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THE NATIONAL ASSEMBLY


TWELFTH PARLIAMENT – FIFTH SESSION

DEPARTMENTAL COMMITTEE ON EDUCATION AND RESEARCH

DEPARTMENTAL COMMITTEE ON EDUCATION AND RESEARCH

REPORT ON-

THE HIGHER EDUCATION LOANS BOARD (AMENDMENT) BILL, 2020  
(NATIONAL ASSEMBLY BILL NO. 29) BY HON. GIDEON KETER, MP

 <b>THE NATIONAL ASSEMBLY</b> PAPER CARD	
<b>DATE:</b>	10 AUG 2021
	DAY: Tuesday
<b>TABLED BY:</b>	Chairperson, DC on Education & Research
<b>CLERK-AT THE-TABLE:</b>	Getrude chebet

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## **CHAIRPERSON'S FOREWORD**

The Higher Education Loans Board (Amendment) Bill, 2020 (*National Assembly Bill No. 29*) by the Hon. Gideon Keter, MP was read a First Time on Wednesday 9<sup>th</sup> June, 2021 and committed to the Departmental Committee on Education and Research for consideration and reporting to the House, pursuant to Standing Order 127(1).

The Bill seeks to amend the Higher Education Loans Board Act to waive imposition of interest on the principal amount of a loan advanced to the youth and persons with disabilities until such a time as they have secured their first employment.

It also provides that penalty charged on defaulting of the loan shall be charged after securing employment or five years after completion of studies. The aim of this proposals is to reduce the financial burden on recent graduates who are expected to pay large sums of money to the Higher Education Loans Board even before securing employment of becoming financially stable.

Secondly, it sets the percentage of interest that may be charged on the loan advanced at the rate of three per cent.

Pursuant to the provisions of Article 118(1) (b) of the Constitution and Standing Orders 127(3), the Clerk of the National Assembly placed adverts in "Daily Nation" and the "Standard" newspapers of 11<sup>th</sup> June, 2021 inviting the public to submit representations they may have on the Bill. The Committee received representations from the Principal Secretary for University Education and Research and the Chief Executive Officer for Higher Education Loans Board which were considered while making recommendations.

The Committee having considered the Higher Education Loans Board (Amendment) Act, 2020 (*National Assembly Bill No. 29*), clause by clause and taking into account views and recommendations of stakeholders pursuant to Standing Order 127(3A) made observations and recommendations contained in Part 3.0 and 4.0 of this report.

### **Acknowledgement**

The Committee is thankful to the Offices of the Speaker and the Clerk of the National Assembly for the logistical and technical support accorded to it during its sittings. The Committee is also grateful to the Principal Secretary for the State Department for University Education and Research, Ministry of Education and the Chief Executive Officer for Higher Education Loans Board who presented their views on the Bill.

On behalf of the Committee, and pursuant to Standing Order 127(4), it is my pleasant duty to table the Report of the Departmental Committee on Education and Research on its consideration of the Higher Education Loans Board (Amendment) Bill, 2020 (*National Assembly Bill No.29*) pursuant to Standing Order No. 199.

**HON. FLORENCE MUTUA, CBS, MP**

## **1.0 PREFACE**

### **Hon. Speaker**

1. The Departmental Committee on Education and Research was constituted pursuant to the provisions of Standing Order No. 216(1) of the National Assembly Standing Orders

### **1.1 Mandate of the Committee**

2. Pursuant to the Standing Order 216 (5) read together with the Second Schedule to the Standing Orders, the functions of the Committee are to: -
  - (i) investigate, inquire into, and report on all matters relating to the mandate, management, activities, administration, operations and estimates of the Ministry of Education (in this report, referred to as “the relevant Ministry”);
  - (ii) study the programme and policy objectives of Ministry and the Departments of the Ministry, and the effectiveness of the implementation Training;
  - (iii) study, assess and analyze the relative success of the relevant Ministry as measured by the results obtained as compared with their stated objectives and,
  - (iv) investigate and inquire into all matters relating to the as may be necessary, and as may be referred to the Committee by the House
  - (v) to vet and report on all appointments where the Constitution or any law requires the National Assembly and by extension, the Committee to approve;
  - (vi) make reports and recommendations relating to the functions of the relevant Ministry to the House as often as possible, including recommendation of proposed legislation;
  - (vii) consider reports of the relevant commissions and independent offices submitted to the House pursuant to the provisions of Article 254 of the Constitution;
  - (viii) examine any questions raised by Members on a matter within the mandate of the Committee.

### **1.2 Subjects**

3. The Committee oversees the following government entities: -
  - (a) Ministry of Education comprising the following State Departments:
    - (i) Early Learning and Basic Education
    - (ii) University Education
    - (iii) Vocational and Technical Training
    - (iv) Implementation of Curriculum Reforms
    - (v) Post Training and Skills Development
  - (b) The Teachers Service Commission

### 1.3 Committee Membership

4. The Committee comprises of the following Members: -

#### **Chairperson**

Hon. Florence Mutua, CBS, MP  
Busia County

**Orange Democratic Movement Party**

#### **Vice Chairperson**

Hon. Ngunjiri Wambugu  
Nyeri Town Constituency

**Jubilee Party**

Hon. Geoffrey Makokha Odanga, MP  
Matayos Constituency  
**Orange Democratic Movement Party**

Hon. Joseph Tonui, MP  
Kuresoi South Constituency  
**Jubilee Party**

Hon. (Dr.) Pamela Ochieng, MP  
Migori County  
**Orange Democratic Movement Party**

Hon. Omboko Milemba, MP  
Emuhuya Constituency  
**Amani National Congress**

Hon. (Eng.) Nzambia Kithua, MP  
Kilome Constituency  
**Wiper Democratic Movement Kenya**

Hon. Peter Lochakapong, MP  
Sigor Constituency  
**Jubilee Party**

Hon. (Prof.) Zadoc Abel Ogutu, MP  
Bomachoge Borabu Constituency  
**Independent**

Hon. Wilson Sossion, MP  
**Nominated Member**

Hon. Eric Muchangi Njiru, MP  
Runyenjes Constituency  
**Jubilee Party**

Hon. Wilson Kogo, MP  
Chesumei Constituency  
**Jubilee Party**

Hon. Eve Obara, MBS, MP  
Kabondo Kasipul Constituency  
**Orange Democratic Movement Party**

