



QuIP Report - EduFinance, Kenya

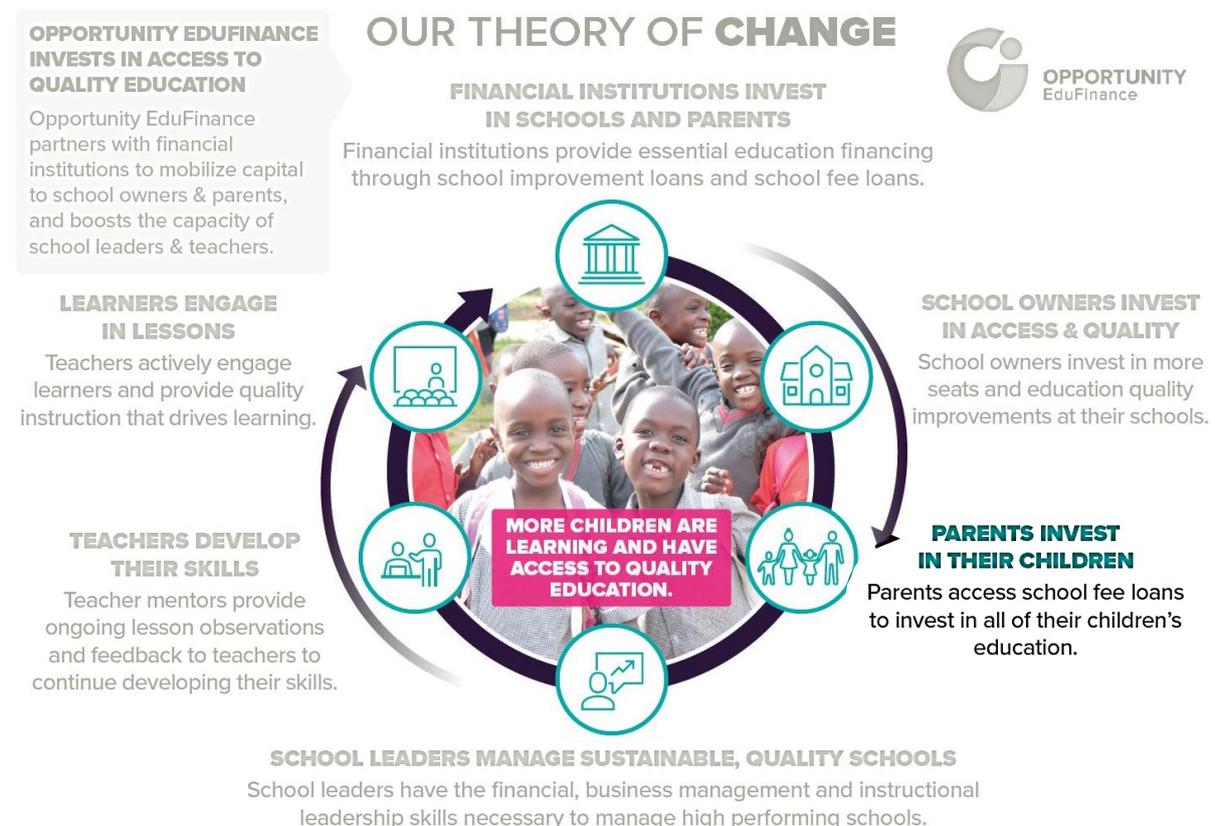
January 2022

1. Executive Summary

METHODOLOGY

Opportunity EduFinance commissioned this **Qualitative Impact Protocol (QuIP)** study to conduct independent confirmatory and exploratory research into their programme model and theory of change. EduFinance partners with financial institutions to mobilize capital to non-state school owners (via school improvement loans) and parents (via school fee loans) in low- and middle-income countries. The programme also seeks to boost the capacity of school leaders and teachers through training and support. (See section 2.1)

The study was conducted with intended beneficiaries from one financial institution in Kenya, focusing specifically on one element of the theory of change: **that parents who access school fee loans will invest in all of their children's education.** The broad aim of this research was to understand more about the causal mechanisms and pathways related to *how* and *why* parents were (or were not) investing in their children's education, especially in the context of the Covid-19 pandemic. (See section 2.2).



The QuIP's deep-dive approach prioritises the voices of intended beneficiaries - in this case, parents - through semi-structured interviews focused on their perceptions and experiences of changes over time. The questionnaire guide was largely open-ended and covered key areas related to educational access and engagement, such as attendance and financing. Respondents were encouraged to discuss which factors acted as enablers or barriers to investing in their children's education, and how this had changed over the past three years.

In total, 45 respondents were interviewed by a semi-independent team of local researchers. To understand how loan usage differs across school types, the sample included parents who had and had not received school-fee loans, and whose children went to school with and without school improvement loans. (See *section 3.3*). An analyst trained in qualitative data analysis used the software Causal Map to code each interview transcript and analyse the aggregated data. (See *section 3.4*).

FINDINGS

OVERALL FINDINGS



Covid-19 school closures...

- Affected **children's** performance, wellbeing, and behaviour
- Impacted **parents'** ability to pay for fees when schools reopened



School fee loans...

- Were used by some families as an **effective tool** to keep their children in school
- However, parents' **experiences and perceptions of loans** varied across the sample.

Covid-19 school closures affected children's performance, wellbeing, and behaviour, whilst the pandemic more generally impacted parents' ability to pay for fees when schools reopened

Covid-19 featured relatively heavily in the respondents' accounts of change over the past three years; parents described various restrictions enforced by the Kenyan government in response to the pandemic and explained how these had affected their lives and livelihoods. A range of economic factors were reported as driving down incomes and reducing purchasing power. Some parents' businesses had to shut down or struggled to cope with fewer customers and/or rising prices of goods, others lost jobs or faced salary cuts. Some parents reported that the strain on their finances made it more challenging to meet their household needs, including bills and food. Just over a quarter of respondents said that they had downsized and/or relocated to afford rent. (See *section 4.1*)

Parents discussed how school closures negatively affected their children's performance upon returning to school, as well as their wellbeing and behaviour during the lockdown. Most respondents claimed that decreased income during the period affected their ability to pay for their children's education which was the most frequently cited cause of temporary absences from school during the period. In a few cases children were transferred to lower-cost schools

or dropped out entirely. The only other factor reported as driving absenteeism was temporary ill-health. (See section 4.2)

School fee loans were used by some families as an effective tool to keep their children in school

All the parents who received a school fee loan reported that it helped them cover the costs of their children's educational expenses, including fees and school materials. Parents who had received a loan were more likely to report they were able to invest financially in their children's education. However, even some of the parents who received loans reported struggling at points over the 3-year period; although none of their children dropped out, some were temporarily absent or moved to lower-cost schools. So, whilst it is evident that loans did help these parents to finance education, they were not always enough to prevent short-term absences in the face of economic challenges. (See section 4.3)

However, parents' experiences and perceptions of loans varied across the sample

Respondents were generally positive about the loans because they were helping keep their children in school. However, many described the lengths they went to keep up repayments, including reducing the quantity/quality of food consumption for the household and working extra hours. Some parents shared that they didn't see using loans as a good change because they saw loans as a last resort. When the respondents who had not received a loan were asked why, they mostly talked about financial barriers such as high interest rates or collateral requirements. Fear of debt or stress from keeping up with repayments were also reported as putting people off.

OTHER KEY FINDINGS...

Attendance. Most households had at least one child enrolled in private school, with 10 of 42 households reporting children enrolled in both public and private schools.

Absenteeism. Households with a school fee loan reported a lower rate of absenteeism over the last 3 years (12/18) than households without a school fee loan (21/28).

Drop-out. 3 out of 45 households reported their child had dropped out of school at some point over the last 3 years, none of whom had received a school fee loan. All reported the reason for drop-out as challenges financing education.

School-Transfers. 14 households explained their children had transferred to new schools over the past 3 years, with the main reason reported as the inability to pay for school fees. In cases where one child was removed from private school, it was more likely to be the girl child.

Financing Education.

Of households using a school fee loan, 7/18 reporting spending <\$125 per child per term on education, and 11/18 reported spending <\$150.

Of the 38/45 households that reported struggling to pay for education over the last 3 years, 26 of those households had not received a school fee loan.

Of those families struggling to pay school fees – most of whom had not received a loan – the majority of children were temporarily absent from school.

18 respondents explained why they had decided not to take a school fee loan, with the most commonly cited reasons being high interest rates and expense, followed by fear of debt and lack of income/collateral.

The most common reason given for being able to pay for school fees & materials was accessing a loan for education, with a few respondents clarifying that accessing a loan for education freed up money to pay for other household needs at the same time.

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Abbreviations

Bath SDR – Bath Social Development Research

QuIP – Qualitative Impact Protocol

TOR – Terms of Reference

QDA – Qualitative Data Analysis

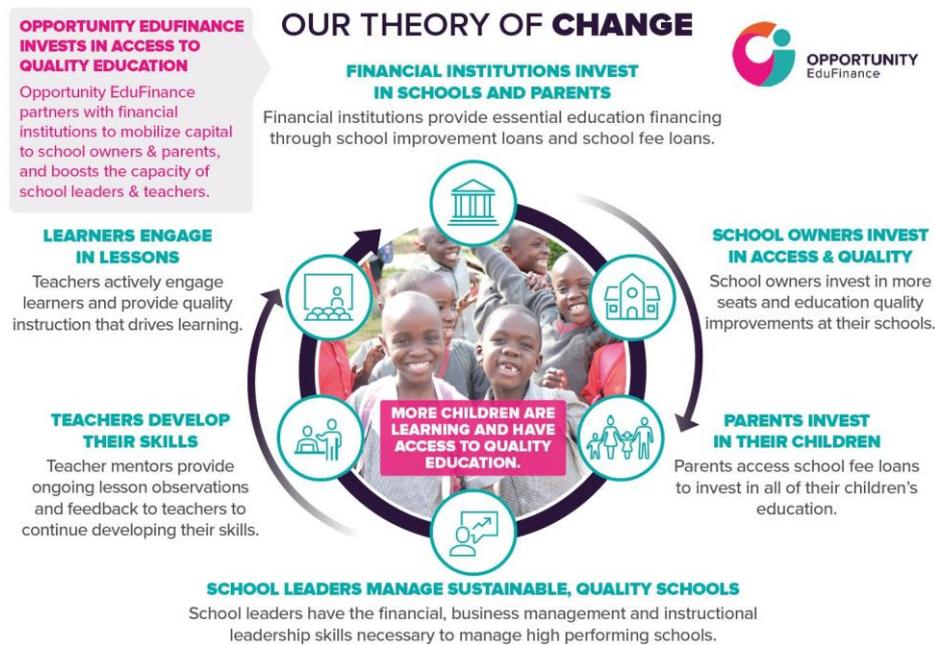
With special thanks to all the respondents who gave us their time and trusted us with their stories.

