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Original Article

Stakeholders' Interventions in Addressing Financial Constraints Restricting Women Refugees Access to Higher Education: The Case of Bidibidi Refugee Settlement, Uganda

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Financial constraints to women refugees is one of the major barriers to access to higher education which is exacerbated by multiple intersecting disadvantages of refugeehood. Even when the benefits of higher education access are crucial to enable refugee women to fulfil their potential, rebuild disrupted lives, and facilitate durable solutions. There exist barriers to higher education access. Specifically, this article focuses on stakeholders' interventions in addressing financial constraints that obstruct women refugees in Uganda from accessing higher education. The study was carried out in Bidibidi Refugee Settlement in Northern Uganda. The study used the qualitative research approach, anchored in the advocacy world view using intersectionality with liberal feminist perspective as a philosophical lens. Using purposive and snowball sampling, 49 participants took part in the study. Using one-on-one interviews and focus group discussions and document review, the study found out that there have been some stakeholders' interventions addressing financial constraints to refugee women access to higher education. Such interventions included scholarships, advocacy actions, partnerships, livelihood activities and belonging to associations. Nevertheless, despite the presence of these interventions, differences and limitations to their access were noted due to varied eligibility criteria including age of the intended beneficiaries, length in the camp, marital status, discipline, and length of the programme. Thus, the study recommends that education stakeholders in partnership with government increase resource mobilization for refugee girls' scholarships to enable access to higher education. Funders of higher education scholarships should review the eligibility criteria to eliminate requirements that bar women refugees from being given an opportunity to access higher education. Additionally, the government and development actors should focus on livelihood programmes to income generating activities, and put in place an affirmative action policy to increase refugee women access to higher education.

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INTRODUCTION

The refugee crisis is a complex ongoing global issue that involves the displacement of millions of people from their homes due to conflicts, persecution, violence, and other factors for safety (Gurer, 2019). According to Article 1(A) of the 1951 Convention relating to the status of refugees, a refugee is someone who "is outside his or her country of nationality or habitual residence; has a well-founded fear of persecution because of his/her race, religion, nationality, membership in a particular social group or political opinion; and is unable or unwilling to avail himself/herself of the protection of that country, or to return there, for fear of persecution". By the end of 2022, the United Nations High Commissioner for Refugees (UNHCR) global trends report indicated that worldwide refugees had increased from 27.1 million in 2021 to 35.3 million, the highest annual increase ever observed but greatly attributed to the Ukraine-Russia armed conflict (UNHCR, 2022a). The global response to this crisis involves international organizations, governments, Non Governmental Organisations (NGOs), and humanitarian agencies working together to provide refugee assistance, protection, and solutions (Pincock et al., 2021). The UNHCR plays a vital role in coordinating efforts to address the needs of refugees worldwide as the guardian of the 1951 Convention and 1967 protocol that states signed. However, due to complexity of refugee crisis the mentioned actors have not been able to decrease the numbers and even address the crises root causes (Gurer, 2019). This crisis has

significant impact at both global and regional levels, and Africa is one of the regions that has been greatly affected since 85 percent of the refugees are hosted in Africa (Morrice, 2021).

Uganda hosts the largest population of refugees in Africa and third largest worldwide (Betts et al., 2019). From the recently concluded verification exercise by Office of the Prime Minister (OPM) and UNHCR, as of 31st December 2022 this population was estimated at 1,495,688 individuals with 97% refugees and 3% asylum seekers and remains relatively balanced between males (49%) and females (51%). The refugee population is comprised of 57% South Sudanese, 32% Congolese, 4% Somalis, and 7% other nationalities residing in Kampala and other urban communities (UNHCR, 2022b). It was clear that most (92%) of the refugees and asylum seekers live in settlements in Uganda's Southwest and West Nile regions with 81 of the population comprising women and Children.

