



ZANZIBAR HIGHER EDUCATION LOANS BOARD

**FIVE-YEAR STRATEGIC PLAN
2020/21 – 2024/25.**

JULY, 2020

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LIST OF ACRONYMS AND ABBREVIATIONS

DP	Development Partners
HESLB	Higher Education Student Loans Board
HR	Human Resources
ICT	Information Communication Technology
M&E	Monitoring and Evaluation
MOU	Memorandum of Understanding
NACTE	National Council for Technical Education
NECTA	National Examination Council of Tanzania
NIDA	National Identification Authority
RGZ	The Revolutionary Government of Zanzibar
SDG's	Sustainable Development Goals
SP	Strategic Plan
TCU	Tanzania Commission for Universities
TRA	Tanzania Revenue Authority
ZHELB	Zanzibar Higher Education Loans Board
ZOLAS	Zanzibar Higher Education Online Application System
ZRB	Zanzibar Revenue Board
ZSSF	Zanzibar Social Security Fund

STATEMENT BY THE CHAIRMAN OF THE BOARD

On behalf of the Board of Directors, Management and Employees of the Zanzibar Higher Education Loans Board (ZHELB), I present to you the Second ZHELB's Five Year Strategic Plan 2020/21 – 2024/25, which will provide the direction toward the provision, the repayment, and the recovery of loans, together with potential sources of funding, in the next five years. The Plan consolidates all achievements of the previous ZHELB's Strategic Plan 2014/15 – 2018/19 and analyses the opportunities and challenges during the execution of the previous Plan, which will assist in preparing the new revised strategic objectives focusing on the best lessons from the previous Plan.

The new Plan has also internalised the Government Development Vision focusing on Human Capital and Social Services as outlined in Pillar Number Two of the Zanzibar Development Vision 2050. The Pillar stipulates a Strategic Direction of Transforming the education system to support quality inclusive education and training programmes to build the human capital that serves economic and social development needs. It is expected that the execution of the Second ZHELB SP and the attainment of the strategic objectives outlined in this document will contribute to the realisation of the Zanzibar Vision 2050.

The development of the ZHELB SP involved extensive consultations with key stakeholders from both the Government and Non-State Actors from Zanzibar and Mainland Tanzania. These included Higher Learning Institutions, Regulatory Bodies, and Public and Private Sectors Organization. We acknowledge that their inputs were instrumental in having this important document.

I extend my special gratitude to the Management Strategic – Plan - Development Team for the tremendous effort they put in during the preparation of this Plan. The Team and the Board of Directors, guided by the Leadership of the Ministry of Education and Vocational Training, provided critical analysis and scrutinised the inputs from different stakeholders that strengthened this Plan.

I hope that all stakeholders, including our Development Partners, will demonstrate their utmost support and commitment to the implementation of this Plan. May I also kindly call upon all stakeholders to continue supporting ZHELB during the implementation of this Plan, which will eventually lead to achieving the National Objective of Human Capital Development.

(Prof Mohammed Hafidh Khalfan)

Chairman of the Board

Zanzibar Higher Education Loans Board.

Executive Summary

The ZHELB's Strategic Plan is an organisation's road map that clearly defines the institutional strategy for achieving ZHELB's Vision and mission. It sets goals and puts initiatives with targets that lead to the attainment of the long term goal.

The Zanzibar Higher Education Act No. 3 Of 2011 mandates Zanzibar Higher Education Loans Board with the responsibility to:

- ❖ grant loans to the eligible students to meet the cost of higher education;
- ❖ set procedures and conditions for repayment and recovery of the loans;
- ❖ mobilise funds and other study opportunities from stakeholders to promote functions of the Board;
- ❖ provide the Revolutionary Government of Zanzibar Scholarships to A' Level students with the best first-class divisions;

The ZHELB Strategic Plan 2020/21 – 2024/25 provides a framework through which ZHELB shall work to effectively execute its mandate during the five years.

The development of this Plan involved key stakeholders from both within and outside of ZHELB. The inputs collected from consultative meetings and documentary reviews were scrutinised and improved to ensure this Plan reflects the ZHELB's functions and is implementable.

The execution of this Plan will be monitored via ZHELB's assessment meetings and frequently reports, which will be presented to ZHELB Management, the Board of Directors, the Ministry responsible for Education and the Revolutionary Government of Zanzibar.

CHAPTER ONE

INTRODUCTION

1.1 Organisation Description

The Zanzibar Higher Education Loans Board (ZHELB) is a semi-autonomous agency established under the Zanzibar Higher Education Loans Board Act No. 3 of 2011, which also repealed The Higher Education Fund Act No. 6 of 2001. The Act tasked ZHELB with the main objective of assisting needy and eligible Zanzibari students to access loans and grants that will enable them to finance their higher education.

The Act assigns ZHELB with key functions as follows:

- ❖ Grant loans to eligible students to meet the cost of higher education;
- ❖ Set criteria and conditions for granting loans;
- ❖ Set procedures for repayment and recovery of the loans;
- ❖ Keep the register and other records of loan beneficiaries;
- ❖ Collaborate with higher education institutions;
- ❖ Mobilise funds and other assistance from stakeholders to promote functions of the Board;
- ❖ Manage and monitor the Higher Education Fund;
- ❖ Collaborate with employers and sureties of loan beneficiaries to facilitate loan repayment and recovery;
- ❖ Search, establish and maintain a scholarships databank;

1.2 Organisation Structure

The ZHELB is composed of a Board of Directors and a Management Team. The Board of Directors supervises matters related to the administration of loans and advises the Minister and other relevant organs on matters pertaining to the students' loans.

Based on ZHELB Act No. 3 of 2011, the Board of Directors consists of ten (10) members as follows:

- a) The Chairperson, who is appointed by the President;
- b) Director of the ZHELB, who also serves as Secretary to the Board of Directors;
- c) Eight other members, appointed by the Minister responsible for Education as follows:
 - i. Principal Secretary, Ministry responsible for Education or his/her representative;
 - ii. Principal Secretary, Ministry responsible for Finance or his/her representative;

- iii. Secretary of the Planning Commission or his/her representative;
- iv. Principal Secretary, Ministry responsible for civil service or his/her representative;
- v. One member from the House of Representatives;
- vi. One faculty member representing higher education institutions;
- vii. One member representing the Association of People with Disabilities;
- viii. One member representing students from higher education institutions;

The Act directs the Board of Directors to establish a Higher Education Committee and two other committees. Currently, apart from the Higher Education Committee, two other Committees are the Audit Committee and the Planning and Administration Committee.

The Management or Secretariat team is responsible for the day-to-day activities. The team is comprised of the Director, who is a Presidential appointee, four department Managers, and six Heads of Units.

1.2.1 Departments

The four ZHELB departments are:

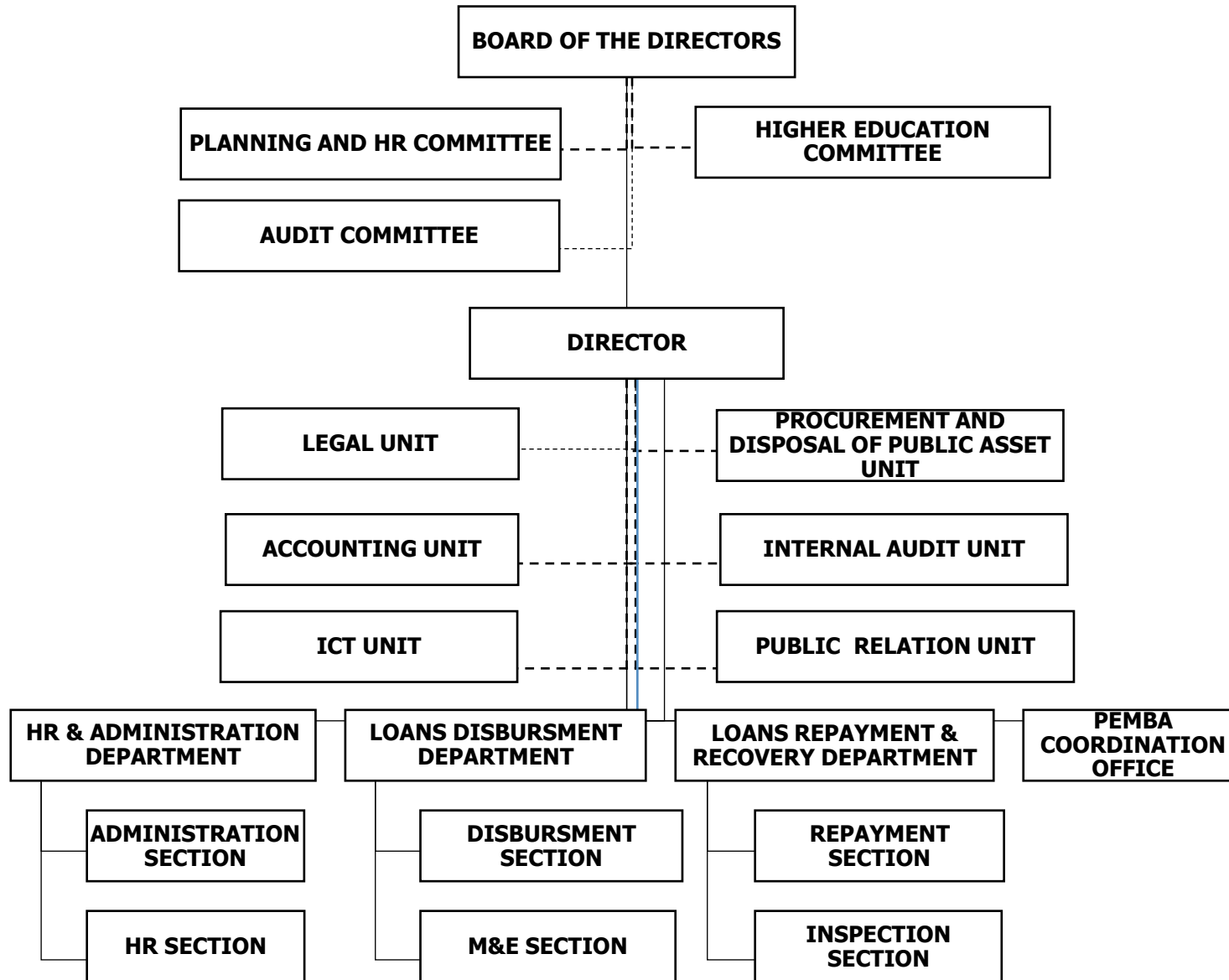
- i. Loan Disbursement,
- ii. Loan Repayment and Recovery,
- iii. Administration and Human Resources and
- iv. Pemba Coordination Office.