2. Introduction

2.1 Project overview

Opportunity EduFinance aims to increase **access** to and improve the **quality** of education. The programme has worked with 91 financial institutions in 27 countries, primarily in Africa Asia and Latin America. EduFinance provides tools and services to their financial institution partners to increase the supply of, and demand for education. These partners finance schools to develop their facilities and infrastructure, in addition to providing school fee loans for parents to send their children to school. EduFinance also works with school leaders and teachers to increase the quality of education and improve the sustainability of low fee schools. This EduQuality programme involves supporting leaders in development planning as well as teacher training.

Figure 1: EduFinance theory of change



2.2 Research overview

Bath Social Development Research (Bath SDR) were contracted to support EduFinance to use the Qualitative Impact Protocol (QuIP) methodology as part of their research into the programme's model and theory of change. Bath SDR helped to train a team of EduFinance researchers to conduct QuIP interviews with a range of intended beneficiaries of the programme, including parents receiving school fee loans and/or sending their children to schools receiving school improvement loans.

This study was designed to explore changes in how these respondents' access and afford education for their children, and to understand more about how their use of loans affects their broader wellbeing and living conditions, particularly in the context of the Covid-19 pandemic. The original terms of reference proposed to conduct this study in Uganda, however, due to ongoing school closures the team decided to shift the focus to Kenya, where schools had at

least reopened. The researchers conducted a total of 45 interviews, which were then coded and analysed by a QuIP analyst from the Bath SDR team.

3. Methodology

3.1 Qualitative Impact Protocol

This research study was carried out using the QuIP¹ evaluation approach. QuIP studies are designed to collect credible evidence on **perceptions of change** over a set period and across a series of domains relevant to specific research questions or a theory of change. This approach to impact evaluation uses **open-ended/goal-free** questions focused on outcomes (rather than inputs). This enables respondents to discuss a wide range of changes, and their perceived drivers, providing a much broader and deeper understanding of the often complex causal mechanisms at play.

3.2 Data collection

QuIP data is collected through **semi-structured interviews** with project stakeholders. Typically, these interviews are conducted by independent researchers who know little or nothing about the project being evaluated to help reduce confirmation bias. However, in this study, EduFinance managed their own research team made up of associates and independent contractors who were not engaged in the delivery of EduFinance services to schools, parents, or financial institutions. Despite the lack of total 'blindfolding', the open-ended nature of the questionnaire still increased the potential of uncovering unexpected stories of change.

The questionnaire tool² for this study was designed with EduFinance to build on their typical survey questions and include some open-ended QuIP-style questions addressing key components in their theory of change. The **domains** covered were:

- Access to education
- Engagement with education
- Financing education
- Income and living conditions
- Wellbeing

The questionnaire was tweaked after the training and pilot. The way the researchers introduced themselves and the study was also updated after the pilot experience, as some respondents were wary that the researchers had come to collect repayments on behalf of the financial institution. For the fieldwork, the researchers reiterated that they were not working on behalf of the financial institution and that everything that was shared would be kept anonymous. Despite these assurances, some customers seemed hesitant about sharing information, even when the financial institution confirmed that independent research was taking place. In the Kenyan context there are relatively high incidences of bank fraud scams

¹ Read more about the QuIP methodology on the Bath SDR [website](#)

² See Appendix 1 for the outline of the questionnaire tool.

which could explain the reluctance of some to offer information relating to financial matters. Informed consent was obtained prior to each interview.

3.3 Case selection

The QuIP methodology uses a combination of **purposive** and then random sampling. As shown in Table 1 below, the proposed case selection approach for this study included parents with and without **school fee loans** (SFL), whose children went to schools with and without **school improvement loans** (SIL). The rationale for this strategy was to understand more about how loan use affects parents' attitudes and behaviour across different types of schools.

However, as noted above, the study was moved from Uganda to Kenya, where the financial institution could not provide the same level of detail in the sampling lists provided to the researchers. It was decided that the team would still aim to cover the different categories, obtaining some of them through snowballing. On a few occasions the proprietors of the schools helped to connect the team with additional participants. The numbers in brackets show the intended quota, and the numbers in bold represent the actual sample breakdown.

Table 1: Sample summary

	Parents with SFL	Parents without SFL	Total
SIL borrowing school	8 (12)	11 (12)	19 (24)
Non-SIL borrowing school	10 (12)	16 (12)	26 (24)
TOTAL	18 (24)	27 (24)	45 (48)

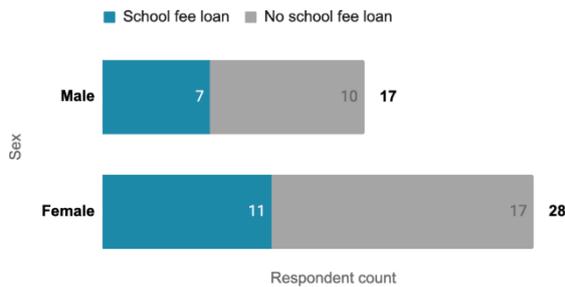
The following graphs provide an overview of the basic metadata collected from respondents³, split by whether the parents did or did not receive a school fee loan.

BASIC METADATA SUMMARY | Most of the sample...

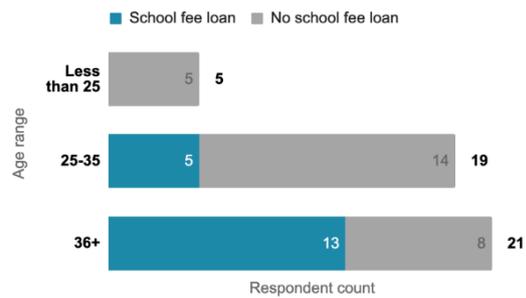
- Was **female** and over **25** years old
- Was **self-employed** entrepreneurs or **private sector employees**
- Lived in dwellings built with **stone** with between **1-2 habitable rooms**
- Owned a functional **television**
- Owned a **smartphones**

³ See Appendix 2 for more information about the sources.

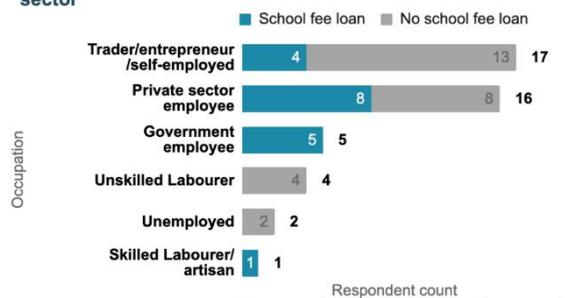
Most of the sample were female



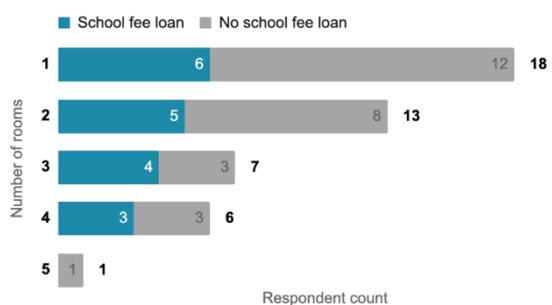
Most of the sample were over 25



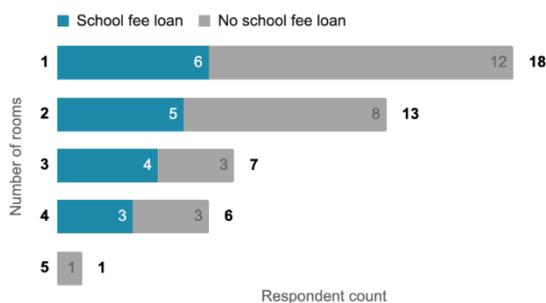
Most of the sample worked as traders or in the private sector



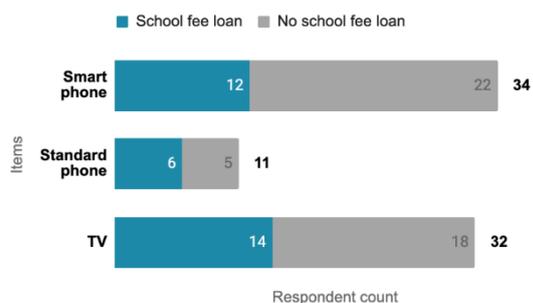
Most of the sample lived in a dwelling with 1-2 rooms



Most of the sample lived in a dwelling with 1-2 rooms



All of the sample owned a phone and most owned a TV



3.4 Data analysis

An analyst trained in **qualitative data analysis** (QDA) reviews and codes the summary interview transcripts provided by the fieldwork team. The standard QuIP coding process involves allocating **influence** (driver) and **consequence** (outcome) factor labels to causal claims found in the respondents' narratives. These factors are unique to each project as they are developed iteratively by the analyst based on what the respondents have said. QuIP analysts only code statements related to changes that the individual or focus group experienced and reported, therefore any statements about the status quo are not typically coded, unless they are deemed significant to highlight to the commissioner. This approach enables the analyst to look for patterns and trends across the dataset, and to understand which stories of change are common across the sample, and which are specific to certain individuals, or to a particular group of respondents.

Bath SDR uses the software application [Causal Map](#) to code, analyse, and visualise the data. All causal maps presented in this report contain a link to the original map and data in Causal Map, for those with permission to view. Map captions also reference important filters which have been applied.

COUNTS

Counts are used to highlight trends in the data, but these should not be interpreted as being representative of a particular population other than those interviewed, rather this offers an opportunity to learn from detailed perceptions of change in a carefully selected group⁴.

QuIP analysis uses two different types of 'count':

1. **Respondent/Source Count:** The **number of respondents** who mention a factor. The maximum respondent count will always be equal to the number of people interviewed, or the number of FGDs, (these are presented separately); i.e., 45 individual interviews in this study.
2. **Citation Count:** The total **number of times** a factor is mentioned overall across the dataset.

For example, if *one respondent* mentions access to educational loans leading to school attendance *five times* in the interview, the frequency count would be 5, whereas the source count would be 1.

Filters can be applied by the analyst to create a particular view of the data, such as searching for specific causal factors, selecting a certain factor/link frequency, and focusing on a particular respondent type. The causal maps presented in this report typically display the *source* count, so each link label (the number above an arrow) represents the number of respondents who mentioned a link between the two (influence and consequence) factors.

HIERARCHICAL CODING

Analysts can apply [hierarchical coding](#) to add extra levels of detail to more general factor labels. The different levels of a factor are separated by a semicolon, e.g., 'Increased educational expenses; school fees'. One can read the semicolon as 'in particular' or 'specifically' - so in this example, education expenses have reportedly increased, specifically relating to school fees.