Hon. (Dr.) Daniel K Tuitoek, MP  
Mogotio Constituency  
**Jubilee Party**

Hon. Jackson Lekumontare, MP  
Samburu East Constituency  
**KANU Party**

Hon. Gichuki Mugambi, MP  
Othaya Constituency  
**Jubilee Party**

Hon. Jerusha Momanyi, MP  
Nyamira County  
**Jubilee Party**

Hon. John Mwirigi, MP  
Igembe South Constituency  
**Independent**

## 1.4 Committee Secretariat

5. The Committee secretariat comprises: -

Mr. Philip Lekarkar  
**Clerk Assistant II**  
**Lead Clerk**

Ms. Grace Wahu  
**Clerk Assistant III**

Mr. Peter Mwaura  
**Senior Legal Counsel**

Mr. Eric Kanyi  
**Fiscal Analyst II**

Ms. Deborah Mupusi  
**Media Relations Officer**

Ms. Catherine Mukunyi  
**Serjeant-At-Arms**

Mr. Collins Mahamba  
**Audio Recording Officer**

### **1.5 Committal of the Bill**

6. The Higher Education Loans Board (Amendment) Bill, 2020 (National Assembly Bill No. 29) by the Hon. Gideon Keter, MP was read a First Time on Wednesday 9<sup>th</sup> June, 2021 and committed to the Departmental Committee on Education and Research for consideration and reporting to the House, pursuant to Standing Order 127(1).
7. The Bill seeks to amend the Higher Education Loans Board Act to waive imposition of interest on the principal amount of a loan advanced to the youth and persons with disabilities until such a time as they have secured their first employment.
8. It also provides that penalty charged on defaulting of the loan shall be charged after securing employment or five years after completion of studies. The aim of this proposals is to reduce the financial burden on recent graduates who are expected to pay large sums of money to the Higher Education Loans Board even before securing employment of becoming financially stable.
9. Secondly, it sets the percentage of interest that may be charged on the loan advanced at the rate of three per cent.
10. Pursuant to Article 118(1) (b) of the Constitution and Standing Orders 127(3), the Clerk of the National Assembly placed adverts in “Daily Naton” and the “Standard” newspapers on Friday 11<sup>th</sup> June, 2021 inviting interested members of the public to submit any representations they may have on the Bill. (Annex 1). The Committee received representation from the Principal Secretary for University Education and Research and the Chief Executive Officer for Higher Education Loans Board which were considered by the Committee.
11. In considering the Bill the Committee held a total of five meetings namely which included meetings with the sponsor of the Bill Hon. Gideon Keter, MP, the Principal Secretary for University Education and Research and the Chief Executive Officer for Higher Education Loans Board who presented their submissions on the Bill.

## **2.0 COMMITTEE CONSIDERATION OF THE BILL**

### **2.1 Memorandum of Objects and Reasons for the Bill**

12. The principal object of the Bill is to amend the Higher Education Loans Board Act No. 3 of 1995 to waive imposition of interest on the principal amount of a loan advanced to the youth and person with disabilities until such a time as they have secured their first employment.
13. Secondly, it sets the percentage of interest that may be charged on the loan advanced at the rate of three per cent. It also provides that the penalty charged on defaulting of the loan shall be charged after securing employment or five years after completion of studies.
14. The aim of this proposals is to reduce the financial burden on recent graduates who are expected to pay large sums of money to the Higher Education Loans Board even before securing employment of becoming financially stable.
15. The proposed amendments are:

**Clause 1** of the Bill provides for the short title.

**Clause 2** of the Bill provides for amendment of section 2 of the Act to insert the definitions of the terms “disability” and “youth” which are used in the proposed amendments.

**Clause 3** of the Bill provides for the amendment of section 6 of the Act to remove the function of setting the rate of rate of interest from the Board.

**Clause 4** of the Bill provides for the amendment of section 15 of the Act by inserting a new subsection that provides that interest in the case of youth and people with disabilities shall become due upon them securing employment after completion of studies.

**Clause 5** of the Bill provides for insertion of a new section that sets the rate of interest charged on the loans at a maximum of three per cent per annum. It also provides that the penalty charged on defaulting the loan shall be charged after securing employment or five years after completion of studies.

#### **Statement of how the Bill concerns County Governments**

16. The Bill does not affect the functions of the concern county governments and is therefore not Bill concerning counties for purposes of the studied orders.

#### **Statement of delegation of legislative powers and limitation of fundamental rights and freedoms**

17. The Bill does not contain any provision limiting any fundamental rights or freedoms.

#### **Statement that the Bill is a money bill, within the meaning of Article 114 of the Constitution.**

18. The enactment of the bill shall vary the charges of public fund.



## 2.2 Committee Analysis of the Bill

19. The Committee scrutinized the Bill as follows:

Clause	Provision in Act	Provision after amendment	Effect
1	-	This Act may be cited as the Higher Education Loans Board (Amendment) Act, 2020.	Short Title.
2	<b>Interpretation</b>	<p>Section 2 of the Higher Education Loans Board Act, 1995 (hereinafter referred to as the principal Act) is amended by inserting the following new paragraphs in their proper alphabetical sequence—</p> <p>“disability” includes any physical, sensory, mental, psychological or other impairment, condition or illness that has, or is perceived by significant sectors of the community to have, a substantial or long-term effect on an individual’s ability to carry out ordinary day-to-day activities;</p> <p>“youth” means a person who—</p> <p>(a) has attained the age of eighteen years; but</p> <p>(b) has not attained the age of thirty-five years.</p>	<p>The amendment seeks to introduce the definition of additional terms into the interpretation section, namely the terms “disability” and “youth”.</p> <p>The proposed new definitions conform to the definition of the terms as used in the Constitution, and are proposed as additional terms in the Act since the subsequent amendments in the Bill make reference to the two terms.</p>
3	<p><b>6. Functions of the Board</b></p> <p>The functions of the Board shall be—</p> <p>(a) to formulate sound policies for regulating the management of the Fund;</p> <p>(b) to solicit for funds and other assistance to promote the functions of the Board;</p> <p>(c) to set the criteria and conditions governing the granting of loans including the rate of interest and recovery of loans;</p> <p>(d) to receive any gifts, donations, grants or endowments made to the Board, and to make</p>	<p>(c) to set the criteria and conditions governing the granting of loans including the recovery of loans;</p>	<p>The amendment seeks to remove from the Board, the function of setting the rate of interest for loans granted under the Act.</p> <p>In terms of the amendment, the Board will not be responsible for the setting of interest rates to be charged on the higher education loans granted under the Act.</p> <p>The subsequent amendment in clause 5 of the Bill then seeks to set the interest rate that shall apply in respect of loans granted under the Act.</p>

