

**Swahili transcript:**

Nicholas: Ukiangalia mambo ya mikopo unakuja kuhakikisha kwamba mtu ana uwezo wa kujilipia aweze kujilipia kutokana na mali anazomiliki. Unafikiri kwamba ukiangalia kijamii, hatuna mfumo ambao kwamba tunaweka kumbukumbu ya mali ambazo kwamba Fulani ana mali kiasi hiki, ukiangalia kwamba tunavyojua ni sehemu kubwa ya wananchi wa Tanzania hawalipi kodi. Najua kwamba katika kodi kawaida ndio kwamba huyu mtu ana kipato kiasi gani na ana mali kiasi gani. Sasa ukiangalia kwamba unafikiri kwamba labda serikali ingeanza kwanza kuwahimiza watu warekodi mali walizonazo walipie kodi halafu ndio mfumo wa mikopo uje baadae baada ya kuwa na uhakika wa kuhakikisha mali walizonazo ama huu mfumo uachwe kabisa iangalie jambo jingine?

Fortunatus: Kwa sababu mimi hapa nikiangalia katika suala la mali kwa mfano huko vijijini, wanavyoweka mali, wanaweza kuweka hata nyumba, kiwanja, na nini. Lakini kuna sehemu nyingine huko vijijini viwanja havijapimwa, na hata hapa hapa mjini, kuna sehemu nyingine viwanja havijapimwa, sehemu nyingi sana viwanja havijapimwa. Kwa hiyo yaani suala la mali ndio liwekwe kwamba ndio kwa ajili ya kuweza kupata mkopo, kwamba uweke mali Fulani, huwezi, utaweka mali gani? Hauna kiwanja ambacho kimepimwa ambacho ni cha kwako, unaona? Kwa hiyo inakuja kuwa tatizo lingine hapo, ukiacha sehemu ya kodi peke yake.

Nicholas: Halafu pia kuna mtu ambaye niliongea naye anakaribia kumaliza chuo anasema kwamba inakuwa vigumu pia kwenye soko la ajira. Kwa hiyo unafikiri ukiangalia kwamba umepata mkopo umemaliza tuseme, halafu na soko la ajira na lenyewe lina utata, ndio sasa hivi Afrika ya Mashariki tunafungua soko hilo kwa ajili ya watu wa Kenya na Uganda. Kwa hiyo sasa ukiangalia kwamba mtu amepata mkopo na amemaliza, sasa je akija kupata kazi na elimu aliyonayo, je ule mkopo utaweza kulipika ama?

Andrew: Ukiangalia soko la ajira ni gumu, kwa sababu sasa hivi watu wanaomaliza chuo ni wengi kuliko uwezo wa soko la ajira kuwepo, unaona? At least kwa wasomi wa siku za

nyuma kazi zilikuwa nyingi kuliko wataalamu waliopo. Lakini sasa hivi tunaanza ku-saturate to market, kwa hiyo inabidi wale ambao ndio bora zaidi peke yao, au ambaye familia yake ina links ndio anaweza akapata ajira. Kwa mtu wa kawaida tu hivi inakuwa ni kazi, eeh? Kwamba hata ku-secure kazi inakuwa ni vigumu, kupata kazi tu in general. Kwa hiyo nikija kusema tena apate kazi ambayo itaweza kukimu mahitaji yake, na huyo ni kijana, anaanzisha familia na nini, then, of course na kulipa tena mkopo inakuwa vigumu, inakuwa ni mzigo tena mzito.

Nicholas : Labda kwamba, kwamba ukiangalia pia kwamba wanavyuo sasa hivi Tanzania na halafu sasa hivi shirikisho la Afrika ya Mashariki, kwa hiyo tutakuwa tunashindana moja kwa moja na vyuo vya Kenya na Uganda pamoja na Ruanda ana Burundi. Labda kwamba unafikiri ukiangalia, ukitazama kwamba kwa mfano kwa huu mwaka mmoja uliokuwa chuoni, je elimu yetu inatuandaa kuwa tayari kuingia kwenye ushindani huo ama kuna mapungufu ?

Fortunatus :Mimi nikiangalia naona kwamba kuna mapungufu makubwa sana katika elimu yetu. Ndio wanasema kwamba wana-rank kwamba chuo chetu kina standard kubwa sana uki-co,pare na vyuo vya Kenya na vyuo vya Uganda kwa elimu yao, lakini sisi tuliopo chuo sasa hivi tuanavyoangalia elimu yetu inavyoenda, tunaona hapana, bado elimu yetu ipo chini,sana sana katika haya masomo haya ambayo ni sayansi. Kwa haya masomo mengine ambayo ni law, sociology na nini, wao kidogo naweza kusema kwamba wapo juu kwa sababu wao hawatarajii sana kwenye practical. Ila katika watu ambao wanasoma sayansi, engeneering na nini, nadhani elimu yetu bado, haiwezi ikatutosheleza kuingia kwenye ushindani wa aina yoyote kwa sababu mwanafunzi wa chuo, yaani akimaliza chuo, anaweza kusema amemaliza telecom na nini unategemea kwamba aende akafanye kitu telecom labda kutokana na field yake , lakini hawezi kufanya hicho kitu. Yaani tume-base, tuko theoretical zaidi kuliko practical. Kwa hiyo sidhani kama tunaweza tukaingia kwenye hilo soko na tukafanya competition sanasana labda na watu wa Kenya, eeh ? watu wa Kenya ; ndio elimu yao ni kwamba wakitoka tu form four wanaingia chuo na nini, hawana ile kuingia high school, kuna wengine wanaweza

wakaingia high school na nini, lakini mtu anaweza tu akaingia chuo, lakini wao nadhani iko practical zaidi. Kwa hiyo kwetu itakuwa ni ngumu sana.