The analyst can use these levels to **'zoom'** in and out to explore and present different views of the data. Maps might be zoomed in to show only the first level of a factor (with all the sub-levels nested within it) or zoomed out to present all the levels. Most maps in this report use Zoom level 1 to improve map readability, but the additional detail can always be viewed using the Causal Map link.

⁴ QuIP data is not statistically representative of the wider population. Findings cannot be extrapolated out across wider project target areas, nor is that the intention.

COMBINED OPPOSITES

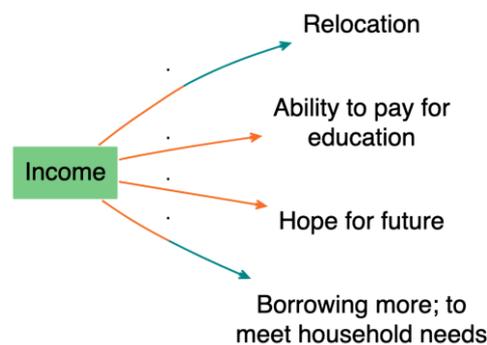
Analysts can also use a feature called [combined opposites](#) which enables the map to automatically present an inverse relationship between influence and consequence factors. For example, rather than coding ‘increased income’ and ‘decreased income’, when using combined opposites, the analyst simply applies the neutral label ‘income’ and uses a tilde ‘~’ symbol to denote a negative effect, e.g., ‘~income’.

The analyst can then select to combine all the opposite factors in the maps to analyse how different drivers interact positively or negatively with an outcome. So, in our example, we would avoid increased and decreased income being treated completely separately, and instead easily spot how various factors are increasing or decreasing income on the whole.

In the maps, different colour links denote whether ‘more’ or ‘less’ of something is leading to a change.

- **Orange** links represent **less** of something / decreased / reduced
- **Blue (teal)**⁵ links represent **more** of something / increased / improved

In the example below, **less income** leads to **reduced ability to pay for education**, **less hope for the future**, **more borrowing**, and **relocation**.



QUOTATIONS

As respondent voice is central to QuIP’s methodology and philosophy, **quotations** from the narrative accounts are presented throughout this report. Where quotes are used, this is to help communicate more detail and give examples of the types of stories under discussion, but the number of quotes used is not representative of a ‘majority’ or ‘minority’ view.

All the respondent data is anonymised by allocating a code to each respondent and focus group discussion. The **respondent source codes** presented in the report allow the reader to trace back to the original qualitative data (available in the accompanying Causal Map file or extracted Excel spreadsheet).

The interviews were carried out in the language the respondent felt most comfortable conversing in (English or Kiswahili). Summary, rather than verbatim, transcripts were then

⁵ Colourblind friendly colours are used in the maps – we are aware that people may describe these colours differently!

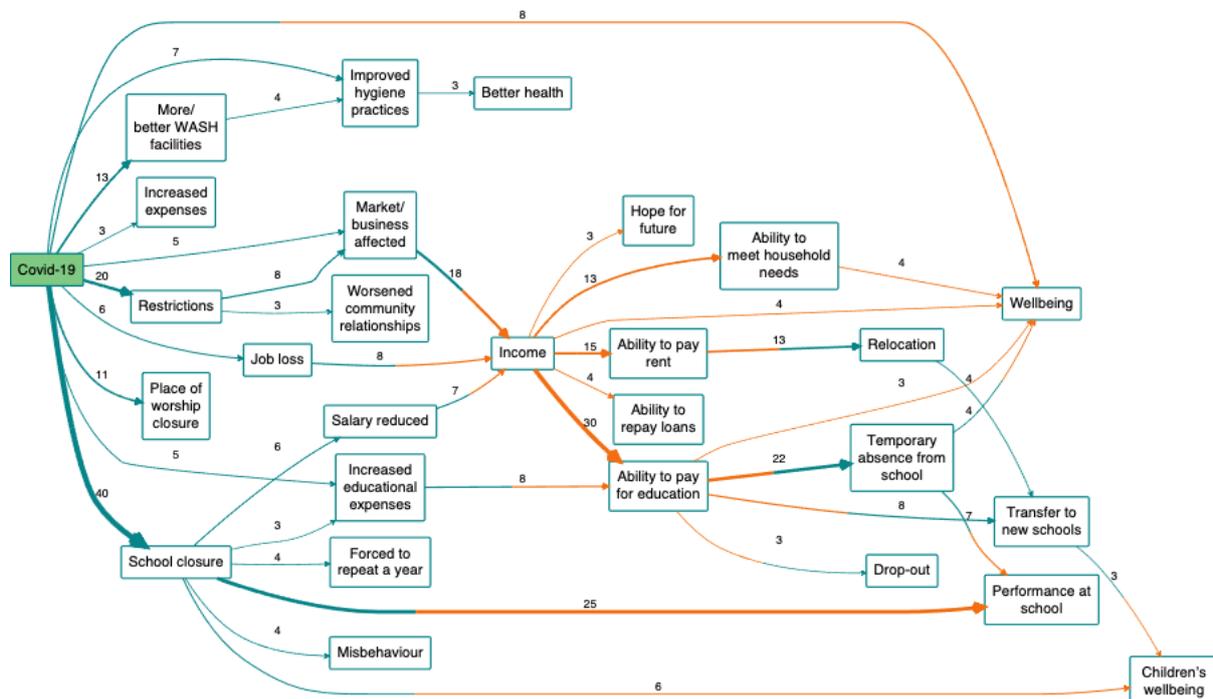
written up and translated into English by the same researchers. All quotations used in this report reflect the wording and English language used by the data collection team. Translations or clarifications are provided where necessary, but where possible the English has been deliberately left as written by the field researchers, to maintain authenticity. Data in the form of audio recordings of interviews and notes taken by the local researchers are stored securely by the research team for a maximum of one year, at which point they are deleted.

4. Findings

4.1 Covid-19 overview

As anticipated, Covid-19 featured heavily in the respondents' accounts of changes over the past three years. Respondents were asked direct questions about their experiences during the pandemic. The causal map below shows the most frequently reported outcomes related to Covid-19.

Map 1: Impact of Covid-19



Filters: zoom level 1, combine opposites, 4 steps down from factor 'Covid-19', 3+ citation count

RESTRICTIONS

As shown in the causal map above, the **school closures** were mentioned more than any other outcome relating to Covid-19. Almost all the parents interviewed commented on how the school closures affected their children's education and wellbeing (see Section 4.2). Many respondents talked about other **restrictions** put in place by the Kenyan government such as lockdowns, social distancing, restrictions on movement/worship, and curfew.

INCOME

Some of these restrictions, as well as general **economic hardship** affecting the market, **job losses** and **salary reductions**, were linked to a decline in income for most of the respondents. People lost their jobs and income as lockdowns caused the “closure of the economy” with businesses forced to shut down (R11). Once businesses reopened, social-distancing and movement restrictions reduced the number of customers whilst general economic hardships meant that most customers had less disposable income to spend. As one respondent put it “there was no money in the community” (R10). Additionally, fluctuations in the market caused prices of certain goods/services to increase, which further lowered profits for some businesses. Six parents who are also teachers reported that the school closures affected their income whilst schools were shut but also after they had reopened due to low re-enrolment rates which reduced their salaries.

“ “The government imposing curfews, high costs of transport, limited travel, all these instances have impacted negatively on my business. I had a charcoal kiosk and a motorbike transport service which is now performing poorly; the main reason is the government protocol on health amongst other key factors like reduced customers and poor economy.” (R24)

“The Covid pandemic led to a decline in my income from other sources of income. This was a result of time restrictions, closures of business and limited movements which affected the circulation of money in the economy hence limiting business expansion.” (R1)

“Yes, my income reduced, you see I am a teacher and when corona came the schools were closed and we didn't get any pay during that time, and when we resumed teaching, the salary was reduced because some learners didn't return, and parents didn't have school fees, so we just had to work because half a loaf is better than no bread.” (R32)

PURCHASING POWER

Less income was the main factor decreasing parents' **ability to pay for education**, leading to temporary absences from school, transferring children to lower cost providers, and in a few cases, drop-out (see Sections 4.2 and 4.3). Many parents also **struggled to meet basic household needs**, including paying bills and buying food for the family, as a result of decreased income (and increasing costs/expenses). 13 respondents reported **relocating**

and/or downsizing because they could no longer afford their rent payments. A few parents explicitly articulated they were **unable to repay their loans**.

“Over the past 3 years due to covid 19 pandemic effects, am now earning less due to more responsibilities and less income in my employment. This has really frustrated me as am unable to meet my family needs and pay fees for my child.” (R5)

“I changed from a 2 bedroom to one bedroom to reduce the cost of rent and restructure my expenditure which was running into big debts.” (R22)

“Yes, we moved to a one room house which was smaller because Covid-19 came, and we were not able to pay for the two-room house, so we had to move to a smaller house which is not very good but it’s better than being homeless. (R32)

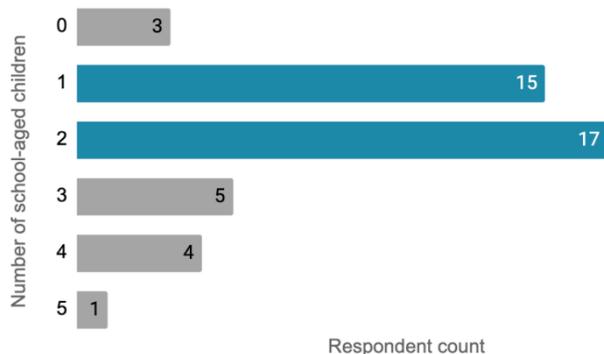
“Sometimes I am forced to skip the repayment because of less income that cannot meet the basic [needs].” (R20)

4.2 Access to and engagement with education

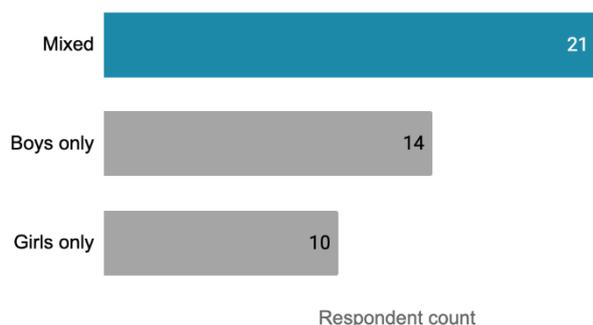
Respondents were asked a mix of open and closed questions about their children’s access to and engagement with education.

OVERVIEW

Most households had 1-2 school-aged children



Most households had a mix of boy and girl school-aged children



The charts below summarise basic information collected about school-age children living in the household, showing that most of the parents interviewed had **one or two school-aged children** living in the household and that most of the households had a **mix of male and female** school-aged children.