Clause	Provision in Act	Provision after amendment	Effect
	<p>legitimate disbursements therefrom;</p> <p>(e) to establish and maintain links with other persons, bodies or organizations within or outside Kenya, as the Board may consider appropriate for the furtherance of the purposes for which the Board is established;</p> <p>(f) to enter into contracts with financial institutions for the purpose of loans disbursement and recovery;</p> <p>(g) to grant loans out of the Fund either with or without security, as the Board may deem fit, to any eligible person to enable him, or assist any student, to meet the cost of higher education;</p> <p>(h) to determine the maximum number of eligible persons or students to be granted loans in any one particular year;</p> <p>(i) to invest any surplus funds not currently required for the purpose of the Board in any investment authorized by law for the investment of trust funds with power from time to time to vary or realize those investments;</p> <p>(j) with the consent of the Minister, to set up and expend such other funds as may from time to time be required;</p> <p>(k) to receive and consider all loan applications from eligible persons or students</p>		

Clause	Provision in Act	Provision after amendment	Effect
	<p>wishing to be considered for the award of higher education loans, and to approve, withhold or reject such requests in accordance with the provisions of this Act;</p> <p>(l) to borrow such monies from such sources and in such amounts as may be approved by the Minister with the concurrence of the Treasury and to secure such loans in such manner as they deem fit;</p> <p>(m) to take out insurance cover for risky loans such as death, incapacity or inability to pay, as the Board deems fit;</p> <p>(n) to establish and award bursaries and scholarships which it may consider necessary for the promotion of the objectives and functions of the Board;</p> <p>(o) to perform any other functions relating to the granting of students' loans in accordance with the provisions of this Act; and</p> <p>(p) to perform and exercise all other functions and powers conferred on the Board by this Act.</p>		
4	<p><b>15. Obligations of the loanees</b></p> <p>(1) A loanee shall be required, subject to and in accordance with this Act or any regulations made thereunder, within one year of completion of his studies or within such a period as the Board decides to recall its loan</p>	<p><b>15. Obligations of the loanees</b></p> <p>(1) A loanee shall be required, subject to and in accordance with this Act or any regulations made thereunder, within one year of completion of his studies or within such a period as the Board decides to recall its loan whichever is the earlier—</p> <p>(a) to inform the Board of his contact address;</p>	<p>The amendment seeks to provide that the loans advanced to the youth and persons with disabilities under the Act shall not accrue any interest for as long as these persons have not secured employment.</p> <p>Interest on the loans shall only begin to accrue from the time</p>

Clause	Provision in Act	Provision after amendment	Effect
	<p>whichever is the earlier—            (a) to inform the Board of his contact address;            (b) to begin repayment of his loan together with any interest accrued thereon;            (c) if he is in formal employment, to authorize his employer to deduct the loan repayment and to remit it to the Board in such manner as the Board may direct.</p> <p>(2) Any loanee who fails or neglects to satisfy the requirements of subsection (1) within the stipulated time shall, in addition to any other action that the Board may take against him, be guilty of an offence and liable to a fine of not less than five thousand shillings in respect of each loan deduction that remains unpaid in accordance with provisions of subsection (1), and such fine shall be payable to the Board.</p>	<p>(b) to begin repayment of his loan together with any interest accrued thereon;            (c) if he is in formal employment, to authorize his employer to deduct the loan repayment and to remit it to the Board in such manner as the Board may direct.</p> <p><b>(1A) Notwithstanding the provisions of subsection (1), no interest shall be charged on the principal amount advanced to the youth and persons with disabilities until they have secured their first employment upon completion of studies.</b></p> <p>(2) Any loanee who fails or neglects to satisfy the requirements of subsection (1) upon securing employment or within five years after completion of his studies shall, in addition to any other action that the Board may take against him, be guilty of an offence and liable to a fine of not less than five thousand shillings in respect of each loan deduction that remains unpaid in accordance with provisions of subsection (1), and such fine shall be payable to the Board.</p>	<p>that these persons get employment.</p> <p>The amendment to subsection (2) seeks to ensure that in as much as loan beneficiaries are required under the Act to start the repayment of the loan within one year of completion of studies, failure to do so shall not constitute an offence.</p> <p>In terms of the amendment, a loan beneficiary commits an offence only where he fails to start the loan repayment either upon securing employment or within five years after completion of studies.</p>
5	<p><b>New section</b></p>	<p><b>New section</b>  <b>Interest rates</b>  <b>14A.</b> The maximum interest rate to be charged by the Board on the principal amount advanced to a loanee shall not be more than three per cent per annum.</p>	<p>The amendment seeks to expressly set a maximum rate of interest to be charged to the higher education loans granted under the Act. In terms of the amendment, it will not be left to the Board to prescribe the rate of interest applicable to loans granted under the Act. Instead, the Board shall have to comply with the proposed provision in the Bill to ensure that the maximum rate of interest applicable shall not exceed three per cent per annum.</p>

### **2.3 Public Participation on the Bill**

20. Pursuant to Article 118(1) (b) of the Constitution and Standing Orders 127(3), the Clerk of the National Assembly placed adverts in “Daily Nation” and the “Standard” newspapers on Friday 11<sup>th</sup> June, 2021 inviting interested members of the public to submit any representations they may have on the Bill. By the close of the submission period, the Committee had received representations from the Principal Secretary for University Education and Research and the Chief Executive Officer for Higher Education Loans Board who were later invited by the Committee to present their views being major stakeholders.
21. The Committee also invited the Sponsor of the Bill, the Hon. Gideon Keter, MP to give his submissions regarding the Bill.

### **2.4 Submission by Hon. Gideon Keter, MP**

22. Hon. Gideon Keter, MP appeared before on the Committee and submitted as follows:
23. That the principal object of the Bill is to amend the Higher Education Loans Board Act No. 3 of 1995 to waive imposition of interest on the principal amount of a loan advanced to the youth and person with disabilities until such a time as they have secured their first employment.
24. Secondly, it sets the percentage of interest that may be charged on the loan advanced at the rate of three per cent. It also provides that the penalty charged on defaulting of the loan shall be charged after securing employment or five years after completion of studies.
25. The aim of this proposals is to reduce the financial burden on recent graduates who are expected to pay large sums of money to the Higher Education Loans Board even before securing employment of becoming financially stable.
26. He proposed the following amendments to the Higher Education Loans Board Act: -

**Clause 1** of the Bill to provide for the short title.

**Clause 2:** Amendment of section 2 of the Act to insert the definitions of the terms “disability” and “youth” which are used in the proposed amendments.

