

Survey on the Assessment of the Current Actual Expenses Incurred by Students on the Meals and Accommodation within and around the Campuses: The Case of Tanzania Higher Education Students' Loans Beneficiaries

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Received: May 11, 2015

Accepted: June 1, 2015

Online Published: July 21, 2015

doi:10.5539/hes.v5n4p56

URL: <http://dx.doi.org/10.5539/hes.v5n4p56>

Abstract

This Survey analyses the current actual expenses incurred by students on the meals and accommodation within and around the campuses. The study was geared towards achieving the following objectives: (i) to examine the current cost incurred by a students for meals In Campus, (ii) to examine the current cost incurred by a students for accommodation In Campus, (iii) to examine the current cost incurred by a students for meals Off Campus, (iv) to examine the current cost incurred by a students for accommodation Off Campus, (v) to identify the Institutional indicated Prices for both Meals and Accommodations

There have been many complaints from various stakeholders concerning the current meals and accommodation allowance given, which was last revised in year 2010/2011. The allowances given was claimed to be low compared to the real cost of living which is very much affected by inflation. The fact was also supported by the Parliament during 2014/2015 budget session. Based on these complains, and the real market situation it becomes necessary for Higher Education Students' Loans Board (HESLB) to conduct this survey.

The survey was conducted in 13 regions in Tanzania, Dar es salaam, Arusha, Kilimanjaro, Tanga, Mtwara, Morogoro, Iringa, Mbeya, Dodoma, Tabora, Mwanza, Kagera, and Unguja, in which 70 universities and 105 cafeteria were visited. Data were collected from 1120 students' respondents and 105 managers/owners of the cafeterias/hotels/kiosks. Data were analysed using SPSS computer software.

The study concluded that students are willing to pay Tanzanian Shillings (Tshs.) 5,000 at minimum for breakfast, lunch and dinner and also a maximum of Tshs. 7,500. It was further shown that students prefer paying accommodation for both In Campus and Off Campus at the rate between Tshs. 300 and Tshs. 700 even though they actually pay between Tshs. 1,000 and Tshs. 1,700 Off Campus and between Tshs. 300 and Tshs. 1,000 for accommodation In Campus. Also 90% of students' respondents revealed that Tshs. 7,500 given now as meals and accommodation allowance is not sufficient. It was also concluded that the institutional set prices for meals and accommodation have no any effect on the real price prevailing.

Based on the results of the analysis the study recommended that HESLB should advise the Government to consider revising the allowances for meals (breakfast, lunch and dinner) at the students maximum preference which is Tshs. 7,500 plus accommodation cost which should be at Tshs. 2,500 (a maximum amount paid for accommodation Off Campus + associated costs such as water bills, electricity bills and security bills) the sum should be equal to Tshs. 10,000 which was the maximum amount preferred by more than 50% of the students' respondents, that is Tshs. $(7,500 + 1,700 + 800 = 10,000)$. Universities should administer and manage the cafeterias within the university so that they can control prices, quality as well as taste and preference of the students because these cafeterias can save a lot of students as they spend most of their time In Campus.

Keywords: Higher Education Students' Loans Board (HESLB), loans beneficiaries, meals unit costs, accommodation unit costs, Off Campus, In Campus

1. Introduction

1.1 HESLB Establishment and the Need for Survey

The Higher education Students' Loans Board (HESLB) is a body corporate established under the Act No. 9 of 2004, (as amended) with the objective of assisting, on a loan basis, needy Tanzanian students who secure admission in accredited Higher Learning Institutions (HLIs), but who have no economic ability to pay for the costs of their education, HESLB (2004). The Board is also entrusted with the task of formulating the mechanism for determining amount of loans payable to students and advice the government accordingly. Currently the Board issue six loanable items to domestic students namely Meals and accommodation, Tuitions Fees, Books and stationary, Special Faculty Requirements, Field Practical Training and Research. Three loans items namely tuition fees, special faculty requirement and field practical training are issued based on the means testing grades while meals and accommodation, books and stationeries and Research are not means tested, HESLB (2014c).

The Board has been conducting surveys to ascertain the actual costs incurred by HLIs' students in meals and accommodation. The first survey was done in 2006/07 financial year which enabled the Board to review rates for Meals and Accommodation which rose from 3500/= to 5,000/=. Subsequently, the revised rates were adopted and put in use beginning 2007/08 financial year and lastly in 2010/2011 the Board conducted a study which enabled the rates to be reviewed from Tshs. 5,000/= to Tshs. 7,500/.

However, there has been growing concerns from HESLB stakeholders regarding the rates used at the moment, these included students organizations, appellants against their means test grades as well as Members of Parliament who raised their concern during the 2014/15 budget session and the overall fact that the value of money has been affected by Inflation.

Based on these complains from various stakeholders, and the real market situation it becomes necessary to conduct this survey which resulted into establishment of the actual cost and expenses involved and incurred by students of Higher Learning Institutions (HLIs) for meals and accommodation In Campus and Off Campus.

Therefore the survey was conducted to HLIs in 14 Regions within the country in which the actual cost of living incurred by students when they are in the university campus and nearby areas were established. Therefore the agreed unit cost per students obtained in the findings of this Survey will be used to propose to the Government the reasonable rates for meal and accommodation allowances that reflect the actual situation to be adopted for 2015/16 financial year.

1.2 Survey Objectives

1.2.1 General Objective

The general objective of this survey is to assess the current actual expenses incurred by students on the meals and accommodation In Campus as well as Off Campus (within a neighborhood).

1.2.2 Specific Objectives

- (i) To examine the current cost incurred by a students for meals In Campus.
- (ii) To examine the current cost incurred by a students for accommodation In Campus.
- (iii) To examine the current cost incurred by a students for meals Off Campus.
- (iv) To examine the current cost incurred by a students for accommodation Off Campus.
- (v) To identify the Institutional indicated Prices for both Meals and Accommodation.

1.2.3 Survey Questions

- (i) What are the current costs incurred by a students for meals In Campus?
- (ii) What are the current costs incurred by a students for accommodation In Campus?
- (iii) What are the current costs incurred by a students for meals Off Campus?
- (iv) What are the current costs incurred by a students for accommodation Off Campus?
- (v) What are the Institutional indicated Prices for both Meals and Accommodation?

2. Methodology

2.1 Area of the Study, Population and Sample Selection

The survey was conducted in 13 regions in Tanzania Dar es salaam, Arusha, Kilimanjaro, Tanga, Mtwara, Morogoro, Iringa, Mbeya, Dodoma, Tabora, Mwanza, Kagera, Unguja, in which 70 universities and 105

cafeterias were visited.

Population of the study consists of students in the visited universities regardless of their accommodation status as well as owners/managers of the cafeteria/hotel or kiosk within and outside the universities campuses.

Sampling procedures used was stratified and purposive sampling techniques this is because respondents were included in the study because of their importance.

2.2 Data Collection Methods

The study obtained quantitative data from both primary and secondary data.

2.2.1 Primary Data

2.2.1.1 Structured Questionnaire

Structured questionnaires under (Appendix A) and (Appendix B) were provided to all students' respondents and owners/managers of cafeterias or hotels which provide food service to students from each university and outside the universities. In addition to that, Off-Campus service providers were requested to provide price list for their food services.

Prior to data collection, the tools used (the questionnaire) were pretested at Dar es salaam Institute of Technology (D.I.T) and University of Dar es salaam (UDSM) and the findings were used to improve the tools.

2.2.1.2 Observation

Direct observation of the environment where the food service is provided and number of students who turn into the service providers were done by the researcher. Also the researcher visited and observed the living standard of students in the hostels within and outside the Universities Campuses.

