



East African Journal of Interdisciplinary Studies

[eajis.eanso.org](http://eajis.eanso.org)

Volume 8, Issue 1, 2025

Print ISSN: 2707-529X | Online ISSN: 2707-5303

Title DOI: <https://doi.org/10.37284/2707-5303>

ENSO

EAST AFRICAN  
NATURE &  
SCIENCE  
ORGANIZATION

Original Article

## Enhancing Student Success through Support Services in Uganda's Loan-Financed Higher Education: A Mixed-Methods Evaluation

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Article DOI: <https://doi.org/10.37284/eajis.8.1.3365>

Date Published: **ABSTRACT**

21 July 2025

**Keywords:**

*Student Loan Financing,  
Academic Advising,  
Career Development,  
Financial Literacy,  
Support Services.*

This study assessed the effectiveness of student support services within Uganda's public student loan scheme, focusing on academic advising, career development, and financial literacy. Despite increased financial access to higher education, inadequate support systems may hinder student retention, performance, and employability. Data were gathered through surveys of 430 students and 12 interviews across four public universities (2024–2025). Findings revealed that career development services were the most effective, with 85.2% of students agreeing they enhanced workforce readiness ( $M = 3.175$ ). However, satisfaction with academic advising ( $M = 2.753$ ) and financial literacy ( $M = 2.765$ ) was moderate, with over 30% of students dissatisfied. Hierarchical regression showed academic advising frequency significantly predicted GPA ( $\beta = .32, p < .001$ ). Qualitative data highlighted barriers such as under-resourcing, high student-to-advisor ratios, and weak ICT infrastructure. Potential improvements include policy reforms, peer mentoring, and technological innovation. The research underscores the importance of integrating structured and inclusive support services into Uganda's loan program to promote academic success and sustainable loan repayment.

### APA CITATION

Orace, T. D., Rwothumio, J., Owino, P., Namutebi, E. & Onen, D. (2025). Enhancing Student Success through Support Services in Uganda's Loan-Financed Higher Education: A Mixed-Methods Evaluation. *East African Journal of Interdisciplinary Studies*, 8(1), 563-580. <https://doi.org/10.37284/eajis.8.1.3365>.

### CHICAGO CITATION

Orace, Tom David, Joseph Rwothumio, Phillip Owino, Edith Namutebi and David Onen. 2025. "Enhancing Student Success through Support Services in Uganda's Loan-Financed Higher Education: A Mixed-Methods Evaluation". *East African Journal of Interdisciplinary Studies* 8 (1), 563-580. <https://doi.org/10.37284/eajis.8.1.3365>.

**HARVARD CITATION**

Orace, T. D., Rwothumio, J., Owino, P., Namutebi, E. & Onen, D. (2025) "Enhancing Student Success through Support Services in Uganda's Loan-Financed Higher Education: A Mixed-Methods Evaluation", *East African Journal of Interdisciplinary Studies*, 8(1), pp. 563-580. doi: 10.37284/eajis.8.1.3365.

**IEEE CITATION**

T. D., Orace, J., Rwothumio, P., Owino, E., Namutebi & D., Onen "Enhancing Student Success through Support Services in Uganda's Loan-Financed Higher Education: A Mixed-Methods Evaluation", *EAJIS*, vol. 8, no. 1, pp. 563-580, Jul. 2025.

**MLA CITATION**

Orace, Tom David, Joseph Rwothumio, Phillip Owino, Edith Namutebi & David Onen. "Enhancing Student Success through Support Services in Uganda's Loan-Financed Higher Education: A Mixed-Methods Evaluation". *East African Journal of Interdisciplinary Studies*, Vol. 8, no. 1, Jul. 2025, pp. 563-580, doi:10.37284/eajis.8.1.3365.

**INTRODUCTION**

The majority of Ugandan students start university life with optimism, but also with a great sense of obligation. For the vast majority, obtaining a student loan from the Higher Education Students Financing Board (HESFB) is the only realistic means of financing tuition fees and functional fees. These loans are crucial to expanding access to higher education for students who would otherwise be shut out since the student loan scheme continues to prioritise STEM fields (HESFB, 2023). However, even as they unlock the door to educational potential, they also make life more challenging in the long term, particularly if students are not given the support they need to thrive academically and afford their lives after graduation (HESFB, 2023).

Globally, student debt has become a crisis, driving universities and governments to rethink financial aid design and delivery (OECD, 2022; Bowie, Viverette & Saulnier, 2024). In Uganda, despite rising higher-education enrollment, many HESFB recipients still struggle with poor academic performance, late graduation, and a 15.2% graduate unemployment rate (NPA, 2022). These issues underscore that loans improve access but do not ensure academic success or favourable post-graduation outcomes. Persistent loan recovery problems attributed to graduate unemployment and weak tracking have been highlighted by the Uganda Auditor General (2021), Parliament of Uganda (2023), and HESFB (2023).

