream about studying at university?</p> <p>How was your financial situation?</p>
Scholarship	What makes a good scholarship?	

	What makes a bad scholarship?	
Professional life	What have you been doing since you graduated?	<p>How did you get into your current occupation?</p> <p>What was difficult?</p> <p>What was easy?</p> <p>Were there any skills that you missed when graduating?</p>
Scholarship	If you did not study at university, what do you think your life would be like today?	<p>What would you be working with?</p> <p>Would you be satisfied with your occupation?</p> <p>Would your financial situation be different from today?</p> <p>Would something be better?</p> <p>Would something be worse?</p>
Financial support, impact on family	How has the situation of your family been since you graduated?	<p>E.g., Economic situation, education, health, accommodation</p> <p>That you have gotten a job, how has that affected your family's situation?</p>

		<p>Has it changed?</p> <p>Is there anything that has changed for the better/worse?</p> <p>Have you contributed to this change?</p> <p>How does your family/local community view your education?</p>
Hope for the future	<p>Can you tell us how you feel about your possibilities in life?</p> <p>Or: Do you feel as if you have options in life?</p>	<p>Has your university degree changed your possibilities in life?</p> <p>How has your university degree changed your possibilities in life?</p> <p>Have you reached your career goals? / Are you closer to your career dream?</p>
Professional life	<p>What do you think your career will be like in 10 years?</p>	<p>Is this in line with what you want?</p> <p>Why do you want this? / Why is this important for you?</p> <p>What are your plans for the future?</p> <p>What do you look forward to?</p> <p>What are you worried about?</p>



Changemaker	In the survey you said that you have identified these social problems: ..., can you explain why.	How important is it for you to contribute to the future of society?  How would you like to change the future of society?  Why is this important for you?  Do you think you will do this?  Do you think you can do this?  How do you see your role in society?
Hope for the future		In the survey, you answered that you feel ... about your future. Can you tell us more about this?
Questions	Do you have any questions for us?	
Sum-up	Is there anything that you would like to add before we end the interview?	

### **B.1.3 Ending**

Summary of what we have been talking about

Let the interviewee know that he/she can contact us whenever

Thanks!

# Appendix C Gioia Analysis Framework

*Appendix C shows the full Gioia Analysis Framework. It consists of 98 1<sup>st</sup> order concepts, 28 2<sup>nd</sup> order concepts, nine aggregated dimensions.*