2.2.1.3 Interview

One to one talks with the Deans of Students and leaders of the students' organizations to obtain their perception concerning the current allowance given to students for meals and accommodation, and the need to revise it. Survey approach were used were by the researcher asked some information concerning cost of accommodation from landlords and dean of students for In Campus students. Maids, security officers, bar, guest houses, groceries, Saloon and night clubs owners were interviewed to explore on students spending habit, their valuables possessions and usage of their leisure time, items they mostly purchase as well as timing for such purchases (Appendix J).

2.2.2 Secondary Data

Information concerning Institutional set cost of meals and accommodation were obtaining by reading on the Prospectus under fees structure. Also the researcher was interested to know whether there is any current review of the meals and accommodation costs. Strategic plan documents were also helpful during data collection as the researcher get to know what was the universities plan on students' affairs apart from meals and accommodation costs. Perusal on the documentations at the Institutions with regard to guidelines on the prices was done. The number of Students loans documents which shows the number of students' loans beneficiaries were also reviewed to know the proportional of students who receive loan within the university (Appendix H & J).

3. Data Analysis

Data collected were analyzed using Statistical Package for Social Science (SPSS). Results were summarized in Frequency Tables, and in narrative form. Using the SPSS viewer, it was possible for the researcher to handle the output with greater flexibility (Saunders & Thornhill, 2007).

4. Findings

4.1 Sample Characteristics

The researcher distributed questionnaires to 1,300 potential respondents. A total of 1,128 respondents returned completely filled questionnaires making approximately a respond rate of 86.77%. This indicates a good response for the purpose of this Survey.

The characteristics of the respondents were categorized in term of age, gender, students' status, year of the study, professional, where the student live, regional/district and the university category. The descriptive analysis is the preliminary step leading to an understanding of the collected data. The detailed sample profile in term of the sample characteristics is as depicted in Table1 to 8.

4.1.1 Age of the Respondents

Sample was randomly selected and the questionnaires were evenly distributed regardless of age. The finding shows that more than 60% of the respondents were at the age of below 24 years and few of them were at the age of above 36 years. This indicates that majority of students in the higher learning institutions are at the schooling age as anticipated by the researcher. Also the result shows that HESLB is lending more to this age group which is likely going to have ample time to repay their respective loans. Sample represents population anticipated and the results imply that there was fair age distribution among the respondents. This indicates a good sample from age perspectives Table 1 below explains.

Table 1. Frequency distribution of the age of the respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-24yrs	693	61.4	61.4	61.4
25-30yrs	371	32.9	32.9	94.3
31-35yrs	41	3.6	3.6	98.0
36-40yrs	11	1.0	1.0	98.9
40and above	12	1.1	1.1	100.0
Total	1128	100.0	100.0	

Source: Survey Data (2015)

4.1.2 Gender of the Respondents

A total of 1,128 respondents were obtained, males students forms more than half of the total population. This indicates that the sample clearly represents the total population, because of the education system in Tanzania the researcher expected to find more males than females when collecting data. Males were expected to appear in more frequency in filing questionnaire because of their size in the universities population. This implies that there was a fair gender distribution among the respondents, thus sample represents the population as anticipated. Table 2 below explains.

Table 2. Frequency distribution of the respondents' gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	768	68.1	68.1	68.1
Female	360	31.9	31.9	100.0
Total	1128	100.0	100.0	

Source: Survey Data (2015)

4.1.3 Students' Status (Students' Loans' Beneficiaries)

Among the 1,128 respondents the students' status in terms of whether they are loan beneficiaries or not was also explained by the fair distribution. The results indicate that more than 80% of the respondents who filled questionnaires were loan beneficiaries and the remaining part were not. The results was that students' loans beneficiaries were expected to be attracted in filling questionnaire as they are interested with the cost of meals and accommodation being reviewed upward. The results were as anticipated by the researcher as the students' loans beneficiaries were expected to be attracted in filling questionnaire. This implies that there was fair students' status distribution among the respondents, thus sample represents the population as anticipated. Table 3 below explains.

Table 3. Frequency distribution of the students' status (whether a students' loans' beneficiaries or not)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	1007	89.3	89.3	89.3
	No	121	10.7	10.7	100.0
	Total	1128	100.0	100.0	

Source: Survey Data (2015)

4.1.4 Year of the Study

Questionnaires were evenly distributed between years of the study. The results indicate that more than 40% of the respondents were from students who are in their third year of study. The third year students have a longer experience on the adequacy or inadequacy of the meals and accommodation allowances given to them by HESLB. First year and second year were less attracted to fill the questionnaires because they lack experience of the expenditure pattern compared to third year. Therefore the information gathered came from the more experienced students. This implies that there was fair year of study distribution among the respondents, thus sample represents the population as anticipated. Table 4 below explains.

Table 4. Frequency distribution for the year of the study

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Year	260	23.0	23.0	23.0
	2 Year	312	27.7	27.7	50.7
	3 Year	493	43.7	43.7	94.4
	4 Year	42	3.7	3.7	98.1
	5 Year	21	1.9	1.9	100.0
	Total	1128	100.0	100.0	

Source: Survey Data (2015)

4.1.5 Professional of the Study

The results from the sample selected indicates that 1/3 of the respondents were from the education professional, 1/6 were from medicine professional, 1/8 were from social science and the rest was evenly distributed among the professionals. These results was as expected by the researcher due prioritization policy within the Board in loan provision it is expected to find more respondents from priority courses the education and medicine professional. Social science also attracts a lot of students, so it is obvious to find more response from this professional. This implies that there was fair professional of study distribution among the respondents, thus sample represents the population as anticipated. Table 5 below explains.

Table 5. Frequency distribution of the respondents' professional of study

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Business Management	47	4.2	4.2	4.2
	General Science	27	2.4	2.4	6.6
	Law	18	1.6	1.6	8.2
	Engineering	61	5.4	5.4	13.6
	Medicine	185	16.4	16.4	30.0
	Agriculture	7	.6	.6	30.6
	Arts	54	4.8	4.8	35.4

IT&Computer Science	50	4.4	4.4	39.8
Finance& Accounting	88	7.8	7.8	47.6
Social Science	142	12.6	12.6	60.2
Education others	291	25.8	25.8	86.0
Education Science and Mathematics	60	5.3	5.3	91.3
Others	98	8.7	8.7	100.0
Total	1128	100.0	100.0	

Source: Survey Data (2015)

4.1.6 Where the Students' Live

A total of 1128 respondents were obtained. The results indicates that more than 60% of the students live Off Campus. The researcher expected to find this kind of response as many universities doesn't have enough dormitories to accommodate many students, hence most of the students are either forced or prefer to reside in Off Campus accommodation. This implies that there was fair students' accommodation distribution among the respondents, thus sample represents the population as anticipated. Table 6 below explains.

Table 6. Frequency distribution of the respondents' accommodation palace (where do they live)

	Frequency	Percent	Valid Percent	Cumulative Percent
In Campus	393	34.8	34.8	34.8
Off Campus	713	63.2	63.2	98.0
Other	22	2.0	2.0	100.0
Total	1128	100.0	100.0	

Source: Survey Data (2015)

4.1.7 Region/District

The sample were distributed among the 13 regions the Dar es salaam, Mtwara, Morogoro, Arusha, Kilimanjaro, Tanga, Iringa, Mbeya, Dodoma, Tabora, Mwanza, Kagera, Unga. Dar es salaam forms more than a half of the total respondents this is because, the region has many universities both private and public compared to other regions within the country. Therefore the researcher expected to find more response from Dar salaam Region. This distribution indicates that all zones within the country were covered, also this implies that there were fair Region/District distribution among the respondents, thus sample represents the population as anticipated. Table 7 below explains.

