

# The Students Loan Scheme Journey



**W**elcome to the first edition of the Sierra Leone Students Loan Scheme Newsletter.

The establishment of a Students Loan Scheme in Sierra Leone is perhaps the most significant step taken by any Government in Sierra Leone.

His Excellency the President Rtd. Brig. Dr. Julius Maada Bio in keeping his promise to the people of Sierra Leone and fulfilling a constitutional mandate to provide access to funds for the pursuit of higher education has demonstrated a robust leadership and this is worthy of commendation.

Students Loan is very new to Sierra Leoneans, and a cynical response from the citizenry to its introduction could well be expected and understood. It therefore comes as a welcoming relief to witness an overwhelming support for the introduction of the scheme during a nationwide surveys conducted by the Students Loan Committee in August of 2020.

This is a bold initiative and Sierra Leoneans have risen to the occasion. The scheme provides a welcome relief to Sierra Leoneans in the face of adversities associated with the cost of pursuing higher education whether a university or technical and vocational one.

I am very pleased, humbled and gratified for the opportunity to partner with all Sierra Leoneans in the success of this scheme. For me, this is a personal endeavor and I want to assure all Sierra Leoneans that the Sierra Leone Students Loan scheme will be a transparent and successful Agency.

We will listen and learn from our critics and celebrate our successes together. We will be open to new ideas and we embrace this great challenge with the assurance that every beneficiary of students' loan is a step away from gaining a most vital element of Human Success: Education.

It is against this backdrop that we at Students Loan Scheme choose these sacred words as our mantra "education matters".

It is with humility that I introduce this very first edition of Students Loan Scheme Newsletter.

Thanks and God bless.

**Paul Joseph Amara**  
**National Coordinator,**  
**Students Loan Scheme Committee**





# Students Loan Committee Members Working to Actualise the President's Vision



The Government of Sierra Leone through the Ministry of Technical and Higher Education (MTHE) constituted a coordination committee headed by Mr. Paul Amara with an initial six-month mandate for the establishment of the Sierra Leone Students Loan Scheme (SLOAN-SL).

through adversities and toll through sleepless nights over the last six months consulting, sensitizing, putting governance structures in place, establishing a secretariat building and conducting a nationwide survey among

In a bid to actualize the policy statement of His Excellency the President, Brig. Rtd. Julius Maada Bio, the committee has braved





# Opposition Leaders welcome students loan initiative

The students loan initiative proposed by His Excellency the President during his inaugural address in the House of Parliament has received overwhelming support from the Sierra Leonean populace, with the latest endorsements coming from opposition leaders in parliament.

The students loan scheme committee headed by Mr. Paul Amara is effectively succeeding in uniting Sierra Leone under the students loan scheme umbrella as evident in the unflinching endorsements and anxiousness of Sierra Leoneans across tribes, regions, politics and religious affiliations among others ahead of the establishment of the scheme meant to support access to quality education in Sierra Leone.

Following a successful nationwide survey soliciting the views of the people on the establishment of the students' loan scheme, in addition to regional radio discussion ventures, the ongoing stakeholders' consultations have abundantly captured the contributions of the stakeholders who have unanimously endorsed the initiative.

This week, the national coordinator met with two major opposition stakeholders in the House of Parliament in the persons of Hon. Chernoh Bah aka Chericoco of the All People's Congress (APC) and Hon. Kandeh Yumkella of the National Grand Coalition (NGC).

During the separate meetings, the two opposition leaders expressed unflinching support towards the establishment of the scheme that is meant to benefit not only Sierra Leonean students, but parents and higher education institutions.

Hon. Yumkella disclosed that the NGC remain consistent about their interest in quality education. He was however keen to see and study the documents on the structures being put in place to ensure compliance with sustainability and equity.

He urged the coordinator and team to embark on intensive nationwide sensitization ahead of the commencement of the scheme. He called on the committee to safeguard the scheme against politicization, so that it will succeed. "Let's do this together for nation and posterity," he ended.



For his part, Hon. Chernoh Bah expressed happiness that the current government is taking actions to actualize the students loan scheme dream. "As political actors, we are under obligation to support this scheme, irrespective of our political differences," he pointed out.