1.2.2 Units

The six ZHELB units are:

- i. Internal Audit,
- ii. Legal,
- iii. ICT,
- iv. Accounting,
- v. Procurement and Disposal of Public Assets and
- vi. Public relations, Communications and Information.

THE ZHELB'S ORGANISATION STRUCTURE



1.3 Context of Strategic Plan

The development of this Strategic Plan engaged a broader spectrum of relevant stakeholders whose commitment, dedication and vision were of the utmost importance in the development processes and enhancing efficiency, effectiveness and value for money.

The Strategic Plan consists of a planning matrix that clearly sets out the strategic objectives, strategic activities, key performance indicators, and targets that serve as an important tool in monitoring its implementation.

The first ZHELB Strategic Plan cycle covering the period 2014 – 2020 ended in October 2020, culminating in the development of this Plan. The review of the Strategic Plan required developing a Strategic Plan Matrix and conducting a participatory situation analysis to assess the current environment, review the achievements and challenges of the strategic objectives, and identify priorities in service delivery.

The participatory and consultative approaches were adopted to encompass the ZHELB's vision, mission, and responsibilities; identify external opportunities and threats; its internal strengths and weaknesses; stakeholders' needs and expectations; set long-term objectives; and develop various interventions to address the challenges.

It is worth noting that despite a few notable challenges, the implementation of the 2014 – 2020 Strategic Plan (SP) was satisfactory. Additionally, the development of this Strategic Plan considered weaknesses and gaps.

The ZHELB Strategic Plan results from consultative and participative planning processes that acknowledge the importance of key stakeholders, including community members, representatives from Government Institutions, Higher Learning Institutions, Higher Education Students Organisations, Overseas Education Agencies and other people from different sectors of our society.

The ZHELB expects that the participatory approach while developing this Strategic Plan will motivate its stakeholders to participate fully in its implementation.

The team has also considered documentary review as a technique for developing the ZHELB Strategic Plan. An intensive review of various core documents relevant to ZHELB operations, including the ZHELB Customer Service Charter, Loans Guideline, and Operational and Performance reports, was carried out

Realising the need to give the new Strategic Plan an outward focus, extensive consultation with key stakeholders was carried out in three phases:

Phase 1 included consultations with external stakeholders where stakeholder group meetings were held in Unguja and Pemba. Presentations were made, followed by extensive discussions on the current status and possible improvement of the ZHELB performance. The institutions consulted were:

- a) Government Ministries
- b) State Agencies
- c) Private Sector Institutions
- d) NGOs and CBOs
- e) Media
- f) Higher Learning Institutions.
- g) Higher Learning Students' Organisations

Phase 2 included one-to-one consultations with senior officials from Government Institutions and Agencies, ex-members of the ZHELB Board of Directors, and continuing and graduate loan beneficiaries.

Phase 3 included consultations with internal stakeholders comprising ZHELB Management and staff.

1.4 SP Link with National, Regional and International Development Frameworks

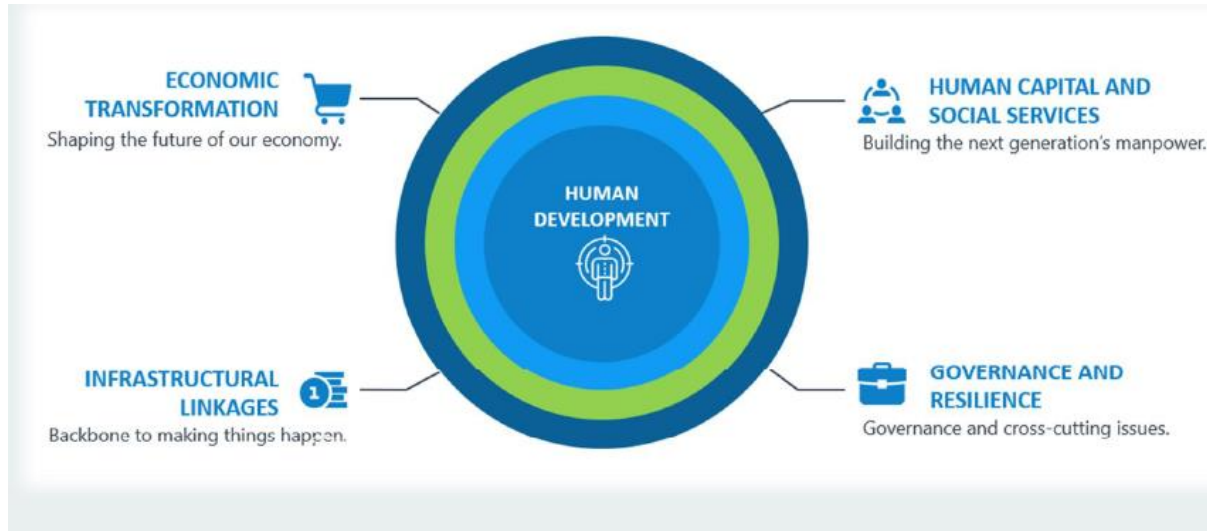
The ZHELB Strategic Plan builds on previous successes and addresses current challenges to ensure that ZHELB commitments and resources have the maximum possible impact on National Goals. In this context, the Strategic Plan development process is aligned line with National and International legal and policy documents, particularly the Zanzibar Development Vision 2050, the Zanzibar Development Plan (2021-2026, the Ruling Party Election Manifesto (2020-2025) and the Sustainable Development Goals. The aim was to ensure the continued establishment and supporting of coordinated platforms and complementary programmes by stakeholders, synergy and eventually improved service delivery.

1.4.1 Zanzibar Vision 2050

The Zanzibar Development Vision 2050 (Vision 2050 or ZDV50) is a long-term national development plan of the Revolutionary Government of Zanzibar (RGoZ) which guides Zanzibar's overall development agenda from the year 2020 to 2050. Vision 2050 has four pillars that put human development at the forefront of national planning: Economic

Transformation, Human Capital and Social Services, infrastructure linkages, and Governance and Resilience.

ZDV2050 PILLARS



The ZHELB Strategic Plan aligns with the second Pillar, i.e. Human Capital and Social Services under the Strategic Direction, which reiterates, “Transforming the education system to support quality inclusive education and training programmes to build the human capital that serves the needs for economic and social development.” It is expected that the implementation of the ZHELB Strategic Plan 2021/22 – 2024/25 and the attainment of its objectives will contribute to the realisation of ZDV50.

1.4.2 Zanzibar Development Plan

The Zanzibar Development Plan (ZADEP) 2021 – 2026 is the Zanzibar Medium Term Development Plan that aims at a resilient, comprehensive and inclusive economy for its people. Its theme, “*Blue Economy for Inclusive Growth and Sustainable Development*”, is intended to align society’s efforts toward realising the development aspirations articulated in Vision 2050.

ZADEP articulates seven five-year development pathway interventions and sets strategic interventions for each aspiration. ZHELB SP is aligned with the fourth aspiration, i.e. Human capital and Social Development as significant factors for sustainable growth and development. Human capital stresses the need to invest in people’s knowledge, skills, and health as the key to ending extreme poverty and creating more inclusive societies.

1.4.3 Ruling Party Election Manifesto 2020-2025

The ZHELB Strategic Plan 2021/22 – 2024/25 also focuses on the Ruling Party (Chama Cha Mapinduzi) Election manifesto 2020, which propagates for increasing the number of study

opportunities as well as improving the higher education loans system where the number of loaned students will increase from 4,045 in 2019 to 7,000 in 2025. Further, the Manifesto targets more female students joining higher learning institutions, especially in science, engineering, health and technology courses.

1.4.4 Sustainable Development Goals

The Sustainable Development Goals set a 15-year agenda to end poverty, protect the planet, and ensure prosperity for all. Goal four deals with quality education under the theme: “Ensure inclusive and quality education for all and promote lifelong learning”.

Concerning one of the targets of Goal 4, which advocates for ensuring equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university, the ZHELB SP aimed at achieving this goal by increasing access to loans to eligible and needy Zanzibaris.

Moreover, Sustainable Development Goal 5 emphasises gender equality and empowering all women and girls with disabilities.

1.4.5 Agenda 2063 (the Africa we want)

Agenda 2063 is a shared framework for inclusive growth and sustainable development for Africa to be realised in the next fifty years. It is a continuation of the Pan-African drive over centuries for unity, self-determination, freedom, progress and collective prosperity pursued under *Pan-Africanism and the African Renaissance*. It seeks to accelerate the implementation of past and existing continental initiatives for growth and sustainable development. The Agenda 2063’s Vision set seven aspirations demonstrating what Africans wanted to be pursued and achieved by 2063.

Aspiration 6, as of the ZHELB’s SP concern, targets Africa whose development is people-driven, relying on the potential of African people, especially its women and youth, and caring for children. By 2063, the target is to have an Africa Continent where all citizens will be actively involved in decision-making in all aspects of development, including social, economic, political and environmental. This requires effective measures for human capital development training and development. The ZHELB Strategic Plan 2020 – 2025 articulates this aspiration by providing financial support to Zanzibaris pursuing higher education in local and overseas Higher Learning Institutions

CHAPTER TWO
ORGANISATION STRATEGIC ASSESSMENT

2.1. Plan Performance Review for 2014/15 – 2019/20

Performance review of 2014/15 – 2019/20, ZHELB Strategic Plan was conducted to assess the extent of ZHELB performance during the whole implementation period of the Plan. The review was based on the strategic objectives, performance results, measures, and targets stipulated in the 2014/15 – 2019/20 Strategic Plan.

STRATEGIC OBJECTIVES

- Provide loans to 50% of the new applicants annually
- Increase Loans repayment and recovery by 10 % of loans due annually
- Have adequate human resources mobilised to serve the increasing number of higher education students
- Have adequate financial resources mobilised to meet the increasing number of students eligible for higher education required to be served
- Have adequate infrastructural and material resources mobilised to enable Board’s staff to serve the increasing number of students applying for loans
- Develop and implement a Monitoring and Evaluation system

Table 1 provides a review of the strategic objectives, performance results, associated targets and actual performance.