Table 7. Frequency distribution of the respondents' by regional/district

	Frequency	Percent	Valid Percent	Cumulative Percent
Dar es salaam	578	51.2	51.2	51.2
Mtwara	28	2.5	2.5	53.7
Morogoro	90	8.0	8.0	61.7
Arusha	66	5.9	5.9	67.6
Kilimanjaro	47	4.2	4.2	71.7
Tanga	41	3.6	3.6	75.4
Iringa	20	1.8	1.8	77.1
Mbeya	22	2.0	2.0	79.1
Dodoma	77	6.8	6.8	85.9

Tabora	16	1.4	1.4	87.3
Mwanza	41	3.6	3.6	91.0
Kagera	41	3.6	3.6	94.6
Unguja	61	5.4	5.4	100.0
Total	1128	100.0	100.0	

Source: Survey Data (2015)

4.1.8 University Category

The results in the frequency distribution table below indicates that more than 60% of the respondents were from publicly owned universities and about 40% of the respondents were from privately owned universities. The researcher expected more response from public universities as the country has more public universities compared to private university. Also the fact that more students from low income brackets who are benefiting from HESLB Loans are more in Public institutions than in private Institutions. This implies that there was fair University Category distribution among the respondents, thus sample represents the population as anticipated. Table 8 below explains.

Table 8. Frequency distribution of the respondents' by university category

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Public University	731	64.8	64.8	64.8
	Private University	397	35.2	35.2	100.0
	Total	1128	100.0	100.0	

Source: Survey Data (2015)

5. Survey Result

The goal of this survey was to assess the current actual expenses incurred by students on the meals and accommodation In Campus as well as Off Campus (within a neighborhood). In guiding this Survey the following questions were used:

- (i) What are the current costs incurred by a students for meals In Campus?
- (ii) What are the current costs incurred by a students for accommodation In Campus?
- (iii) What are the current costs incurred by a students for meals Off Campus?
- (iv) What are the current costs incurred by a students for accommodation Off Campus?
- (v) What are the Institutional indicated Prices for both Meals and Accommodation?

5.1 To Examine the Current Cost Incurred by Students for Meals in Campus

The research question concerning this objective was answered through collection of data from students' respondents who live and have correct information concerning meals unit cost within the university (In Campus). The results of the analysis indicates that more than 50% of the students do pay between Tshs. 1,000 and Tshs. 1,500 for breakfast, and more than 45% of the respondents do pay between Tshs. 2,000 and Tshs. 3,000 for Lunch and Tshs. 2,000 and Tshs. 3,000 for dinner. Therefore at minimum the results suggest that a student will need Tshs. 5,000 for breakfast, lunch and dinner, and at maximum they will need up to Tshs. 7,500 (Appendix C).

Furthermore the results indicates that most of the students respondents are willing to pay between Tshs. 1,000 and Tshs.1,500 for breakfast, Tshs. 2,000 and Tshs. 3,000 for Lunch and Tshs. 2,000 and Tshs. 3,000 for Dinner. Therefore this indicates that students are willing to pay Tshs. 5,000 at minimum for breakfast, lunch and dinner and at a maximum of Tshs. 7,500 (Appendix C). The results of the analysis also indicates that more than 70% of the students do prefer eating breakfast, and lunch In Campus while 56% of the respondents eat their Dinner In Campus this indicates that after school hours some students do move around to eat elsewhere other than In Campus (Appendix C).

More than 80% of the students, respondents revealed that they use cash as a mode of payment for their meals (Breakfast, Lunch and Dinner), and they proved the quality of food saved to be just normal. Also the results indicates that more than 90% of the students' respondents indicates that Tshs. 7,500 given now as meals and accommodation allowance is not sufficient, while more than 50% of the respondents suggested the appropriate rate for meals and accommodation allowances to be between Tshs. 8,000 and Tshs. 10,000 (Appendix C).

5.2 To Examine the Current Cost Incurred by Students for Accommodation in Campus

The results of the analysis on this objective indicate that more than 2/3 of the students' respondents revealed that they pay between Tshs. 300 and Tshs. 1,000 for accommodation In Campus. Furthermore most students respondents (more than 50%) suggested that the preferred rate for accommodation In Campus to be between Tshs. 300 and Tshs. 700 (Appendix D). The In Campus students' accommodations do not bare the associated cost like water, electricity and security as is being taken care by the universities themselves. More than 70% of the students' respondents indicate that they get just normal accommodation usually on cash basis (Appendix D).

5.3 To Examine the Current Cost Incurred by Students for Meals off Campus

The research question concerning this objective was answered through collection of data from students respondents who live and have correct information concerning meals unit cost outside the university (Off Campus). The results of the analysis indicates that more than 40% which is a greater percentage of the students do pay between Tshs. 1,000 and Tshs. 1,500 for breakfast, Tshs. 2,000 and Tshs. 3,000 for Lunch and Tshs. 2,000 and Tshs. 3,000 for dinner. Therefore at minimum the results suggest that a student will need Tshs. 5,000 for breakfast, lunch and dinner, and at maximum they will need up to Tshs. 7,500 (Appendix E).

Furthermore the results indicates that most of the students respondents are will to pay between Tshs. 1,000 and Tshs. 1,500 for breakfast, Tshs. 2,000 and Tshs. 3,000 for Lunch and Tshs. 2,000 and Tshs. 3,000 for Dinner. Therefore this indicates that students are willing to pay Tshs. 5,000 at minimum for breakfast, lunch and dinner and a maximum of Tshs. 7,500 (Appendix E). The results of the analysis also indicates that more than 40% of the students prefer eating breakfast and lunch In Campus regardless of where they live and a greater percentage of the responded, that is more than 50% confirm to eat their dinner Off Campus (Appendix E).

More than 80% of the students, respondents reviled that they use cash as a mode of payment for their meals (Breakfast, Lunch and Dinner), and 78% of the respondents proved the quality of food saved to be just normal. Also the results indicate that more than 90% of the students' respondents indicate that Tshs. 7,500 given now as meals and accommodation allowance is not sufficient.

5.4 To Examine the Current Cost Incurred by Students for Accommodation off Campus

The results of the analysis on this objective indicate that more than 1/3 of the students' respondents revealed that they pay between Tshs. 1,000 and Tshs. 1,700 for accommodation Off Campus. Furthermore most students respondents suggested that the preferred rate for accommodation Off Campus to be between Tshs. 300 and Tshs. 700 (Appendix F). The Off Campus students accommodations have the associated cost like water, electricity and security which results into high cost of accommodation Off Campus. More than 70% of the students' respondents indicates that they get just normal accommodation usually on cash basis (Appendix F).

Students respondents were further asked of what are the factors they think do affect the cost of meals and accommodation in general, the analysis indicates that the factors reported ranges from inflation which rank the first, followed by suppliers price and then the associated costs which includes water and electricity bills. Factors such as quality of food and students taste and preference were not taken into consideration (Appendix F).

5.5 To Identify the Institutional Indicated Prices for both Meals and Accommodation

The results of the analysis of the data obtained from 70 universities visited indicates that more than 70% of the Universities set their institutional cost for meals to be between Tshs. 5,000 and Tshs. 6,000 while more than 50% set the institutional cost of the accommodation between Tshs. 3,500 and Tshs. 4,500 (Appendix I). The cost shown at the universities documents usually the Prospectus (the fee structure section) does not reflect the actual cost of meals and accommodation incurred by students In Campus or Off Campus this is because these services with exceptional of the accommodation for In Campus are being administered by private individuals. Also the accommodation cost indicated on most of the universities fees structure are not reflecting the reality, as shown by most of the students' respondents they usually pay between Tshs. 300 and Tshs. 1,000 per day for accommodation In Campus and not between Tshs. 5,000 and Tshs. 6,000 as shown in the prospectus.