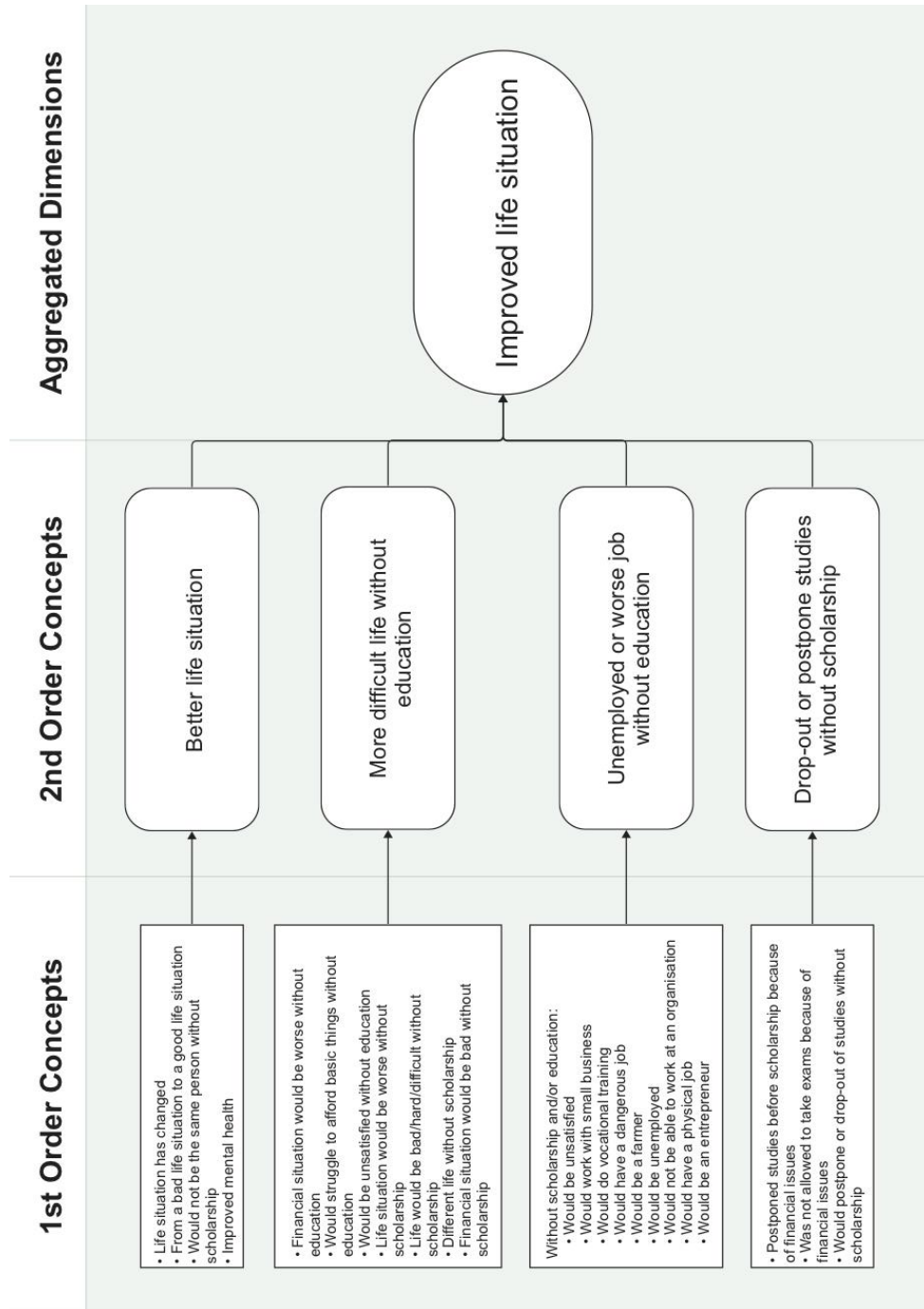


Figure 8.1 Gioia framework analysis 1/7

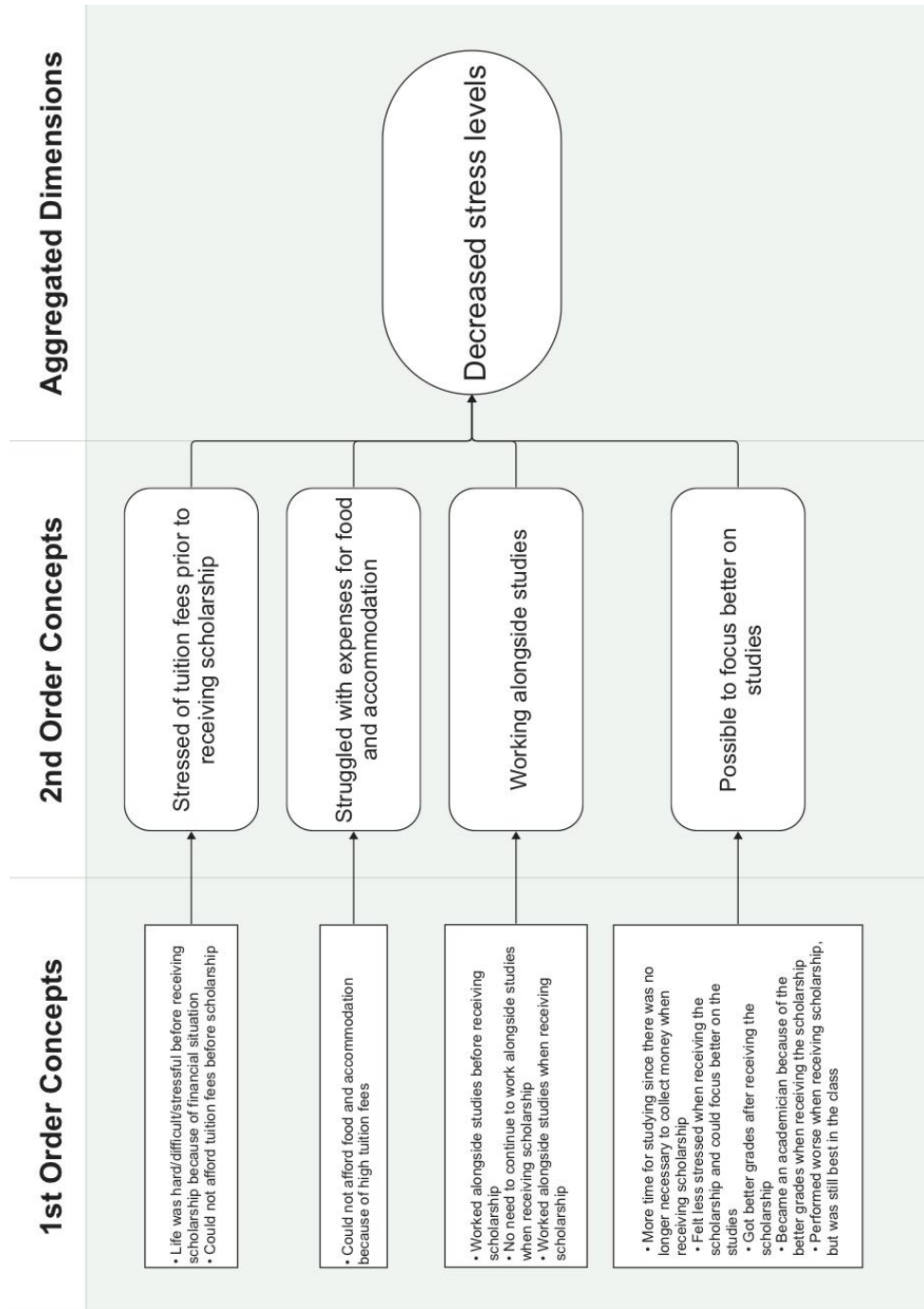


Figure 8.2 Gioia framework analysis 2/7

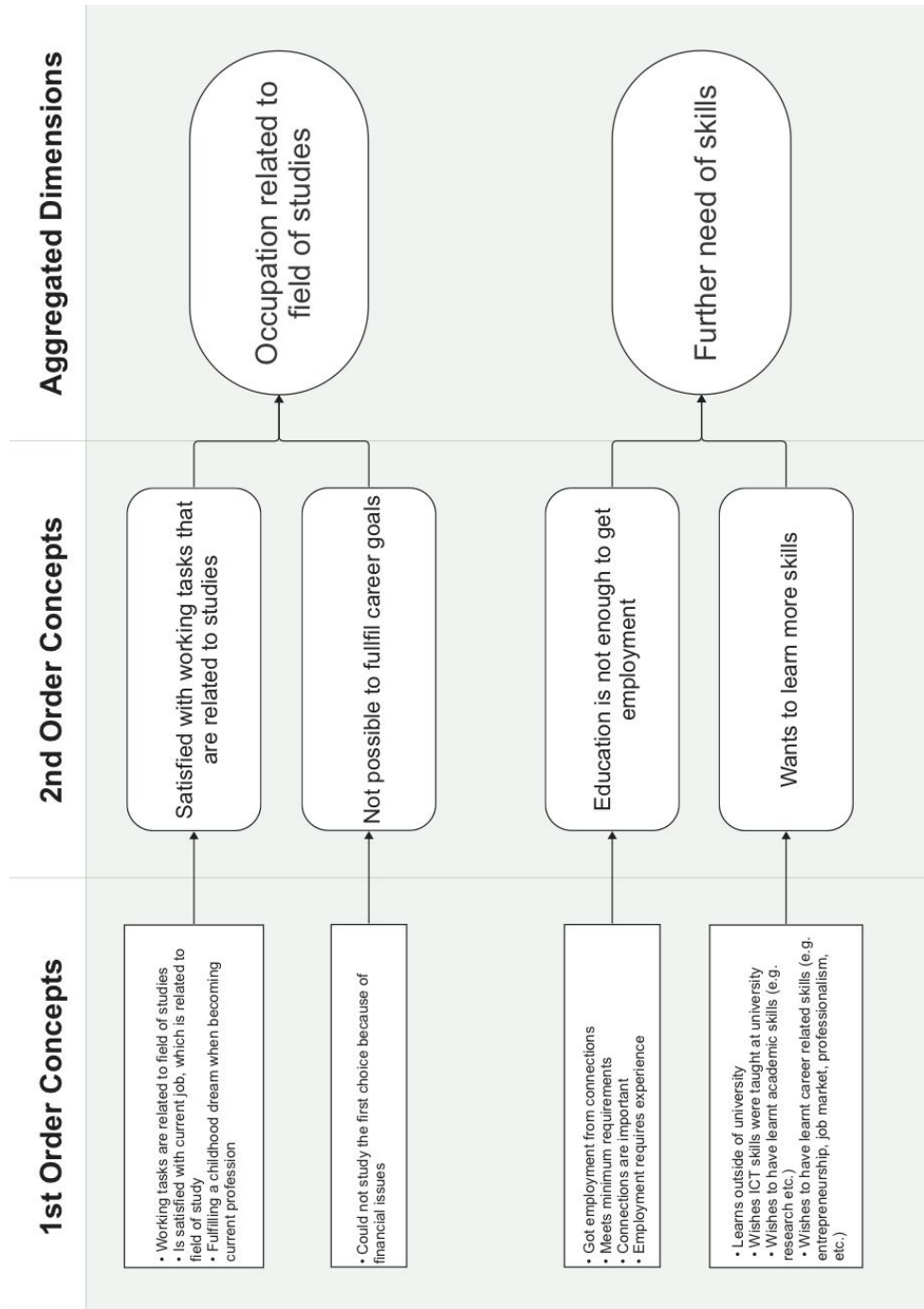


Figure 8.3 Gioia framework analysis 3/7

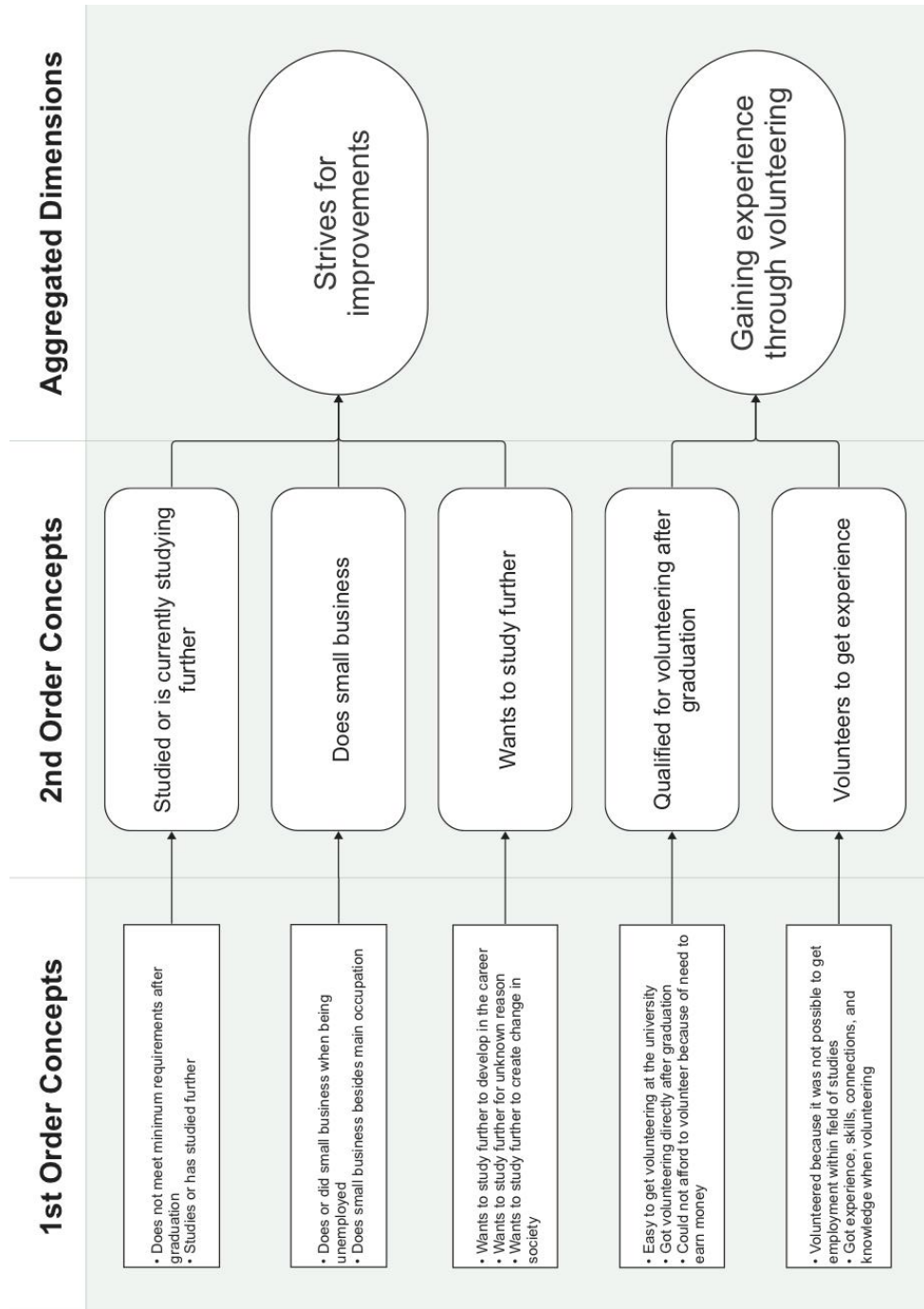


Figure 8.4 Gioia framework analysis 4/7

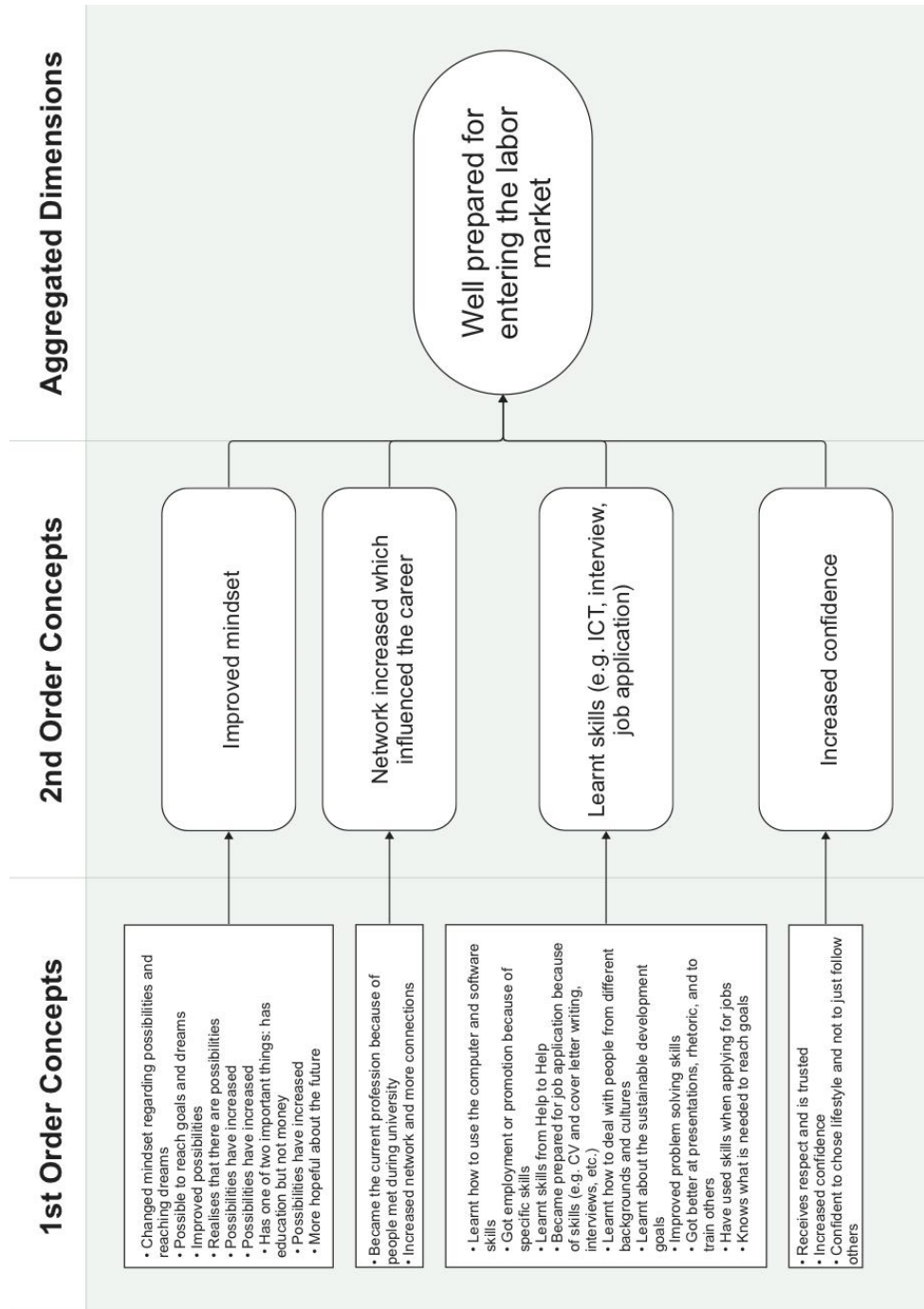


Figure 8.5 Gioia framework analysis 5/7

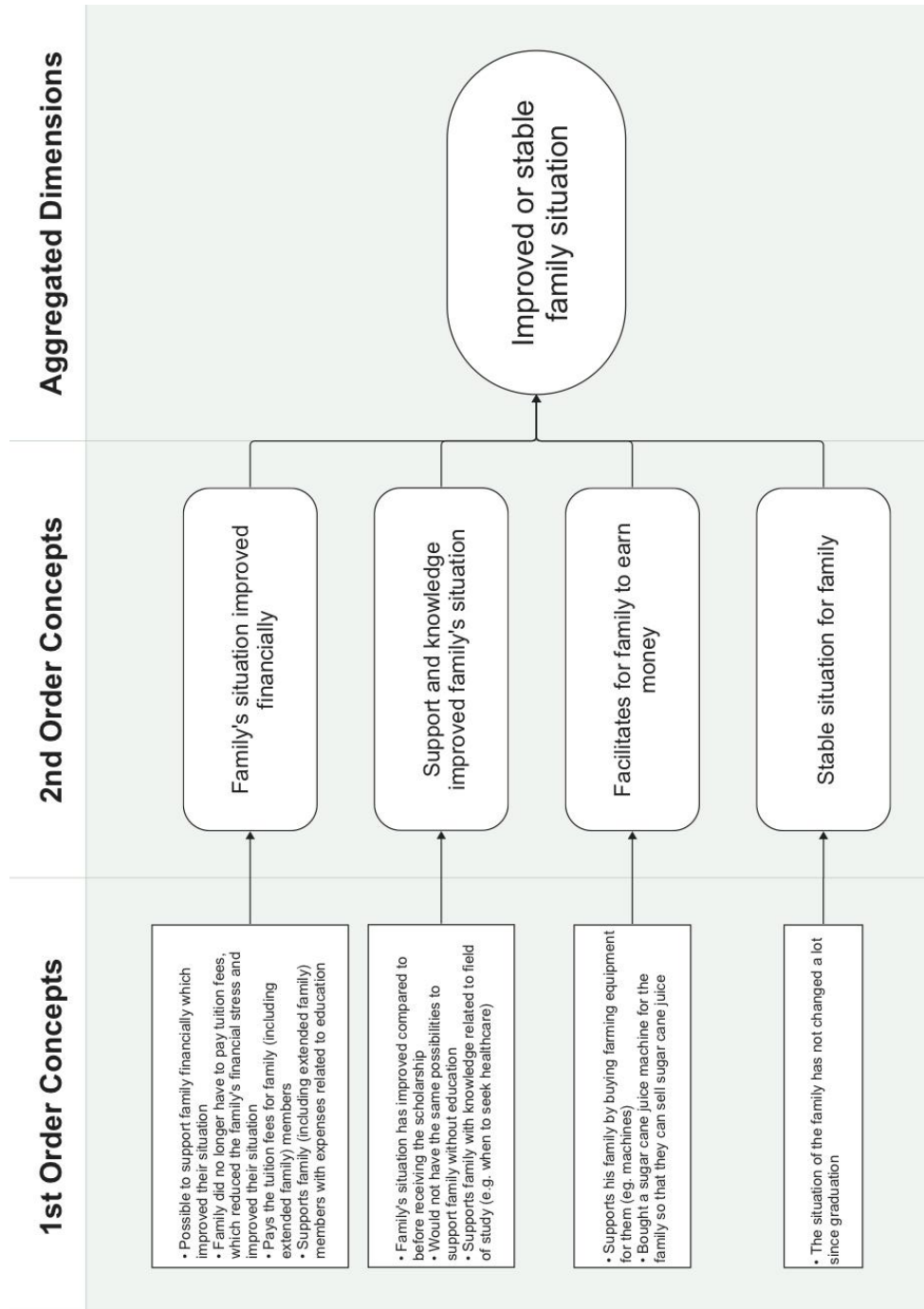