Higher education is known to be a powerful instrument of social-economic advancement of society in general and a vehicle for upward mobility of deprived and marginalized groups (Shweta et al., 2018). Through the global agenda 2030 UNCHR set target 15% refugee access to higher education by 2030 (UNHCR, 2021). Kabir and Klugman (2019) report that women refugee could contribute up to \$1.4 Trillion to yearly global GDP from the top 30 refugee hosting countries if given [higher] education, yet this remains a myth if women refugees have no higher

education qualifications. Available literature indicates that the increasing emphasis on equal participation of both males and females in higher education has seen an increase in female enrolment in higher education. For example, from 39% to 56.4 % in North America and western Europe; 35 to 56% in Latin America and Caribbean; 21% to 32% in South and West Asia, and 22% to 45.6% in Sub-Saharan Africa (Parvazian et al., 2017). They argued that however plausible as this increased female enrolment in higher education may be, this is access by women in normal settings as opposed to refugee women.

This article looks at women refugees whose needs and experiences in accessing higher education have not been fully understood (Ramsay & Baker, 2019; Grisanti, 2019). It would be myopic to attest that the higher education access trend for women is inclusive. For example, the intersections of class, race and gender affects access to higher education (Hinton-Smith, 2018). This situation is even exacerbated in situations of refugeehood (Naylor et al., 2019, Maringe et al., 2017; Fincham, 2020). In effect, refugee women have been noted to be over represented among the unqualified that shows not only their absence from higher education but also under representation in employment (Liebig & Tronstad, 2018). Much as literature (Lambrechts, 2020; Streitweiser et al., 2019; Saiti & Chletsos, 2020) has revealed financial constraints as a barrier to refugee women access to higher education, there is scanty literature on how stakeholders' interventions have attempted to address these financial barriers. This article presents insights from the refugee women, government, humanitarian actors and community leaders on interventions addressing financial barriers that restrict access to higher education for refugee women using Bidibidi settlement as a case.

LITERATURE REVIEW

Affordability issues, not just of tuition (direct costs) but other costs (indirect costs) obstructed women refugees from accessing higher education (Gladwell, et al., 2016; Gately, 2015; Lambrechts, 2020). These costs include but are not limited to

transport costs, childcare, and family issues at home (Pherali & Moghli, 2019). Most recent studies have indicated that denial of disciplines of one's interest exacerbated with inadequate scholarships limit access to refugee higher education, as was the case with the Syrian Refugees in Lebanon (Gladwell, et al., 2016).

In the global south the stakeholders addressing financial constraints to women refugees' access to higher education are scarce (Canefe, 2018; Giles, 2018). Specifically, for refugees in Uganda the major scholarship programme is *Albert Einstein German Academic Refugee Initiative* (DAFI) under UNHCR in partnership with the government. However, statistics show that women are few 151 were benefitting from the available scholarship compared to their male counterparts 287 (UNESCO, 2018). Similarly, Hakami, (2016) reports how refugees including women in Kyangwali (in Uganda) felt not entitled to higher education information and financial support-equating it to the analogy of "a beggar has no choice".

Previous literature on refugee women access to higher education has mainly focused on barriers that obstruct women refugees' access to higher education. These include gender roles and norms (Hartley et al., 2022; Haffejee & East, 2016, Harris et al., 2015; Zeus, 2011); sexual violence (Grisanti, 2019; Dahya & Dryden-Peterson, 2017; Pittaway & Batolomei, 2018); financial (Mwoma & Chege, 2021; Naylor et al., 2019). However, as much as previous studies have indicated socioeconomic barriers to women refugees' access to higher education, there is scanty literature on how those barriers have been addressed. This article aimed to address this gap by focusing on stakeholders' intervention in addressing socioeconomic barriers to refugee women access to higher education particularly the financial constraints as the main focus of this article. Bidibidi refugee settlement was selected due to its large size hosting about 232,722 refugees, the biggest in Africa (UNHCR, 2020). The findings presented in this article will be useful to the higher education policy and practitioners in

providing insights to the available nature of interventions that will increase refugee women access to higher education.