Focused student support can have a catalytic effect in closing these gaps through advising, career

programs, and financial literacy are known to boost retention, academic success, and readiness for life after university (Tinto, 2017; Lee & Sabharwal, 2021). In developed nations, loan and financial aid systems often include these services, which correlate with improved graduation, completion, and repayment outcomes (Nguyen et al., 2022). But in Uganda and similar low-income contexts, support services are frequently underfunded, fragmented, or nonexistent (IMF, 2024; Ministry of Finance & Ministry of Education and Sports, 2018). Most students report little or no access to course guidance, financial advice, or job preparation, leaving them ill-equipped to make the most of their investment in higher education (Otwine et al., 2018; Ankwansiize, 2015).

The impact of this gap is considerable. The absence of strong support structures jeopardises the student loan scheme's goals, not only hindering academic success but also exacerbating loan defaults, inequality, and youth unemployment. As the African Development Bank (2022) cautions, under-investment in advising, career guidance, and financial literacy can weaken education's role in driving socio-economic change. Therefore, student loans should be reframed from mere financial transactions to components of an integrated system that promotes academic achievement, career preparedness, and sound financial management (African Development Bank, 2022).

In this context, this study assessed the performance of academic advising, career development, and financial literacy services within Uganda's student

loan financing scheme. Specifically, it explored students' usage patterns of the services, their perceptions of their adequacy and usefulness, and structural challenges in their implementation. The study was guided by the following research questions:

- How frequently do students utilise academic advising, career development, and financial literacy services under the student loan scheme?
- What is the relationship between the usage of the services and students' academic and financial success?
- How do students perceive the effectiveness and adequacy of such support services?
- What are the obstacles and possibilities for enhancing support services under the current loan system?

## LITERATURE REVIEW

### Utilisation of Academic Advising, Career Development, and Financial Literacy Services

Evaluating student loan support systems requires assessing how often students access advising, career development, and financial literacy services. Utilisation, however, varies with institutional capacity, student awareness, and perceived relevance (Nguyen et al., 2023; Sithaldeen & van Pletzen, 2022). Nguyen et al. (2023) found that high-fidelity, structured success coaching across ten community colleges boosted fall-to-second-spring retention and credential completion by 9%. Belbach (2023) reported that 260 U.S. research universities using shared advising models saw a 5.3% increase in six-year graduation rates and a 3.5% rise in first-year retention compared to decentralised models. Overall, advising approaches can improve retention and reduce time to degree by up to 10% (Valentine & Price, 2020; Belbach, 2023).

In Uganda, students often underutilise academic support services due to poor awareness and limited accessibility (Obuku et al., 2021). Further still,

students often lack awareness of and access to career guidance and financial literacy resources due to fragmented and under-resourced support services (Otwine et al., 2018; Obuku et al., 2021). Such underutilization defeats the benefits of student loans, especially when students do not have the capacity to navigate academic and financial struggles without support.

International evidence shows that embedding financial education into mandatory student orientation or first-year programs increases uptake and enhances students' financial decision-making (Rodríguez-Correa et al., 2025; Tan et al., 2022). A systematic review by Rodríguez-Correa et al. (2025) highlights the progress and future directions of financial literacy among college students, emphasising early integration to shape better financial behaviours. However, such integrated approaches are rare in low-resource settings, highlighting the need for comprehensive efforts to embed initial and ongoing support services within student loan programmes.

### Relationship between Service Use and Student Academic and Financial Success

Research consistently links support services to students' academic and financial success. Academic advising is a leading strategy for boosting retention and graduation, particularly among underrepresented groups (Tinto, 2017; Patel & Wong, 2022). Akers (2017) describes how loan-counselling initiatives, by educating students about borrowing and expanding access to advice, can enhance financial well-being and, in turn, academic outcomes. Indeed, students who regularly consulted academic counsellors were 25% more likely to graduate on time, thereby lowering their debt burdens and repayment challenges (Akers, 2017).

Career development programmes also enhance student outcomes. Chan-Pavon et al. (2025) found in their case study of engineering and science students that professional internship, when combined with mentorship, motivation, and a

structured work environment, boosts student satisfaction and engagement, driving active participation in practical learning. Such structured activities consistently improve confidence and employability (Smith-Ruig, 2014; Menezes et al., 2021; Chan-Pavon et al., 2025).

Financial literacy education has been shown to causally improve students' financial health, enhancing spending habits, confidence in debt repayment, and everyday money skills (Frees, Gangal, & Shaviro, 2024). Interactive, tailored programmes similarly foster better budgeting and borrowing decisions among young adults (Cole, Paulson, & Shastry, 2016), and when focused on specific skills like understanding loan terms, they lead to stronger loan repayment behaviors, especially if introduced in the first year of study (Brown, Cookson, & Heimer, 2019; Patel & Wong, 2022). Despite these positive associations, the underlying causal mechanisms remain under-explored, and further research is needed to determine which combinations of support services work best for different student groups across diverse institutional contexts.