5.6 Survey Results from Food Service Providers around University Compounds

Questionnaires were distributed among 105 cafeteria/hotel/kiosk owners in 12 regions, the results indicate that

more response were received from Dar es salaam which forms more than 30% followed by Dodoma which is 23.8%. The results also indicates that more than 80% of the Cafeterias are owned and administered by Private individual and the remaining 20% by universities (Appendix G). It was further revealed that most of the cafeteria, i.e. 61% are located In Campus (within the universities) and they have less than 3 years experience in business (Appendix G).

The results of the analysis indicate that most student take their meals in these cafeterias during lunch time which is indicated by the number of students saved which ranges from 90 to 110 which is more than 20%, during breakfast and dinner the number decreases to 10 to 30 students which form more than 25% (Appendix G). It was further revealed that most students are complaining about the set prices by the cafeteria owner more than 75% students, respondents have been representing this complainant, due to this situation the cafeteria owners are reporting on unpleasant business growth by more than 47% (Appendix G).

Service providers' respondents were further asked of what are the factors they think do affect the cost of meals and accommodation in general, the analysis indicates that the factors reported ranges from the cost of raw materials (more than 40%) which rank the first, followed by suppliers price (19%) and then the inflation (15%). Factors such as quality of food and students taste and preference were not taken into consideration (Appendix G).

The interviews made to dean of students, loans officers, maids, watchman and salon and night clubs owners indicates that: the capacity of the cafeterias on most of the university especially big university like University of Dar es salaam (UDSM) and Muhimbili University of Health and Allied Science (MUHAS) is very high, the cafeteria which can save up to 120 and above students comprises of more than 70% of the total cafeterias under study (Appendix H).

Number of dormitories within the universities has been proved to be low though it has a higher capacity in term of number of students who are being accommodated which is indicated by the total of 73.9% of the total students accommodated (Appendix H).

6. Conclusion

The analysis revealed that the proportional of students who are loan beneficiaries to the total number of students in the universities visited is more than 50%, therefore HESLB has to consider revising the costs of meals and accommodation fairly and timely as it affect the bigger part of students in all universities. Also it is indicated that Students spends most of their ample time in entertainment and library therefore somehow the researcher can conclude that students have enough funds to spend for entertainments (Appendix H).

The results of the analysis concludes that the Tshs. 7,500 given currently by HESLB as meals and accommodation allowance is not sufficient, as students are forced to go for poor quality food because they cannot afford quality food. Students need also to have this allowance (the meals and accommodation allowance) timely as it has been proved that all payment are made on cash basis no any advance payment or post payment.

The results of the analysis conclude that HESLB is lending to the appropriate age group, the age between 18-24 years which form more than 60% of the total population, this is the appropriate age group because they will still have a long term of service after completion of their studies therefore repayment is guaranteed, other things remain constant.

It has been concluded that there is more students from public universities than in private universities within the country, and as we know public university students are claimed to be more needy students as they come from normal families, therefore HESLB has to consider the need to revise the cost of meals and accommodation allowances upward to assist these needy students.

Results from the Dean of Students Interview indicate that, most students pledge the expected allowances for meals and accommodation against the unpaid tuition fees. As a result most of the students get nothing as meals and accommodation allowance as they become due.

It was also concluded that some of the universities do not have a full time officer to deal with students' loans matters, for example University like MUHAS, the administration officer is the one dealing with students' loans affairs which results into delay in distribution of allowances especially for the first year students when paid for the first time, returns to HESLB also do not come timely and all the students complaints are not handed timely, as he has other responsibilities to attend.

It has been concluded that the students will need and will be willing to pay Tshs. 5,000 for breakfast, lunch and dinner at minimum and at maximum they will need up to Tshs. 7,500.

The results of the analysis also conclude that most students do prefer eating breakfast, and lunch In Campus and few of them eat Off Campus especially on their Dinner.

It was Concluded that Tshs. 7,500 given now as meals and accommodation allowance is not sufficient, it was suggested that appropriate rate for meals and accommodation allowances to be between Tshs. 8,000 and Tshs. 10,000.

It was concluded that students pay between Tshs. 300 and Tshs. 1,000 per day for accommodation In Campus, though their preferred rate is between Tshs. 300 and 700 per day. Other associated cost like water bills, electricity bills and security bills are being taken care by the universities themselves.

The results of the analysis also concluded that Off Campus student pay between Tshs. 1,000 and Tshs. 1,700 for accommodation. Off Campus students also suggested that the preferred rate for accommodation to be between Tshs. 300 and Tshs. 700, which is difficult to be attained as the universities have no control over prices on accommodation outside the university (Off Campus). Other associated cost like water bills, electricity bills and security bills have to be bon by the students themselves.

The analysis concluded that most of the cafeterias/hotels/kiosks are located within the university, that means they are owned by universities but they are operated by the private individuals. Therefore it is difficult for the university to control prices and quality of these privately run cafeterias. It was also concluded that quality of food, students' taste and preference was not taken into consideration by the cafeteria operators.

The study concluded that most of the students especially Off Campus students they cooking by themselves to save cost and some of them do skip lunch, this indicates that fund given to students as meals and accommodation allowances is not enough for them to survive.

It was concluded that as the Board (HESLB) increase the amount given to students as meal and accommodation allowances the landlords and cafeteria service providers also do revise their rates upwards too.

It was concluded that most of the accommodation outside the university campuses has no security i.e. no doors, and no ceiling board which means someone (the thief/thieves) can enter the room passing though the space over the roof.

7. Recommendations

Based on the Survey findings some suggestion and measures that could be implemented by the Government and the Higher Education Students' Loans Board (HESLB) to effectively revise the meals and accommodation allowances to students' loan beneficiaries are as follows:

Conducive environment has to be given to these students by giving appropriate rate for meals and accommodation as this is affecting a bigger part of the society, as it has been proved that more than 50% of the higher education students are loan beneficiaries.

It is recommended that Universities to strengthen the operations of the cafeterias within the Campus, as many students do prefer eating most of their meals In Campus (the breakfast and lunch) by so doing it will be possible for the universities to control prices to resemble the amount of allowances given to students by HESLB also it will be possible to monitor the quality of food for students.

It is also recommended that based on the results of the analysis HESLB should consider revising the allowances for meals (breakfast, lunch and dinner) at the students maximum preference rate which is Tshs. 7,500, Accommodation should be 2,500 (which is the maximum amount paid by students Off Campus + the associated costs) this should some up to Tshs. 10,000 which was the maximum amount of meals and accommodation allowances preferred by more than 50% of the students' respondents. That is Tshs. 7,500 + Tshs. 1,700 + Tshs. 800 = Tshs. 10,000.

Universities should administer and manage these cafeterias within the university so that they can control prices, quality, taste and preference of the students, or Provision of meals services can be outsourced to competent bidders under the university supervision leaving the universities to concentrate with its core activities which is the provision of quality education.

It was recommended that Universities to be given loan for development activities such as hostel construction loans as most of them have land to invest in. In so doing the Universities will build more dormitories and more students will be accommodated. Also for Off Campus accommodation the universities should assist in bargaining to make sure that the rate given for accommodation around the campus is the same as In Campus. KAIRUKI and TUMAINI universities have managed this through corroboration with ward secretaries.