Theoretical Perspective

Hinged on to the advocacy world view and the liberal feminism perspective, this article used intersectionality. Liberal feminism was propounded in the 18th Century by Mary Wollstonecraft (1759-1797), John Stuart Mill (1806-1873), and Harriet Taylor Mill (1807-1858) who postulate that human beings have rights, are equal, rational, free, equal and must be respected (Tong, 2018). Liberal feminism questions the aspect of gender inequality and demands that everyone receives equal consideration without discrimination on the basis of sex (Tong, 2018). In the liberal feminist discourses, “educating girls and women is believed to dismantle their systemic oppression based on gender by equipping them with instruments to excel outside the domestic sphere as well as challenging the justification of women subordination by men” (Kissane, 2012, p. 13). This perspective was guided by the philosophy of Mary Wollstonecraft [1759-1797] (Wollstonecraft, 1792; 2016) and Betty Friedan [1921-2006] (Friedan, 1963; 2010), who advocated for equality in access to education opportunities and rights

Therefore, the rationale behind the adoption of a feminist perspective for this study included several reasons: first, in an attempt to distance itself from the mechanistic global discourses surrounding refugees and higher education where they are bundled together as a homogenous group, which contributes to continuous obstruction of fundamental changes in women’s refugee experiences to date. As emanating from the advocacy paradigm, feminist research seeks a political action, that can increase refugee women access to higher education.

The intersectionality concept was applied to this study. Intersectionality is a theoretical framework that calls upon multiple lenses and identities to develop a deeper understanding of different issues and concerns (Castro & Cortez, 2017). This was

used to analyse the experiences of refugee women and whether the interventions considered intersectional approach as opposed to homogenizing women refugees because experiences vary. The view of intersectionality is traced back to the racialized experiences of minority women in the United States Crenshaw (1989). A civil rights activist, Crenshaw Kimberle who coined the concept, describes the social, economic, and political ways in which identity-based systems of oppression connect, overlap, and influence one another. By adding the idea of intersectionality to feminism, the movement becomes truly inclusive, and allows women of all races, economic standings, religions, identities, and orientations for their voices to be heard (Phoenix & Pattynama, 2006). The major tenets from the theoretic perspective were: equality (equal opportunity), equity, freedoms, and intersectionality.

METHODOLOGY

This study employed the qualitative research approach particularly an evaluative case study design. The study population were stakeholders in higher education access, sample consisted of 49 participants classified as stakeholders and divided into four categories. First, the refugee women chosen using snowball sampling and whose data was acquired through semi structured in-depth interviews. Second, were 3 purposefully chosen government officials from the Ministry of Education and Sports and the Yumbe District Local Government, whose data was collected through interviews. Third, were four purposefully chosen humanitarian actors, one each from the UNHCR, Finn Church Aid (FCA), Windle International Uganda (WIU), and World University Services Canada (WUSC), whose data was collected through interviews. Fourth, 23 community leaders were purposefully sampled and their data obtained through interviews (5) and focus group discussions (2), each disaggregated by sex. Besides interviews, desk review method was also used to obtain data. Interviews and Focus Group Discussions (FGDs) were held in safe spaces for privacy and confidentiality, audio

recordings as well as note taking was undertaken preceding informed consent, and the later the audio recordings were transcribed and typed. The data collection phase took place between August and September 2022. Data collection commenced after securing permission from the East African School of Higher Education Studies and Development (EASHESD), Office of the Prime Minister (OPM), and the Uganda National Council for Science and Technology (UNCST). To ensure observance of research ethics, consent from participants, emphasizing confidentiality and respecting anonymity and privacy by assigning pseudonyms later turned into codes. Such codes stood for: Refugee Women Accessing Higher education (RWAHE); Refugee Women Not Accessing Higher Education (RWNAHE); Women Community Leaders (CLW); Men Community Leaders (CLM); Men Community Leaders Focus Group Discussion (CLMFGD); Women Community Leaders Focus Group Discussions (CLWFGD); Humanitarian Actor (HA) this applied to all the four humanitarian actors United Nations High Commissioner for Refugees (UNHCR), Finn Church Aid (FCA), Windle International Uganda (WIU) and World University Services Canada (WUSC) thus the codes- HAUNHCR, HAFCA, HAWIU, HAWUSC respectively. The government officials had codes based on the ministry they belonged to. Government for Local Government (GLG), Government Ministry of Education and Sports (GMOES), Government Office of the Prime Minister (GOPM). FGDs were conducted in sex-specific groups to ensure the safety and well-being of the participants. Data was recorded, transcribed, and analysed thematically with initial support of Nvivo

FINDINGS.