Andrew : Na of course ukiangalia naona kama elimu ya vyuo vya Uganda na Kenya vinawaandaa watu kuingia kwenye mfumo wa free market. Kwamba mtu anamaliza anajua kabisa anenda ku-face vipi job market, eeh? Kwamba anaingia kwenye mfumo ambao ni inabidi mtu you know how to sell yourself, kwamba wawe ni resource, unaweza ukawa resource ya kampuni. Kwamba kuna watu wengine vilevile wanataka ile kazi, labda kwa system ya nyuma ilikuwa unajua kabisa kwamba nikimaliza, mimi tayari mambo safi. Lakini kwa sasa hivi hauna ile guarantee, kwamba sasa utafanya vipi ili wewe uweze kupata soko zaidi, mtu anakuwa hajui. Kwa hiyo mtu anakuwa labda ame-relax tu, anajua elimu anayopata inamtosheleza, anakuja anamaliza anakuja anakuta kwamba kitu alichokipata si kabisa yaani ambacho potential employer wako alikuwa anahitaji, sasa atapata wapi hiyo elimu na hajafundishwa jinsi ya kutafuta information kama hiyo. Kwa hiyo inakuja mtu anaishia kuwa frustrurated, na mtu ambaye amesoma miaka mingi, amepoteza miaka mingi, amejitahidi kwa hiyo inakuwa ni loss of time.

### **English translation:**

Nicholas: In getting loans to support higher education, people are supposed to mention what they possess in order to get a loan. However, we don't have that habit of taking note of what we possess, and many Tanzanians don't pay taxes. We measure how much someone owns through taxes. What the government should do is to start encouraging people to register what they own and to pay taxes so that they can get a loan. They need to be sure the loan will be returned, or this system should be abandoned and we should look for something else.

Fortunatus: What they refer to as possessions include a house and a plot. In villages, and even in towns, many plots have not yet been measured. In that sense, if they regard possession to be criteria for getting a loan, that doesn't work. If your plot is not measured, what possession will you show them in order to get a loan? If your plot is not measured, they don't consider that the plot is yours. That is a problem apart from taxes.

Nicholas: I talked to someone who is graduating soon, and he said it is hard to get employment. Let's say he got a loan, and he has finished his studies, and it is hard to get employment. Right now, we are preparing to open a free market in East African

countries, including Kenya and Uganda. Will this person, after graduating and getting a job, will he will be able to return the loan?

Andrew: It is hard to get a job because there is larger number of people who are now graduating from the college as compared to the job openings. Long ago, it was easier to get employment because there were fewer professions compared to job openings. But now the employment market is saturated. Those who have more skills are the ones to get employment. Or if they have relationships with people, they can connect with them and get a job. For low class people, it is very hard to get employment. And if this is a person who is starting his own family, it is hard to get a job in which he will be able to provide for his family while, at the same time, saving money to pay back the loan. It is really a hard task.

Nicholas: As we are preparing to face the East African free market, it is obvious that the college graduates in these countries - Kenya, Uganda, Rwanda and Burundi - will be competing to get employment. From your one year of experience at the college, do you think our education is preparing graduates for free job market opportunities?

Fortunatus: I see that there are a lot of shortcomings in our educational system. Although our education ranks higher than the education system in Kenya and Uganda, we understand how our education is progressing. We are behind, especially in science subjects. Law, sociology and art subjects are doing great because they don't rely much on the practical. But for science subjects and engineering, our education does not compete with real life situations due to a lack of practical experience. For example, a college student who studied telecommunications cannot apply the knowledge he gained from the college to perform tasks which have to do with telecommunications. Our education is more theoretically based than practical. I don't think we will compete with other countries. In Kenya, when they finished form four education, students can join college right away. They don't need to go to high school. Others can go, but it is a choice. Their education is more practical than our education.

Andrew: Of course, the Ugandan and Kenyan educational systems prepare students for the free market. After graduating they know for sure that they are going to face the job market. They know how to sell themselves and be a resource person for a certain company.

Long ago, people knew that after they graduated, they would get a job. Now there is no such guarantee. You need to know how to do to get a job; and many people don't know the strategies for getting jobs. Finally they have come to realize that what they studied doesn't correlate to what the potential employer is looking for. As a result people become frustrated. They studied very hard for many years, and it is like a loss of time, in the sense that the education he got doesn't support him in getting a job.

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