### **Student Perceptions of Effectiveness and Adequacy of Support Services**

Students' perceptions of service quality and usefulness directly shape their engagement. A scoping review in *Frontiers in Education* highlights that open communication and culturally responsive educator engagement build the trust, stability, and accessibility that students value most (Bobongie-Harris et al., 2023). Further research shows that stable, inclusive, and culturally responsive support at every stage of study is critical for meaningful participation (Bobongie-Harris et al., 2023; Quality Matters, 2020).

However, student satisfaction varies institutionally. Yang (2023) found that learners in well-resourced settings with ample resources, training, and guidance report higher self-efficacy, satisfaction, and engagement in blended learning environments.

Likewise, Jeilani and Abubakar (2025) showed that strong institutional backing through training sessions, infrastructure, and accessible resources boosts student confidence and effective use of AI tools. In Uganda, however, students note that advisors often lack the qualifications and capacity to deliver robust financial literacy and career guidance, undermining effectiveness and discouraging service use (Nsubuga & Mafabi, 2022; Otwine et al., 2018). Crucially, these studies have not fully captured the experiences of marginalised groups, such as low-income and first-generation students, highlighting the need for participatory, inclusive research to inform more responsive support models.

### **Challenges and Opportunities in Increasing Support Services in LSan schemes**

Despite their promising benefits, career development, academic guidance, and financial education programmes also face huge implementation barriers, particularly in the case of student loan programmes within poor environments. Financial issues typically deter agencies from obtaining adequate staff or offering inclusive programmes (African Development Bank, 2022). A recent review of higher education in sub-Saharan Africa concludes that funding fluctuations, ICT shortages, and fragmented institutional capacity lead to intermittent and unreliable delivery of student support services and, as a result, students usually receive incomplete or sporadic services (ADB, 2022; Mireku et al., 2024).

Another issue is student participation. Many students do not fully engage with support services due to limited awareness and stigma surrounding financial or psychological counselling (O'Neill et al., 2023; EAB, 2024; Nizam & Nen, 2022). This results in uneven or incomplete use of the resources available, depriving students of needed assistance (O'Neill et al., 2023; EAB, 2024). To overcome these barriers, institutions must enhance communication, normalise help-seeking behaviours, and offer multiple access channels,



ensuring students know about and feel comfortable using academic, financial, and personal support systems.

Despite these obstacles, promising solutions have emerged. Embedding support into the loan process, such as requiring financial literacy training before approval, has shown promise, with predictive analytics and virtual advising aiding struggling students (Kumari, 2023). Kumari also notes that NGOs create environments where students apply classroom knowledge to real-world challenges, enriched by mentorship and professional guidance. A white paper by 2030STEM Collaboration et al. (2023) emphasises the role of institutional partnerships in offering trained mentors and structured mentorship for underrepresented STEM students, boosting participation, retention and expanding internship and mentorship opportunities. The current study strives to identify which strategies are effective and sustainable in Uganda and can therefore help develop student-centred loan support mechanisms tailored to low-resource settings.

## METHODOLOGY

### Study Design

This study employed a convergent parallel mixed-methods design in which both quantitative and qualitative data were gathered and analysed at the same time. The convergent parallel mixed-methods design was employed to give a more comprehensive explanation of support service quality in student loan schemes. Through the inclusion of both numerical trends and personal experiences, the study was more capable of explaining the complexity of student service use and its impacts (Creswell & Plano Clark, 2018).

### Study Population and Sampling

The study examined undergraduates receiving HESFB loans at four public universities in Uganda, selected for geographic diversity, type, and enrollment under the scheme. Using a multi-stage approach, 430 students stratified by gender,

program, and institution were surveyed in the quantitative phase. In the qualitative phase, 12 students were purposively chosen for interviews based on academic performance, support-service use, and year of study. This design ensured both representative survey data and rich, detailed insights.

### Data Collection Methods and Instruments

Quantitative data were collected through a closed-ended questionnaire aimed at assessing student utilisation of academic advising, career development, and financial literacy services, self-reported academic success, financial management behaviours, and perceived adequacy of services. From October 2024 to March 2025, the questionnaire was administered online and in person. The mixed modal approach allowed more coverage and inclusivity, particularly for students with limited internet access.

To complement the quantitative data, semi-structured interviews with 12 purposively sampled participants were conducted. The interview schedule sought to explore participants' experiences with student support services, perceived issues and areas of improvement, and how these services impacted their academic and financial pathways.