The government should also encourage investors to invest in hostels to enhance accommodations in various universities, also Municipal council should be encouraged to invest into accommodations. Only decent stores to be allowed to transact around the universities

Students' loans affairs have to be handled by an officer specifically employed for that purpose and not otherwise, as students need to get their allowances and their matters handled timely. Therefore it is recommended for all universities to create a position and employ a loan officer specifically for students' loans issues.

Acknowledgements

Our special thanks should go to Mr. G. R. W. Nyatega the Executive Director Higher Education Students' Loans Board (Our employer) for giving us permission and funding of this Survey. We thank also our co worker Mr. Bernad Mutatiro (Zonal Manager Dodoma), Mr. Deusi Changala (Zonal Manager Mwanza), Mr. Felix Mwanga (Zonal Manager Zanzibar) for all their efforts in making sure that data were collected as required. We feel obliged to Ms. Anna Raphael who was our research assistant, she helped much during data entry exercise. Lastly many thanks should go to all Students, Dean of students, Loan officers and Service providers in the selected Higher Learning Institution who provided valuable information through filling of the questionnaires given to them.

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Appendix A

Questionnaires

The main aim of this questionnaire is to get information concerning *Survey on the Assessment of the Current actual expenses incurred by students on the meals and accommodation within and around the campuses*. The questionnaire specifically covers students of Higher Learning Institutions from the selected Regions and selected Universities. You are requested to complete this questionnaire promptly as directed to enable timely accomplishment of the study, kindly note that the information provided will be treated as a confidential and it will in no way would it be conveyed to any other person.

Section A:

General Information, Please fill in the blank spaces provided.

- | | | | |
|--|-----------------|--------------------|-----------------|
| (1) Age | 18-24 yrs [] | 25-30 yrs [] | 31-35 yrs [] |
| | 36-40 yrs [] | 41 and above [] | |
| (2) Gender | Male [] | Female [] | |
| (3) Are you a students' loans beneficiaries? | Yes [] | No [] | |
| (4) Year of the study | Year 1 [] | Year 2 [] | Year 3 [] |
| | Year 4 [] | Year 5 [] | Other [] |

- (5) Professional Business Management [] Law [] General Science (Specify) []
 Engineering [] Medicine [] Agriculture []
 Arts [] IT & Computer Science [] Finance & Accounting []
 Social Science [] Education others [] Education science & Mathematics []
 Other (Specify) []
- (6) Where do you live?
 In Campus [] Off Campus [] Other (Specify) []
- (7) Region/ District
- (8) In which category of the University do you belong among the ones enlisted? (Please tick)
 Public University [] Private University []

For Section B, C, D and E please Fill the Blanks/ Choose the Correct Answer

Section B:

1. Meals Cost in Campus/per day

- (i) How much are you paying for:
 (a) Breakfast.....
 (b) Lunch.....
 (c) Dinner.....
- (ii) What do you buy for:
 (a) Breakfast.....
 (b) Lunch.....
 (c) Dinner.....
- (iii) How much are you willing to pay for:
 (a) Breakfast..... (Why).....
 (b) Lunch..... (Why).....
 (c) Dinner..... (Why).....
- (iv) Where do you eat:
 (a) Breakfast
 (b) Lunch
 (c) Dinner
- (v) What is the quality of food:
 (1) Very good (2) Just Normal (3) Bad []
- (vi) What mode of payment you use:
 (1) Cash (2) Contract (advance) (3) Self Cooking []
- (vii) Is the 7,500/= given now:
 (1) Adequate (2) Insufficient (3) I don't know []
- (viii) If you are to propose the rate of meals and accommodation per day, How much would you prefer? why

Section C:

2. Meals Cost off Campus/per day

- (i) How much are you paying for:
 (a) Breakfast.....

- (b) Lunch.....
- (c) Dinner.....
- (ii) What do you buy for:
- (a) Breakfast.....
- (b) Lunch.....
- (c) Dinner.....
- (iii) How much are you willing to pay for:
- (a) Breakfast..... (Why).....
- (b) Lunch..... (Why).....
- (c) Dinner..... (Why).....
- (iv) Where do you eat:
- (a) Breakfast
- (b) Lunch
- (c) Dinner
- (v) What is the quality of food:
- (1) Very good (2) Just Normal (3) Bad []
- (vi) What mode of payment you use:
- (1) Cash (2) Contract (advance) (3) Self Cooking []
- (vii) Is the 7,500/= given now:
- (1) Adequate (2) Insufficient (3) I don't know []
- (viii) If you are to propose the rate of meals and accommodation per day, how much would you prefer? why.....

Section D:

3. Accommodation Cost in Campus/per day

- (i) How much are you paying for accommodation?
- (ii) What is the quality of the accommodation you are getting:
- (1) Very good (2) Just Normal (3) Bad []
- (iii) What mode of payment you use:
- (1) Cash (2) Contract (advance) []
- (iv) Is the 7,500/= given now:
- (1) Adequate (2) Insufficient (3) I don't know []
- (v) If you are to propose the rate of meals and accommodation per day, How much would you prefer? why
- (vi) Why did you choose to stay in Campus?

Section E:

4. Accommodation Costs off Campus/per day

- (i) How much are you paying for accommodation?
- (ii) How much are you willing to pay for Accommodation?
- (iii) What is the quality of the accommodation you are getting:
- (1) Very good (2) Just Normal (3) Bad []
- (iv) What mode of payment you use:
- (1) Cash (2) Contract (advance) []
- (v) Is the 7,500/= given now:

(1) Adequate (2) Insufficient (3) I don't know []

(vi) Why did you choose to stay Off Campus?

Section F: Others

5. What are the factors which affect the pricing for meals and accommodation for:

(a) In Campus

(1).....

(2).....

(3).....

(b) Off Campus

(1).....

(2).....

(3).....

6. If you are to propose the rate of meals and accommodation per day, how much would you prefer? why

7. (a) How frequently do you suggest for HESLB to revise the meals and accommodation allowances?

(1) in every 1-2 years (2) in every 3-5 years (3) in every 5 and above years (4) you don't know []

(b) Why?.....
.....

8. Other advice to the Board (HESLB) if any, for strengthening its operations regarding provision of meals and accommodation allowances to students
.....
.....

Thank You Very Much for Your Cooperation

Appendix B

Questionnaire for Food Service Providers around Universities Compounds

1. Name of the cafeteria/hotel/kiosk

2. Owner of the cafeteria/hotel/kiosk (a) University (b) Private individual

3. Location of the cafeteria/hotel/kiosk (a) In-Campus (b) Of-Campus

4. For how long have you been in this business?

5. On average, how many customers do you serve per day?

• Breakfast

• Lunch

• Dinner

6. Types of food offered by the cafeteria/hotel/kiosk (Tick as appropriate)

	Type of food	Tick	Current Price
	Breakfast		
1.	Black Tea		
2.	Tea with Milk		
3.	Black Coffee		
4.	Coffee With Milk		
5.	Chapati		
6.	Andazi		
7.	Mkate		
8.	Mayai		

-
9. Vinginevyo (vitaje na ambatanisha bei zake kwa kila moja)

Lunch

1. Ugali
2. Wali
3. Pilau
4. Ndizi
5. Samaki wa mchuzi
6. Samaki mkavu
7. Nyama ya Mchuzi Ng'ombe
8. Nyama kavu Ng'ombe
9. Kuku wa mchuzi
10. Kuku mkavu
11. Maharagwe
12. Vinginevyo (vitaje na ambatanisha bei zake kwa kila moja)

Dinner

1. Ugali
 2. Wali
 3. Pilau
 4. Ndizi
 5. Samaki wa mchuzi
 6. Samaki mkavu
 7. Nyama ya Mchuzi Ng'ombe
 8. Nyama kavu Ng'ombe
 9. Kuku wa mchuzi
 10. Kuku mkavu
 11. Maharagwe
 12. Vinginevyo (vitaje na ambatanisha bei zake kwa kila moja)
-

7. Are your prices complained by students? (a) Yes (b) No

8. If yes, please give reasons.....

9. If no, please give reasons.....

10. Which types of food (Lunch and Dinner) are more preferred by students, please mention them

.....