**Clause 3:** Amendment of section 6 of the Act to remove the function of setting of rate of interest from the Board.

**Clause 4:** Amendment of section 15 of the Act by inserting a new subsection that provides that interest in the case of youth and people with disabilities shall become due upon them securing employment after completion of studies.

**Clause 5:** Insertion of a new section that sets the rate of interest charged on the loans at a maximum of three per cent per annum. It also provides that the penalty charged on defaulting the loan shall be charged after securing employment or five years after completion of studies.

### **2.5 Submission by the Principal Secretary for State Department for University Education and Research and the Chief Executive Officer Higher Education Loans Board**

27. The Principal Secretary for University Education and Research Amb. Simon Nabukwesi accompanied by Chief Executive Officer Higher Education Loans Board Mr. Charles Ringera made the following submission regarding the Bill.

**Clause 1- Title of the Bill.** The Act may be cited as the Higher Education Loans Board Act

## **Clause 2 - Definition of Disability and Youth**

28. **Definition of “Disability”:** - The Bill proposes to have the definition of disability included in the HELB Act as Disability includes physical, sensory, mental, psychological or other impairment, condition or illness that has, or is perceived by significant sector of the community to have a substantial or long-term effect on an individual’s ability to carry out ordinary day to day activities.
29. The Principal Secretary submitted that it is not clear what psychological or other impairment refers to neither is it clear what “perceived by significant sector of the community” means. It is also not clear who will determine what substantial and long-term effect is.
30. The proposed amendment is not necessary because the reference law with regards to persons with disabilities (PWDs) is the Persons with Disability Act, 2003 which gives the definition to mean a “physical, sensory, mental or other impairment, including any visual hearing, learning or physical incapability, which impacts adversely on social, economic or environmental participation”. This should be the only definition applicable.
31. **Definition of “Youth”:** - The amendment proposes that the definition of Youth in HELB Act as a person who has attained the age of eighteen years but has not attained the age of thirty-five years.
32. The Principal Secretary submitted that the proposal is not necessary because Article 260 of the Constitution, which is the supreme law has already provided the definition of youth as the collectively of all individuals in the Republic who have attained the age of eighteen years, but have not attained the age of thirty-five years.

## **Clause 3 - Amendment to section 6 (c) of HELB Act.**

33. The proposed amendment is to delete the words “rate of interest”. If adopted the new Section 6 (c) will read: - “The Board shall set criteria and conditions governing the granting of loans including the recovery of loans”.
34. Section 6 (c) of the HELB Act provides that the Board shall set a criteria and conditions governing the granting of loans including the rate and recovery of loans.
35. The proposed amendment in essence takes away the power to set the interest rate from HELB. Previously there were attempts to reduce the undergraduate interest rate from the current 4 % to 2% or no interest at all. In the event that interest rate is varied downwards HELB’s financial capacity to fund students will be grossly affected. This therefore requires the National Treasury to provide more budgetary allocations to the Higher Education Loans Board.
36. Since inception HELB has empowered dreams of more than 1,069,951 students and disbursed over Kshs. 116.1 billion. As at 28<sup>th</sup> February 2021, there were 563.283 mature loan accounts worth Kshs. 69.3 billion while Kshs. 46.8 billion held by 506,668 loanees had not matured for repayment.

Unmature loans		Mature loans		Total loans	
Number	Amount in billions (Kshs.)	Number	Amount in billions (Kshs.)	Number	Amount in billions (Kshs.)
<b>506,668</b>	<b>46.8</b>	<b>563,283</b>	<b>69.3</b>	<b>1,069,951</b>	<b>116.1</b>

37. Loan recovery has been a major component of resource mobilization/AIA for HELB as a revolving fund and has immensely contributed to annual students funding budget reaching a high Kshs. 4.5 B in 2019/2020. This amount funded 121,622 students at an average of Kshs, 37,000 per student in the year. Consequently, it has been instrumental in HELB's pursuit to create national sustainable revolving fund from where future generations can borrow for tertiary education financing even with minimal exchequer support.
38. Undergraduate loans are currently charged interest at a rate of 4% per annum. This interest rate is lower than the annual average inflation in Kenya which was at an average of 4.69 % in 2018, 5,2 % in 2019 and 5.41 % in 2020. Hence the actual value of the amounts disbursed has been eroded overtime since the annual interest rate charged is lower than inflation rate.
39. At an interest rate of 4% annually for instance, the amount of interest on mature loans is Kshs. 2,772,000,286. If the interest rate is taken to the proposed rate of 3 % the Board will lose an opportunity to collect Kshs. 693,000,072 annually translating to a cumulative loss of Kshs. 3,465,000,358 in five years' period. This will impact negatively on HELB's ability to finance students as follows; at an average of Kshs. 37,000 per student annually, the said Kshs. 693,000,072 is adequate to fund 18,730 needy students in a year. This brings it to a total of 93,650 students in five years.
40. Therefore, a reduction of interest rate to 3% is likely to plunge the Board into a huge student funding deficit where over 18,730 needy students may miss out on funding annually.
41. The table below illustrates the impact of reducing interest rate from 4% to 3% to 2%, 1% and 0%.

Category	number	Amount disbursed (Kshs)	Interest at 4% annually	Interest at 3% annually	Interest at 2% annually	Interest at 1% annually	Interest at 0% annually
Un-mature loans	506,668	46,831,003,911	0	0	0	0	0
Mature loans	563,283	69,300,007,159	2,772,000,286	2,079,000,215	1,386,000,143	693,000,072	0
Amount of interest (Kshs)			2,772,000,286	2,079,000,215	1,386,000,143	693,000,072	0

### Variance Analysis

	Interest at 4% annually	Interest at 3% annually	Interest at 2% annually	Interest at 1% annually	Interest at 0% annually
Amount of interest	2,772,000,286	2,079,000,215	1,386,000,143	693,000,072	0
Interest at 4% annually	2,772,000,286	2,772,000,286	2,772,000,286	2,772,000,286	2,772,000,286
Variance annually (Kshs)	0	693,000,072	1,386,000,143	2,079,000,215	2,772,000,286
Variance in 5-years' period (Kshs.)	0	3,465,000,358	6,930,000,716	10,395,001,074	13,860,001,432

41. As a result of the variance that may occur as a result of reduction in interest rates, a big number of students are likely to miss out on funding. The number of students who will miss out loans at an average of Kshs. 37,000 per student per financial year is as below: -

	Interest at 4% annually	Interest at 3% annually	Interest at 2% annually	Interest at 1% annually	Interest at 0% annually
Decrease in interest amount (Kshs.)	-	693,000,072	1,386,000,143	2,079,000,215	2,772,000,286
Number of students who will miss out loans at an average of Kshs. 37,000 per student per year	-	18,730	37,459	56,189	74,919
Number of students who will miss out loans at an average of Kshs. 37,000 per student per year in 5 years	-	93,650	187,297	280,946	374,595

42. In light of the above, Higher Education Loans Board and the State Department for University Education and Research objects to the proposed amendments.