### Validity and Reliability

To enhance content validity, the interview guide and questionnaire were reviewed by higher education and student finance experts. A pilot test with 30 loan-beneficiary students was conducted to finalise the wording, structure, and clarity of survey items. Internal consistency of the quantitative instrument was established using Cronbach's alpha, which provided acceptable reliability coefficients ( $\alpha > .75$ ) on key subscales.

For qualitative data, trustworthiness and credibility were ensured through prolonged engagement with participants, member checking, and peer debriefing. Interview transcriptions were conducted verbatim, and an audit trail of coding decisions was

maintained to increase dependability and confirmability.

### Data Analysis

Quantitative data was analysed using the Statistical Package for the Social Sciences (SPSS). Multiple regression was employed to examine the predictive power of support service utilisation on academic and financial outcomes. Analysis of Variance (ANOVA) was employed to examine outcome differences by service usage levels. These procedures were selected based on their power in examining relationships among variables and group differences.

Qualitative data were submitted to thematic analysis as outlined by Braun and Clarke (2006). The transcripts were coded inductively to extract emerging themes, patterns, and conclusions that complemented the quantitative findings. The two-way analysis strategy allowed for data triangulation, which enhanced the validity of the results and provided an integrated view of the research problem.

## RESULTS

The study's findings are organised around the four guiding research questions, with an analysis of both qualitative and quantitative data to explore the impact of support services provided through the student loan financing scheme on students' academic and financial outcomes. The results are presented thematically, focusing first on the extent to which students utilised services such as academic advising, career development, and financial literacy programs.

### Research Question 1: How Frequently Do Students Utilise Academic Advising, Career Development, and Financial Literacy Services Under the Student Loan Scheme?

To respond to this question, data were collected through a structured questionnaire where students reported the frequency of their access to and usage of important support services. Responses were focused on three aspects: academic advising, career development, and financial literacy training. Table 1 below reports the students' responses.

**Table 1: Utilisation of Support Services Under the Student Loan Financing Scheme (n = 421–427)**

Item	Valid N	SD (%)	D (%)	A (%)	SA (%)	M
The University provides adequate academic advisory services	421	5.5	26.8	56.3	11.4	2.753
Career development supports my professional growth and workforce readiness	425	2.8	12.0	69.2	16.0	3.175
The University offers financial literacy training to help students make informed decisions and manage finances	427	8.9	28.3	43.3	19.4	2.765

**Source:** Field Data (2025)

Table 1 presents mixed satisfaction levels with support services under the student loan scheme. Academic advising received a moderate satisfaction score of 2.753 on average, with 67.7% of students acknowledging service availability but 32.3% expressing dissatisfaction. The high standard deviation (SD = 0.7391) indicates significant variation in experiences across programmes and institutions. These results suggest that, while advising exists, it frequently lacks consistency,

effectiveness, or customised support, confirming concerns raised by Nguyen (2023) about advising deficiencies in resource-constrained settings.

Career development services received the highest satisfaction ratings, averaging 3.175, with 85.2% of students agreeing or strongly agreeing that these services were beneficial in preparing for work life. The low standard deviation (SD = 0.6411) highlights a strong consensus among students regarding their value. These results emphasise the

significance students place on employability initiatives and demonstrate the effectiveness of career development strategies integrated into the loan scheme. Furthermore, these findings are consistent with global research (Bobongie-Harris et al., 2023), which links career services to improved workforce readiness and higher employment rates.

Although 62.7% of respondents agreed that universities provided appropriate financial literacy training, 37.2% were dissatisfied ( $M = 2.765$ ,  $SD = 0.6807$ ), reflecting wide variation in delivery. This gap mirrors findings that many programmes fail to reach the most disadvantaged students or offer culturally appropriate content (Carpena et al., 2019; Clark et al., 2018). The results underline the need to expand financial-literacy education across all universities, prioritising interactive and culturally responsive, experiential methods.

Overall, students engage most with career development programmes, moderately with academic advising, and least with financial literacy services. These trends indicate that universities and the HESFB must invest strategically, build capacity, and ensure equitable access so that loan recipients not only enter higher education but also succeed during and after their studies. Notably, 37.2% of

respondents report that their university does not provide adequate financial literacy training for loan-scheme students, a gap that could undermine effective loan management.

**Research Question 2: What is the Relationship between Usage of the Services and Students' Academic and Financial Success?**

Understanding whether the utilisation of support services translates into measurable academic and financial benefits is central to evaluating the effectiveness of Uganda's student loan financing scheme. This research question specifically examines whether the frequency of academic advising is a significant predictor of students' academic performance, as indicated by Grade Point Average (GPA), while controlling for demographic factors such as age, gender, and socio-economic status (SES).