Education, he said, is a national priority and 'that explains why the opposition is not playing politics when it comes to commending and endorsing quality education interventions of the government.

"When students loan scheme succeeds, the whole nation succeeds. Education is the key to national development," the opposition leader noted. "I assure you definitely that when the students' loan legislation document comes to parliament, it will go down in history as one of the fastest bills to sail through this parliament. This will be a venture of the Sierra Leone Parliament supporting as a group something that will better the lives and future of students of this country," he concluded.

Earlier, the students' loan scheme committee chairman, Mr. Paul Amara succinctly briefed the opposition leaders regarding steps being taken to actualize the formation of the students' loan scheme.





# Loan Scheme Committee Consults Stakeholders Across Sierra Leone



The Students Loan Scheme Committee hosted three major consultative meetings (one being plenary) attracting stakeholders from technical and higher education institutions, NASSIT, Immigration, NCRA, ACC, commercial banks, mobile companies, civil society organizations, chamber of commerce, the fourth estate, among others, to discuss and agree on a roadmap for the establishment of the students loan scheme.

Deputy Minister of Technical and Higher Education, Dr. Turad Senesie in one of the sessions emphasized the need for stakeholders' engagement in the formation of the scheme. The stakeholders' inputs, he said, will form the final policy guiding the operations of the scheme. According to him, the president's dream is to have a people's centered policy on the scheme.



Financial Secretary Sahr Jusu iterated that the students' loan scheme is a vital component of the president's human capital development agenda, while announcing the finance ministry's unflinching support towards the success of the scheme.

Students Loan Scheme National Coordinator, Mr. Paul Amara insisted that the scheme will be apolitical and transparent while calling on the stakeholders to effectively contribute towards policy development and other processes requiring their inputs.



Similar sentiments were expressed by the Minister of Technical and Higher Education, Prof. Aiah Gbakima, Permanent Secretary Gilbert Cooper, Finance Minister, Jacob Jusu Saffa and a host of other dignitaries from the government and private sectors.



# A Nationwide Perception Survey

The Sierra Leone Students Loan Scheme Committee undertook a nationwide perception and consultation survey to collect and compile critical, accurate and useful data that will inform decision making ahead of the establishment of the students loan scheme.

Under the coordination of the Chief Supervisor, Mr. Paul Amara, who doubles as the coordinator for the students loan committee, trained survey enumerators and supervisors were deployed across all the districts in Sierra Leone for this exercise.

The enumerators administered questions bothering on the structure, regulation and general arrangements surrounding the students loan scheme that the President of the Republic of Sierra Leone promised its citizens.

The answers were recorded via an ICT based platform to support the work of the committee and other decision making stakeholders to arrive at informed judgments.

The objectives of the survey, among others, were to solicit the views of students, parents and other stakeholders across the country on the establishment of the students Loan Scheme; to collect data on disbursement and recovery activities; and to seek inclusive suggestions on how the rural poor can be included and serve as guarantors for their children.

The survey targeted 2,162 respondents in sixteen districts across the country. Respondents include but were not limited to community stakeholders, students in technical and higher education institutions, parents and key informants.

Out of the 2,162 respondents that participated in the survey, 1298 (60.04%) of respondents were male while 864 (39.96) were female. This indicates that more male were willing to participate than female. Regarding the regions of respondents, 575 (26.60%) of

VARIABLE	NUMBER OF RESPONDENT	PERCENTAGE
<b>GENDER</b>		
Male	1298	60.04
Female	864	39.96
<b>REGION</b>		
Western Area	575	26.6
Southern Region	474	21.9
Northern Region	469	21.69
North West	324	14.99
Eastern Region	320	14.8
<b>DISTRICT</b>		
Bombali	141	6.52
Kenema	101	4.67
Bo	162	7.49
Bonthe	101	4.67
Falaba	100	4.63
Kailahun	110	5.09
Kambia	104	4.81
Karene	121	5.60
Koinadugu	120	5.55
Kono	108	5.00
Moyamba	109	5.04
Port Loko	100	4.63
Pujehun	102	4.72
Tonkolili	108	5.00
Western Area Rural	376	17.39
Western Area Urban	199	9.20