Figure 2 (Top Left): Number of school-aged children in the household

Figure 3 (Bottom Left): Gender split of children in the household

ENROLMENT

Most families reported that all their school-aged children were enrolled in school. Only three parents reported that they did not have any children enrolled in a school, but this was because they did not have school-age children at home (R17, R18, and R37). Only one family had a school-aged (girl) child at home

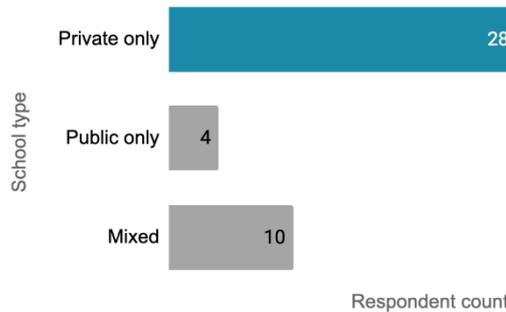
who was not enrolled in education, while the other (4/5) children were enrolled (R42). Most of the (38/42) households had **at least one child enrolled in a private school**. However, as shown in Figure 10 below, 10 households had some of their children enrolled in public schools and others in private schools.

Figure 4: Breakdown of children in private/public schools

ATTENDANCE

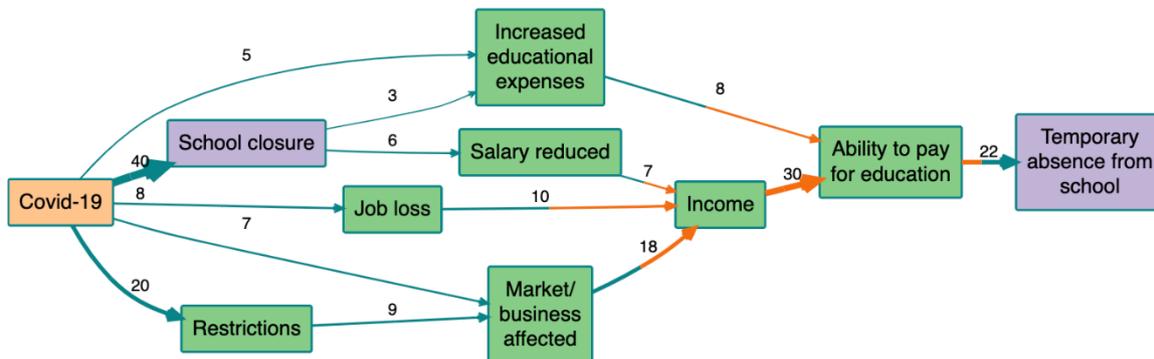
Respondents reported a number of factors influencing their children’s attendance at school over the past three years. Most of these drivers related either directly or indirectly to the Covid-19 pandemic. As mentioned above, Covid-19 pandemic directly affected children’s attendance through **school closures** which will be explored in detail in this section.

Most households had at least one child enrolled in private school



However, the causal map below illustrates the complexity of how the pandemic also affected attendance through the impacts on parents’ **income** and the **affordability** of education (see Section 4.3).

Map 2: Most common direct and indirect impacts of Covid-19 on school attendance

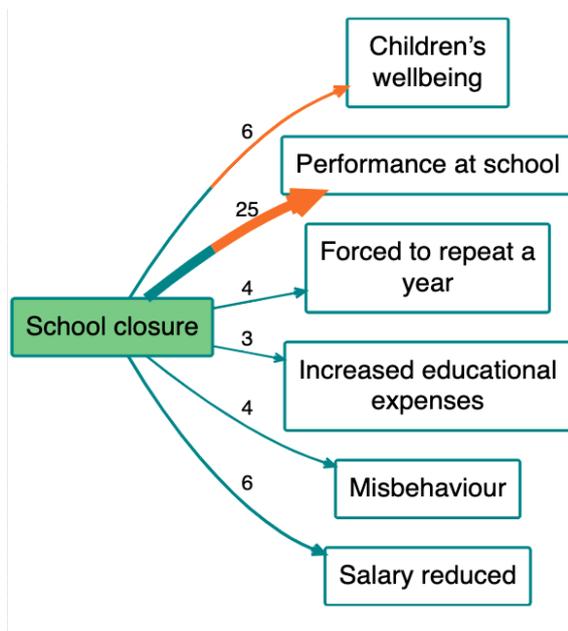


Filters: zoom level 1, combine opposites, path tracing from factor ‘Covid-19’ to ‘School closure’ and ‘Temporary absence from school’, 2+ citation count

School closures

Unsurprisingly, the main factor causing children to be absent from school was the national shutdown enforced during the height of the Covid-19 pandemic. In Kenya schools were closed from March-September 2020, between September and October schools partly reopened, and then fully reopened in January 2021. Some respondents simply shared that their children had been at home during the lockdown period because of school closures whilst most parents discussed the impact this prolonged absence had on their children’s **education** and **wellbeing**. The causal map below shows the most commonly cited outcomes associated with school closures.

Map 3: Direct outcomes of school closures



Filters: zoom level 1, combine opposites, 1 step down from factor 'School closure', 3+ citation count

Many believed that the closures affected their **children's educational performance** when lessons restarted. Over half of the respondents shared that their children struggled when they returned to school because they had **neglected studying at home** and instead spent most of their time "just playing at home and watching television" (R9). Some mentioned that the **length of the lockdown** caused the children to "forget all they had previously learnt" (R8). Only a few parents mentioned that they were home-schooling their children, or that their children were spending time studying alone.

“My children wasted a lot of time while at home not studying but not playing around and being engaged in unproductive activities. This disoriented them from schoolwork and their performance declined once they resumed school.” (R1)

“My children's performance was highly affected by the long school closures brought about by the pandemic. With no learning occurring, the children were exposed to other activities at home hence completely forgot about books.” (R6)

“My child was forced to start afresh as he had forgotten everything [...] He had learned the alphabet but after school closure he forgot everything on reopening.” (R28)

Only a few parents explicitly said their children needed to **repeat the school year**, but this was mandated for all children when they returned. A few parents were concerned about their children's **misbehaviour** as a result of "overstaying" at home during lockdown and being influenced by their peers. Boys were described as becoming "unruly" (R34) or "learning bad behaviours" (R45). One respondent claimed their son was suspended from school because of the negative influence of peers during the lockdown.

“My children [were] influenced by peers and it became difficult to adapt to rules again after living in a free world of no rules. This was evident in my son's misbehaviour which later cost him 2 weeks away from school.” (R16)

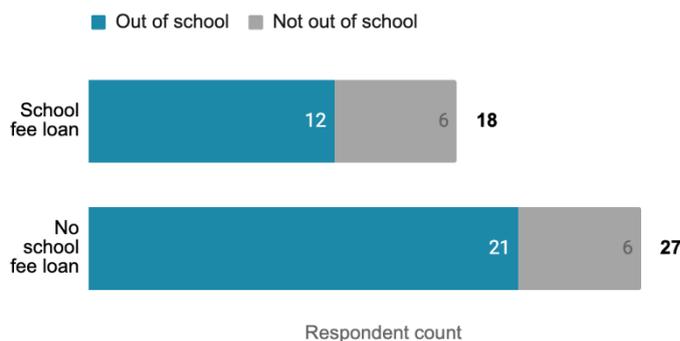
Being stuck at home and struggling back at school were both linked to **reduced emotional wellbeing** for some. Children were described as missing school and feeling sad, worried, stressed, frustrated, lonely, or troubled during the lockdown period.

Absenteeism

As shown in Figure 11 below, when asked a direct closed question about absenteeism, most parents (33/45) reported that their children had been absent from school in the past three years because of something other than the Covid-19 school closures. More than ¾ of parents (21/27) who did not receive a school fee loan reported that their children were absent during this period.

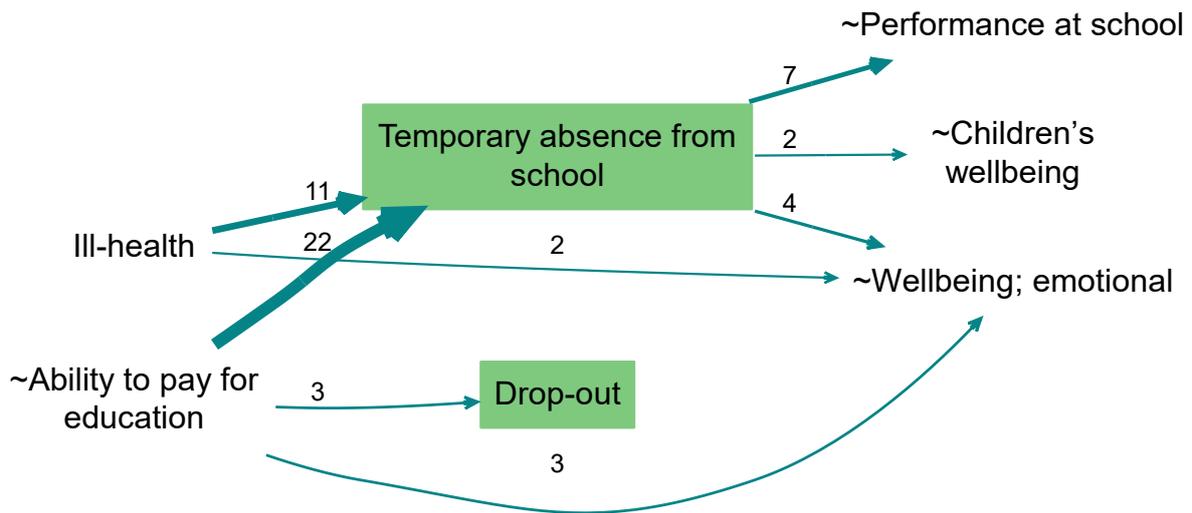
Figure 5: Absences unrelated to Covid-19 school closures

Most households had some children absent from school (for reasons other than Covid-19 school closures)



During the open-ended responses more than half of respondents (28/45) explained why their child/children had been absent from school. Most of these respondents (18/28) did not have a school fee loan. The causal map below shows the most commonly cited drivers of temporary absenteeism: **inability to pay for education** and **ill-health**.

Map 4: Factors directly related to absenteeism/drop-out



Link Filters: combine opposites, 1 step up/down from factors 'Temporary absence from school' and 'Drop-out', 2+ citation count

Only a quarter of parents (11/45) mentioned rare occasions when their children were kept home due to **short-term illness** whilst just under half of the respondents (22/45) claimed that their **struggle to pay for school fees** resulted in their children missing school. For some families this was a rare occurrence, whereas for others it happened more frequently. As discussed, (see Section 4.1), capacity to pay for education worsened during the Covid-19 period due to less disposable income, which increased the frequency of absenteeism for many respondents. Most references suggested their children were only at home for a few days at a time while the family sourced the fees, however some respondents stated they were searching for weeks or closer to a term.