### 3.0 COMMITTEE OBSERVATIONS

43. The Committee observed as follows: -

1. That the proposed amendment to the definition of the term “disability” is not necessary because the reference law with regards to persons with disabilities (PWDs) is the Persons with Disability Act, 2003 which gives the definition to mean a “physical, sensory, mental or other impairment, including any visual hearing, learning or physical incapability, which impacts adversely on social, economic or environmental participation”. This should be the only definition applicable.
2. That the proposed amendment to the definition of the term “youth” is not necessary. The definition of the term youth is provided in Article 260 of the Constitution which defines “youth” as the collectively of all individuals in the Republic who— (a) have attained the age of eighteen years; but (b) have not attained the age of thirty-five years. This should be adopted as the principal definition of the term “youth”.
3. That the proposed amendment to cap interest rate to be charged to the higher education loans granted under the Act at a rate that shall not exceed three per cent per annum, will adversely affect resource mobilization/AIA for the Higher Education Loans Board as a revolving fund and consequently its financial capacity to fund students in university and tertiary institutions.
4. That currently, undergraduate loans are charged interest at a rate of 4% per annum. This interest rate is lower than the annual average inflation in Kenya which was at an average of 4.69 % in 2018, 5,2 % in 2019 and 5.41 % in 2020. Hence the actual value of the amounts disbursed has been eroded overtime since the annual interest rate charged is lower than inflation rate. Economically, the resultant real value of monies disbursed is reducing with time.
5. That it is not clear to whom the power to set interest on HELB loans will be vested and how it will be exercised. Subjecting applicants interest rate approval to a third party creates a risk of reducing HELB’s revenue in the event that interest rate is varied downwards.
6. That loan recovery has been a major component of resource mobilization and Appropriation-In-Aid for HELB to sustain the revolving fund. The recoveries have immensely contributed to annual students funding budget reaching a high Kshs. 4.5 B in 2019/2020. Consequently, it has been instrumental in HELB’s pursuit to create national sustainable revolving fund from where future generations can borrow for tertiary education financing even with minimal exchequer support.

#### 4.0 COMMITTEE RECOMMENDATIONS

44. The Committee considered all clauses of the Bill and recommended as follows: -

Clause 1 - Not agreed to

Clause 2 – Not agreed to

Clause 3 – Not agreed to

Clause 4 - Not agreed to

Clause 5 - Not agreed to

45. The Committee having considered the Higher Education Loans Board (Amendment) Act, 2020 (National Assembly Bill No. 29), clause by clause and taking into consideration views and recommendations of the stakeholders pursuant to Standing Order 127(3A) **recommends that the Bill should not be proceeded with and its Sponsor considers withdrawing it pursuant to Standing Order 140(1).**

SIGNED



DATE

10/08/2021

HON. FLORENCE MUTUA, CBS, MP


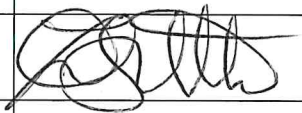
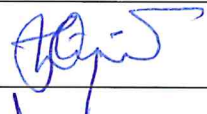
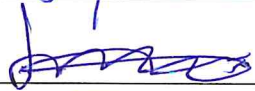

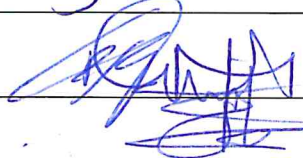

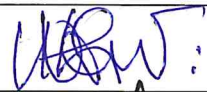

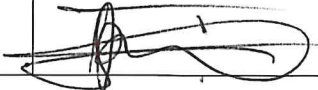
CHAIRPERSON, DEPARTMENTAL COMMITTEE ON EDUCATION & RESEARCH

KENYA NATIONAL ASSEMBLY  
COMMITTEE ON EDUCATION AND RESEARCH

REPORT ADOPTION LIST

Adoption of the Committee on Education and Research Report on  
Consideration of the Higher Education Loans Board (Amendment) Bill, 2020 (National  
Assembly Bills No. 29) by the Hon. Gideon Keter, MP

Date 7/7/2021

	NAME	SIGNATURE
1.	Hon. Florence Mutua, MP - Chairperson	
2.	Hon. Ngunjiri Wambugu, MP - Vice Chairperson	
3.	Hon. Geoffrey Odanga, MP	
4.	Hon. (Dr.) Pamela Ochieng, MP	
5.	Hon. (Eng.) Nzambia Kithua, MP	
6.	Hon. (Prof.) Zadoc Ogutu, MP	
7.	Hon. Eric Muchangi, MP	
8.	Hon. Eve Obara, MBS, MP	
9.	Hon. Jackson Lekumontare, MP	
10.	Hon. Jerusha Momanyi,	
11.	Hon. Joseph Tonui, MP	
12.	Hon. Omboko Milemba, MP	
13.	Hon. Peter Lochakapong, MP	
14.	Hon. Wilson Sossion, MP	
15.	Hon. (Dr.) Wilson Kogo, MP	
16.	Hon. (Dr.) Daniel Kamuren Tuitoek, MP	
17.	Hon. James Gichuki Mugambi, MP	
18.	Hon. John Paul Mwirigi, MP	





**REPUBLIC OF KENYA**  
**THE NATIONAL ASSEMBLY**  
**TWELFTH PARLIAMENT- FIFTH SESSION**

In the Matter of Article 118(1) (b) of the Constitution  
And

In the Matter of Consideration by the National Assembly of;

1. The Higher Education Loans Board (Amendment) Bill, 2020 (National Assembly Bill No. 37 of 2020);
2. The Pharmacy and Poisons (Amendment) Bill (National Assembly Bill No. 1 of 2021);
3. The Health (Amendment) Bill (National Assembly Bill No. 14 of 2021);
4. The National Electronic Single Window System Bill, 2021 (National Assembly Bill No. 15 of 2021);
5. The Coffee Bill, 2021 (National Assembly Bill No. 17 of 2021);
6. The Community Groups Registration Bill (National Assembly Bill No. 20 of 2021);
7. The Kenya Roads (Amendment) Bill, 2021 (National Assembly Bill No. 13 of 2021);
8. The Computer Misuse and Cybercrimes (Amendment) Bill (National Assembly Bill No. 11 of 2021)
9. The Kenya Industrial Research and Development Institute Bill (National Assembly Bill No. 44 of 2021);
10. The National Construction Authority (Amendment) Bill, 2020 (National Assembly Bill No. 45 of 2020);
11. The Kenya Deposit Insurance (Amendment) Bill (National Assembly Bill No. 43 of 2020);
12. The Public Procurement and Asset Disposal (Amendment) (No. 3) Bill (National Assembly Bill No. 49 of 2020);
13. The Irrigation (Amendment) Bill (National Assembly Bill No. 12 of 2021);
14. The Tax Appeals Tribunal (Amendment) Bill (National Assembly Bill No. 19 of 2021).