(i).....

(ii).....

(iii).....

(iv).....

11. Does your business grow with time?

12. If yes, at what rate? High, moderate or low?

13. Please give reason(s) for the above answer

14. What are the factors which affect the pricing for meals and accommodation for:

(a) In Campus

(1).....

(2).....

(3).....

(b) Off Campus

(1).....

(2).....

(3).....

Thank You for Your Cooperation

Appendix C

Output for Students' Meals Unit Cost in Campus

Frequency Table

Payment for Breakfast—In Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1000-1500	431	38.2	53.4	53.4
	1500-2000	215	19.1	26.6	80.0
	2000-2500	108	9.6	13.4	93.4
	2500-3000	53	4.7	6.6	100.0
	Total	807	71.5	100.0	
Missing	System	321	28.5		
Total		1128	100.0		

Payment for Lunch—In Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1000-2000	213	18.9	26.0	26.0
	2000-3000	387	34.3	47.3	73.3
	3000-4000	163	14.5	19.9	93.2
	4000-5000	56	5.0	6.8	100.0
	Total	819	72.6	100.0	
Missing	System	309	27.4		
Total		1128	100.0		

Payment for Dinner—In Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1000-2000	199	17.6	24.5	24.5
	2000-3000	377	33.4	46.5	71.0
	3000-4000	172	15.2	21.2	92.2
	4000-5000	63	5.6	7.8	100.0
	Total	811	71.9	100.0	
Missing	System	317	28.1		
Total		1128	100.0		

What do you buy for Breakfast—In Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tea, chapati, andazi	456	40.4	59.5	59.5
	Tea,muhogo	17	1.5	2.2	61.7
	Tea,eggs	13	1.2	1.7	63.4
	Fresh Juice, Fruits	80	7.1	10.4	73.8
	Other	201	17.8	26.2	100.0
	Total	767	68.0	100.0	
Missing	System	361	32.0		
Total		1128	100.0		

What do you buy for Lunch—In Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ugali,Fish,beef,chicken	226	20.0	29.0	29.0
	Rice.Fish,beef,chicken	489	43.4	62.9	91.9
	Ugali,beans, vegetables	9	.8	1.2	93.1
	Rice,beans,Vegetables	23	2.0	3.0	96.0
	Other	31	2.7	4.0	100.0
	Total	778	69.0	100.0	
Missing	System	350	31.0		
Total		1128	100.0		

What do you buy for Dinner—In Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ugali,Fish,Beef,Chicken	138	12.2	17.9	17.9
	Rice,Fish,Beef,Chicken	469	41.6	60.8	78.7
	Ugali, Beans,Vegetables	19	1.7	2.5	81.2
	Rice,Beans, Vegetables	34	3.0	4.4	85.6
	Others	111	9.8	14.4	100.0
	Total	771	68.4	100.0	
Missing	System	357	31.6		
Total		1128	100.0		

How much are you willing to pay for Breakfast—In Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1000-1500	374	33.2	48.3	48.3
	1500-2000	162	14.4	20.9	69.2
	2000-2500	121	10.7	15.6	84.8
	2500-3000	118	10.5	15.2	100.0
	Total	775	68.7	100.0	
Missing	System	353	31.3		
Total		1128	100.0		

How much are you will to pay for Lunch—In Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1000-2000	205	18.2	26.4	26.4
	2000-3000	254	22.5	32.7	59.1
	3000-4000	219	19.4	28.2	87.3
	4000-5000	99	8.8	12.7	100.0
	Total	777	68.9	100.0	
Missing	System	351	31.1		
Total		1128	100.0		

How much are you willing to pay for Dinner—In Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1000-2000	209	18.5	27.2	27.2
	2000-3000	240	21.3	31.2	58.4
	3000-4000	224	19.9	29.1	87.5
	4000-5000	96	8.5	12.5	100.0
	Total	769	68.2	100.0	
Missing	System	359	31.8		
Total		1128	100.0		

Where do you eat Breakfast—In Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	In Campus	617	54.7	78.6	78.6
	Off Campus	132	11.7	16.8	95.4
	Other	36	3.2	4.6	100.0
	Total	785	69.6	100.0	
Missing	System	343	30.4		
Total		1128	100.0		

Where do you eat Lunch - In Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	In Campus	593	52.6	75.1	75.1
	Off Campus	161	14.3	20.4	95.4
	Other	36	3.2	4.6	100.0
	Total	790	70.0	100.0	
Missing	System	338	30.0		
Total		1128	100.0		

Where do you eat Dinner—In Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	In Campus	440	39.0	56.2	56.2
	Off Campus	249	22.1	31.8	88.0
	Other	94	8.3	12.0	100.0
	Total	783	69.4	100.0	
Missing	System	345	30.6		
Total		1128	100.0		

What is the quality of food—In Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very good	51	4.5	6.3	6.3
	Just Normal	649	57.5	80.7	87.1
	Bad	104	9.2	12.9	100.0
	Total	804	71.3	100.0	
Missing	System	324	28.7		
Total		1128	100.0		

What is the mode of payment you use—In Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Cash	728	64.5	90.4	90.4
	Contract(advance)	54	4.8	6.7	97.1
	Other	23	2.0	2.9	100.0
	Total	805	71.4	100.0	
Missing	System	323	28.6		
Total		1128	100.0		

Is Tshs. 7,500 given now sufficient—In Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Adequate	38	3.4	4.8	4.8
	Insufficient	732	64.9	91.6	96.4
	I don't know	29	2.6	3.6	100.0
	Total	799	70.8	100.0	
Missing	System	329	29.2		
Total		1128	100.0		

What is the preferred rate for meals and accommodation—In Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	8000-10000	581	51.5	56.4	56.4
	10000-12000	107	9.5	10.4	66.7
	12000-14000	59	5.2	5.7	72.5
	14000-16000	219	19.4	21.2	93.7
	Other	65	5.8	6.3	100.0
	Total	1031	91.4	100.0	
Missing	System	97	8.6		
Total		1128	100.0		

Appendix D**Output for Students' Accommodation Unit Cost****In Campus****How much are you paying for accommodation per month—In Campus**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10000-30000	369	32.7	67.5	67.5
	30000-50000	100	8.9	18.3	85.7
	50000-70000	38	3.4	6.9	92.7
	70000-90000	27	2.4	4.9	97.6
	90000-110000	6	.5	1.1	98.7
	Other	7	.6	1.3	100.0
	Total	547	48.5	100.0	
Missing	System	581	51.5		
Total		1128	100.0		

How much are you willing to pay for accommodation per month—In Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10000-20000	302	26.8	58.5	58.5
	20000-30000	100	8.9	19.4	77.9
	30000-40000	13	1.2	2.5	80.4
	40000-50000	30	2.7	5.8	86.2
	Other	71	6.3	13.8	100.0
	Total	516	45.7	100.0	
Missing	System	612	54.3		
Total		1128	100.0		

What is the quality of accommodation you are getting—In Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very good	20	1.8	3.6	3.6
	Just Normal	392	34.8	71.0	74.6
	Bad	140	12.4	25.4	100.0
	Total	552	48.9	100.0	
Missing	System	576	51.1		
Total		1128	100.0		

What is the mode of payment you use—In Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Cash	435	38.6	79.1	79.1
	Contract(advance)	114	10.1	20.7	99.8
	Other	1	.1	.2	100.0
	Total	550	48.8	100.0	
Missing	System	578	51.2		
Total		1128	100.0		