Some parents noted how these absences negatively affected their children's perceived **educational performance**. Others mentioned how absence reduced their children's sense of **wellbeing**. For example, some respondents described their children feeling "disappointed" or "stressed" to be missing lessons or exams (P8, P20). Only a few respondents explicitly

“However, he has been away from school a few times due to challenges in fees which has had a negative impact on his performance.” (R7)

“This has been a low moment for me seeing other children in school while my children are home.” (R6)

“This has been a difficult time for me as my children are sometimes forced to be out of school due to lack of fees and education needs. This has really upset me, but I am planning on other ways to generate income.” (R13)

articulated their own feelings on the matter, but their sentiments highlight how absenteeism can decrease the **wellbeing of parents** as well as pupils.

Drop-out

Only 3 parents, none of whom had received a school fee loan, reported that their children had **dropped out of school** at some point over the last three years, exclusively due to challenges financing education.

However, a few respondents reflected on dropout rates more generally in their communities, commenting that **early marriage** and **pregnancy** were key drivers for girls dropping out, and drug abuse and alternative career paths were the main reasons for boys to leave education. A couple of the narratives suggested that these factors were intensified by the Covid-19 lockdown.

“ “Boys majorly drop out to concentrate on small business (e.g., boda boda) while females drop out due to pregnancy or early marriage.” (R2)

“I have noted major drop out among female pupils during the Covid time due to unwanted pregnancies. Boys have only resulted in dropping out due to drug abuse and involvement in small businesses.” (R13)

School-transfers

In the open-ended narrative, 14 respondents claimed that their children had been **transferred to new schools** over the past three years. The main driver reported for this change was the **inability to pay for school fees** either due to rising costs of education or decreased income, in some of these cases job loss or lack of income resulted in forced **relocation** and school transfers. Transferring school was largely described as a negative change, affecting the wellbeing of the children.

“ “The impact of Covid-19 from 2020 on my business has been too much and my job was really affected, hence less income impacted negatively on school fee payment. My children had to shift to a less costly school in the suburbs beginning in 2021, this was aimed at cutting the expenses by close to half. My daughter became depressed about changing schools and dropped in the performance at school. Also, my daughter is now in a day school which is a risk. Girls studying in day school face risks of teen pregnancies amongst other issues such as the risk of going to school at dawn and returning home in the evening.” (R23)

“The boy has transferred twice from school to school because we needed a cheaper school.” (R34)

A few parents revealed that they had to make choices about **which children** to transfer to other schools when they could not afford the fees. In the cases where one child was removed from private school, it was more likely to be the girl child, but the parents did not explain why.⁶ There were also a couple of accounts from parents moving a child from a public school to a private school, in order to access what was perceived as higher quality education.

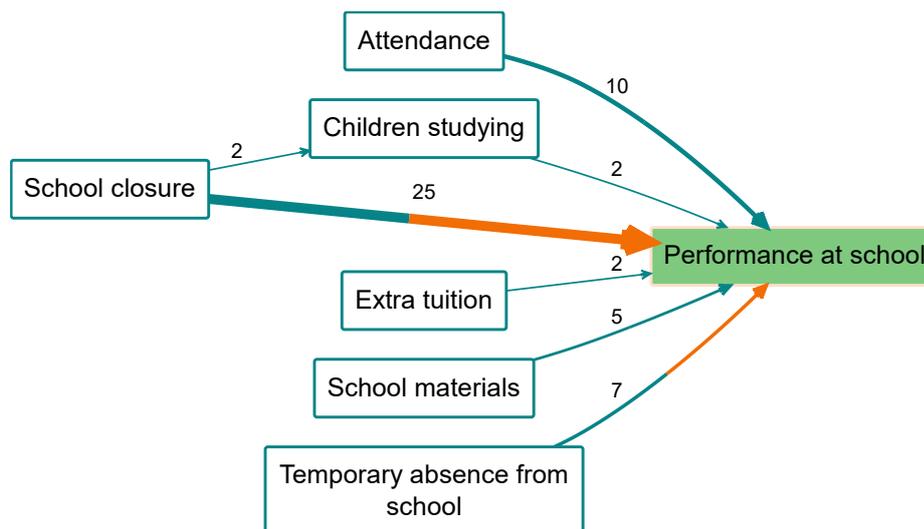
“ “I get less money and couldn't have both children in private school. This is why I moved the girl to a public school. My girl did not want to go to school when I transferred her to a public school because they are not that good. My son was also sad because he didn't want his sister to go to another school.” (R31)

“I had to change my daughter from public to private school in the year 2019/2020 for low performance posted in public school. This has shown an improvement in performance until when she completed her form four.” (R18)

PERFORMANCE

As discussed, **absenteeism** - whether related to Covid-19, lack of school fees, or ill-health - was reported to have a negative influence on **educational performance**. The causal map below also shows other factors affecting educational performance including **regular attendance** and **access to school materials**.

Map 5: Factors affecting educational performance



[Link Filters](#): combine opposites, 1 step up from factor 'Performance at school', 2+ citation count

⁶ The two respondents that specifically revealed the girl student was removed from private school both indicated they had used a school fee loan.

Better performance at school was linked to making expected progress in school through full participation in lessons, aided through access to the relevant resources. A few respondents mentioned extra tuition or studying at home contributing to improved attainment.

“My female child has actively been involved in her school activities which has really improved her performance. This has also been attributed to the availability of all her education materials in school.” (R2)

More generally, even when no change was reported, parents seemed pleased when their children were engaged with education.

4.3 Financing education

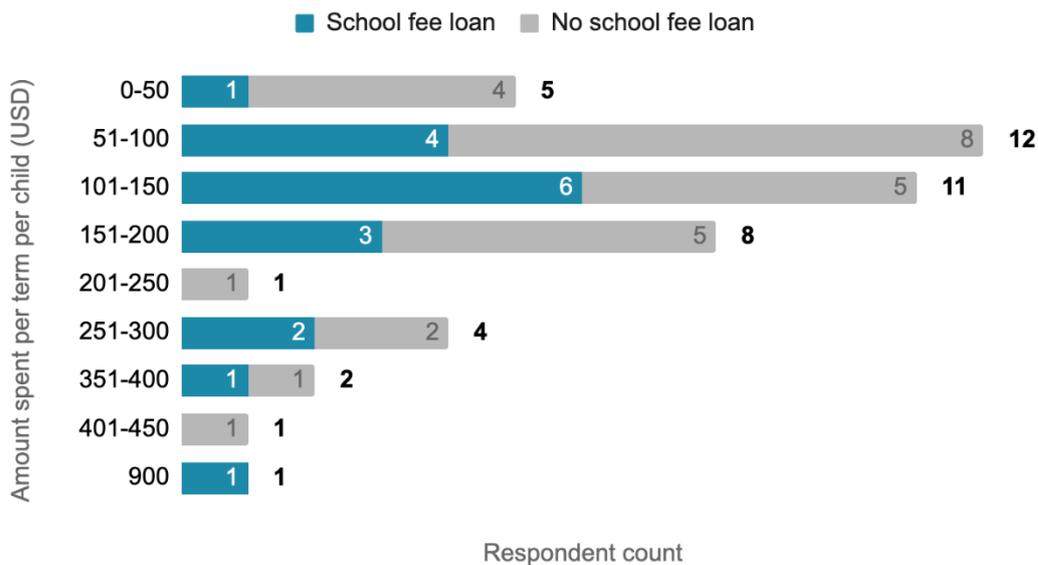
Respondents were asked a mix of open and closed questions about how they finance their children’s education.

OVERVIEW

As shown in the figures below, the majority of parents reported spending between **KES 5001-15000 (c. USD 51-150)** per term⁷ for each child’s education over the past three years.

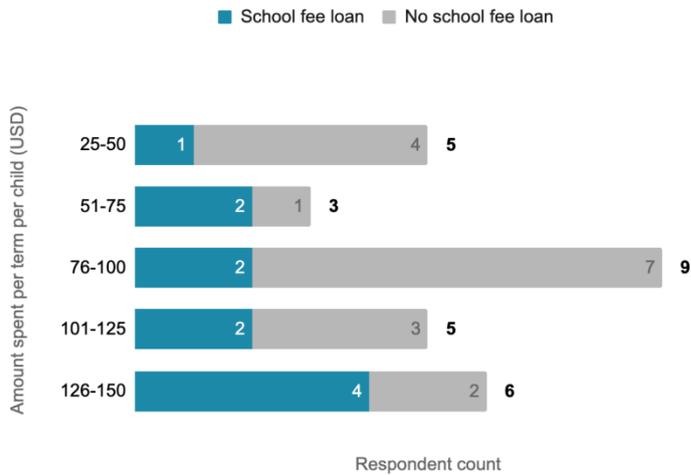
Figure 6: Education costs

Most households spent between 51-150 USD on education (per child, per term)



⁷ There are three terms in the Kenyan academic calendar.

Figure 7: Education costs - Details on spend US\$25-\$150



Of those reporting a current active loan, most of these parents reported borrowing between **KES 1-50,000 (c. USD 0-500)**. The duration of the loan was typically **under 1 year**.