Figure 8.6 Gioia framework analysis 6/7



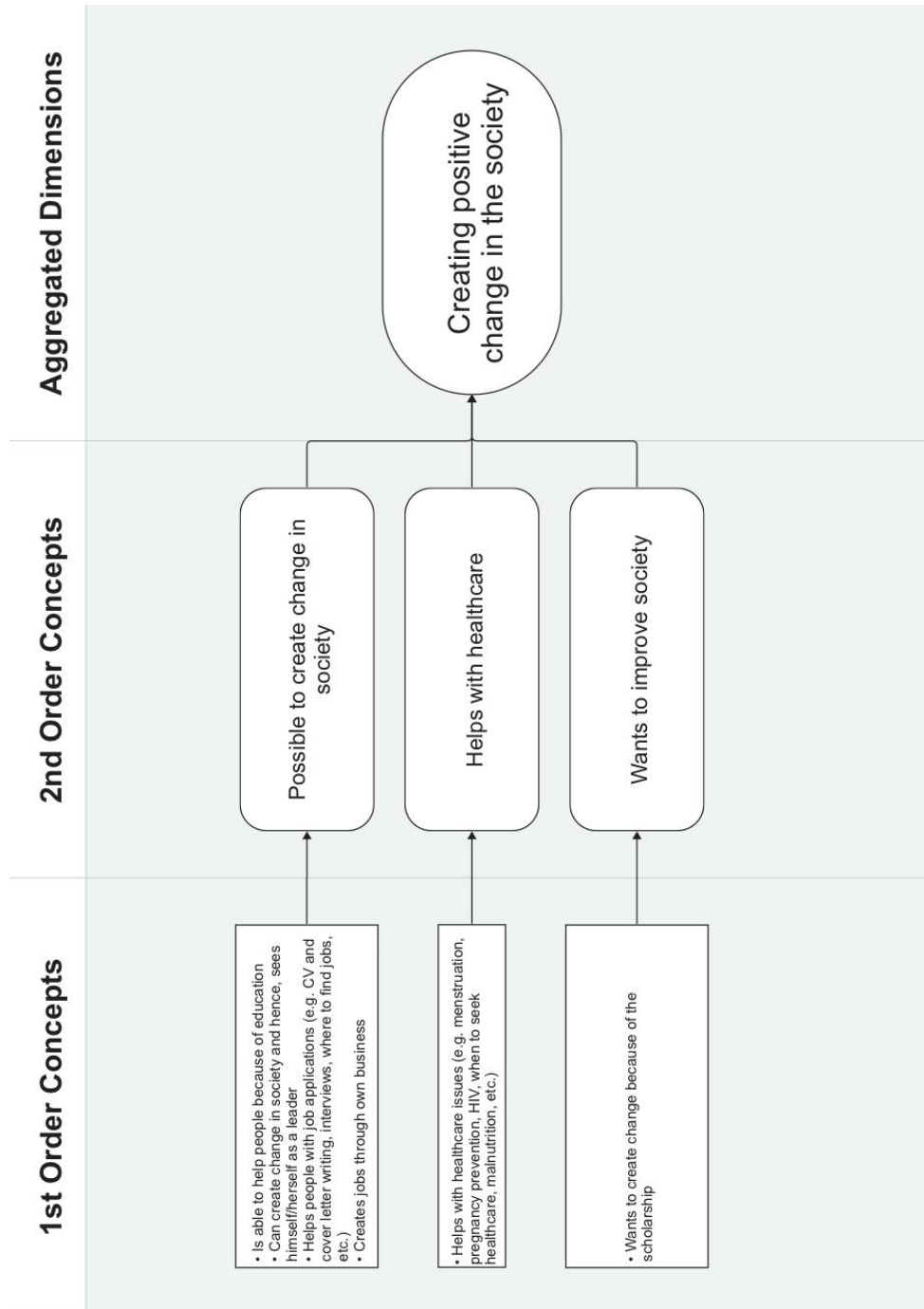


Figure 8.7 Gioia framework analysis 7/7

# Appendix D List of quotes

*Appendix D provides a list of the interviewees and respondents from whom quotes have been used in this report.*

## D.1 List of interviewees' quotes

<i>Interviewee</i>	<i>Quote</i>
A	Every day we continue growing the innovation and the creativity to make sure that we support the community and also to create jobs, especially in my generation.
B	