Appendix E**Output for Students' Meals Unit Cost****Off Campus****Payment for Breakfast—Off Campus**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1000-1500	284	25.2	45.7	45.7
	1500-2000	163	14.5	26.2	72.0
	2000-2500	88	7.8	14.2	86.2
	2500-3000	86	7.6	13.8	100.0
	Total	621	55.1	100.0	
Missing	System	507	44.9		
Total		1128	100.0		

Payment for Lunch—Off Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1000-2000	120	10.6	19.1	19.1
	2000-3000	268	23.8	42.7	61.9
	3000-4000	153	13.6	24.4	86.3
	4000-5000	86	7.6	13.7	100.0
	Total	627	55.6	100.0	
Missing	System	501	44.4		
Total		1128	100.0		

Payment for Dinner—Off Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1000-2000	111	9.8	17.7	17.7
	2000-3000	263	23.3	41.9	59.6
	3000-4000	177	15.7	28.2	87.9
	4000-5000	76	6.7	12.1	100.0
	Total	627	55.6	100.0	
Missing	System	501	44.4		
Total		1128	100.0		

What do you buy for Breakfast—Off Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tea, Chapati, Andazi	352	31.2	60.3	60.3
	Tea, Muhogo	15	1.3	2.6	62.8
	Tea, Eggs	12	1.1	2.1	64.9
	Fresh Juice, Fruits	56	5.0	9.6	74.5
	Other	149	13.2	25.5	100.0
	Total	584	51.8	100.0	
Missing	System	544	48.2		
Total		1128	100.0		

What do you buy for Lunch—Off Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ugali, fish, beef, chicken	201	17.8	34.0	34.0
	Rice, fish, beef, chicken	341	30.2	57.6	91.6
	Ugali, beans, vegetables	12	1.1	2.0	93.6
	Rice, beans, vegetables	13	1.2	2.2	95.8
	Other	25	2.2	4.2	100.0
	Total	592	52.5	100.0	
Missing	System	536	47.5		
Total		1128	100.0		

What do you buy for Dinner—Off Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ugali, fish, beef, chicken	102	9.0	17.2	17.2
	Rice, fish, beef, chicken	371	32.9	62.6	79.8
	Ugali, beans, vegetables	8	.7	1.3	81.1
	Rice, beans, vegetables	19	1.7	3.2	84.3
	Others	93	8.2	15.7	100.0
	Total	593	52.6	100.0	
Missing	System	535	47.4		
Total		1128	100.0		

How much are you will to pay for Lunch—Off Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1000-2000	145	12.9	24.0	24.0
	2000-3000	180	16.0	29.8	53.7
	3000-4000	162	14.4	26.8	80.5
	4000-5000	118	10.5	19.5	100.0
	Total	605	53.6	100.0	
Missing	System	523	46.4		
Total		1128	100.0		

How much are you willing to pay for Dinner—Off Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1000-2000	142	12.6	23.5	23.5
	2000-3000	179	15.9	29.6	53.1
	3000-4000	168	14.9	27.8	80.8
	4000-5000	116	10.3	19.2	100.0
	Total	605	53.6	100.0	
Missing	System	523	46.4		
Total		1128	100.0		

Where do you eat Breakfast—Off Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	In Campus	252	22.3	43.0	43.0
	Off Campus	232	20.6	39.6	82.6
	Other	102	9.0	17.4	100.0
	Total	586	52.0	100.0	
Missing	System	542	48.0		
Total		1128	100.0		

Where do you eat Lunch—Off Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	In Campus	258	22.9	44.0	44.0
	Off Campus	247	21.9	42.1	86.0
	Other	82	7.3	14.0	100.0
	Total	587	52.0	100.0	
Missing	System	541	48.0		
Total		1128	100.0		

Where do you eat Dinner—Off Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	In Campus	129	11.4	21.9	21.9
	Off Campus	311	27.6	52.9	74.8
	Other	148	13.1	25.2	100.0
	Total	588	52.1	100.0	
Missing	System	540	47.9		
Total		1128	100.0		

What is the quality of food—Off Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very good	60	5.3	9.8	9.8
	Just Normal	481	42.6	78.6	88.4
	Bad	71	6.3	11.6	100.0
	Total	612	54.3	100.0	
Missing	System	516	45.7		
Total		1128	100.0		

What is the mode of payment you use—Off Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Cash	499	44.2	82.1	82.1
	Contract(advance)	66	5.9	10.9	92.9
	Self Cooking	43	3.8	7.1	100.0
	Total	608	53.9	100.0	
Missing	System	520	46.1		
Total		1128	100.0		

Is Tshs. 7,500 given now sufficient—Off Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Adequate	23	2.0	3.8	3.8
	Insufficient	562	49.8	93.2	97.0
	I don't know	18	1.6	3.0	100.0
	Total	603	53.5	100.0	
Missing	System	525	46.5		
Total		1128	100.0		

Appendix F**Output for Students' Accommodation unit Cost****Off campus****How much are you paying for accommodation per month—Off Campus**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10000-30000	120	10.6	18.9	18.9
	30000-50000	213	18.9	33.6	52.5
	50000-70000	158	14.0	24.9	77.4
	70000-90000	86	7.6	13.6	91.0
	90000-110000	26	2.3	4.1	95.1
	Other	31	2.7	4.9	100.0
	Total	634	56.2	100.0	
Missing	System	494	43.8		
Total		1128	100.0		

How much are you willing to pay for accommodation per month—Off Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10000-20000	125	11.1	21.6	21.6
	20000-30000	114	10.1	19.7	41.2
	30000-40000	22	2.0	3.8	45.0
	40000-50000	106	9.4	18.3	63.3
	Other	213	18.9	36.7	100.0
	Total	580	51.4	100.0	
Missing	System	548	48.6		
Total		1128	100.0		

What is the quality of accommodation you are getting—Off Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very good	36	3.2	5.8	5.8
	Just Normal	463	41.0	75.2	81.0
	Bad	117	10.4	19.0	100.0
	Total	616	54.6	100.0	
Missing	System	512	45.4		
Total		1128	100.0		

What is the mode of payment you use—Off Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Cash	447	39.6	72.8	72.8
	Contract(advance)	167	14.8	27.2	100.0
	Total	614	54.4	100.0	
Missing	System	514	45.6		
Total		1128	100.0		

What are the factors affecting the pricing of meals and accommodations

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	cost of realated services (electricity and water)	140	12.4	16.2	16.2
	suppliers price	213	18.9	24.7	41.0
	inflation	230	20.4	26.7	67.6
	Quality	155	13.7	18.0	85.6
	taste and preference	53	4.7	6.1	91.8
	Growth in students' income	12	1.1	1.4	93.2
	transportation costs	59	5.2	6.8	100.0
	Total	862	76.4	100.0	
Missing	System	266	23.6		
Total		1128	100.0		

Appendix G**Output for Food Service Providers around the University****Frequency Table****Region/District**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dar es salaam	33	31.4	31.4	31.4
	Mtwara	3	2.9	2.9	34.3
	Morogoro	12	11.4	11.4	45.7
	Arusha	4	3.8	3.8	49.5
	Kilimanjaro	7	6.7	6.7	56.2
	Tanga	3	2.9	2.9	59.0
	Mbeya	2	1.9	1.9	61.0
	Dodoma	25	23.8	23.8	84.8
	Tabora	5	4.8	4.8	89.5
	Mwanza	9	8.6	8.6	98.1
	Kagera	1	1.0	1.0	99.0
	Unguja	1	1.0	1.0	100.0
	Total	105	100.0	100.0	