Interventions Addressing Financial Constraints to Access to Higher Education for Women Refugees

The findings revealed presence of interventions that include scholarships, advocacy actions, livelihood activities, belonging to an association,

and partnerships with higher education institutions and legal and policy framework

Scholarships

Scholarships, either partial or full, respond to financial constraints of accessing higher education. All the targeted humanitarian actors (UNHCR, FCA, WIU and WUSC) were found to be providing scholarships to refugee women to access higher education were given priority of the available slots. Although they varied in requirements e.g., extent of support (whether full or partial), selection criteria, and mode of delivery, they were all aimed at enabling access to higher education for all genders. For instance, UNHCR had scholarships, delivered through implementing partner including the National Association of Partners (NAPs) and private sponsors (who did not want to be publicized), most of their scholarships though limited in slots, were full and given based on vulnerability with the exception of the private ones that were based on exceptional performance. Finn Church Aid, the education sector lead for Bidibidi settlement, worked as an implementing partner for UNHCR. As one of the UNHCR staff (HAUNHCR) pointed out, *“The scholarships given are full scholarships with tuition, computers, transport, upkeep, accommodation, treatment, and placement during internship. We hope to lobby for them to get employment”*. The HAUNHCR participant added that:

In the past UNHCR traditional scholarship had age limit of 28 years, we [UNHCR] had to agree to lift it to 35. Other scholarships are flexible as long as you are vulnerable. Some were targeted at refugee students supported by BRAC in Kampala when they passed very well UNHCR lobbied and got scholarship for them.

The mode of delivery of scholarship was through the partner as HAUNHCR stated, *“The tuition and medical care are paid by the partners (Fin Church Aid) and this is paid in the system for accountability purposes”*. Specifically, to the higher education scholarships channelled through

FCA, the findings indicated that FCA currently is supporting 53 refugees (13 females and 40 males) to access higher education, targeting all genders, and giving full scholarships based on the set criteria determined by the implementing stakeholders (UNHCR, OPM and the District Education Office) but also the donors.

WIU scholarship components were like FCA with slight variations. For instance, WIU provided tuition and related fees, accommodation, subsistence and transport, and specialized needs of students, medical insurance as aligned to the global programme as stipulated in the DAFI global framework. By September 2022 WIU had supported 37 (20 males and 17 females) alumni and 42 (31 males and 11 females) continuing students. The participant acknowledged alignment with the Uganda national framework: as noted, *“Our [WIU] implementation of the scholarship programme in Uganda, derives guidance from the education response plan though focus is basically on lower education”*. In that regard, WIU coordinates with government in executing their scholarship:

So, we do coordinate with the Ministry of Education, and Sports, Higher Education Department and National Council for Higher education. At the settlement level, we could meet with the different stakeholders to conduct the interviews and selection process of scholarship beneficiaries. We involve different stakeholders the district Office, Office of the Prime Minister, UNHCR who is the donor and other education partners and refugee leaders. In the selection panel we can have like 7 members, it is not one man's show.

Just like UNHCR, WUSC selects students from various refugee communities who have completed their Senior 6 education and are qualified to join the university. The programme is called Refugee Students Programme (RSP) and combines resettlement and post-secondary education. The RSP also uses implementing partner model, in Uganda WUSC partners with WIU. As of 2022 out of the 27 Refugee students from Uganda who were resettled and accessing higher education from Canada only 3 students were from Bidibidi. According to the programme implementer

HAWIU, “From the time WUSC came to Uganda, only 3 male students from Bidibidi have benefited from the programme. Girls could not qualify as per the provided eligibility criteria”. The strict selection criteria excluded women from benefiting from the RSP.