Table 1: ZHELB Performance Review

STRATEGIC OBJECTIVE AND ACTIVITIES				
ZHELB Objective 1: Provide loans to 50% of the total new applicant annually				
Activities:	Performance indicators	Baseline data	Target	Performance
Develop an advocacy programme for requesting more funds from the Government	Amount of funds allocated to students	9.1	54.00 Bill	38.94
	Number of new applicant sponsored	1,417	6,535	5,980
Mobilise more funds and other opportunities for student loans from bilateral and multilateral donors	Number of students sponsored by bilateral and multilateral donors	137	700	524
Liaise with higher learning local institutions to maintain stability in tuition fees and other costs of study that could help budgeting systems	Number of MOUs signed between ZHELB and Higher Learning Institutions	4	40	21

ZHELB Objective 2: Increase Loans repayment and recovery by 10 % of loans due annually				
Activities:	Indicator	Baseline data	Target	Performance
Conduct database review and update of graduates students loan disbursed from former Higher Education Funds 2006 to the establishment of ZHELB	Number of graduate beneficiaries whose data have been updated	3,207	11,215	7,687
Conduct mapping exercises to trace and identify graduate loan beneficiaries.	Number of graduates beneficiaries identified	1,230	7,687	2,505
	Amount of loans repaid	248.80 Mill	8.3 Bill	5.89 Bill
Conduct follow-ups on the enforcement of the law for loan defaulters	Number of defaulters subjected to penalty	0	50	27
	Amount of penalty collected from defaulters	0	950,000	540,000
ZHELB Objective 3: Have adequate human resources mobilised to serve the increasing number of higher education students				
Activities:	Indicator	Baseline data	Target	Performance
Recruit/deploy Managers and other qualified /competent Officers	Number of managers recruited	1	2	4
	Number of officers recruited	25	12	9
Develop a database for human, material and financial resources to facilitate the running of managerial and administrative issues	ZHELB's database developed	0	1	1
Develop organisation structures, scheme of services and salary structures	scheme of services, salary structures and organisation structures in place	1	3	2
Develop Capacity Building Plan for ZHELB to strengthen staff's skills, competencies and abilities	Capacity Building Plan developed	0	1	1
Conduct exchange programmes with local and regional collaborating institutions	Number of visits/meetings conducted	0	10	9
ZHELB Objective 4: Have adequate financial resources mobilised to meet the increasing number of students eligible for higher education required to be served				
Activities:	Indicators	Baseline data	Target	Performance
Develop Financial Resource Mobilization and Investment Policy	Financial Resource Mobilisation and Investment Policy in place	0	1	0
Conduct donor dissemination meetings to present ZHELB's financial requirements	Number of meetings conducted	0	5	0

Develop sound strategies for increasing ZHELB's internal revenue	Amount of funds collected from internal sources of revenues	TZS 359.32 million	TZS 2.36 billion	TZS 5.91 billion
ZHELB Objective 5: <i>Have adequate infrastructural and material resources mobilised to enable the Board's staff to serve the increasing number of students applying for loans</i>				
Activities:	Indicators	Baseline data	Target	Performance
Procure new office equipment and stationaries	Number of office equipment procured			
	Computers	Computers 12	Computers 15	Computers 23
	Printers	Printers 4	Printers 10	Printers 9
	Photocopiers	Photocopiers 2	Photocopiers 2	Photocopiers 3
	Overhead projectors	Overhead projector 1	Overhead projector 3	Overhead projector 1
	Server machines	Server machine 2	Server machine 2	Server machine 1
	Scanners	Scanners 3	Scanners 2	Scanners 3
Procure new office furniture to enhance service delivery	Tables	16	15	17
	Chairs	20	18	23
Procure motorcycles to facilitate the day-to-day operation	Number of motorcycles procured	5	5	4
Procure new office vehicles to facilitate transport for effective Board activities.	Number of new office vehicles procured	1	2	0
ZHELB Objective 6: <i>Develop and implement a Monitoring and Evaluation system</i>				
Activities:	Indicators	Baseline data	Target	Performance
Develop M&E system and data collection tools	M&E tools in place	0	1	0
Conduct periodic BoD and Staff dissemination meetings to share M&E information	number of meetings conducted	0	100	70
Conduct dissemination meetings with ZHELB stakeholders	number of meetings conducted	0	5	0

2.2. SWOC Analysis

The assessment also focused on situational analysis of internal and external environments in which ZHELB operates. The internal environment was analysed to identify the controllable activities and events within ZHELB, which are performed well (Strengths) or poorly (Weaknesses) in functional areas. On the other hand, external environment analysis covered external factors and events, which are largely beyond the control of ZHELB. These are generally referred to as PESTEL (Political, Economic, Social, Technological, Environmental and Legal) factors, which are favourable to ZHELB's development and success (Opportunities) or which can pose a challenge to the realisation of ZHELB's vision (Challenges).

The SWOC (Strengths, Weaknesses, Opportunities and Challenges) analysis enabled ZHELB to find the best match between environmental trends (Opportunities and Challenges) and internal capabilities (Strengths and Weaknesses). From the analysis, some strengths identified in the first Plan have been retained, others turned into opportunities, and others were excluded due to the changing environment. The weaknesses not sufficiently addressed during the first Plan are carried forward into this Strategic Plan. Additionally, some Challenges that no longer apply were excluded, and newly-identified ones were brought on board. Table 2 summarises the results of the SWOC analysis.

Table 2: SWOC Analysis

STRENGTH	WEAKNESS	OPPORTUNITIES	CHALLENGES
Allocation of budgetary funds from the Revolutionary Government of Zanzibar	Dependency on a single source of funding	Presence of bilateral and multinational funding agencies interested in financing higher education	Inadequate funding from the Government
Collaboration and coordination with higher learning Institutions	Lack of exposure and experience for the Board's Staff in advocating collaboration and coordination.	Strong coordination with the responsible Ministry and other key stakeholders (HESLB, TCU, NACTE, NECTA, NIDA, ZCSRA (ZAN ID))	Low collaboration and coordination with overseas higher Learning institutions
Presence of staff interested in having exposure for learning experience and replicating best practices to the board.	Inadequate professional exposure, knowledge and practical skills of the Board professional and support staff;	Presence of countries with vast experience in mobilisation and management of higher education students' loans	Inadequate funds to finance trips and study visits to other experienced higher education financing Institutions.
Presence of staff with the potential to be trained within the Board	Inadequate number of staff to cope with the increasing number of people served;	Availability of competent professionals in the labour market	Delay in the deployment of qualified staff.
Management support and willingness to the development of a computerised system	Delaying in completion of application of a computerised system	Rapid changes in technologies	Low commitment and allied of the software developer
Availability of a list all students sponsored during their studies	Lack of updated information of the graduate beneficiaries	Presence of legal contracts and legal codes for the defaulters	A low rate of loan repayment and recovery from loaned graduates.
Board's entrusted resources and staff enthusiasm and commitment to investments to expand its services	No Business or investment policy and staff oriented in this area	Board's support from the Government, stakeholders and potential beneficiaries	Ineffectiveness of implementation and sustainability of business venturing
Good staff relations, team working and work relations Management willingness to provide incentive package and motivations	Inadequate incentive scheme and budget provisions for staff motivations	Presence of Agencies interested in funding educational programmes	Inadequate funds from internal sources

2.3. Stakeholders Analysis

The achievement of the ZHELB Strategic objectives will be highly attained through the articulation of stakeholders' interests and mediation of differences which exist between ZHELB and stakeholders to achieve the broad objective.

Thus, the development of this SP enlightens the interests and needs of both ZHLEB and key stakeholders to deliver quality and timely services, failure of which can result in a potential impact on the desired objectives.

The ZHELB's stakeholders include Higher Learning Institutions, Students, Ministry Responsible for Finance, Secondary Schools, Financial Institutions, Development Partners (DPs), Public and Private sector, Media and Community in general. The ZHELB and stakeholder's expectations are summarised in Table 3 below: -

Table 3: Stakeholders and ZHELB Expectations

Name of Stakeholders	Expectation of Stakeholders	Expectation of ZHELB
Ministry Responsible for Finance	Efficient utilisation of allocated funds	Timely allocation of Funds
Ministry responsible for Public Service	An increasing number of competent personnel in all field	Graduates are employed
	lan increasing diversification of graduate specialists	Coordination in the loans repayment process
Zanzibar Planning Commission	Adherence with priority courses in Loans Provision	Preparation of priority courses for loans
Financial Institutions	To receive funds from Board and transfer them to the students and higher learning institutions	Timely allocation of funds to the students and higher learning institutions
Higher Learning Institutions	Timely payment of students' direct cost	Communication and sharing information of payment return (receipt, documents)
	Communication and information sharing with ZHELB	Information exchange pertaining to students (admitted students, double sponsor, examination results)
	Effective collaboration and good relationship	Ratification of MOUs with higher learning Institutions
Students from higher learning institutions	Timely payment of tuition fees and allowances	Payment of tuition fees and allowances on timely submission of payment signed sheets and invoices
	Provided loans statement on graduation	Repay loans after graduation or termination of studies
Secondary School students	Increased awareness about loans and other study opportunities	Students undertaking subjects that will enable them to take key priority courses
	An increasing number of students eligible for loans and other study opportunities	Increasing the number of qualified students for higher learning institutions
Development Partner	Administering the provide scholarships and other study opportunities to the needy and qualified students	Increasing numbers of scholarships and other study opportunities
Public and Private Sector	Availability of competent personnel in all fields	Recruitment of graduate beneficiaries of loans
		Willingly involved in loans repayment and

		recovery process
Community	Covering on loan basis the cost of higher education to Zanzibaris	Effective collaboration and involvement in ZHELB loan provision and repayment process
Media	Received first-hand information on the functions of the Board	Sensitisation and publication of Board functions to the society

CHAPTER THREE

STRATEGY IMPLEMENTATION PROCESS

3.1 Introduction

Strategy implementation process refers to the process of executing plans and strategies with an intention to achieve long-term goals within an organisation. Strategy implementation, in other words, is a technique through which a firm develops, utilises and integrates new processes in the organisation. This ensures that the culture, resources, people, and systems follow the strategies. The ZHELB Strategic Plan has the following key processes:

Stakeholders involved in the process

3.2 Loans Procedures

The ZHELB's strategy implementation process starts with initiatives by ZHELB to prepare Loans procedures. It is in this period when guidelines, Manuals, bylaws and all necessary documents are prepared to guide prospective applicants through the loan application. Loan procedures are prepared to ensure applicants are aware of all requirements before applying for higher education loans. The ZHELB Loan Department is a key player in this process

3.3 Platforms for Application and Feedback

Effective measures for coordination and controlling the ZHELB applications and means for feedback prepared, including maintenance and upgrading of web bases system (ZOLAS), coordination of loans application, and procedures for giving feedback to applicants to ensure applicants get the right information during the application and filling of loans contract

3.4 Compliance

The prospective beneficiaries are required to comply with all ZHELB's requirements for loans. Any student wishing to get loans from ZHELB should apply and submit all necessary documents as mentioned in the guidelines. Selected students for loans are also required to fill out loan contracts via the Portals used to apply for the loans.

