Key Insight: Non-State schools support refugee students

Survey data shows 37% of non-state affordable schools linked to EduFinance financial institution partners provide education to refugee students, and 47% of refugee-hosting schools have utilized school improvement loans to invest in their school quality.

Key finding #1
Nationality of Refugee Students
EduFinance schools support refugee students from nine countries. Most students come from South Sudan and the Democratic Republic of the Congo.

80% of refugee-hosting schools are in Uganda, with the rest in Kenya and Rwanda.

Geography of Refugee Hosting Schools

80%
- Kenya
- Rwanda
- Uganda

Source: EduFinance School Profile

According to UNHCR as of 2019, Uganda hosts the largest number of refugees in Africa. Schools in EduFinance hosting refugees are primarily concentrated around the capital city of each country (Kampala, Nairobi, Kigali).

Note. For the purpose of this Key Insight, any school borrowing from an EduFinance financial institution partner and/or enrolled in the EduQuality program is referred to as an 'EduFinance' school to indicate the distinction between the sample universe and national school data.
SCHOOLS SUPPORTING REFUGEE STUDENTS

What the Research Tells Us

Refugee children face significant barriers accessing education. Globally, only 63% of school-aged refugee children are enrolled in primary school. At the secondary level, this significantly decreases to 24%, compared to 84% secondary enrollment of school-aged children globally.

The UN High Commission for Refugees (UNHCR) has stressed the importance of:

- Promoting the inclusion of stateless students in national and local education systems
- Creating safe and supportive educational environments for students, regardless of nationality
- Ensuring the education leads to sustainable futures for the students.

Key finding #2 - Refugee-hosting schools’ access finance

Survey responses revealed 47% of EduFinance schools hosting refugee students have also utilized School Improvement Loans, primarily investing in school infrastructure and equipment.

<table>
<thead>
<tr>
<th>% of Refugee-Hosting Schools borrowing School Improvement Loans by country</th>
<th>Most Popular Uses of School Improvement Loans by Refugee-Hosting Schools</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kenya</td>
<td>21%</td>
</tr>
<tr>
<td>Rwanda</td>
<td>33%</td>
</tr>
<tr>
<td>Uganda</td>
<td>55%</td>
</tr>
<tr>
<td>Indoor Infrastructure (classrooms &amp; hallways)</td>
<td>41%</td>
</tr>
<tr>
<td>Infrastructure (basic equipment)</td>
<td>26%</td>
</tr>
<tr>
<td>Outdoor Infrastructure</td>
<td>6%</td>
</tr>
</tbody>
</table>

STUDY: Opportunity EduFinance conducts regular profiles of schools that are participating in the EduQuality program, including information that details the extent to which schools enroll and support refugee students. Schools surveyed were borrowers from EduFinance partner financial institutions and/or enrolled in the EduQuality program of Opportunity EduFinance.

Responses to school profiles were analyzed alongside existing data sets from education portfolio reporting.
SCHOOLS SUPPORTING REFUGEE STUDENTS

Key finding #3 - School Resources benefiting Refugee Students
EduFinance schools reporting refugee student enrollment also have facilities and resources that are recognized by the UNHCR to significantly aid refugee access to education, such as separated washrooms and lower pupil-teacher ratios.

<table>
<thead>
<tr>
<th>Pupil-Teacher Ratio in Schools Supporting Refugee Students</th>
<th>Proportion of Schools with Gender Separated Washrooms in Uganda</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rwanda (60/23)</td>
<td>100% EduFinance Schools 72% Country Average 100% EduFinance Schools 86% Ugandan Average</td>
</tr>
<tr>
<td>Uganda (43/21)</td>
<td></td>
</tr>
<tr>
<td>Kenya (31/18)</td>
<td></td>
</tr>
</tbody>
</table>

EduFinance schools with refugee students have significantly lower pupil-teacher ratios than the national average. This can help refugee students access better educational support from teachers.

91% of all EduFinance schools supporting refugee students provide gender separated washrooms. This rate exceeds many local averages of schools with gender separated washrooms.

91% of teachers in Kenya, Uganda and Rwanda schools participating in the EduQuality program have teaching certificates. This benefits all students at the school, including refugee students.

SPOTLIGHT: UGANDA
Uganda hosts the largest number of refugees in Africa. As part of Uganda’s initiative to provide support, Uganda has developed an Education Response Plan for refugees.

Uganda’s Education Response Plan

- Investing in building classrooms
- Providing teaching material (e.g. textbooks, stationery)
- Addressing teacher capacity to provide quality education to refugees
- Bettering service delivery and accessibility

What EduFinance Schools are Doing

- The most popular use of a school improvement loan is to build classrooms
- Loans are also commonly used to invest in teaching material
- 94% of teachers in Uganda received teaching certification
- Transportation is offered to students at over half of EduFinance schools

Source: UNHCR Refugee Education 2030 (2019), EduFinance School Profile