**SUBMISSION OF MEMORANDA**

Pursuant to Article 118(1) (b) of the Constitution and Standing Order 127(3) of the National Assembly Standing Orders, the Clerk of the National Assembly hereby invites members of the public and relevant stakeholders to submit memoranda on the aforementioned Bills, whose objects are as follows;

**The Higher Education Loans Board (Amendment) Bill, 2020 (National Assembly Bill No. 37 of 2020) sponsored by Hon. Paul Mwirigi, MP, Igembe South Constituency,** seeks to amend the Higher Education Loans Board Act in order to provide that a loanee shall commence the repayment of his or her loan once he or she secures employment. The amendment is meant to cushion unemployed graduates from being charged interest on the loan before they have secured employment.

**The Pharmacy and Poisons (Amendment) Bill, 2021 (National Assembly No 1 of 2021) sponsored by Hon. Alfred Keter, MP, Nandi Hills Constituency,** seeks to amend the Pharmacy and Poison Act to prohibit the sale or dispensing of medicine without written prescription from a registered medical practitioners

**The Health (Amendment) Bill, 2021 (National Assembly No 14 of 2021) sponsored by Hon. Moses Mwangi Wekesa Mabonga, MP, Bumula Constituency,** seeks to amend the Health Act No 21 of 2017 to provide that the National government and county governments shall, in consultation through the existing inter-governmental relations mechanism establish regional cancer centers; to make it an offence for a person in-charge of a Public Health facility to demand or permit of payments of advance medical fees as pre-condition for the provision of medical services; to make it an offence for person in-charge of a Public Health facility to detain a body of deceased person as means of enforcing settlement of outstanding medical bills and to provide for regulation on levying of charges for the practice of conventional medical practice.

**The National Electronic Single Window System Bill, 2021 (National Assembly Bill No. 15 of 2021) seeks to provide for the establishment and operationalization of the National Electronic Single Window System in order to facilitate trade, the establishment of the Kenya Trade Network Agency, to provide for electronic transactions, and for connected purposes.**

**The Coffee Bill, 2021 (National Assembly Bill No. 17 of 2021) seeks to provide for development, regulation and promotion of the Coffee Industry, provide for establishment, powers and functions of the Coffee Board of Kenya.**

**The Community Groups Registration Bill, 2021 (National Assembly Bill No.20 of 2021) seeks to provide a regulatory framework for the registration and regulation of community groups and connected purposes.**

**The Kenya Roads (Amendment) Bill, 2021 (National Assembly Bill No. 13 of 2021) sponsored by Hon. David Pkosing, MP, Pokot South Constituency,** seeks to amend the Kenya Roads Act (No. 2 of 2007) to align the Act with the provisions of the Constitution with regard to the auditing functions of the Office of the Auditor-General. The Act currently refers to the defunct office of the Controller of Budget and the Auditor-General. The Bill further seeks to amend the term of office of and the qualification for the Director-General of the Kenya Roads Board appointed under the Act.

**The Computer Misuse and Cybercrimes (Amendment) Bill, 2021 (National Assembly Bill No. 11 of 2021) sponsored by Hon. Aden Bare Duale, MP, Garissa Township Constituency,** seeks to amend The Computer Misuse and Cybercrimes Act, 2018 to provide for the prohibition against the sharing of pornography through the internet and prohibit use of electronic mediums to promote terrorism, extreme religious and cult activities.

**Kenya Industrial Research and Development Institute Bill, 2021 (National Assembly Bill No. 44 of 2021) seeks to establish the Kenya Industrial Research and Development Institute, and for connected purposes. It further provides for the promotion of research, development, technology and innovation in industrial and allied technologies, and for initiation and support of industrial development.**

**The National Construction Authority (Amendment) Bill, 2020 (National Assembly Bill No. 45 of 2020) sponsored by Hon. David Gikaria, MP, Nakuru Town East Constituency,** seeks to amend the National Construction Authority Act, No. 41 of 2011 to ensure women, youth and persons living with disabilities with start-up businesses who apply to be registered as contractors under category six, seven and eight are exempted from paying the prescribed fee. The amendment seeks to recognize women, youth and persons living with disabilities as marginalized groups and to cushion them from the burden of paying registration fees.

**The Kenya Deposit Insurance (Amendment) Bill, 2020 (National Assembly Bill No. 43 of 2020) sponsored by Hon. Abdul Rahim Dawood, MP, Imenti North Constituency,** seeks to amend section 28 of the Kenya Deposit Insurance Act, 2012 in order to increase the maximum amount a person with an institution under liquidation is to be paid by the Kenya Deposit Insurance Corporation. It further seeks to delete the provision limiting the maximum amount a person is to be paid by the Corporation despite having different accounts.

**The Public Procurement and Asset Disposal (Amendment) (No. 3) Bill, 2020 (National Assembly Bill No. 49 of 2020) sponsored by Hon. Benjamin Gathiru Mwangi, MP, Embakasi Central Constituency,** seeks to amend the Public Procurement and Asset Disposal Act, 2015 to enhance the amount for tenders where Kenya citizens are given

*exclusive preference from the sum of five hundred million shillings to twenty billion shillings. This is to protect the Kenyan traders from foreign competitors.*

**The Irrigation (Amendment) Bill, 2021 (National Assembly Bill No. 12 of 2021) seeks to amend the Act by expanding the administration of irrigation matters to include management and regulation of irrigation matters. The Bill further seeks to amend the Act to harmonize the provision of the Irrigation Act, Water Act and Water Resources Management Rules, 2007.**

**The Tax Appeals Tribunal (Amendment) Bill (National Assembly Bill No. 19 of 2021) seeks to amend the Tax Appeals Tribunal Act, 2013 to address the challenges affecting the performance of the Tax Appeals Tribunal to facilitate the expedition of tax disputes in the country.**