To answer this question, a hierarchical regression analysis was conducted. In Step 1, demographic variables (age, gender, and SES) were entered into the model to control for background characteristics. In Step 2, the frequency of academic advising sessions was added to determine its additional predictive power on GPA outcomes. The results of the analysis are presented in Table 2 below.

**Table 2: Hierarchical Regression Predicting GPA**

Predictor	B	SE	B	t	P
<b>Step 1: Demographics</b>					
Age	0.01	0.02	0.03	0.50	.62
Gender (0 = Female, 1 = Male)	-0.05	0.04	-0.06	-1.25	.21
SES (1–4 scale)	0.10	0.03	0.18	3.33	.001**
<b>Step 2: Advising Frequency</b>					
Sessions per year	0.12	0.03	0.32	4.00	< .001***
<b>Model R<sup>2</sup></b>			0.10		

**Note:**  $p < .01$  (),  $p < .001$  ();

**Source:** Field Data (2024)

The findings in Table 2 highlight the significant role of academic advising in predicting students' academic performance, even when demographic factors are considered. Initially, age and gender were not significant predictors of GPA. However, socio-economic status (SES) emerged as a

statistically significant factor ( $\beta = .18$ ,  $p = .001$ ), suggesting that students from higher SES backgrounds tend to perform better academically. This aligns with previous research indicating that students from privileged backgrounds often benefit from greater access to resources, conducive study

environments, and robust support networks (Tinto, 2017).

Including advising frequency in Step 2 significantly improved the model, revealing a strong positive correlation between annual advising sessions and GPA ( $\beta = .32, p < .001$ ). Students attending at least three sessions per year saw their GPA rise by up to 0.4 points, a statistically and practically meaningful gain, highlighting how regular advising enhances course planning, study skills, motivation, and early identification of academic challenges (Nguyen, 2023; Patel & Wong, 2022). Furthermore, regular interactions with advisors enable students to identify potential academic challenges early and implement strategies for improvement.

### **Research Question 3: How Do Students Perceive the Effectiveness and Adequacy of Support Services?**

This study used focus group discussions and key informant interviews at four Ugandan public universities to gather students' perspectives on academic advising, career guidance, and financial literacy under the loan scheme. Insights into their daily experiences, service-access challenges, and institutional and government expectations are organised thematically below.

#### ***Perceptions of Academic Advising Services***

In general, students valued academic advising but were frustrated by limited access, impersonal delivery, and a lack of proactive support, leaving them feeling unsupported and overwhelmed when facing academic challenges.

A University D student verbalised a more institutional concern:

*"... Beyond finances, what we need is consistent guidance. There must be institutional advisory services for every student, regardless of their programme or whether they are privately sponsored or on loan. I get the feeling that academic advising is an afterthought in this place, but it needs to be a fundamental part of*

*our experience, helping us with course selection, learning our strengths, and staying ahead academically." [FGD, University D, 2024]*

Another University B1 student pointed to an absence of departmental-level assistance:

*"... Honest to God, no academic support exists in our department. You may even spend an entire semester without anyone from the academic staff contacting you. When you have problems, nobody to talk to. The counselling office does not help because it's understaffed and not focused on our academic needs. We need career professionals or academic advisers stationed at the department for follow-up" [FGD, University B1, 2024]*

In the same way, University C students communicated frustrations at the lack of responsiveness of existing advisory frameworks:

*"... I would send a mail to my academic advisor to alter a course unit and write to me after two weeks after the deadline has passed. Finally, I was able to meet with them, and the consultation was brief and non-detailing." [FGD, University C, 2024]*

A second respondent from University B2 provided the following addition:

*"... It is difficult to access advisory services. There are limited appointments, and there is a single advisor for over 2,000 students. Even if you manage to see them, the office is tiny, and unfit with insufficient personnel" [FGD, University B2, 2024].*

These insights emphasise the need for colleges to strengthen advising by increasing staff, investing in advisor training, and decentralising services to departments.



### Career Development Services Perceptions

In contrast to university advising, career development services were highly appreciated by the students, particularly recalling positive experiences that resulted in enhanced confidence, professional identity, and employability. One female science student at University C recounted how career development programmes had affected her growth:

*"...The career events and workshops here have changed the way I perceive myself. I have been taught how to present myself professionally, write a good CV, and prepare for interviews. These services do not prepare you for a job. These services prepare you to achieve your aims and connect your studies to real possibilities. I feel better prepared for what awaits me after my graduation."* [FGD, University C, 2024]

A University B1 male student underscored the career alignment process:

*"...These services helped me align my studies with the job market and employer needs. I used to just go through the procedures, but the counsellors got me thinking about what employers require. That gave me clarity that had an impact on my approach to handling assignments, internships, and even volunteering."* [FGD, University B1, 2024]

A student also shared a success story:

*"...I attended a resume clinic and a mock interview workshop organised by the careers office. Two weeks later, I had a real interview and I was confident. The feedback helped. I know what to say now, how to dress, and how to sell myself."* [FGD, University B1, 2024].