Figure 8: Loan amount

Most loans were between 1-500 USD

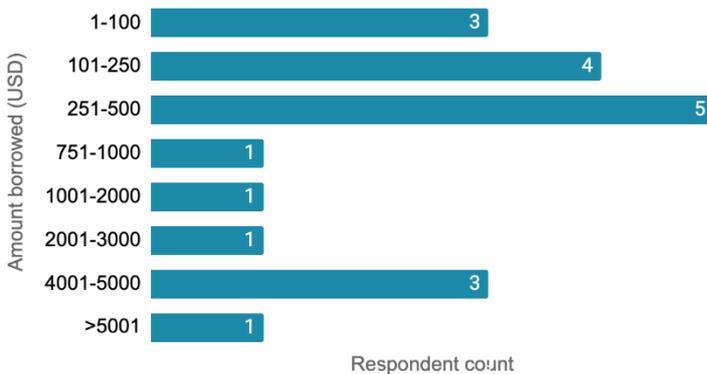


Figure 9: Loan duration

Most loans were under <1 year

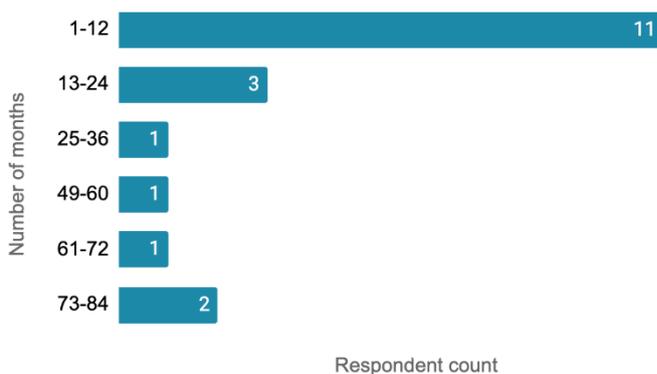
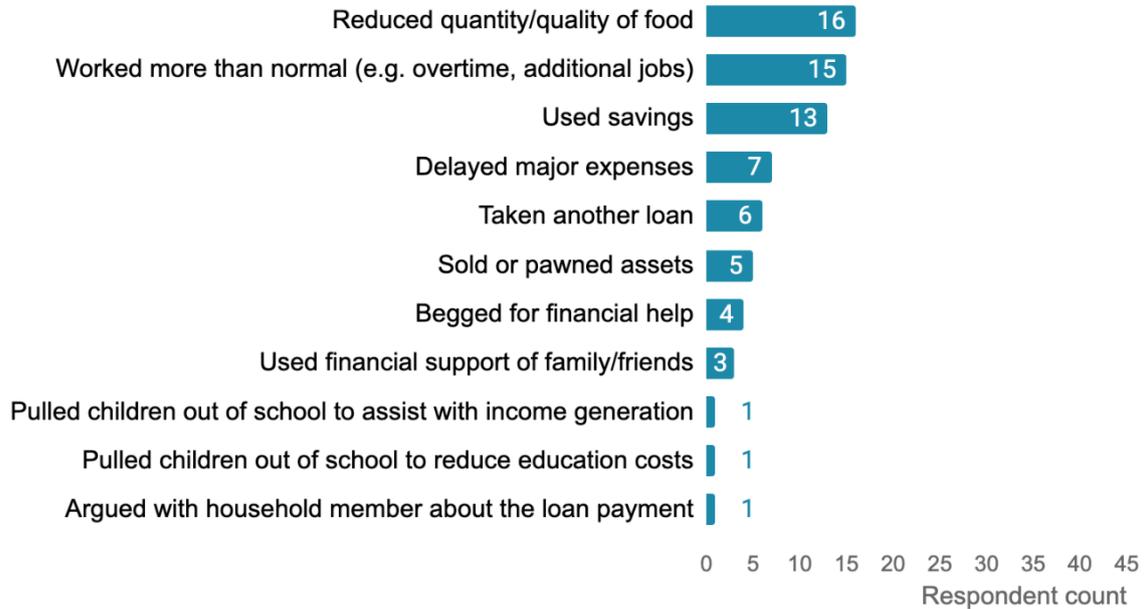


Figure 10: Loan repayments

Many parents reduced food consumption or worked overtime to make a loan repayment

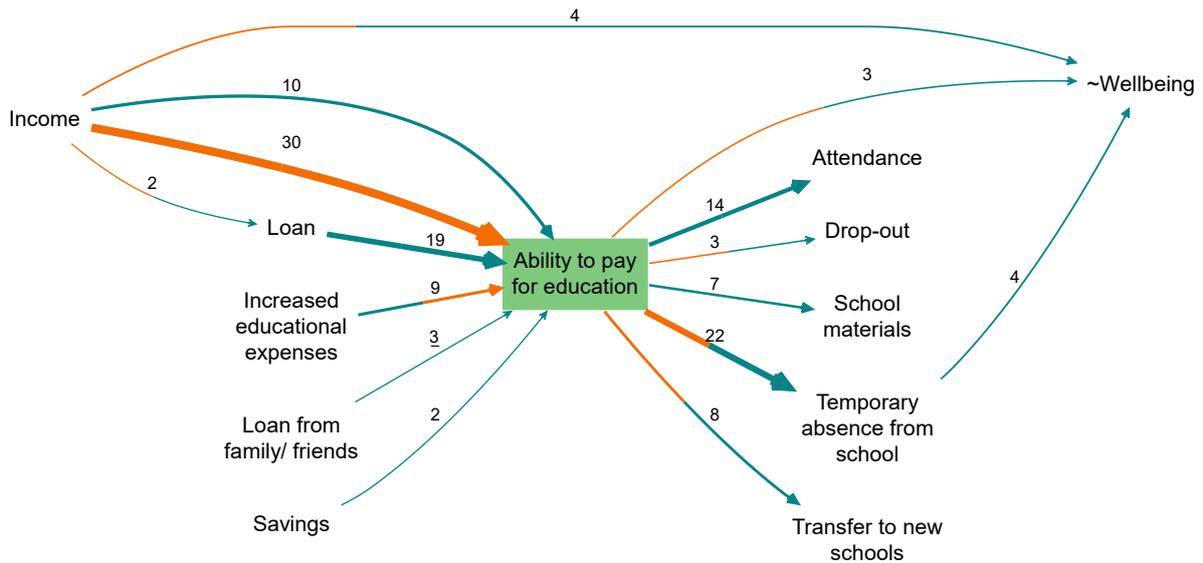


When parents with loans over the last three years were asked how making loan repayments impacted their household, respondents most commonly reported reducing food consumption and/or working overtime to make a loan repayment. Other household decisions included using savings to make a payment and delaying a major expense to make a payment.

ABILITY TO PAY FOR EDUCATION

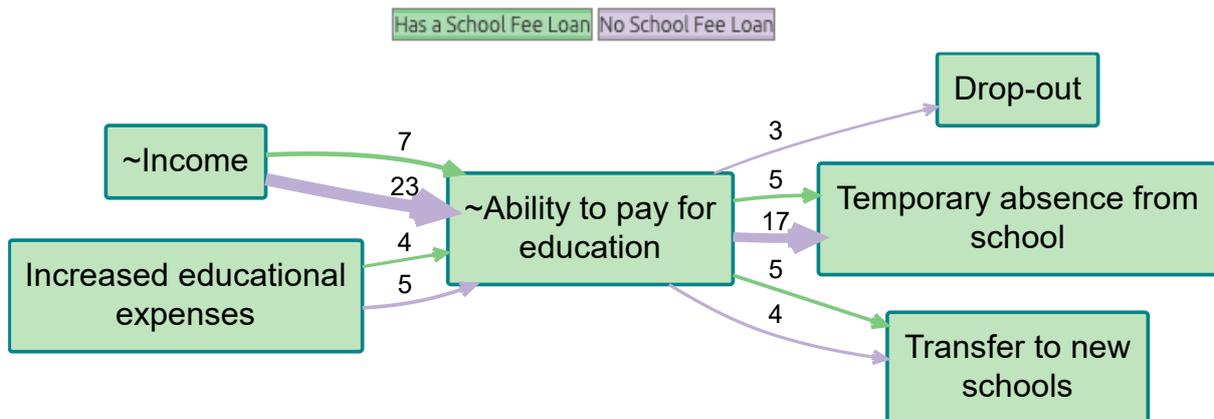
Most respondents (38/45) reported struggling to pay for education at some point over the past three years; 26 out of the 38 had not received a loan during the period. Map 6 below shows the factors respondents reported to be positively or negatively influencing their ability to pay for their children’s education, whilst Map 7 shows just the negative factors but split by whether the respondent had or had not received a loan.

Map 6: Factors affecting parents' ability to pay for education



Filters: zoom level 1, combine opposites, 1 step up/down from factor 'Ability to pay for education', 2+ citation count

Map 7: Factors negatively influencing parents' ability to pay for education, split by loan type



Filters: zoom level 1, combine opposites, 1 step up/down from factor '~Ability to pay for education', split by loan type, 3+ citation count

Income

Overall, **income** was the most frequently cited factor influencing parents' ability to pay for school fees and materials. The majority of respondents reported that their income had decreased over the past three years, largely due to Covid-19 related factors (see Section 4.1), which meant that they had less disposable income to spend on education. For these families struggling to pay – most of whom had not received a loan - their children were temporarily absent from school but in some cases, parents transferred their children to lower-cost schools or the children had to drop-out (see Section 4.2).

Costs

Several respondents reported that their educational **expenses** had increased over the past three years, and 9 reported that this had affected their ability to pay for their children’s schooling. Drivers of this price rise were predominantly linked to the Covid-19 pandemic. Some parents reported needing to buy **face masks and hand sanitizer**, whilst others noted that the **prices of uniforms and books** had gone up. A few respondents explained that changes to the **academic calendar** meant that meeting term payments would be more difficult.

“The Covid-19 pandemic has brought additional expenses on my children's education needs as I have to buy sanitizers and masks. This has been necessitated by the need to keep them safe and prevent them contracting Covid while in school.” (R16)

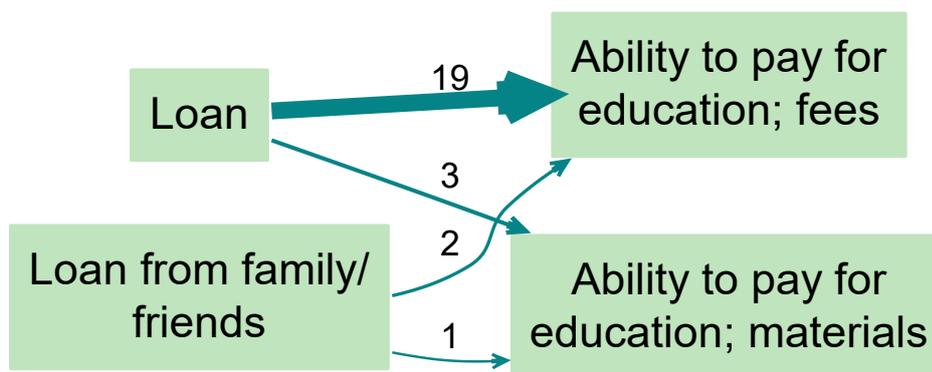
“Let me tell you it is not easy, school fees and transport, stationery, basic commodities are double the prices we used to pay last year.” (R25)

“The term dates have changed so much and school holidays that used to allow us to at least look for money are reduced to a week, which is too short for the next term with new books and fees for the term.” (R26)

“Yes, I had to pay a lot of money at once which was not available because the business was doing badly yet the institution rolled out a none-stop academic calendar without holidays that used to give room for preparedness.” (R17)

Loans

Map 8: Use of loans to pay for education



Filters: Trace paths from factors containing the word 'Loan' to 'Ability to pay for education'

Whilst some parents did report an increase in income, using savings, or borrowing from others, the most common reason given for being more able to pay for school fees/materials was accessing a **loan for education**. 19 respondents explicitly reported using a loan from a financial institution to pay for **school fees**, 3 of these parents also mentioned using the loan to pay for **school materials**. A few respondents reported borrowing from friends and family. Accessing loans for education also freed up money to pay for household needs.

Most respondents seemed to be positive overall about using loans to pay for education. However, some felt this was a negative change because it was out of necessity that they had turned to them and keeping up with the repayments was challenging.