In the application process, the prospective applicants are required to enter his/her Zanzibar Identification (ZanID) Number and certificate of secondary education (CSE) (O-level) examination number so that he/she can register in the ZOLAS system. It should be noted that the applicant names used in the ZanID and CSE examinations must match in all aspects in order to proceed to the next step

The ZOLAS allows each applicant to open an account through which he/she can complete the application and other relevant processes. Further, the account is used for other correspondences with the system, including information on periodic disbursement of tuition fees and allowances disbursed and loan repayment status.

Approved applicants are required to fill in the Loans Contract, a legal agreement between the ZHELB and the beneficiary. Every approved applicant receives the contract in his/her ZOLAS account and must update the contact information annually. Every approved applicant is required to have two sureties who form part of the contract and are obliged to the repayment of loans.

3.5 Disbursement of loans

Currently, the common loanable items include study and living expenses such as tuition fees and allowances for meals and accommodation. It is very important to understand that loans are disbursed to students who have complied with all requirements, including submission of completed and accurately filled contracts, and they must be enrolled at the time of disbursement. Usually, the payments are disbursed on a semester basis. Food and meal allowances are credited directly to the students' accounts in two equal payments at the beginning of each semester.

Tuition fee loans, which cover the full cost of the programme, are paid directly to the institution through bank transfers. Payment processes begin upon submission of invoices and the institutions' bank details for fee transactions. The fees are normally disbursed annually or on a semester basis.

Disbursement of loan items stops once the beneficiary graduates, is discontinued from studies, absconded or terminates studies.

3.6 Loans Repayment

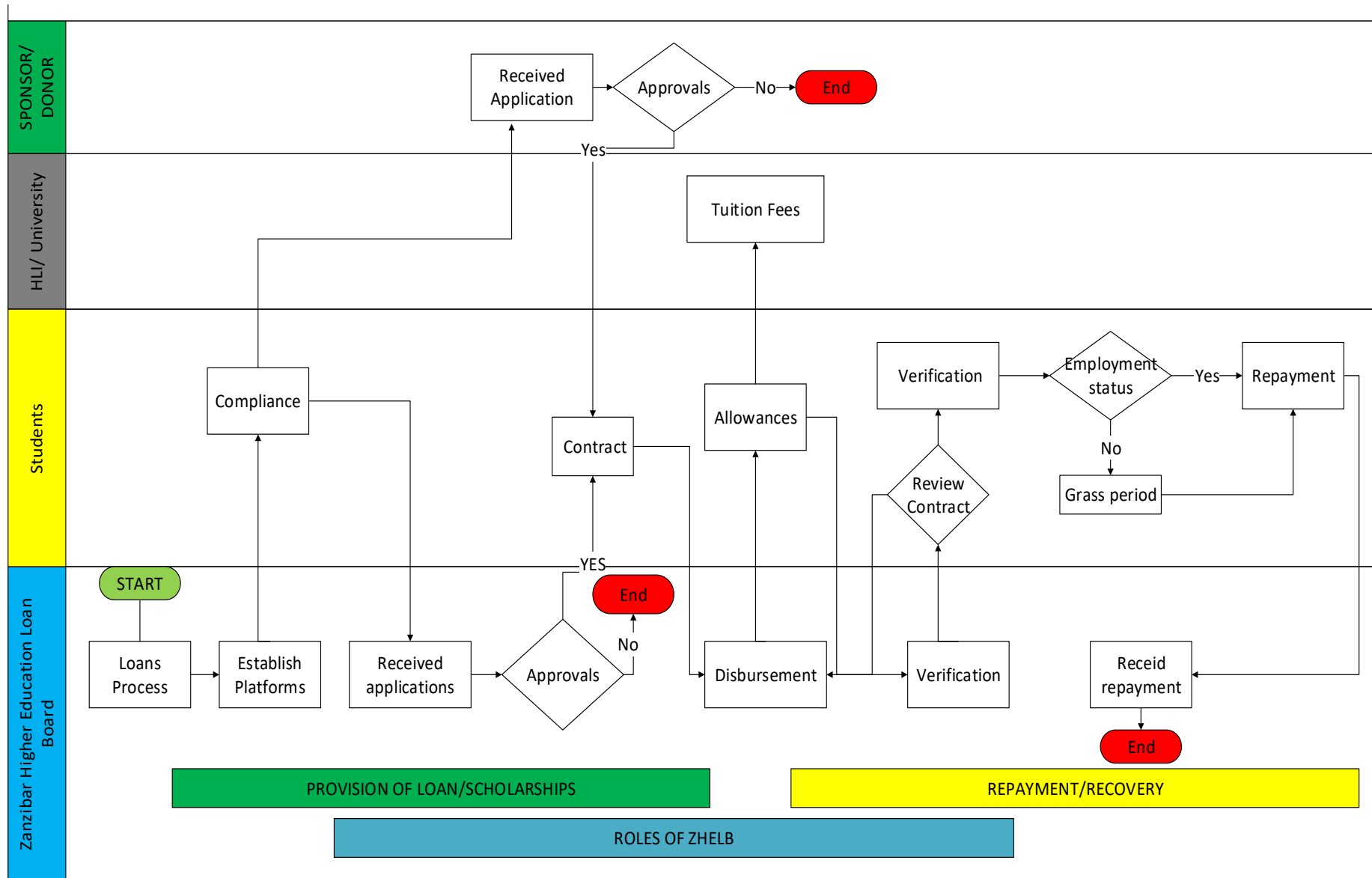
Student loan beneficiaries start to repay their loans once they graduate, drop enrolment or leave studies before graduation. Repayment is important in order to have a sustainable revolving fund. However, a one-year grace period is given to an unemployed beneficiary in order to give him/her time to be financially settled before starting regular repayment. ZHELB provides a graduate beneficiary with a loan repayment schedule that starts when the first payment is due, the number and frequency of payments, and the amount of each instalment.

Employed beneficiaries are not given a grace period and must start repaying their loans in regular instalments soon after the completion of their studies.

3.7 Loans Recovery

ZHELB uses different strategies to track and identify loan defaulters in order to recover unrepaid loans. On-job site visits and inspections, analysing employees' lists, contact with sureties of the beneficiaries and imposing penalties on unpaid and/or delayed monthly instalments are among the strategies used by ZHELB. Figure 1 summarises the ZHELB internal implementation processes.

Figure 1: Internal Implementation Process



CHAPTER FOUR

THE STRATEGIC PLAN FRAMEWORK

4.1 Introduction

The ZHELB Five Years Strategic Plan (2020/21 – 2024/25) acts as a guide in the provision and repayment of loans. It integrates the aspiration of the Zanzibar Vision 2050 which focuses on attaining upper-middle-income status by the year 2050 through sustainable and inclusive human development. It also articulates human capital investment aspirations for economic prosperity and transformative social change.

This Plan enlists vision, mission and core values to reflect ZHELB's future growth and sustainability of higher education loans.

The Plan sets to consolidate the achievements made and resolve the remaining challenges in the implementation of ZHELB's strategic activities, especially for public policy and decision-making at every level. The new Strategic Plan builds on the ZHELB's strengths and aims to address weaknesses. It also seeks to take advantage of many opportunities that have availed themselves for equitable and sustainable provision of loans and to reduce the impact of threats.




4.2 Vision

Be a responsive and reputable Institution in providing loans to all eligible Higher Education students.

4.3 Mission Statement

To provide the maximum possible financial support to all eligible Zanzibaris pursuing higher education in a sustainable manner that promotes National and Human development

4.4 Core Values

-  ***Transparency:*** ZHELB always administers scholarships and provides loans to students in a clear and open manner based on the criteria communicated to the key stakeholders to provide room for check and balance.
-  ***Equity:*** ZHELB administers loans in inclusiveness, fairness, transparency and justice, adhering to the ZHELB Act no 3 of 2011 and the criteria for loans in services delivery.
-  ***Confidentiality:*** ZHELB strives to ensure that student information is accessed by only authorised people/ institutions. It is our role to prevent the unauthorised use or disclosure of student information

- ✚ **Accountability:** ZHELB is accountable to its stakeholders and students for its mandate and responsibilities. It feels obliged to improve service delivery and do things leading to the achievement of the organisation's goals.
- ✚ **Diligence:** ZHELB works to the best level of care, judgment, prudence, and activity that it might reasonably be expected to perform. ZHELB staff take all reasonable precautions to prevent workplace risks.
- ✚ **Teamwork:** ZHELB thrives to maintain a higher level of collaboration, cooperation and coordination with all stakeholders in the provision and recovery of loans. ZHELB constructs and maintains shared goals involving all potential stakeholders.
- ✚ **Integrity:** ZHELB performs its duties with honest and maximum consistent and uncompromising adherence to strong moral and ethical principles and values. It discharges its duties in an ethical, independent and impartial manner

4.5 Strategic Objectives

In order to comply and respond to the national development strategies such as Zanzibar Development Vision 2050, policies and priorities. ZHELB will strive to achieve the following objectives:

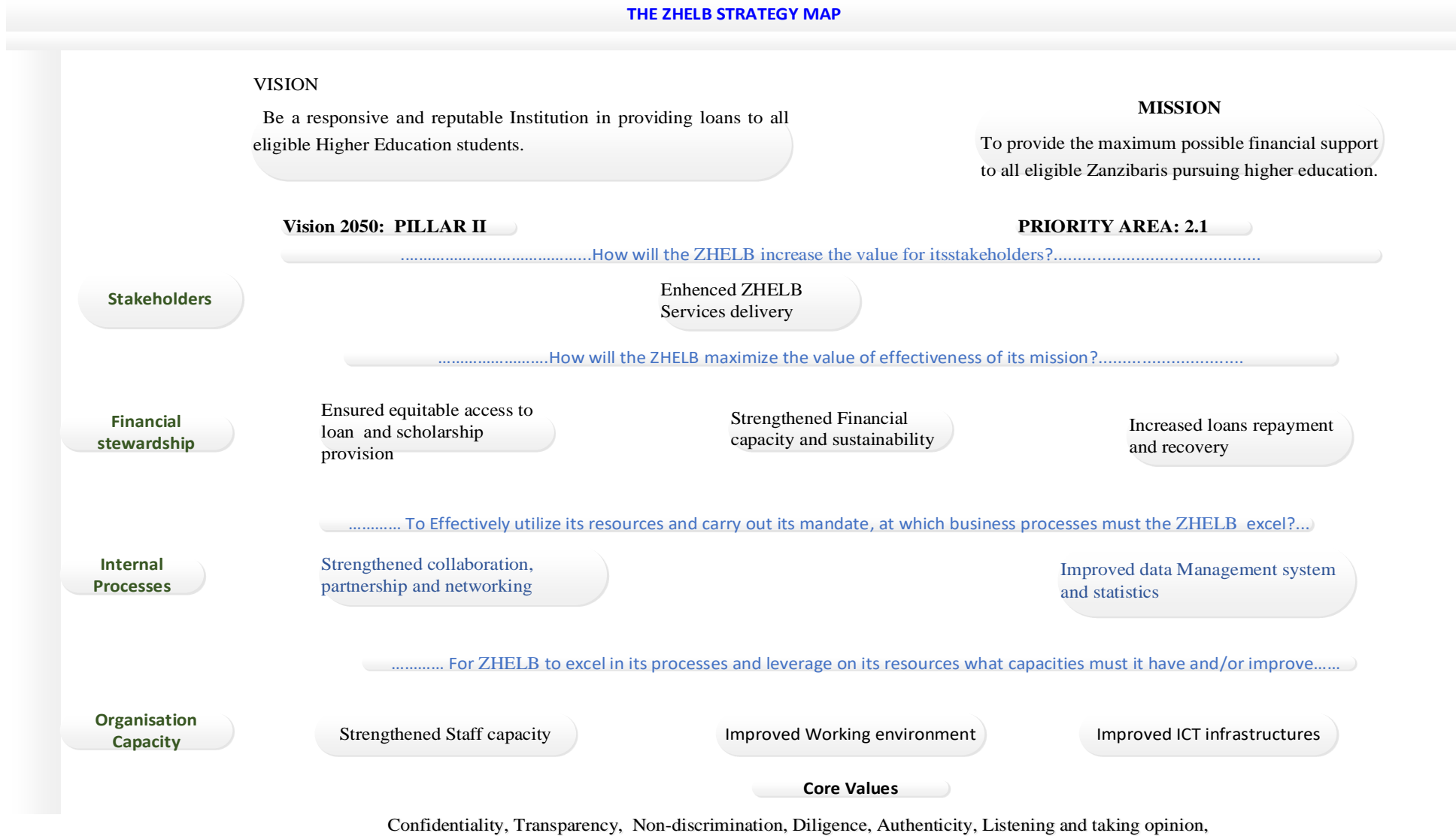
- Enhanced ZHELB's services delivery
- Ensured equitable access to loans and scholarship
- Strengthened ZHELB's financial capacity and sustainability
- Increased loans repayment and recovery
- Strengthened collaboration, partnership and networking
- Improved data management system and Statistics
- Enhanced ICT in services delivery
- Improved conducive working environment
- Strengthening staff's capacity

4.6 Strategy map

A strategy map visualises an effective management system focused on results by integrating the vision and strategy of the organisation into coherent set of interdependent indicators, including Stakeholders, Financial Stewardship, Internal Business and Governance Processes, Learning and Institutional Capacity.

4.7 Strategy Map

Figure 1: The ZHELB’s Strategic map.



4.8 Balanced Scorecard matrix

The Balanced Scorecard Matrix is a strategy management framework used to measure the effectiveness of strategic activities against an organisation's strategic objectives. Thus, it examines the initiatives of an organisation from Stakeholders, Financial Stewardship, Internal Business and Governance Processes, Learning and Institutional Capacity perspectives with stated measures, targets, and objectives for data collection and analysing.

Table 4: Balanced Scorecard Matrix

PERSPECTIVES	STRATEGIC OBJECTIVES	MEASURES (KPI)	BASELINE	TARGET 2021/2025	TARGET 2021 /22	TARGET 2022 /23	TARGET 2023 /24	TARGET 2024 / 25	STRATEGIC INITIATIVES	INITIATIVE OWNER
Stakeholders	Enhanced ZHELB's services delivery / Increase awareness of ZHELB services	Number of meetings conducted	0	8	2	2	2	2	Conduct advocacy programmes on procedures and conditions for acquiring loans and scholarships, repayment and recovery of loan	Loans Disbursement, Loans Repayment and Recovery Department, Public relations
		Number of Survey reports produced	0	3	1	1	0	1	Conduct customers' satisfaction survey	Loans Disbursement and Administration and Human Resource Department
		Revised ZHELB loans provision and scholarship guideline in place	1	3	0	1	1	1	Revise the ZHELB's loans provision and scholarships guidelines	Loans Disbursement and Administration and Human Resource Department, Public relations Unit
		Revised ZHELB's loans repayment guidelines and procedures in place	0	4	1	1	1	1	Revise the ZHELB's loans repayment guidelines and procedures	Loans Repayment and Recovery Department, HR Department

PERSPECTIVES	STRATEGIC OBJECTIVES	MEASURES (KPI)	BASELINE	TARGET 2021/2025	TARGET 2021 /22	TARGET 2022 /23	TARGET 2023 /24	TARGET 2024 / 25	STRATEGIC INITIATIVES	INITIATIVE OWNER
		Number of meetings with Public and Private Organizations	2	8	2	2	2	2	Partnership with Public and Private Sector Organizations on loans repayment and recovery procedures	Loans Repayment and Recovery Department, Public relations Unit
		List of National priorities areas	1	4	1	1	1	1	Review loans and scholarship priorities areas as provided by Planning Commission	Loans Disbursement and Administration and Human Resource Department, Public relations Unit
		Number of new loaned student selected	1,753	5504	1,054	1,300	1,500	1,650	Adherence to criteria for loans and scholarship applications during selection processes	Loans Disbursement and Administration and Human Resource Department, Public relations Unit
		number of new students loaned / amount of funds spent	1,753	5504	1,054	1,300	1,500	1,650	Provide loans to eligible students	Loans Department
		number of continuing students loaned / amount of funds spent		12,039	3,133	3,019	2,987	2,900		
		number of students attained scholarship	72	750	150	175	200	225	Provide scholarship to eligible students	Loans Department, Public relations
		number of new students attained SMZ scholarship / amount of funds spent	60	60	20	10	15	15	Provide SMZ scholarships to A-level students attaining higher First Division	Loans Department
Financial Stewardship	Ensured equitable access to loans and scholarship provision									

PERSPECTIVES	STRATEGIC OBJECTIVES	MEASURES (KPI)	BASELINE	TARGET 2021/2025	TARGET 2021 /22	TARGET 2022 /23	TARGET 2023 /24	TARGET 2024 / 25	STRATEGIC INITIATIVES	INITIATIVE OWNER
		number of continuing students attained SMZ scholarship / amount of funds spent	100	646	185	161	146	154		
Financial Stewardship	Strengthened ZHELB's financial capacity and sustainability	Percentage of received funds against approved budget	100%	100%	100%	100%	100%	100%	Prepare strategies for mobilization of more Government funds	Loans Department & Accounting Unit
		Number of follow up meetings	12	48	12	12	12	12	Liaise with the Ministry of Finance for timely allocation of government budgetary funds	Loans Department & Accounting Unit
		Number of meetings with public and private sectors	0	8	2	2	2	2	Develop advocacy programmes for sensitising public and private sectors on financing higher education	Public relations Unit, Loans Department, Planning Division & Accounting Unit
		Fund contribution guidelines in place	0	2	1		1		Develop guidelines on funds contribution to Higher Education Fund	Administration and HR Department, Loans Disbursement Department
		Amount of funds / study opportunities obtained	0	4	1	1	1	1	Prepare and submit Fund raising proposal to potential Donor	Public relations Unit, Loans Department, Planning Division & Accounting Unit
		Amount of funds collected		21.8 B	4.5 B	5.3 B	5.8 B	6.2 B	Strengthen the mechanism for fund	Loans Department

PERSPECTIVES	STRATEGIC OBJECTIVES	MEASURES (KPI)	BASELINE	TARGET 2021/2025	TARGET 2021 /22	TARGET 2022 /23	TARGET 2023 /24	TARGET 2024 / 25	STRATEGIC INITIATIVES	INITIATIVE OWNER
									collection from ZHELB internal sources	
		Amount of return from investment	400 M	1850	250	400	500	700	Widen ZHELB investment portfolio	Loans Department & Accounting Unit
Financial Stewardship	increase loans repayment and recovery	Amount of funds repaid	3.0 billion	17.9	3.7	4.3	4.7	5.2	Trace beneficiaries through their employers and call for repayment of loans	Loans Repayment and Recovery Department
		Number of defaulters identified	0	445	70	100	125	150	Collaboration with ZSSF, TRA, ZRB, Zanzibar Civil Status Registration Agency, National Identification Authority (NIDA), Zanzibar Business and Property Registration Agency and others in tracking and identifying defaulters to facilitate the repayment and recovery process	Loans Repayment and Recovery Department
		Number of new beneficiaries start repayment	975	6400	1200	1500	1700	2000	Strengthen existing mechanism for loans repayment and recovery from unemployed and self-employed beneficiaries	Loans Repayment and Recovery Department