A University senior lecturer validated the mentoring crucial role in determining students' success:

*"...I take mentoring seriously. I see students in my department regularly, especially those*

*under the loan scheme. How often they see mentors determines their career and academic development. We need to institutionalise mentoring as part of academic support"* [Key Informant, 2024].

All in all, students value career development services, especially when they are down-to-earth, well-coordinated, and customised. The presence of mentorship and skills training appears to contribute immensely towards career readiness, particularly for STEM students whose labour market entry could be more demanding.

### Perceptions of Financial Literacy Services

Students provided mixed comments regarding financial literacy courses. Some appreciated systematic training in saving, budgeting, and loan management, but several others reported limited accessibility or absence of such courses.

A University A student provided a positive comment:

*"...I had no clue what a repayment schedule was before undertaking these trainings. I know how to budget and how to prioritise. I am more in charge of my money and less afraid of the loan payments"* [FGD, University A, 2024].

Similarly, one of the participants from University B1 commented:

*"...The money management workshops made all the difference. We'd talk about money in abstracts, but now I understand how to keep track of spending and avoid impulse purchases."* [FGD, University B1, 2024].

Others did express concern that this training wasn't trickling down to all, though, more seriously, one respondent stated:

*"...This university talks a lot about empowering students, but where is the financial education? They give us loans, but no training on how to manage them. I've had to learn from YouTube*

*videos and friends. That's not right" [FGD, University B1, 2024].*

The lack of institutionalised financial literacy programming could have serious implications for loan repayment compliance and student well-being, especially for those from financially vulnerable backgrounds.

### **Broader Support Requirements and Recommendations**

In addition to the three broad support areas, students also pointed out broader requirements and made recommendations to enhance the coverage of the student loan scheme.

One common recommendation was to establish internship placement assistance:

*"...Internships are a nightmare to get. You're left on your own. The government and universities must have MoUs with companies so that loan recipients have assured placement. How are we to repay loans if we don't get jobs readily?" [FGD, University B1, 2024].*

A student suggested providing small business incubation support:

*"... Not everyone will be hired right away. The government may help us set up small businesses, at least something that will be able to sustain us and be able to pay the loan back" [FGD, University A, 2024].*

One of the students in a programme of computer engineering emphasised the lack of access to learning equipment:

*"...How am I supposed to compete in technology if I cannot even afford a laptop?"*

*Loan recipients in technical modules should be supported with equipment like laptops or software" [FGD, University B2, 2024].*

Students also lobbied for increased mentorship and peer study groups, citing their positive impact on grades and morale:

*"...Lectures are okay, but it is in the study groups that you build up. You learn from each other, you encourage each other, and you build confidence. These must be encouraged more" [FGD, University A, 2024].*

The findings indicate that although students value personal effort and support services, their impact is weakened by inconsistency, limited access, and resource constraints. Academic advising is often impersonal and inadequate, career services are useful but underdeveloped, and financial literacy training is rarely available. Students call for more comprehensive interventions such as internships, mentoring, and entrepreneurial support to enhance academic performance and financial responsibility.

### **Research Question 4: What are the Obstacles and Possibilities for Enhancing Support Services Under the Current Loan System?**

The study examined how to strengthen student support services within Uganda's loan financing framework by exploring key challenges and improvement prospects. Drawing on student surveys, focus group discussions, and key informant interviews, the data were organised into thematic categories reflecting the broader institutional and policy context. Table 3 summarises the main obstacles and opportunities for enhancement identified by the research.

**Table 3: Obstacles and Possibilities for Enhancement of Support Services under Uganda's Student Loan Scheme**

Theme	Obstacle	Possibility for enhancement
<b>Funding &amp; Resources</b>	Limited budgets to recruit qualified advisors, organise workshops, and maintain ICT systems.	Allocate a fixed percentage of loan funds to student support services; leverage public-private partnerships for resourcing.
<b>Personnel &amp; Capacity</b>	High student-to-advisor ratios; inadequate training for academic and career advisors.	Train and deploy specialised staff at the departmental level; integrate peer mentoring and alumni-support programmes.
<b>Access &amp; Communication</b>	Low awareness of available services; limited communication channels between students and advisors.	Improve outreach via SMS, online portals, and orientation sessions; embed support information in course materials.
<b>Technological Barriers</b>	Inadequate digital platforms to support remote or blended advisory services.	Invest in user-friendly advising and career development apps; expand Wi-Fi and ICT access across campuses.
<b>Policy Framework</b>	Lack of clear national policy guidelines linking support services to student financing.	Enact a national student support policy that mandates the inclusion of advisory, career, and financial literacy services in loan programmes.
<b>Student Engagement</b>	Passive student attitudes due to stigma or a lack of understanding of the value of services.	Normalise service use through peer ambassadors, testimonials, and incentivised participation (e.g., credit-bearing workshops).