“ “I have also managed to access loans which has kept my child in school. I have also been able to provide all learning materials to her and she has been happy in school performing well in her studies.” (R2)

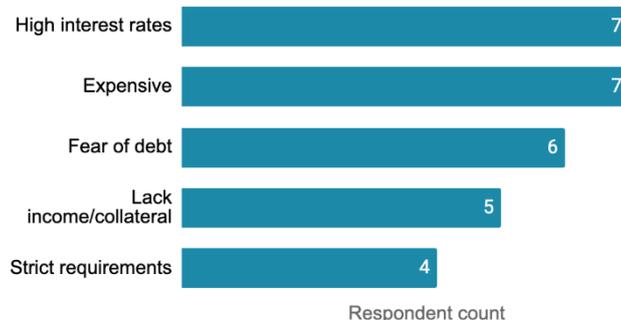
“The loan has been a blessing for me as I can use my income to cater for other household needs.” (R3)

“I borrowed because I didn't have money and I can't say it was good because I have to pay on time, and this affects my household because at times we want to have good food, but we can't.” (R32)

Figure 11: Reasons for avoiding loans

18 respondents talked about their **decision not to take a loan**; the chart below shows the main reasons respondents gave, including high interest rates and fear of debt. The sentiment amongst many of these responses was that loans were “unattainable” due to a lack of income or collateral (R26) and/or that the preference was to use income or savings and to treat loans as “the last option” (R11). The fear of assets being seized or “stress from loan officers” was considered too high a risk (R43).

The cost of taking a loan was a barrier for some respondents



“ “I have always preferred to use my income instead of putting myself in debt situation which might be a future problem for me.” (R10)

“I always prefer to work with my budget as loans are expensive and they attract high interest rates.” (R14)

“I fear getting loans because the financial institutions can come and seize my assets or furniture, I feel only those on permanent employment can get loan services because the deductions are effected directly from their salaries.” (R28)

5. Conclusion

While not originally designed to capture Covid-19 impacts, the implications of the pandemic on the economy and temporarily school closures were referenced by respondents throughout this study. Respondents noted the impacts of school closures on children's performance, wellbeing, and behaviour, while also sharing the pandemic's economic impacts on their ability to pay school fees when they reopened.

Overall, respondents revealed that school fee loans were used by some families as an effective tool to keep their children in school, while parents' experiences and perceptions of loans varied across the sample.

Attendance. Most households had at least one child enrolled in private school, with 10 of 42 households reporting children enrolled in both public and private schools.

Absenteeism. Households with a school fee loan reported a lower rate of absenteeism over the last 3 years (12/18) than households without a school fee loan (21/28).

Drop-out. 3 out of 45 households reported their child had dropped out of school at some point over the last 3 years, none of whom had received a school fee loan. All reported the reason for drop-out as challenges financing education.

School-Transfers. 14 households explained their children had transferred to new schools over the past 3 years, with the main reason reported as the inability to pay for school fees. In cases where one child was removed from private school, it was more likely to be the girl child.

Financing Education.

Of households using a school fee loan, 7/18 reporting spending <\$125 per child per term on education, and 11/18 reported spending <\$150.

Of the 38/45 households that reported struggling to pay for education over the last 3 years, 26 of those households had not receive a school fee loan.

Of those families struggling to pay school fees – most of whom had not received a loan – the majority of children were temporarily absent from school.

18 respondents shared about their decision not to take a school fee loan, with the most commonly cited reasons being high interest rates and expense, followed by fear of debt and lack of income/collateral.

The most common reason given for being able to pay for school fees & materials was accessing a loan for education, with a few respondents clarifying that accessing a loan for education freed up money to pay for other household needs at the same time.

In the below, Opportunity EduFinance reflects on the key findings from the study and implications for financing education.



Opportunity EduFinance believes that through access to quality education, children will ultimately have improved livelihoods, reducing the cycle of generational poverty. **The EduFinance theory of change is predicated on parents making school choices for their children that lead to meaningful learning.** To do so, many parents in low- and middle-income countries must be able to finance and pay school fees for non-state education. To provide greater context and continue informing our work, EduFinance commissioned this QuIP study on School Fee Loans.

Covid-19 had a significantly negative impact on family income. The report demonstrates that there was a reduced ability to pay for education, which unsurprisingly impacted children's overall wellbeing and behaviour, in addition to performance when they returned to school.

The study, however, reveals that parents highly value their children's education. Households prefer to make other sacrifices first before their children are pulled from school, ranging from working longer hours to reducing the quantity/ quality of food consumed.

School Fee loans were demonstrated to improve families' ability to pay for education which resulted in reduced absenteeism and drop-out, and greater wellbeing as reported by parents. Absenteeism from school is most frequently driven by a reduced ability for families to pay for education. While drop-outs were reported infrequently, parents with school fee loans were able to avoid their children dropping out of school. Several families explained the loan for school fees freed up money to pay for other households needs, improving family wellbeing.

School Fee loans were used by families with children enrolled in low-fee schools, as indicated by the 7/18 families with active loans reporting spending less than \leq \$125 per child per term, and 11/18 spending \leq \$150. Opportunity EduFinance has developed a methodology, adjusted for rural and urban settings, to determine if a school's fees would be affordable to a low-income family. In Kenya, this urban adjusted average school fee threshold is ~US\$114 per child per term. **Overall, more than 60% of respondents with a school fee loan spent approximately 130% or less of this threshold on school costs.**

This study also highlights the need for financial institutions to carefully consider the design and appropriateness of a loan for each household. School Fee Loans can be appropriate for some families to smoothen income, ensure that their children do not face a period of absenteeism, and send all children in the family to the school of their choice.

But it is also clear that loans can cause significant financial stress and have a negative impact on wellbeing if the household is unable to afford it. Lending to a family that cannot reasonably afford repayment can lead to further indebtedness by taking another loan, begging for financial help, and even pulling their children out of school.

By focusing on appropriate design of School Fee Loans, Financial institutions can alleviate many of the concerns that parents have when considering a loan.

- Well-aligned product design results in lower defaults, which can allow the financial institutions to offer the product at lower interest rates.
- A shorter duration of the loan period (a single school term) means that parents can avoid getting heavily indebted.
- Flexible repayment terms and strong staff training and relationship management can also ease parents concern about the strict requirements of a financial institution.
- Finally, parents need to be equipped with the financial literacy required to manage a loan when taken out for school fees.

EduFinance continues to deepen our work with financial institutions on product design in order to achieve these aims through the EduFinance Technical Assistance Facility (ETAF). Studies like this are important to continue monitoring the appropriateness of loan products over time, reconfirming our theory of change and identifying opportunities to further support our partners with additional technical assistance, keeping the borrower – low-income families with school-aged children - at the centre of our design strategy.

*For more information on our EduFinance Technical Assistance Facility, visit **edufinance.org**.*

Glossary of terms and abbreviations

QuIP studies employ the following terms as described below:

Attribution: Evidence, most often in the form of narrative testimony that an action (X) or change in some variable X, caused an outcome (Y), including an increase or decrease in an outcome indicator such as the respondent's income or wellbeing. The precise logical status of such causal propositions is generally left unstated, and our default interpretation is that when respondents claim action X influenced outcome Y, they mean that if X had not happened then Y would not have happened either. In other words, we assume that they are implying action (X) is a necessary condition for change in an outcome (Y) in the presence of a package of other drivers of change (Z). The causal package (X, Z) is sufficient to cause the change in Y, but need not be necessary, because there may be other causal packages that are also sufficient to do so. Some authors define attribution more narrowly as a quantifiable effect of X on Y, but here the term is used more generally and in a way that is synonymous with contribution.⁸

In general, in QuIP we prefer to talk about “frequently mentioned influences” and “frequently mentioned consequences” to ensure that we remain clear about the differentiation between reporting ‘claims of causation’ and actually claiming causation ourselves. There is rarely enough evidence in the narrative testimonies to make any definitive generalised claims about causation; to do so would be spurious. However, reporting the frequency of *claims* of causation is of great interest to any commissioner.

Attribution code: A label or code that indicates whether a *causal claim* explicitly identifies a selected organisation as the *driver of change*, is implicitly consistent with its *theory of change*, or is unrelated/incidental to its actions.

Blindfolding: The process of deliberately restricting what interviewers and/or interviewees know about an activity or actor in order to reduce the potential bias in favour of emphasising the importance of this activity or actor relative to other drivers of change.

Causal chain: A series of connected causal claims, for example in a narrative where X leads to Y₁ leading to Y₂ leading to Y₃.

Causal factors: A general term for influence and consequence factors. Causal factors are the building blocks of causal chains.

Commissioner: The organisation contracting a QuIP study, and the primary user of the evidence to be collected. Responsibility rests with them to decide what sort of evidence they want, as well as when, where, how and why to collect it.

Count: the number of times a factor is mentioned in interviews and focus group discussions

- a) **Source Count:** The number of respondents who mention a given factor across the whole interview. By definition, the maximum respondent count for a given factor in a QuIP with 24 respondents is 24.
- b) **Frequency Count:** The number of times a factor is mentioned.

⁸ The QuIP has a strong affinity to Contribution Analysis as described by Mayne (Mayne J. 2012. Contribution analysis: coming of age? *Evaluation* 18(3):270-280.).

Credibility: How believable a particular finding or conclusion is to a particular person or audience. It acknowledges that their capacity to assess the validity and reliability of findings depends upon their own independent knowledge, experience and opportunity for cross-checking or triangulation against other sources. This contrasts with the quest to establish universal truths that are valid and reliable independently of the perceiver. In aspiring to produce reasonable or 'good enough' evidence the success of the QuIP ultimately hinges on the credibility of findings.

Consequence factor: A label used to denote **Outcomes**.

Domain: A field or category of outcomes, agreed in advance with the commissioner and used to structure interviews and focus group discussions. Most studies address a set or group of domains that are consistent with a *theory of change*. For example, they may refer to different aspects of the well-being of individual intended beneficiaries.

Driver of change: An action or state (X or Z) behind outcomes (Y). These are generally self-reported by respondents, in answer to questions like '*why did that happen?*' or '*what was the reason for that?*' This term is synonymous with **Influence Factor**.

Influence factor: A label used to denote **Drivers of change**.

Intended beneficiary: Those people that a specified organisation is aiming to benefit, by achieving *outcomes* specified in its *theory of change*. In the case of capacity building projects, the intended beneficiaries may be organisations or associations of people.

Impact: Evidence that a specified project *credibly caused* a specified set of outcomes. In some cases, the term impact may refer specifically to final *outcomes*. X *credibly causes* Y in a particular context if (a) there is strong evidence that X and Y happened, (b) several stakeholders independently assert that X was a cause of Y, with minimal prompting, (c) there is no more credible counter-explanation for why they might have said this, (d) their account of how X caused Y is consistent with a plausible *theory of change*.

Outcomes: Changes reported by respondents, often in the answer to the question '*during the last [specified time period] has anything changed in relation to [domain]?*' This term is synonymous with **Consequence factor**.