Owner of the cafeteria/hotel/kiosk

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	University	20	19.0	19.0	19.0
	Private individual	85	81.0	81.0	100.0
	Total	105	100.0	100.0	

Location of the cafeteria/hotel/kiosk

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	In Campus	65	61.9	61.9	61.9
	Off Campus	40	38.1	38.1	100.0
	Total	105	100.0	100.0	

For how long have you been in the business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-2years	31	29.5	29.5	29.5
	2-3years	21	20.0	20.0	49.5
	3-4years	12	11.4	11.4	61.0
	4-5years	22	21.0	21.0	81.9
	other	19	18.1	18.1	100.0
	Total	105	100.0	100.0	

How many customers do you save per day, Breakfast (average)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10-30	28	26.7	26.7	26.7
	30-50	9	8.6	8.6	35.2
	50-70	8	7.6	7.6	42.9
	70-90	8	7.6	7.6	50.5
	90-110	9	8.6	8.6	59.0
	Other	43	41.0	41.0	100.0
	Total	105	100.0	100.0	

How many customers do you save per day, Lunch (average)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10-30	9	8.6	8.6	8.6
	30-50	9	8.6	8.6	17.1
	50-70	6	5.7	5.7	22.9
	70-90	9	8.6	8.6	31.4
	90-110	25	23.8	23.8	55.2
	Other	47	44.8	44.8	100.0
	Total	105	100.0	100.0	

How many customers do you save per day, Dinner (average)

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 10-30	31	29.5	29.5	29.5
30-50	4	3.8	3.8	33.3
50-70	13	12.4	12.4	45.7
70-90	5	4.8	4.8	50.5
90-110	7	6.7	6.7	57.1
Other	45	42.9	42.9	100.0
Total	105	100.0	100.0	

Types of Breakfast offered by cafeteria/hotel/kiosk

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Black tea with andaz, chapati, mayai, mkate	96	91.4	91.4	91.4
Samaki wa kukaanga, kachumbari	5	4.8	4.8	96.2
Ndizi Mbivu	1	1.0	1.0	97.1
Samaki mkavu na kachumbari	3	2.9	2.9	100.0
Total	105	100.0	100.0	

Types of Lunch offered by cafeteria/hotel/kiosk

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Ugali,wali, ndizi, nyama, kuku, samaki, mbogamboga, chips	102	97.1	97.1	97.1
others	3	2.9	2.9	100.0
Total	105	100.0	100.0	

Types of Dinner offered by cafeteria/hotel/kiosk

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Ugali, Wali, ndizi, chips, kuku, Nyama, samaki, Mbogamboga	95	90.5	90.5	90.5
others	10	9.5	9.5	100.0
Total	105	100.0	100.0	

Are your price complained by students

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	83	79.0	79.0	79.0
No	22	21.0	21.0	100.0
Total	105	100.0	100.0	

Types of food preferred by students (Lunch and Dinner)

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid gali,ndizi, Wali nyama, samaki, kuku, mbogamboga	102	97.1	97.1	97.1
others	3	2.9	2.9	100.0
Total	105	100.0	100.0	

Does your business grow with time

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	62	59.0	59.0	59.0
	No	43	41.0	41.0	100.0
	Total	105	100.0	100.0	

At what rate does your business grow

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High	6	5.7	5.7	5.7
	Moderate	49	46.7	46.7	52.4
	Low	50	47.6	47.6	100.0
	Total	105	100.0	100.0	

What are the factors affecting the pricing of meals and accommodation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Cost of production (raw materials)	45	42.9	42.9	42.9
	Suppliers' price	20	19.0	19.0	61.9
	Inflation	16	15.2	15.2	77.1
	Quality	6	5.7	5.7	82.9
	Taste and Preference	2	1.9	1.9	84.8
	Growth in Students' income	5	4.8	4.8	89.5
	number of buyers	11	10.5	10.5	100.0
	Total	105	100.0	100.0	

Appendix H**Survey Research Approach Output****Frequency Table****Capacity of the cafeteria within the university**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-40	1	4.3	4.3	4.3
	40-80	4	17.4	17.4	21.7
	80-120	1	4.3	4.3	26.1
	120 and Above	17	73.9	73.9	100.0
	Total	23	100.0	100.0	

Number of Dormitories in the University

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-5	17	73.9	73.9	73.9
	5-10	2	8.7	8.7	82.6
	10-15	2	8.7	8.7	91.3
	15-20	2	8.7	8.7	100.0
	Total	23	100.0	100.0	

Capacity of Dormitories within the University

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	50-100	2	8.7	8.7	8.7
	100-150	1	4.3	4.3	13.0
	150-200	3	13.0	13.0	26.1
	200 and above	17	73.9	73.9	100.0
	Total	23	100.0	100.0	

Proportion of students receiving loans in the University

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-25%	2	8.7	8.7	8.7
	25%-50%	13	56.5	56.5	65.2
	50%-75%	5	21.7	21.7	87.0
	75%-100%	3	13.0	13.0	100.0
	Total	23	100.0	100.0	

Spending of students' ample time

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sports (Pool Table,Gym), Library	7	30.4	30.4	30.4
	Library	3	13.0	13.0	43.5
	Entertainment (Clubs, Cinema), Library	10	43.5	43.5	87.0
	Mosque/ Churches, Library	3	13.0	13.0	100.0
	Total	23	100.0	100.0	

Appendix I**Output for the Institutional Indicated Prices for Meals and Accommodation****Frequency Table****Institutional Indicated Prices for meals**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1000 - 2000	2	2.9	2.9	2.9
	2000 - 3000	4	5.7	5.7	8.6
	3000 - 4000	3	4.3	4.3	12.9
	4000 - 5000	10	14.3	14.3	27.1
	5000 - 6000	51	72.9	72.9	100.0
	Total	70	100.0	100.0	

Institutional Indicated Prices for Accommodation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	500 - 1500	12	17.1	17.1	17.1
	1500 - 2500	5	7.1	7.1	24.3
	2500-3500	7	10.0	10.0	34.3
	3500 - 4500	38	54.3	54.3	88.6
	4500 - 5500	8	11.4	11.4	100.0
	Total	70	100.0	100.0	

Appendix J

Survey Research Approach

Visit timing and purpose	Source of information	Checklist questionnaire
Group 1 (Morning to Mid morning)	Dean of Students	1. Provide number of cafeterias and their capacity
		2. Provide number of dormitories and their capacity
		3. Does the institution have a strategic plan document? Avail the copy
		4. What proportion of students in your institution that receive loans. Is the number increasing
		5. (at what rate) or decreasing (at what rate)
		6. Is there any proposal/documents reviewing current students' meals, accommodation allowance rates?
		7. What are the proposed rates?
Group 2 (Early Afternoon)	Cafeteria	1. Survey their menu
	Landlords	2. Use a structured questionnaire for Food Service Providers Accommodation costs (cost of renting a room per day)
Group 3 {Evening (Personal Possessions and Leisure)}	Maids (if any), Walinzi and New Lecturers	1. How long he/she has been working
		2. How many students he/she is serving per day (maids)
		3. What kind of assets most of the persons he/she is serving own (Maid)
		4. You can provide lead questions like, how many of the people you're serving own TV etc.
		5. How do students spend most of their allowances (Walinzi and New Lecturers)
		6. Where do students spent much of their ample times during weekdays (Watching TV, Library, Gym,
		7. sports, Playing pool table etc)
		8. Where do students spent much of their ample times during weekends (Disco, Cinema,
		9. Mosque/churches, travelling, sports etc)
	Bars, guest houses, groceries, saloon, night clubs	1. Who are their best customers? 2. Which months the business is high and low?

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