PERSPECTIVES	STRATEGIC OBJECTIVES	MEASURES (KPI)	BASELINE	TARGET 2021/2025	TARGET 2021 /22	TARGET 2022 /23	TARGET 2023 /24	TARGET 2024 / 25	STRATEGIC INITIATIVES	INITIATIVE OWNER
		Number of meetings conducted	2	8	2	2	2	2	Conduct awareness and sensitization meetings to encourage beneficiaries to voluntarily repay their loans	Public relations Unit, Loans Department and Legal Unit
		Reviewed ZHELB structures, rules, regulations and policies in place	0	3	0	1	1	1	Revise ZHELB Act, regulations and guidelines for improved loans repayment	Public relations Unit, Planning Division and Legal Unit
Internal Business and Governance Processes	Strengthened collaboration, partnership and networking with Higher Learning Institutions and regulatory bodies	Number of MOUs signed	21	61	15	16	15	15	Develop and sign MOUs with higher learning institutions and regulatory bodies (TCU, NACTE, NECTA)	Public relations and Legal Unit
		Number of loans Desk Officers contacted	32	244	61	61	61	61	Sharing of information with Higher Learning Institutions via loan desk officers/Accountants.	Loans Department & ICT Unit
		Number of meetings conducted	2	4	1	1	1	1	Organize reflective meetings with higher learning institutions	Public relations Unit and Loans Department
		Number of seminars, workshops attended	1	20	5	5	5	5	Participate in forums, seminars, and workshops at the local and regional level	HR Department, Loans Department and Public relations Unit

PERSPECTIVES	STRATEGIC OBJECTIVES	MEASURES (KPI)	BASELINE	TARGET 2021/2025	TARGET 2021 /22	TARGET 2022 /23	TARGET 2023 /24	TARGET 2024 / 25	STRATEGIC INITIATIVES	INITIATIVE OWNER
		New branch/ Office in Tanzania Mainland established	0	1		1			Establish a new ZHELB Branch/ Office in Tanzania Mainland	
		Number of colleges/universities visited	2	244	61	61	61	61	Conduct periodic visits to higher learning Institutions for verification and exchange of information	Accounting Unit & Loans Department
Internal Business and Governance Processes	Improved data management system and Statistics	Percentage of automated ZHELB operations through web-based data system	20%	100%	25%	25%	25%	25%	Migration of data from the existing database to a new web-based Database (ZOLAS)	ICT Unit, loans Department & Loans repayment Department
		Number of reports disseminated, published and shared with key stakeholders	4	16	4	4	4	4	Update ZHELB data	ICT Unit, loans Department & Loans repayment Department
		Number of reports disseminated	12	16	4	4	4	4	Collect, compile, process and store routine data	HR Department, Loans Department and loans Department & Loans repayment Department
		Number of progress reports disseminated	12	16	4	4	4	4	Develop monthly, quarterly, annual and on-demanded reports	HR Department
		Number of Reports Disseminated	5	4	1	1	1	1	Disseminate published report to the stakeholders	HR Department

PERSPECTIVES	STRATEGIC OBJECTIVES	MEASURES (KPI)	BASELINE	TARGET 2021/2025	TARGET 2021 /22	TARGET 2022 /23	TARGET 2023 /24	TARGET 2024 / 25	STRATEGIC INITIATIVES	INITIATIVE OWNER
Learning and Institutional Capacity	Improved ICT infrastructures	Risk management and operational guideline in place	0	2	1		1		Develop risk management and operational guidelines	ICT Unit, Procurement Unit, HR Department
		Percentage of ICT infrastructure improved		100	40	70	80	100	Improve security, reliability and efficiency of ICT infrastructures	ICT Unit
		Percentage of the efficiency of ZHEL B web-based system in operation		0	80	90	100	100	Administer, maintain and control ZHEL B web-based system for operation	ICT Unit, Procurement Unit, HR Department
		Functioning backup infrastructure	-	2		1	1		Develop and implement Disaster Recovery and Business Continuity	ICT Unit
		number of training provided		4	1	1	1	1	Provision of training to HLI's Loans Desk Officers	ICT Unit, Public relations unit, Loans Department &HR Department
		Percentage of ZHEL B ICT support and infrastructure installed, configured and documented		100	40	60	80	100	Install, configure, document and support ICT and network infrastructures	ICT Unit
		Percentage of automated ZHEL B operations through a web-based data system	20%	100	65	80	100	100	Implementation of automation and integration of ZHEL B web-based system with key institution's database	ICT Unit

PERSPECTIVES	STRATEGIC OBJECTIVES	MEASURES (KPI)	BASELINE	TARGET 2021/2025	TARGET 2021 /22	TARGET 2022 /23	TARGET 2023 /24	TARGET 2024 / 25	STRATEGIC INITIATIVES	INITIATIVE OWNER
		ZHELB Head Office constructed	-	1	40%	40%	20%		Construction of ZHELB's Head office in Unguja	Procurement Unit, HR Department
Learning and Institutional Capacity	Improved conducive working environment	ZHELB Pemba Coordination Office constructed	-	1	40%	40%	20%		Construction of New ZHELB's Pemba Coordination office in Pemba	Procurement Unit, HR Department
		New office equipment purchased, including a. Air conditioners, b. Computers, c. Printers, d. Photocopiers, e. Overhead projectors, f. Server machine and g. Scanners	a. - 6 b. - 28 c. - 14 d. - 4 e. - 2 f. - 1 g. - 4	a. - 5 b. - 12 c. - 8 d. - 3 e. - 4 f. - 6 g. - 10	a. - 1 b. - 2 c. - 1 d. - 1 e. - 1 f. - 1 g. - 1	a. - 0 b. - 1 c. - 0 d. - 1 e. - 1 f. - 0 g. - 3	a. - 2 b. - 3 c. - 2 d. - 1 e. - 1 f. - 1 g. - 2	a. - 2 b. - 3 c. - 3 d. - 0 e. - 1 f. - 1 g. - 2	Procure new office operational equipment (Air conditioners, computers, printers, photocopiers, overhead projectors, server machine and scanners)	Procurement Unit, HR Department
		new office furniture purchased. a. tables, b. chairs and c. file cabinets	a. - 33 b. - 47 c. - 14	a. - 16 b. - 20 c. - 16	a. - 2 b. - 4 c. - 2	a. - 2 b. - 2 c. - 2	a. - 4 b. - 5 c. - 6	a. - 5 b. - 6 c. - 5	Procure new office Furniture/ Curtains and Flooring	Procurement Unit, HR Department
		New office stationeries purchased (A4 papers, pens, box files, marker pens, flip charts and writing pads/note books)	a. - 27 b. - 3 c. - 5 d. - 5 e. - 4 f. - 15	a. - 143 b. - 20 c. - 100 d. - 40 e. - 36 f. - 80	a. - 30 b. - 5 c. - 25 d. - 10 e. - 7 f. - 20	a. - 35 b. - 5 c. - 25 d. - 10 e. - 9 f. - 20	a. - 38 b. - 5 c. - 25 d. - 10 e. - 10 f. - 20	a. - 40 b. - 5 c. - 25 d. - 10 e. - 10 f. - 20	Procure office stationeries (A4 papers, pens, box files, marker pens, flip charts and writing pads/note books)	Procurement Unit, HR Department

PERSPECTIVES	STRATEGIC OBJECTIVES	MEASURES (KPI)	BASELINE	TARGET 2021/2025	TARGET 2021 /22	TARGET 2022 /23	TARGET 2023 /24	TARGET 2024 / 25	STRATEGIC INITIATIVES	INITIATIVE OWNER
		Number of sets of kitchen utensils procured	-	2	1			1	Procure kitchen utensils for the Board during special indoor meetings and other ceremonies.	Procurement Unit, HR Department
		number of motorcycles procured	8	6	2	1	2	1	Procure 6 motorcycles to facilitate follow up	Procurement Unit, HR Department
		New office motor vehicle for the Pemba coordination office procured	-	1	1				Procure new office motor vehicle for Pemba coordination office	Procurement Unit, HR Department
Learning and Institutional Capacity	Strengthening staff capacity	Capacity needs assessment report	1	4	1	1	1	1	Conduct capacity needs assessment for ZHELB staff	Human Resource Department
		A capacity development plan in place	1	1	1				Develop a capacity development plan for ZHELB staff	Human Resource Department
		Number of staff trained	9	28	7	6	8	7	Provide training to ZHELB staff	Human Resource Department & Account Unit
		number of exchange programmes established	1	17	5	3	4	5	Conduct exchange programmes for sharing experiences between ZHELB staff and other collaborating institutions	Human Resource Department & Public relations
		number of technical people outsourced	1	10	3	3	2	2	Co-opt technical person from other institutions for a specific time task	Human Resource Department

PERSPECTIVES	STRATEGIC OBJECTIVES	MEASURES (KPI)	BASELINE	TARGET 2021/2025	TARGET 2021 /22	TARGET 2022 /23	TARGET 2023 /24	TARGET 2024 / 25	STRATEGIC INITIATIVES	INITIATIVE OWNER
		number of staff recruited	1	11	2	3	2	4	Recruitment of new staff	Human Resource Department
		Number of staff who got benefits and incentives	329,000	152	38	38	38	38	Provide staff benefits and incentive	Human Resource Department
		number of workshops and seminars attended	1	13	3	4	2	4	Organize and attend workshops and seminars for sharing experience	Human Resource Department
		succession plan in place	0	40	10	10	10	10	Manage mentoring and succession plan	Human Resource Department
		operational procedures updated	0	4	1	1	1	1	Update and formulate operational procedures	Human Resource Department

CHAPTER FIVE

BUDGETING AND FINANCING OF STRATEGIC PLAN

The ZHELB Five Years Strategic Plan estimates a budget of TZS **70.64 billion** for implementing its activities, in which **TZS 11.56 billion** for the first year, **TZS 13.16** for the second year, **TZS 12.21** for the third year, **TZS 16.19** for the fourth year and **TZS 17.50 billion** for the final year. The expected budget for each year with respective objectives is shown below:-