Project or Programme: A specified set of activities, intervention, investments over a given period of time aimed at achieving a specified set of intended outcomes for a specified group of intended beneficiaries. This is the object of a specified QuIP study, and it is the responsibility of the commissioner to define it, as well as the theory of change behind it, as precisely as possible. Others may refer to the project as a 'treatment' but in QuIP studies this term is generally avoided.

Respondents: These are the main source of causal claims, linking drivers of change (including but not limited to project activities) to outcomes, both intended and unintended. Respondents are usually a sample of intended beneficiaries, and data is collected from them through a mix of semi-structured interviews and focus group discussions.

Story of change: A selected causal chain or series of chains which exemplifies one of the key findings which came out of the interviews. This may or may not be part of the hypothesis or theory of change which the research seeks to investigate, but will usually include at least one set of links between influence factors and consequence factors. A limited number of 'stories' are selected to highlight the main findings from the research.

Theory of change: The causal processes by which the commissioner of QuIP study expects a specified project to achieve intended outcomes and impact. Not all causal drivers originate with the project. Theories of change also identify incidental drivers of change and may also assess the risks associated with their occurrence or non-occurrence.

Appendix 1: Questionnaire tool

SECTION A: HOUSEHOLD DEMOGRAPHICS

- How many adults are living in the household (18 years old +)?
- How many school-aged children are living in the household (5-18 years old)?
- How many school-aged children in the household are girls (5-18 years old)?
- How many non-school-aged children are living in the household (less than 5 years old)?
- Respondent information: Age range, Gender, Primary Occupation, Secondary Occupation, Disability, Highest level of education
- Other income earner: Relationship to respondent, Age range, Gender, Primary Occupation, Secondary Occupation, Disability, Highest level of education

SECTION B: ACCESS TO EDUCATION

- How many of your children are currently enrolled in a school?
- How many of children enrolled in a school are girls?
- How many of your children are currently enrolled in a private school?
- How many of children enrolled in a private school are girls?
- Please can you tell me about any changes in your children's enrolment at school over the past 3 years? What are the main reasons for any changes?
- Are there any differences between the changes experienced by your male/female children?

SECTION C: ENGAGEMENT WITH EDUCATION

- Have any of your children been absent from school in the past 3 years, for reasons other than Covid-19 school closures?
- Aside from when schools were shut due to the Covid-19 pandemic, over the past 3 years, have there been any significant changes in your child/children's attendance at school (how frequently they are absent/present)? What are the main reasons for this?
- Are there any differences between the changes experienced by your male/female children?

SECTION D: INCOME

- Please can you tell me about any changes to your income over the past 3 years? What are the main reasons for any changes?

SECTION E: FINANCING EDUCATION

- Please can you tell me about any changes in your ability to pay for your children's education over the past 3 years? What are the main reasons for any changes?
- Overall, how much do you typically spend (*KES*) on education for each child per term?
- Have you used loans to pay for education in the past 3 years?
- Do you have an active loan?
- How much did you borrow?
- What is the duration of the loan (*in months*)?

- Please can you tell me about any changes in your use of loans to pay your children's education over the past 3 years? What are the main reasons for any changes? Do you consider this to be a good or bad change?
- Why have you not used loans to pay for education in the past 3 years?
- In the past 3 years, has your household had to do any of the following or have you experienced any of the following in order to make a loan payment?
(Reduced the quantity or quality of food in your family, Worked more than normal, overtime, overtime, additional jobs, working weekends or when sick, Delayed major expenses such as health, home improvement or buying a business asset, Used savings, Taken another loan, Sold or pawned assets such as jewellery, appliances, or animals, Used the financial support of family or friends, Pulled children out of school to reduce education costs, Pulled children out of school to assist with income generation, Sent children to eat at others' homes or be supported by other guardians, Have to beg for financial help from others, Argued/fought with spouse or other household member about the loan payment, Other)

SECTION F: LIVING CONDITIONS

- How many habitable rooms does this household occupy in its main dwelling?
- What is the predominant wall material of the main dwelling unit? (Iron sheet, Mud, Timber, Stone, Brick)
- Does the household have a functional television?
- Does anyone in the house own a mobile phone?
- Does anyone in the house have access to a mobile phone?
- What sort of access do you/household member have to a phone?
- Please can you tell me about any changes in your living conditions over the 3 years? What are the main reasons for any changes?

SECTION G: WELLBEING

- Please can you tell me about any changes in your relationships within your household over the past 3 years? What are the main reasons for any changes?
- Have there been any changes to how decisions are made between men and women in the household? If so, what types of decisions? And why do you think these changes have occurred?
- Have there been any changes in who does different jobs within the household? (Between men and women or parents and children). If so, why?
- Please can you tell me about any changes in your relationships with others in your community (neighbours, schools, religious, groups) over the past 3 years? What are the main reasons for any changes?
- What do people need to live well in this community? Do you feel you are moving towards that goal? Why/why not?
- Have there been any changes in your physical/material wellbeing over the past 3 years? What are the main reasons for any changes?
- Have there been any changes in your emotional/mental/spiritual wellbeing over the past 3 years? What are the main reasons for any changes?

SECTION H: COVID-19

- How (if at all) has the Covid-19 outbreak in Kenya affected your own life and livelihood?

- How (if at all) have school closures in Kenya affected your children's education and wellbeing more generally?
- Have there been any challenges for you or your children returning to school post Covid-19 school closures?

Appendix 2: Source summary

Source ID	School Fee Loan	School Improvement Loan	Age range	Gender	Primary Occupation	Highest level of education	Number of school-aged children living in the household
R1	Has a School Fee Loan	School from bank list	36+ years old	Male	Private sector employee	diploma	4
R2	Has a School Fee Loan	School from bank list	25 - 35 years old	Male	Government employee	diploma	1
R3	Has a School Fee Loan	School from bank list	36+ years old	Male	Government employee	secondary	3
R4	Has a School Fee Loan	School from bank list	36+ years old	Male	Government employee	diploma	3
R5	No School Fee Loan	School from bank list	25 - 35 years old	Female	Private sector employee	diploma	1
R6	No School Fee Loan	School from bank list	36+ years old	Female	Unskilled Labourer (casual labourer)	secondary	3
R7	No School Fee Loan	School from bank list	25 - 35 years old	Female	Trader/ entrepreneur/ self-employed	diploma	1
R8	No School Fee Loan	School from bank list	Less than 25 years old	Female	Trader/ entrepreneur/ self-employed	primary	1
R9	No School Fee Loan	School from bank list	25 - 35 years old	Female	Private sector employee	diploma	2
R10	No School Fee Loan	School from bank list	25 - 35 years old	Female	Unskilled Labourer (casual labourer)	primary	4
R11	No School Fee Loan	School from bank list	25 - 35 years old	Female	Trader/ entrepreneur/ self-employed	primary	1
R12	No School Fee Loan	School from bank list	36+ years old	Male	Trader/ entrepreneur/ self-employed	diploma	2
R13	No School Fee Loan	School from bank list	Less than 25 years old	Male	Private sector employee	secondary	2

R14	No School Fee Loan	School from bank list	25 - 35 years old	Male	Unskilled Labourer (casual labourer)	secondary	1
R15	No School Fee Loan	School from bank list	Less than 25 years old	Male	Trader/ entrepreneur/ self-employed	university degree	1
R16	Has a School Fee Loan	School from bank list	36+ years old	Female	Government employee	university degree	2
R17	Has a School Fee Loan	School from bank list	36+ years old	Male	Trader/ entrepreneur/ self-employed	university degree	0
R18	Has a School Fee Loan	School from bank list	36+ years old	Female	Government employee	secondary	0
R19	Has a School Fee Loan	School not from bank list	25 - 35 years old	Female	Private sector employee	diploma	1
R20	Has a School Fee Loan	School not from bank list	36+ years old	Female	Private sector employee	diploma	1
R21	Has a School Fee Loan	School not from bank list	36+ years old	Female	Private sector employee	diploma	2
R22	Has a School Fee Loan	School not from bank list	36+ years old	Female	Trader/ entrepreneur/ self-employed	primary	2
R23	Has a School Fee Loan	School not from bank list	36+ years old	Male	Trader/ entrepreneur/ self-employed	secondary	2
R24	No School Fee Loan	School not from bank list	36+ years old	Male	Trader/ entrepreneur/ self-employed	secondary	4
R25	No School Fee Loan	School not from bank list	36+ years old	Female	Private sector employee	diploma	2
R26	No School Fee Loan	School not from bank list	25 - 35 years old	Female	Trader/ entrepreneur/ self-employed	primary	2
R27	No School Fee Loan	School not from bank list	36+ years old	Male	Private sector employee	university degree	2

R28	No School Fee Loan	School not from bank list	25 - 35 years old	Female	Trader/ entrepreneur/ self-employed	secondary	1
R29	No School Fee Loan	School not from bank list	25 - 35 years old	Female	Unemployed	secondary	2
R30	Has a School Fee Loan	School not from bank list	36+ years old	Female	Trader/ entrepreneur/ self-employed	primary	2
R31	Has a School Fee Loan	School from bank list	25 - 35 years old	Female	Private sector employee	secondary	2
R32	Has a School Fee Loan	School not from bank list	25 - 35 years old	Female	Skilled Labourer/ artisan	diploma	1
R33	No School Fee Loan	School not from bank list	36+ years old	Female	Trader/ entrepreneur/ self-employed	secondary	1
R34	No School Fee Loan	School not from bank list	Less than 25 years old	Male	Private sector employee	university degree	2
R35	No School Fee Loan	School not from bank list	Less than 25 years old	Female	Unemployed	university degree	1
R36	No School Fee Loan	School not from bank list	25 - 35 years old	Female	Trader/ entrepreneur/ self-employed	secondary	3
R37	No School Fee Loan	School not from bank list	36+ years old	Female	Private sector employee	diploma	0
R38	No School Fee Loan	School not from bank list	25 - 35 years old	Male	Unskilled Labourer (casual labourer)	secondary	1
R39	No School Fee Loan	School not from bank list	25 - 35 years old	Male	Trader/ entrepreneur/ self-employed	secondary	2
R40	Has a School Fee Loan	School not from bank list	36+ years old	Male	Private sector employee	secondary	2
R41	Has a School Fee Loan	School not from bank list	36+ years old	Female	Private sector employee	diploma	1

R42	No School Fee Loan	School not from bank list	25 - 35 years old	Female	Trader/ entrepreneur/ self-employed	secondary	5
R43	No School Fee Loan	School not from bank list	36+ years old	Male	Private sector employee	diploma	3
R44	No School Fee Loan	School not from bank list	25 - 35 years old	Female	Trader/ entrepreneur/ self-employed	secondary	4
R45	Has a School Fee Loan	School not from bank list	25 - 35 years old	Female	Private sector employee	diploma	2