C	I see very hopeful [on the future] because as I was evaluating myself, I have changed a lot. And like now I'm dreaming very big, seeing that everything can be possible. If I work and I hope that my future will be great because I studied, I have the certificate, a degree so I can go, I can work anywhere. I can do what I want to do. [...] I value so much the education I got and I think it is making a lot of changes in my life.
D	When you are developing the society, you are developing yourself. When society has a good life, you have a good life.
E	
F	
G	If you reach to any university at least you, you live with the hopes and say that maybe one day I'll be employed somewhere and my life will be better.
H	
I	
J	Let's learn the for people's development. Learning for people's development, yeah, not for our development.
K	
L	My family, what I can say, they view my education as a blessing to the family. Because you see, now like I can now support and encourage my siblings and others to work hard. Everyone, like now, all my siblings now they want to work hard and reach where I am going. [...] I need to work hard to be able to support, because I was supported and I need to support people. And that's why I've started to support my siblings and others around. Education widens and opens someone mind. The way I take things in the community, the way I treat people. You see the way I communicate is different with someone who has not got education.

I remember when I go home [when being in primary school], I always go with a book [when] taking care of the animals, and when they are okay it is when I take out my book and study, so I really, I really liked the school.

M  
N  
O  
P  
Q  
R  
S

My life [before receiving the scholarship] was stressful. Because I was not, though I was believing that yes, I will finish, but in a very difficult way because I had to struggle to get the money to pay for the fees.

T

I feel like I have possibility to reach my goals one day. I don't know when, I don't know the time like when I will be able to, to reach my target or my dreams. But I hope that one day I will be able to do what I wish to do. It's only a matter of time.

---

## D.2 List of respondents' quotes

<i>Respondent</i>	<i>Quote</i>
A	Every day we continue growing the innovation and the creativity to make sure that we support the community and also to create jobs, especially in my generation.