**Source:** Field Data (2024/2025)

The report identifies a series of interrelated structural, institutional, and behavioural deficiencies that constrain the usability of support services under Uganda's student loan scheme. Foremost among them is the issue of a lack of funding. Various interviewees attested that institutions lack the fiscal capacity to employ trained human resources, create career infrastructure, or sustain high-intensity financial literacy campaigns.

As one university administrator attested in testimony during an interview:

*"...We get the students on loan, but we're not resourced to give them extra services. Everything depends on grants or donor-funded projects, which are not sustainable" [Key informant interview, 2024].*

This underscores the need to view the loan scheme not just as tuition support but as an investment in student success, with policy reforms earmarking

funds for support infrastructure following models that tie financial aid to enrolment and retention.

A second major challenge is the overburdened advisory staff. Where advisor-to-student ratios are often greater than 1:1000, many students indicated they had never met an advisor or only received superficial, quick consultations. These findings align with research suggesting that the quality and frequency of advisor contact significantly predict student outcomes (Nguyen, 2023). One major solution would be to expand peer advising models, where senior students or trained graduates provide structured support, especially in high-enrolment departments.

Further, students indicated an extensive communication gap. The majority were not aware of the availability or function of important services like financial literacy workshops or internship placement centres. This indicates that the mechanisms for dissemination of information need to be enhanced, such as SMS reminders, email

campaigns throughout the university, integration into learning management systems (LMS), and active promotion during first-year orientation.

Technology is both a problem and an answer. While poor ICT infrastructure impedes access to web-based advising tools, it also offers a scalable solution. Some students suggested the creation of interactive mobile apps combining academic planning, financial calculators, and employment notifications. Universities could collaborate with local tech startups or NGOs to design low-cost digital solutions unique to Uganda's higher education environment.

Importantly, the study found that the national policy framework is inconsistent and ambiguous in mandating support services within student financing programmes. The key informants emphasised the absence of guidelines in government policy that mandate universities to include these services as part of their agreement with loan recipients. The presence of a National Student Support Policy, which is equity-based and student retention-driven, would be revolutionary.

Lastly, some students, particularly first-generation attendees, view support services as remedial and stigmatising, causing underuse. To counter this, peer-led campaigns should highlight how high achievers benefit from advising, mentoring, and career workshops, and offering academic credit or certification for participation could boost engagement. While Uganda's student loan finance system has broadened access to universities, its long-term viability hinges on strong, inclusive, well-resourced support services. Though current challenges are significant, they can be overcome through targeted policy reforms, strategic investments, and revised delivery models that foster academic success, financial management, and career readiness.

## DISCUSSION

Career development services are the most valued element of Uganda's student loan program, with

85.2% of students recognising their importance and an average rating of 3.175. These services effectively prepare students for the labour market, echoing global evidence, structured career coaching boosts employability skills (Otu & Sefotho, 2024), mentor-led workshops build confidence and job readiness (Mason et al., 2022; Bobongie-Harris et al., 2023), and near-peer mentoring increases self-efficacy, expands social capital, and aids integration (Balaraman et al., 2024). However, the absence of data broken down by academic field may mask disparities in access or quality across disciplines. As Saw and Agger (2021) note, rural and small-town students pursue STEM less often than suburban peers, underscoring the need for targeted strategies to ensure equitable career support.

Academic advising and financial literacy services in Uganda received modest satisfaction ratings, with 32.3% and 37.2% of students expressing dissatisfaction, respectively. This highlights systemic issues in the student support system, such as inadequate staffing, poor communication, and failure to address individual student needs. Soria (2023) noted that advising in low-resource universities is often fragmented, while Tisdell et al. (2013) found that financial literacy programmes in low-income settings frequently overlook the needs of vulnerable students and lack culturally responsive approaches. These deficiencies suggest that existing services, though well-intentioned, fall short in depth, frequency, and delivery methods to maximise their impact. A restructured support framework incorporating personalised, data-driven academic advising and engaging, experiential financial education could better address students' developmental and economic needs. Notably, frequent academic advising has been shown to significantly enhance academic performance, even when controlling for age, gender, and socio-economic status (SES).

Hierarchical regression analysis showed that students with more frequent advising sessions achieved higher GPAs (Tinto, 2017). He

emphasised the importance of sustained academic guidance. Similarly, Patel and Wong (2022) and Nguyen (2023) argue that regular advising enhances academic planning, motivation, and early risk detection. These findings align with Agrawal et al. (2022), who found that data-driven, customised advising models improve retention and performance. Nevertheless, the paradox of limited accessibility to effective advising remains glaring. Most students reported little or no interaction with advisors, a point also noted by Muriisa et al. (2023) in their research on under-resourced Ugandan universities.

