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**Abstract**

Financing of higher education (HE) through provision of student loans has become the most popular strategy globally for funding undergraduate degrees; hence, widening participation in HE depends crucially on socially just distribution of loans. Tanzanian financial assistance policy aims to support students from low-socio-economic status (SES) backgrounds. This study explores the extent to which the loan scheme in Tanzania enables HE participation of students from the low-SES backgrounds. The study is guided by Critical Theory philosophical perspectives and applies Nancy Fraser's theory of social justice. Through Fairclough's Critical Discourse Analysis, issues of redistribution and recognition in the distribution of student loans are investigated with regard to opportunities for students from the low SES to access them. Findings of this study show discrepancy between the purposes of the financial assistance policy and the loan scheme on the one hand and the design of the loan scheme on the other hand. This study recommends that the Higher Education Student Loans Board revise its criteria for issuing of loans and the means-testing formula in order to create more

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opportunities for HE participation for students from low-SES backgrounds. (HRK / Abstract  
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