Pursuant to Standing Order 127(1) of the National Assembly Standing Orders, the Bills proposing amendments to the various Acts of Parliament are committed to Departmental Committees of the National Assembly as set out in the schedule hereunder:

**SCHEDULE**

No.	BILL	COMMITTEE
1.	The Higher Education Loans Board (Amendment) Bill, 2020 (National Assembly Bill No. 37)	Education and Research
2.	The Pharmacy and Poisons (Amendment) Bill (National Assembly No 1 of 2021)	Health
3.	The Health (Amendment) Bill (National Assembly No 14 of 2021)	
4.	The Computer Misuse and Cybercrimes (Amendment) Bill (National Assembly Bill No. 11 of 2021)	Communication, Information and Innovation
5.	The Coffee Bill, 2021 (National Assembly Bill No. 17 of 2021)	Agriculture and Livestock
6.	The Community Groups Registration Bill (National Assembly Bill No.20 of 2021)	Labour and Social Welfare
7.	Kenya Industrial Research and Development Institute Bill (National Assembly Bill No. 44 of 2021);	Trade, Industry and Cooperatives
8.	The Kenya Roads (Amendment) Bill, 2021 (National Assembly Bill No. 13 of 2021)	Transport, Public Works and Housing
9.	The National Construction Authority (Amendment) Bill, 2020 (National Assembly Bill No. 45 of 2020)	
10.	The Kenya Deposit Insurance (Amendment) Bill (National Assembly Bill No. 43 of 2020)	Finance and National Planning
11.	The Public Procurement and Asset Disposal (Amendment) (No. 3) Bill (National Assembly Bill No. 49 of 2020)	
12.	The National Electronic Single Window System Bill, 2021 (National Assembly Bill No. 15 of 2021)	
13.	The Tax Appeals Tribunal (Amendment) Bill (National Assembly Bill No. 19 of 2021)	
14.	Irrigation (Amendment) Bill (National Assembly Bill No. 12 of 2021)	Environment and Natural Resources

The Bills were read a First Time pursuant to Standing Order 127(3) on 8<sup>th</sup> and 9<sup>th</sup> June 2021. Copies of the Bills are available at the National Assembly Table Office, or on [www.parliament.go.ke/the-national-assembly/house-business/bills](http://www.parliament.go.ke/the-national-assembly/house-business/bills).

The memoranda may be addressed to the Clerk of the National Assembly, P.O. Box 41842-00100, Nairobi; hand-delivered to the Office of the Clerk, Main Parliament Buildings, Nairobi; or emailed to [clerk@parliament.go.ke](mailto:clerk@parliament.go.ke); to be received on or before Friday 18<sup>th</sup> June, 2021, at 5.00 pm.

MICHAEL SIALAI, CBS  
CLERK OF THE NATIONAL ASSEMBLY

11<sup>th</sup> June 2021



**MINUTES OF THE 27<sup>TH</sup> SITTING OF THE DEPARTMENTAL COMMITTEE ON EDUCATION AND RESEARCH HELD ON WEDNESDAY, 7<sup>TH</sup> JULY 2021, AT CONTINENTAL HOUSE, 4<sup>TH</sup> FLOOR COMMITTEE ROOM AT 11.00AM**

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**PRESENT**

1. Hon. Florence M. Mutua, CBS, MP – **Chairperson**
2. Hon. (Prof.) Zadoc Ogutu, MP
3. Hon. Eve Obara, MBS, MP
4. Hon. Jackson Lekumontare, MP
5. Hon. Jerusha Momanyi, MP
6. Hon. Wilson Sossion, MP
7. Hon. (Dr.) Wilson Kogo, MP
8. Hon. (Dr.) Daniel Kamuren Tuitoek, MP
9. Hon. John Paul Mwirigi, MP

**ABSENT WITH APOLOGY**

1. Hon. Wambugu Ngunjiri, MP – **Vice- Chairperson**
2. Hon. Geoffrey Odanga, MP
3. Hon. (Dr.) Pamela Ochieng, MP
4. Hon. (Eng.) Nzambia Kithua, MP
5. Hon. Eric Muchangi, MP
6. Hon. Joseph Tonui, MP
7. Hon. Omboko Milemba, MP
8. Hon. Peter Lochakapong, MP
9. Hon. Gichuki Mugambi, MP

**NATIONAL ASSEMBLY SECRETARIAT**

1. Mr. Philip Lekarkar – Clerk Assistant II
2. Mr. Peter Mwaura – Senior Legal Counsel
3. Ms. Neema Wahu – Clerk Assistant III
4. Ms. Catherine Mukunyi – Sergeant at Arms
5. Mr. Collins Mahamba – Audio Officer

**MIN. NO. EDUC/2021/131: PRELIMINARIES**

The meeting was called to order at 11.25 am. A word of prayer was said by Hon. (Prof.) Zadoc Ogutu, MP. The Agenda of the meeting was adopted having been proposed by Hon. Jerusha Momanyi, MP, and seconded by Hon. (Dr.) Daniel Kamuren Tuitoek, MP

**MIN. NO. EDUC/2021/132: CONFIRMATION OF MINUTES**

Confirmation of minutes was deferred to the next sitting

**MIN. NO. EDUC/2021/133: CONSIDERATION OF THE REPORTS ON THE HIGHER EDUCATION LOANS BOARD (AMENDMENT) BILL, 2020 (NATIONAL ASSEMBLY BILL NO. 29) BY HON. GIDEON KETER, MP AND THE HIGHER EDUCATION LOANS BOARD (AMENDMENT) BILL, 2020 (NATIONAL ASSEMBLY BILL NO. 37) BY HON. JOHN MWIRIGI, MP**

**Report on Higher Education Loans Board (Amendment) Act, 2020 (National Assembly Bill No. 29) by Hon Gideon Keter, MP**

The Members considered the Report on the Bill as follows:-

The principal object of the Bill is to amend the Higher Education Loans Board Act No. 3 of 1995 to waive imposition of interest on the principal amount of a loan advanced to the youth and person with disabilities until such a time as they have secured their first employment.

Secondly, it sets the percentage of interest that may be charged on the loan advanced at the rate of three per cent. It also provides that the penalty charged on defaulting of the loan shall be charged after securing employment or five years after completion of studies.

The aim of this proposals is to reduce the financial burden on recent graduates who are expected to pay large sums of money to the Higher Education Loans Board even before securing employment of becoming financially stable.

The proposed amendments are:

**Clause 1** of the Bill provides for the short title.

**Clause 2** of the Bill provides for amendment of section 2 of the Act to insert the definitions of the terms “disability” and “youth” which are used in the proposed amendments.