Table 5: Budgeting and Financing of Strategic Plan

STRATEGIC OBJECTIVES	COSTING "000"					
	2020 / 21	2021 / 22	2022 / 23	2023 / 24	2024 / 25	2020 / 2025
Enhanced ZHELB's services delivery / Increase awareness of ZHELB services	24,786	21,322	21,088	22,159	21,266	110,621
Ensured equitable access to loans and scholarship provision	10,859,593	12,262,806	16,678,072	16,994,869	17,286,671	74,082,011
Strengthened ZHELB financial capacity and sustainability	20,473	20,542	19,036	20,666	18,034	98,751
Increase loans repayment and recovery	14,646	50,105	71,799	46,890	47,403	230,843
Strengthened collaboration, partnership and networking with Higher Learning Institutions and regulatory bodies	37,971	38,574	87,551	40,435	40,005	244,536
Improved data management system and Statistics	19,298	20,735	20,642	20,290	20,750	101,715
Improved ICT infrastructures	72,554	80,105	64,696	54,947	62,668	334,970
Improved conducive working environment	65,975	202,679	74,380	79,092	91,609	513,735
Strengthening staff capacity	451,104	469,332	497,986	506,504	513,478	2,438,404
GRAND TOTAL	11,566,400	13,166,200	17,535,250	17,785,852	18,101,884	78,155,586

SOURCES OF FUNDS

- Government Budgetary Fund/ Subvention
- ZHELB Internal Revenue Sources
- Development Partners

CHAPTER SIX

MONITORING AND EVALUATION AND REPORTING

6.1 INTRODUCTION

The Monitoring and Evaluation (M&E) of the ZHELB Strategic Plan is a routine task used to review the planned strategic activities during the execution of the ZHELB Five-Year Strategic Plan. ZHELB's M&E Plan will be developed to ensure the ZHELB Strategic Objectives are accomplished within the expected time frame and take necessary measures for the timely implementation of the plan.

6.2 TOOLS FOR M&E OF THE ZHELB STRATEGIC PLAN

Analytical Documentary Review: This involves critical analysis of the ZHELB's operational documents, including (but not limited to) ZHELB periodic operational and performance reports, student's payment documents, Management Meetings Minutes and resolution. This helps ZHELB to identify challenges for the execution of the SP and restructure plans for the attainment of the goals and objectives

Consultations: The Monitoring and Evaluation of SP will also involve extensive consultation with stakeholders at Ministries and the Government. The informant interviews and consultative meetings with ZHELB's staff and Management, also key stakeholder institutions, will form a major source of primary data and provide them with the opportunity to elicit their views on ZHELB's Strategic plan implementation over the year, the constraints and achievements realised, lessons learned and their aspirations for ZHELB interventions

In-Depth Interviews: The M&E Team will use in-depth interviews to collect data from selected key informants, including ZHELB's Director, Managers and Head of Units, to get informed during the implementation of this Plan. The findings will be used to redirect and instruct the initiatives to achieve the goals

Focus group interviews: This also will be M&E tool for data collection, where the M&E Team will separately arrange a group discussion with the ZHELB's Management and Staff and various stakeholders, including beneficiary students, to express their perceptions, experiences and understandings about the operation of the ZHELB.

6.3 REPORTING APPROACHES

ZHELB's official meetings

The ZHELB Board of Directors meets every quarter for a performance review of the ZHELB's operations in line with the ZHELB's Strategic Goals and Objectives to maximise efficiency in service delivery. The Board of Directors ensures the implementation Strategic Plan focuses on fulfilling the ZHELB's vision and mission. The management team meet periodically to oversee the performance of daily activities. The findings from the meetings are used to take measures and set targets and strategic initiatives to facilitate the attainment of broad objectives.

Periodic Performance Review Reports

The monitoring and evaluation of the ZHELB Strategic Plan will be undertaken through monthly, quarterly, semi-annual, and annual reports to assess progress towards the attainment of the strategic objectives. The reviews will be undertaken at the departmental, functional unit and individual levels to inform the ZHELB management of the achievements and challenges encountered during the execution of the ZHELB Strategic Plan

CHAPTER SEVEN

STRATEGIC PLAN RISKS AND MANAGEMENT PLAN

7.1 KEY ASSUMPTIONS

Key assumptions for successful implementation of the ZHELB Strategic Plan include the following:

- Government budgetary funds increase gradually to cover the increasing number of qualified applicants.
- Timely allocation of budgetary funds from the Revolutionary Government of Zanzibar.
- Minimum change for Macro-economic variables
- A level of student's performance improves gradually
- The repayment and recovery increased by 10% annually
- Recruit competent staff and multidisciplinary staff
- Minimum variation of costs for financing higher education
- Graduate beneficiaries repay their loans timely
- Donor Countries and Multinational Cooperation continue financing higher education

7.2 RISKS AND MANAGEMENT PLAN

The risk; are the bad things that can occur and lead to the poor achievement of the goals. It refers to as Control Critical Priorities on a ZHELB programme's achievement. Risk comprises uncertainty about ZHELB's effect/implications (normally negative, undesirable) on the provision and recovery of loans with respect to set goals. The risk can be of three types:

- **Low:** Addresses a potential improvement opportunity in operational efficiency and effectiveness.
- **Medium:** Addresses a control weakness or operational issues that management should resolve within a reasonable period.
- **High:** Addresses a fundamental control weakness or significant operational issues that management should resolve as a priority.

Management Plan; these are the interventions that ZHELB will take to overcome/ rescue the possibility of negative outcomes

ZHELB calculate the expected risk and sets a management plan for the attainment of the set goals at minimum constraints, as articulated in Table 6 below:

Table 6: The ZHELB risks and Management Plan for SP execution

RISK	DESCRIPTION	RISK TYPE	LIKELIHOOD OF RISK	IMPACT OF THE RISK	MITIGATION PLAN
Dependency on a single source of funds	Currently, The Revolutionary Government of Zanzibar remain the sole financer (90%) of ZHELB operation	Financial	High	A decline in the number of students sponsored Failure to pay students' stipend fund Delay in payment of students' direct cost	Develop sensitization and advocacy programmes to mobilise more funds and other study opportunities to support the increasing number of needy students
Loan repayment and recovery	There has been a large number of graduates whose loans have already matured but have not yet started to repay the loan	Operational	High	Threat to the financial sustainability of ZHELB	Review the ZHELB structures, rules, regulations and policies to strengthen the capacity to track and identify graduate loan beneficiaries Review of ZHELB's Act No.3 of 2011
Debt Weaving	ZHELB weave some amount of debt to beneficiaries undertaking their studies overseas	Financial	High	Affect ZHELB's financial capacity A decline in the number of students sponsored	Have an effective strategy for financing students in the overseas Universities
RGZ Scholarship	The number of RGZ sponsorships have been doubled annually since 2016	Financial	Medium	Budget deficit Threat to the financial sustainability of ZHELB	Having guidelines for RGZ scholarship provision Request special funds from the Revolutionary Government of Zanzibar for RGZ scholarships
Oversea students	The costs of financing overseas students are very high, while there has been a recently increased number of students undertaking their studies outside Tanzania Universities	Financial	High	Budget deficit	Provision of guidelines for loans for students undertaking overseas studies Sensitisation and advocacy programmes to mobilise students to join local higher learning institutions

RISK	DESCRIPTION	RISK TYPE	LIKELIHOOD OF RISK	IMPACT OF THE RISK	MITIGATION PLAN
Bad debtors	There have been many beneficiaries who willingly not repay their loans	Financially	Medium	Threat to the financial sustainability of ZHELB Affect ZHELB's financial capacity	Application of laws and penalties Effective mechanisms for tracking and identification of beneficiaries
Value Retention Rate	ZHELB recover loans from beneficiaries at zero retention cost	Operational	Medium	Affect ZHELB's financial capacity	Application of administration cost

CHAPTER EIGHT

IMPLEMENTATION OF THE STRATEGY PLAN

Table 7: Implementation Plan

STRATEGIC OBJECTIVES	MEASURES (KPI)	STRATEGIC INITIATIVES	INITIATIVE OWNER	COSTING "000"					
				2020 / 21	2021 / 22	2022 / 23	2023 / 24	2024/ 25	TOTAL COST
Enhanced ZHELB services delivery / Increase awareness of ZHELB services	Number of meetings conducted	Conduct advocacy programmes on procedures and conditions for acquiring loans and scholarships, repayment and recovery of loan	Loans Disbursement, Loans Repayment and Recovery Department, Public relations	4,598	3,147	4,281	4,200	4,387	20,613
	Number of Survey reports produced	Conduct customers' satisfaction survey	Loans Disbursement and Administration and Human Resource Departments	4,217	4,851	4,281	3,819	4,297	21,465
	Revised ZHELB loans provision and scholarship guidelines in place	Revise the ZHELB loan provision and scholarships guidelines	Loans Disbursement and Administration and Human Resource Departments, Public relations Unit	3,598	1,870	1,913	1,972	1,795	11,148
	Revised ZHELB loans repayment guidelines and procedures in place	Revise the ZHELB loans repayment guidelines and procedures	Loans Repayment and Recovery Department, HR Department	2,720	1,630	1,456	2,516	1,600	9,922
	Number of meetings with Public and Private Organizations	Partnership with Public and Private Sector Organizations on	Loans Repayment and Recovery Department, Public relations Unit	9,653	9,824	9,157	9,652	9,187	47,473

		loan repayment and recovery procedures							
				24,786	21,322	21,088	22,159	21,266	110,621
Ensured equitable access to loans and scholarship provision	List of National priorities areas	Review loans and scholarship priorities areas as provided by Planning Commission	Loans Disbursement and Administration and Human Resource Departments, Public relations Unit	5,891	4,865	5,891	5,892	4,866	27,405
	Number of new loaned student selected	Adherence to criteria for loans and scholarship application during selection processes	Loans Disbursement and Administration and Human Resource Departments, Public Relations Unit	5,210	5,647	5,712	5,502	5,127	27,198
	Number of new students loaned / amount of funds spent	Provide loans to eligible students	Loans department	1,353,752	1,268,008	6,506,237	6,706,237	6,854,262	22,688,496
	Number of continuing students loaned / amount of funds spent			8,833,340	9,989,136	9,325,609	9,350,198	9,448,616	46,946,899
	Number of students attained scholarship	Provide scholarship to eligible students	Loans Department, Public Relations	4,300	3,650	4,100	3,870	4,152	20,072
	Number of new students attained RGZ scholarship / amount of funds spent	Provide RGZ scholarships to A-level students attaining higher First Division	Loans Department	264,400	691,900	365,320	429,173	445,178	2,195,971
	Number of continuing students who attained RGZ			392,700	299,600	465,203	493,997	524,470	2,175,970