Advocacy Actions

Whereas all categories tended to believe that advocacy was still needed, some stakeholders already reported some positive results from their involvement in advocacy. This was based on some of the limitations to accessing scholarships such as the age limit. However, this year 2022, the age limit for the popularly known scholarship programme was lifted from 28 to 35 as pointed out by humanitarian participant (HAUNHCR). Similarly, another participant reported how through advocacy and lobbying the government of Uganda allowed refugees to pay same tuition fees as its citizens in higher education institutions as opposed to prior practice where they were charged as foreign students. HAWIU noted:

I think [trying to remember] for seven years now as long as they [refugees] are able, those [refugees] who are on self-sponsorship get letters from the OPM showing that they are refugees and present the letter and identification at the university and on confirmation of these documents, then they [Refugees] get admission and pay the same amount as Ugandan.

Even when some level of advocacy had been done on some barriers like age limit and refugee students as international, virtually all stakeholder category participants reiterated that more advocacy is still needed to remove barriers and increases women refugee access to higher education. For example, the unavailability of refugee girls/women to fill the 50:50 cut for scholarship slot for higher education is seen from the figures where only 13 girls as opposed to 40 boys are currently accessing higher education. The FCA supported schools show parity in enrolment in ECD, although boys are more, a fair number of girls are attending primary school. However, a reduction of females in secondary schools is noted where out of 4,661 students in O'

Level only 1,556 were females. Specifically, A-level that directly transitions to higher education had only 45 girls against 313 males by September 2022 (FCA Monitoring and Evaluation Report, 2022). On the other hand, two of the humanitarian actors (FCA and UNHCR) expressed a disappointment in that when they want to see more women benefit from the few available scholarship opportunities, these women are not easy to come by.

Partnerships with Institutions

The findings revealed partnerships with key stakeholders such as the private sector and other institutions of higher learning like Uganda Christian university (UCU) and religious institutions because some institutions provide partial scholarship through special engagement with humanitarian actors supporting refugee higher education. For example, HAWIU states:

From experience, among the refugees there are those that are somehow able to afford tertiary education. Maybe they have relatives who can support them; we will probably have access, so we [WIU] have another category that we provide tuition, and they are able to provide the accommodation. But of course, the high numbers will provide full scholarship because all refugees are vulnerable and need this kind of support. We provide. We offer partial scholarship together.

These partnerships may demonstrate a collaborative and multidimensional approach to supporting refugee higher education. By leveraging the resources and expertise of various stakeholders, it may become possible to overcome financial barriers and create more inclusive educational opportunities for refugees. It is important to foster and expand such partnerships to continue promoting the empowerment and integration of refugee women through higher education access.

Livelihood Activities

WUSC and many other organisations (including those not targeted by the study) were reported to

be providing skills specialized trainings that will allow the refugee women to be economically productive in life, they are trained in hair dressing, carpentry, cloth, and soap making and businesses as it is mentioned in the following verbatim. Although WUSC indicated that they were still piloting this project in Parolinya refugee settlement, in Bidibidi some organisations such as IRC, DRC, World Bank DRDIP project and World Vision were also found to be providing skilling programmes and supporting Village Savings and Loan Schemes (VSLA) groups in Bidibidi. However, some of these efforts were not appreciated by some community members who felt the products were half baked and came back without even any form of certification: *“The training when we compare to other guys who finished their training by then in the other years is shallower than those previous ones”* (CLMFGD). The participants added:

It is very hard to get training that takes 6 months. That training goes for 6 months at least but the rest, 3 months you come back home with no knowledge, and you resort to what you were taken from.

Similarly, the local government has started empowering women through the National Development Plan (NDP) program to increase the number of partners on livelihoods, skilling groups (that is, kneading, weaving, Village Savings and Loan Schemes (VSLAS) and agricultural activities that bring in some money), and empowering small businesses to address the issue of financial constraints. In the same vein, the new refugee education response strategy 2022-2023 is focusing on skilling more for refugees than the previous one which focused on quality.