**Distribution of the Demographic Characteristics of Respondents**

respondents that participated were from Western Area [i.e. Western Rural District 376 (17.39%) and Western Area Urban 199 (9.20)],

474 (21.9%) of respondents were from Southern Region [i.e. Bo District; Bonthe District; Moyamba District; and Pujehun District],

469 (21.69%) of respondents were from Northern Region [i.e. Bombali District; Koinadugu; District; Tonkolili District; and Falaba District],

324 (14.99%) of respondents were from North Western Region [i.e. Kambia District; Karene District; and Port Loko District], and 320 (14.80%) of respondents were from the Eastern Region [i.e. Kailahun District; Kenema District; and Kono District].

Result indicates that majority of respondents (70.19%) were from Western Area, Southern, Northern Regions. This is because there are more higher education and technical and vocational institutions in these regions.

Out of the 821 students that participated, 599 of them said there is need to levy an interest on the student loan while 222 said there is no need for an interest. Out of the 705 of parents, guardians and stakeholders that participated, 566 there is need for an interest while 149 said there is no need for an interest to be levied on the loan. Out of the 636 of administrators that participated, 508 said they need interest on the loan while 128 said they do not need interest on the loan. This result shows that majority (1,663 (76.93%) of categories of respondents said there is need to levy interest on the students loan.









# Loan Scheme Consultations and Plenary





# A mission to popularize the Students Loan Scheme

## Loan Scheme



commencement of the scheme that will immensely support higher and technical education in the country.

The participants did not only ask relevant questions pertaining the structures and operations of the scheme, but equally made critical suggestions.



The Students Loan Scheme - Sierra Leone Committee successfully embarked on two regional outreach tours within the last six months.

Led by the National Coordinator, Paul Amara and accompanied by the Communication Strategist, Abdul Fonti toured the country on both occasions and hosted multiple radio programs at various community and national radio channels.

The first mission that commenced on the 14th September 2020 was primarily meant to popularize the concept of the scheme and engage the general public as part of a nationwide consultation process.

The second trip starting on November 25 2020 came following a nationwide survey and the committee used that platform to report back to the citizens on the outcome of the survey.

The various radio discussion programs from the western areas, southern, eastern, northern and north-western provinces of Sierra Leone were streamed live on the Facebook Page of the Students Loan Scheme - Sierra Leone.

In all the programs moderated by Fonti, the National Coordinator Paul Amara, succinctly introduced himself and ably answered to all questions posed by the audience regarding the processes leading to the establishment of the scheme.

There was an overwhelming enthusiasm from the listening and participating public that is anxiously awaiting the

Transparency and Fairness in the operation of the scheme formed a major component of the concerns raised by the public, as they would like to see a scheme that is apolitical and generally judiciously implemented.



A particular caller insisted that the students loan scheme will only succeeded with a proper national database in place to support recovery and transparency.

The public is also anxious to know if the interest rate will be the same as in commercial loans.

The issue of a guarantor also formed a vital part of the discussions as the public suggested the guarantor should not only be limited to NASSIT contributors. They suggested that the committee looked into the possibilities of accepting collateral like farm land and other properties as guarantee.

The participants mostly advised the committee to ensure the recovery criteria are rigid enough to ensure sustainability of the scheme.

They also wanted to know if the scheme will be extended to benefit students in private institutions and whether or not the government will make employment

provisions for beneficiaries of the scheme after graduation.

Overall, the public accepted the scheme as welcome news, while looking forward to the commencement of the scheme.





# Students Loan Scheme Secretariat





# Stakeholders meet to

# validate Students Loan Scheme Draft Bill

The Students Loan Policy Draft Bill) was validated on Thursday November 5 2020 at a well attended meeting in the conference hall of the Ministry of Finance.

The policy is the outcome of nationwide consultations, survey and sensitization.

The students' loan scheme legal representative, Barrister Mewa made presentation of draft bill, which was thoroughly scrutinized by stakeholders and unanimously approved for the attention of the Minister



**EDUCATION MATTERS**





**Members  
of the  
Sierra Leone  
Students  
Loan Scheme  
Committee**