	scholarships/amount of funds spent								
				10,859,593	12,262,806	16,678,072	16,994,869	17,286,671	74,082,011
Strengthened ZHELB's financial capacity and sustainability	Percentage of received funds against approved budget	Prepare strategies for mobilization of more Government funds	Loans Department & Accounting Unit	872	1,750	1,933	2,144	2,034	8,733
	Number of follow up meetings	Liaise with Ministry of Finance for timely allocation of government budgetary funds	Loans Department & Accounting Unit	1,200	1,212	2,900	2,149	2,104	9,565
	Number of meetings with Public and Private sectors	Develop advocacy programmes for sensitizing public and private sectors on financing higher education	Public relations Unit, Loans Department, Planning Division & Accounting Unit	9,812	6,500	6,699	5,524	5,673	34,208
	fund contribution guidelines in place	Develop guidelines on funds contribution to Higher Education Fund	Administration and HR Department, Loans Disbursement Department	-	2,430	-	2,500		4,930
	Amount of funds / study opportunities obtained	Prepare and submit Fund raising proposal to potential Donor	Public relations Unit, Loans Department, Planning Division & Accounting Unit	4,620	4,500	4,166	3,815	4,182	21,283
	Amount of funds collected	Strengthen mechanism for fund collection from ZHELB internal sources	Loans Department	1,189	1,235	1,508	1,836	1,462	7,230

	Amount of return from investments	Widen ZHELB investment portfolio	Loans Department & Accounting Unit	2,780	2,915	1,830	2,698	2,579	12,802
SUBTOTAL				20,473	20,542	19,036	20,666	18,034	98,751
increase loans repayment and recovery	Amount of funds repaid	Trace beneficiaries through their employers and call for repayment of loans	Loans Repayment and Recovery Department	1,625	17,250	18,109	18,125	18,001	73,110
	Number of defaulters identified	Collaboration with ZSSF, TRA, ZRB, Zanzibar Civil Status Registration Agency, National Identification Authority (NIDA), Zanzibar Business and Property Registration Agency and others in tracking and identifying defaulters to facilitate the repayment and recovery process	Loans Repayment and Recovery Department	1,572	16,935	16,238	17,118	17,007	68,870
	Number of beneficiaries start repayment	Strengthen existing mechanism for loans repayment and recovery from unemployed and self-employed beneficiaries	Loans Repayment and Recovery Department	6,851	7,130	8,129	6,925	7,584	36,619

	Number of meetings conducted	Conduct awareness and sensitization meetings to encourage beneficiaries to voluntarily repay their loans	Public relations Unit, Loans Department and Legal Unit	4,598	4,900	4,632	4,722	4,811	23,663
	Reviewed ZHELB structures, rules, regulations and policies in place	Revise ZHELB Act, regulations and guidelines for improved loans repayment	Public Relations Unit, Loans Department and Legal Unit	-	3,890	24,691	-	-	28,581
				14,646	50,105	71,799	46,890	47,403	230,843
Strengthened collaboration, partnership and networking with Higher Learning Institutions and regulatory bodies	Number of MOUs signed	Develop and sign MOU with higher learning institutions and regulatory bodies (TCU, NACTE, NECTA)	Public Relations and Legal Unit	16,800	17,423	66,433	19,200	18,750	138,606
	Number of loans Desk Officers contacted	Sharing of information with Higher Learning Institutions via loan desk officers/Accountants.	Loans Department & ICT Unit	2,590	2,695	2,489	2,568	2,600	12,942
	Number of meeting conducted	Organize reflective meetings with higher learning institutions	Public Relations Unit and Loans Department	4,951	4,860	5,211	4,977	5,001	25,000
	Number of seminars, workshops attended	Participate in forum, seminars, workshops at local and regional level	HR Department, Loans Department and Public relations Unit	4,985	5,136	5,020	5,190	5,014	25,345

	Number of colleges/universities visited	Conduct periodic visits to higher learning Institutions for verification and exchange of information	Accounting Unit & Loans Department	8,645	8,460	8,398	8,500	8,640	42,643
				37,971	38,574	87,551	40,435	40,005	244,536
Improved data management system and Statistics	Percentage of automated ZHELB operations through web-based data system	Migration of data from existing database to new web-based Database (ZOLAS)	ICT Unit, Loans Department & Loans Repayment Department	10,450	11,640	10,980	10,300	11,000	54,370
	Number of reports disseminated, published and shared with key stakeholders	Update ZHELB data	ICT Unit, loans Department & Loans Repayment Department	4,200	4,210	3,980	3,718	4,010	20,118
	Number of reports disseminated	Collect, compile, processing and store of routine data	HR Department, Loans Department and loans Department & Loans repayment Department	1,800	1,625	1,759	2,013	1,956	9,153
	Number of progress reports disseminated	Develop monthly, quarterly, annual and on-d demanded reports	HR Department	450	760	803	809	680	3,502
	Number of Reports Disseminated	Disseminate published reports to the stakeholders	HR Department	2,398	2,500	3,120	3,450	3,104	14,572
				19,298	20,735	20,642	20,290	20,750	101,715

Improved ICT infrastructures	Risk management and operational guideline in place	Develop risk and management operational guidelines	ICT Unit, Procurement Unit, HR Department	3,502	8,015	7,952	2,579	2,649	24,697
	ICT infrastructures improved	Improve security, reliability and efficiency of ICT infrastructures	ICT Unit	17,952	11,450	11,280	13,008	11,980	65,670
	Percentage of efficiency of ZHELB Web based system in operation	Administer, maintenance and control ZHELB web based system for operation	ICT Unit, Procurement Unit, HR Department	11,980	10,450	9,582	9,925	9,860	51,797
	Functioning backup infrastructure	Develop and implement Disaster Recovery and Business Continuity	ICT Unit	6,150	12,472	13,520	8,246	6,150	46,538
	number of training provided	Provision of training to HLI's Loans Desk Officers	ICT Unit, Public relations unit, Loans Department & HR Department	15,000	19,000	1,400	2,300	13,200	50,900
	ZHELB ICT support and infrastructures installed, configured and documented	Install, configure, document and support ICT and network infrastructures	ICT Unit	8,450	8,359	8,100	7,189	7,829	39,927
	Percentage of automated ZHELB operations through web-based data system	Implementation of automation and integration of ZHELB web based system with key institution's database	ICT Unit	9,520	10,359	12,862	11,700	11,000	55,441

				72,554	80,105	64,696	54,947	62,668	334,970
Improved conducive working environment	ZHELB Office constructed	Construction of new office in Unguja	Procurement Unit, HR Department	-	-	-	-	-	-
	New office equipment purchased, including a. Air conditioners, b. Computers, c. Printers, d. Photocopiers, e. Overhead projectors, f. Server machine and g. Scanners	Procure new office operational equipment (Air conditioners, computers, printers, photocopiers, overhead projectors, server machine and scanners)	Procurement Unit, HR Department	33,015	34,531	32,991	34,718	35,289	170,544
	New office furniture purchased. A. Tables, b. Chairs and c. File cabinets	Procure new office furniture including (tables, chairs and file cabinets)	Procurement unit, HR department	14,980	25,690	17,495	19,324	19,000	96,489
	New office stationeries purchased (A4 papers, pens, box files, marker pens, flip charts and writing pads/note books)	Procure office stationeries (A4 papers, pens, box files, marker pens, flip charts and writing pads/note books)	Procurement Unit, HR Department	17,980	25,720	20,394	21,550	20,800	106,444
	Number of sets of kitchen utensils procured	Procure kitchen utensils for the board use during special indoor meetings and other	Procurement Unit, HR Department	-	9,738	-	-	9,520	19,258

		ceremonies.							
	Number of motorcycles procured	Procure 6 motorcycles to facilitate follow up	Procurement Unit, HR Department	-	7,000	3,500	3,500	7,000	21,000
	New office motor vehicle for Pemba coordination office procured	Procure new office Motor Vehicle for Pemba coordination office	Procurement Unit, HR Department	-	100,000	-	-	-	100,000
				65,975	202,679	74,380	79,092	91,609	513,735
Strengthening staff capacity	Capacity need assessment reports	Conduct capacity need assessment to ZHELB staff	Human Resource Departments	1,280	1,460	2,620	2,620	2,620	10,600
	Capacity development plan in place	Develop a capacity development plan for ZHELB staff		1,520	3,450	2,500	2,500	2,500	12,470
	Number of staff trained	Provide training to ZHELB staff	Human Resource Departments	14,020	14,048	51,092	51,092	51,092	181,344
	Number of exchange programmes established	Conduct exchange programmes for sharing experience between ZHELB staff and other collaborating institutions	Human resource departments	12,058	12,550	12,460	12,022	12,336	61,426
	Number of technical people outsourced	Co-opt technical persons from other institutions for a specific time period task	Human resource departments	6,250	7,842	8,265	7,915	8,158	38,430

	Number of staff recruited	Recruitment of new staff	Human resource departments	1,970	7,842	8,265	7,915	8,017	34,009
	Number of staff who got benefits and incentives	Provide staff benefits and incentive	Human Resource Departments	396,000	401,700	390,400	401,920	407,580	1,997,600
	Number of workshops and seminars attended	Organize and attending workshops and seminars for sharing experience	Human resource departments	13,890	14,136	16,369	14,500	16,000	74,895
	Succession plan in place	Manage mentoring and subsection plan		850	1,450	1,550	1,200	1,000	6,050
	Operational procedures updated	Update and formulate operational procedures		3,266	4,854	4,465	4,820	4,175	21,580
				451,104	469,332	497,986	506,504	513,478	2,438,404
				11,566,400	13,166,200	17,535,250	17,785,852	18,101,884	78,155,586