At the individual/ household level, refugee women amidst the daunting task of fending for their families' survival have been left with no option because their children need to pursue higher education. To meet the various costs of education, refugee women were noted to be involved in petty businesses to look for funds to meet the education costs of their university

daughters. RWAHE7, a 22-year one student at UCU noted:

My mum works in the market, she sells vegetables then sends money to meet some of my education costs. Then my sister is also here in Kampala but she works in a saloon. So, I feel like there are so many other people who may be engaged in different businesses like working in the market, some end up being house helps to raise money.

Legal and Policy Framework on Financial Constraints to Higher Education

Both primary and secondary data revealed that the legal and policy framework to enable access to higher education is in place. Article 22 (2) of the 1951 UN Convention states:

The Contracting States shall accord to refugees' treatment as favourable as possible, and, in any event, not less favourable than that accorded to aliens generally in the same circumstances, with respect to education other than elementary education and, in particular, as regards access to studies, the recognition of foreign school certificates, diplomas and degrees, the remission of fees and charges and the award of scholarship (United Nations General Assembly, 1951).

However, the Article title, “public education”, means that refugee women are not entitled to accessing higher education in private institutions. Also, Article 22(2) depicts that refugee’s access to higher education is contingent upon their ability to afford.

Articles 20 and 32 of the 1995 Constitution guarantee the right to affirmative action for disadvantaged groups. Article (21) provides for equality and non-discrimination of all persons in all spheres. Further commitment on gender and equity is provided for in the Equal Opportunity Act, 2010 (Kagoda, 2019). In that regard, the government of Uganda sponsors 4000 students based on their class performance. However, to ensure equitable regional distribution of government sponsorship, district quota system was introduced in 2005/2006 academic year

(MoES, 2012). Having realised that the challenge of education access was still persistent, the Uganda Students Higher Education Financing Policy was established. However, the policy restricts all the public scholarships/ bursaries for only Ugandan nationals, including the student loan scheme now restricted to only Ugandan students offering science courses and do not cater for all the costs of education such as transport, application fees, accommodation, and food. Even when it comes to the Education Refugee Response Frameworks, the challenges noted were less funding to support higher education.

The expressions of the participants in regard to interventions addressing the financial constraints to refugee women access to higher education reveal multiple actions and efforts put in place by all stakeholders within their means. The combination of these efforts was to support refugee women to overcome financial barriers to their access to higher education. In effect, a total of 41 refugee women Bidibidi Refugee Settlement have benefited from scholarships offered by humanitarian actors in partnership with government of Uganda.

DISCUSSION

The discussion sets up a conversation between the existing theoretical literature and the study’s primary findings with the aim of advancing new knowledge on the topic. The liberal feminists theory whose central concern is equality and equity, specifically the tenets of equality, equity, justice, and inclusion (Tong, 2018) was used to provide a perspective and philosophy to this article. Recognizing concerns and criticisms that fault it for being monolithic, intersectionality by Crenshaw (1989) was used to better understand overlapping and interdependent systems of inequality, discrimination or disadvantage that obstruct refugee women’s access to higher education. Effective implementation of interventions that address financial constraints to accessing higher education will increase women refugees’ access and participation in higher education.

To address the financial constraints to refugee women access to higher education, various interventions were noted in Bidibidi refugee settlement that included availability of adequate scholarship opportunities, advocacy, livelihood, belonging to associations, partnerships with higher education institutions and policy framework.

The study found two key scholarship providers that collaborate with the government to facilitate access to higher education: First, the German government's DAFI contribution to UNHCR, which works through WIU and FCA as the implementing partners, the latter of which is the education sector cluster head in Bidibidi beginning in 2022. Second, World University Services Canada's Students' Refugee Programme (SRP) which partners with WIU, as of 2022 WUSC's physical presence in Uganda was only two years. Whereas the DAFI programme primarily supports students in host countries, the WUSC's student Refugee programme serves the dual purpose of ensuring that selected refugees meet the criteria for accessing higher education and resettlement status as permanent residents in Canada (WUSC, 2018; Dryden-Peterson, 2010). Other private sponsors were also listed as National Association of Partners (NAP) while the identities of others were withheld. This finding of limited availability of scholarships for women refugees was also observed in North America and Canada, indicating that scholarship-providing institutions for refugees in Uganda and globally, namely DAFI and WUSC, are inadequate (Stretwieser, 2019).