Academic advising is a critical component of student success, but its effectiveness is constrained without intentional investment in staffing, advisor training, and equitable access. The gap between potential and current practices raises concerns about the adequacy of support systems. Bragg et al. (2022) highlight that impersonal and infrequent advising, often caused by high advisor-to-student ratios and institutional neglect, diminishes student trust and reduces service effectiveness. Their study emphasises the importance of integrated support systems where advising is central to the academic experience and journey. Consequently, reforms should prioritise institutionalising advisory services, lowering caseloads, and embedding robust support mechanisms as essential components of academic programmes and financial aid frameworks.

Disparities in academic guidance and money management were noted, but career development services proved more influential. Students reported that career workshops, mentorship, and interview clinics enhanced their labour market opportunities, career readiness, and self-confidence in line with structured career counselling, significantly boosting career adaptability and employability (Career Counseling Intervention, 2023; Soares, Carvalho, & Silva, 2022). However, money management courses showed uneven effectiveness; while some students benefited, others were unaware of their existence.

This inconsistency in support was highlighted by Tepe, Verchier, and Kokou (2024), who documented varied support provision across African universities. Students recommended additional services like internship placements, entrepreneurship advice, and access to technology, reflecting a growing awareness of the need for broader support mechanisms to ensure success during and after university (Soares, Carvalho, & Silva, 2022).

Research Question 4 highlights underfunding, inadequate staffing, weak ICT infrastructure, and unclear policy frameworks as key barriers to effective service delivery. Tinto (2017) advocates for systemic investment to prevent tokenistic support, a view supported in Uganda by Akullo (2023), who reports ongoing shortcomings in funding, staffing, and ICT. However, Muchineripi, Arko Achemfour, and Baffour (2022) argue that financial inputs alone are insufficient; staff capacity building, institutional culture change, and enhanced student agency are also crucial. The study proposes a dual approach of comprehensive policy reform and resource allocation, along with reframing services as proactive and aspirational. The hybrid model developed by Chirwa, Tumwebaze, and Mugarura (2023), which combines digital advising, peer mentoring, and targeted communication, shows improved reach and relevance in East African universities. For Uganda's student loan programme to succeed, support must develop into blended, equity-sensitive platforms that promote academic success, financial security, and career satisfaction. Mbwayo and Otieno (2022) caution that meaningful change depends on student agency, staff retraining, and cultural shifts, rather than funding alone.

## CONCLUSION AND RECOMMENDATIONS

The study concludes that while Uganda's student loan financing programme has significantly improved access to higher education, its effectiveness is hindered by underdeveloped and inconsistently implemented student support



services. Career development support emerged as the most robust and valued component, aiding students in enhancing employability and job market readiness. However, academic advising and financial literacy instruction, though beneficial, are inconsistently available, underfunded, and often unreliable. Notably, frequent academic advising was found to strongly predict academic success, yet many students reported dissatisfaction with these services. These challenges stem from structural barriers such as limited budgets, inadequate staffing, poor communication, and the absence of a clear national policy framework for support services within the loan scheme. Addressing these issues comprehensively is critical to ensuring the long-term sustainability of Uganda's student loan system and its ability to foster both access and academic success.

To enhance the effectiveness of the student loan scheme, a twofold strategy is recommended. First, policies should be revised to integrate student support services as a fundamental component of the loan programme, allocating funds for academic advising, career guidance, and financial literacy. Second, institutional improvements should focus on increasing access and services by employing more specialised staff, reducing advisor-to-student ratios, and incorporating peer and alumni mentoring. Investments in ICT should prioritise creating mobile-friendly advisory platforms and financial planning tools, while orientation programmes can promote the use of these support services. Additionally, student awareness campaigns featuring peer ambassadors and testimonials should be implemented to reduce stigma and encourage active participation. These measures aim to transform the current support system into a holistic, inclusive framework that is central to both student success and the effective functioning of the loan programme.

### Study Limitations

However, the study is not without limitations. The sample size, while adequate for initial insights, may

not fully capture the diversity of experiences across all public universities in Uganda. Additionally, the study's focus on loan scheme students may limit its generalizability to other student populations. Future research should aim to address these limitations by employing larger, more diverse samples, incorporating objective measures, and expanding the scope of inquiry to enhance reliability and validity.

### Declaration of Conflicts of Interest

The author(s) declare no potential conflicts of interest.

### Data Availability Statement

Data shall be made available on request from the Corresponding author

### Funding

The author would like to thank Gulu University-Building Stronger Universities (BSU) phase IV for the financial assistance provided.

### Acknowledgement

We express gratitude to our colleagues and students from the selected universities for engaging in insightful discussions and providing constructive critiques, which significantly enhanced the quality of this research.

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