**Clause 3** of the Bill provides for the amendment of section 6 of the Act to remove the function of setting the rate of rate of interest from the Board.

**Clause 4** of the Bill provides for the amendment of section 15 of the Act by inserting a new subsection that provides that interest in the case of youth and people with disabilities shall become due upon them securing employment after completion of studies.

**Clause 5** of the Bill provides for insertion of a new section that sets the rate of interest charged on the loans at a maximum of three per cent per annum. It also provides that the penalty charged on defaulting the loan shall be charged after securing employment or five years after completion of studies.

**Committee Observations**

The Committee observed as follows: -

1. That the proposed amendment to the definition of the term “disability” is not necessary because the reference law with regards to persons with disabilities (PWDs) is the Persons with Disability Act, 2003 which gives the definition to mean a “physical, sensory, mental or other impairment, including any visual hearing, learning or physical incapability, which impacts adversely on social, economic or environmental participation”. This should be the only definition applicable.



2. That the proposed amendment to the definition of the term “youth” is not necessary. The definition of the term youth is provided in Article 260 of the Constitution which defines “youth” as the collectivity of all individuals in the Republic who— (a) have attained the age of eighteen years; but (b) have not attained the age of thirty-five years. This should be adopted as the principal definition of the term “youth”.
3. That the proposed amendment to cap interest rate to be charged to the higher education loans granted under the Act at a rate that shall not exceed three per cent per annum, will adversely affect resource mobilization/AIA for the Higher Education Loans Board as a revolving fund and consequently its financial capacity to fund students in university and tertiary institutions.
4. That currently, undergraduate loans are charged interest at a rate of 4% per annum. This interest rate is lower than the annual average inflation in Kenya which was at an average of 4.69 % in 2018, 5,2 % in 2019 and 5.41 % in 2020. Hence the actual value of the amounts disbursed has been eroded overtime since the annual interest rate charged is lower than inflation rate. Economically, the resultant real value of monies disbursed is reducing with time.
5. That it is not clear to whom the power to set interest on HELB loans will be vested and how it will be exercised. Subjecting applicants interest rate approval to a third party creates a risk of reducing HELB’s revenue in the event that interest rate is varied downwards.
6. That loan recovery has been a major component of resource mobilization and Appropriation-In-Aid for HELB to sustain the revolving fund. The recoveries have immensely contributed to annual students funding budget reaching a high Kshs. 4.5 B in 2019/2020. Consequently, it has been instrumental in HELB’s pursuit to create national sustainable revolving fund from where future generations can borrow for tertiary education financing even with minimal exchequer support.

### **Committee Recommendations**

The Committee considered all clauses of the Bill and recommended as follows: -

Clause 1 - Not agreed to

Clause 2 – Not agreed to

Clause 3 – Not agreed to

Clause 4 - Not agreed to

Clause 4 - Not agreed to

The Committee having considered the Having considered the Higher Education Loans Board (Amendment) Act, 2020 (National Assembly Bill No. 29), clause by clause and taking into consideration views and recommendations of the public pursuant to Standing Order 127(3A), **the Committee recommends that the Bill should not be proceeded with, and the Sponsor of the Bill consider withdrawing the Bill pursuant to Standing Order 140(1).**

The Report on the Higher Education Loans Board (Amendment) Act, 2020 (National Assembly Bill No. 29), by the Hon. Gideon Keter, MP was unanimously adopted having been proposed by Hon. Eve Obara, MBS, MP and seconded by Hon. Jackson Lekumontare, MP

**Report on Higher Education Loans Board (Amendment) Act, 2020 (National Assembly Bill No. 37) by Hon John Mwirigi, MP**

The Members considered the Report on the Bill as follows:-

The principal object of the Bill is to amend the Higher Education Loans Board Act (in order to provide that a loanee shall commence the repayment of his or her loan once he or she secure employment.

The current position is that the loanee is to begin repayment of the loan within one year of completing his or her studies. Only a relatively small percentage of graduates secure employment within one year of graduation yet interest on the loans starts accruing immediately upon graduation. The amendment is meant to cushion unemployed graduates from being charged interest on the loan before they have secured employment.

The proposed amendments are:-

**Clause 1** of the Bill provides for the short title.

**Clause 2** of the Bill proposes to amend to amend section 15 of the Higher Education Loans Board Act, *No. 3 of 1995* subsection (1) by deleting the words “completion of his studies” appearing immediately after the words “year of” and substituting therefore the word “securing employment”.

**COMMITTEE OBSERVATIONS**

The Committee observed as follows: -

1. The amendment seeks to cushion unemployed graduate loanees who benefitted from HELB loans from being charged interest on the loan before they have secured employment. Loanees will only begin to repay the loan within one year after securing employment.
2. The amendment removes responsibility from the loanee to repay his or her loan within the first year of completion of studies. This will weaken the Board’s ability to mobilize funds to become a self-sustaining organization in the long term to serve the ever-increasing number of students joining institutions of higher learning in the wake of reducing government financing.
3. HELB has no mechanism of determining who has secured employment, it relies on goodwill from loanees and employers who may not always be willing to notify HELB on the loanees’ employment status.

**COMMITTEE RECOMMENDATIONS**

The Committee considered the two clauses of the Bill and recommended as follows: -

Clause 1 - Not agreed to

Clause 2 – Not agreed to

The Committee having considered the Having considered the Higher Education Loans Board (Amendment) Act, 2020 (National Assembly Bill No. 37), clause by clause and taking into consideration views and recommendations of the public pursuant to Standing Order 127(3A), **the Committee recommends that the Bill should not be proceeded with, and the Sponsor of the Bill consider withdrawing the Bill pursuant to Standing Order 140(1).**

The Report on the Higher Education Loans Board (Amendment) Act, 2020 (National Assembly Bill No. 37, by the Hon. John Mwirigi, MP was unanimously adopted having been proposed by Hon. Jerusha Momanyi, MP and seconded by Hon. (Dr.) Daniel Kamuren Tuitoek, MP

**MIN. NO. EDUC/2021/135: ANY OTHER BUSINESS**

No other business arose.

**MIN. NO. EDUC/2021/136: ADJOURNMENT**

There being no other business, the meeting was adjourned at 12.30pm. The next meeting will be held on notice.

SIGN \_\_\_\_\_



DATE \_\_\_\_\_

10/08/2021

**HON. FLORENCE MUTUA, MP**

**CHAIRPERSON, COMMITTEE ON EDUCATION AND RESEARCH**