In Bidibidi, like the Borderless Higher Education (BHER) initiative that helped refugee women access higher education in the Dadaab refugee settlement in Kenya (Giles, 2018), those who accessed higher education through a scholarship, such as RWAHE6 who had a child and was sponsored by FCA, were extremely grateful. However, refugee women under self-sponsorship and those aspiring for financial support remained optimistic. For example, RWAHE1 could not be sponsored in Uganda because the scholarship term

is only three years, whereas her dream course, a bachelor's degree in human medicine, is a five-year programme. Such stringent eligibility restrictions highlight not only from financiers' policies that implementers must adhere to but also the limited availability of scholarships.

More positively, while gender considerations were noticeable in support for mothers and babies in tertiary education and securing spouses' commitment to caring for the family, both women (those without children) and males received the same support. It is important to note that the available scholarships in Bidibidi did not target only women, but also men. This inclusivity stands in contrast with funding programmes such as the 1936 Hegg Hoffet Fund for displaced women graduates of Geneva-based Graduate Women International (GWI) which specifically targeted women refugees at its inception Von Oertzen (2012). The Claudette Elaro Refugee Women's Scholarship is similarly restrictive, accepting applications only from female students of refugee backgrounds living in Australia for no more than five years while also requiring university admission. In contrast to these targeted funding opportunities elsewhere such as in Australia and Geneva, in Bidibidi, there were no such targeted scholarships for only refugee women except a one off attempt by Forum for Women Educations (FAWE) that was exclusive to Science Technology Engineering and mathematics (STEM) disciplines as was reported by the Women leaders of Zone 4 of Bidibidi settlement. Even when the available scholarship considers a 50:50 gender ratio, most female applicants do not qualify because of poor performance in the secondary level, moreover the few available scholarships do not support bridging programmes.

Another intervention identified was advocacy which yielded positive results in terms of refugees paying tuition fees on par with Ugandans. At the time of this study, HAWIU observed that for the past seven years, refugees in Uganda have paid the same tuition fees as Ugandan citizens upon presentation of documentation proving their refugee status. This openness places Uganda in

the league of countries such as Belgium, Germany and Canada which waive tuition for refugees in contrast with refugee hosting countries particularly in Sub-Saharan Africa that impose an unequal fees structure for refugees along with other international students and citizens, with the former paying more (UNESCO, 2018). This practice demonstrates that Uganda is making progress in implementing its integration policy.

Some stakeholders, particularly in the education sector, were perplexed as to why the integration policy which aims at equal enjoyment of social services including access to higher education by both nationals and refugees appeared to be selective, considering that none of the main funding streams by government for higher education, including the 4,000 slots under government-sponsorship, the district quarter system, the students loan scheme, or the state house scholarship cater for women refugees. The Uganda government higher education funding policies exclude refugees, a situation that resonates with the study by Dryden-Peterson et al. (2019) which point out that 80 percent of refugees are hosted in Low-Developed Countries (LDCs) where states are unable to support all their citizens' access to higher education. In Bidibidi, all study participants mentioned the need for financial support in the form of scholarships for refugee women from all sources, including private partnerships that single out oil companies, among others, as potential support to expand refugee women's access to higher education.

Furthermore, while the age limit for the DAFI scholarship was raised from 28 to 35 years, benefiting particularly certain refugee women who had academic qualifications but were previously ineligible from the programme before 2020, the WUSC scholarship retained its age limit at 25 years. CLMFGD noted that due to decades of war in countries of origin, it is not surprising to find a girl/woman of 18 years in primary school, whereas in Uganda, a girl of that same age is entering university. South Sudanese girls and women found themselves disadvantaged in their attempts to access to the much-needed financial

support (such as scholarships) for higher education due to their age and other social vectors surrounding them. Besides the age restriction, the WUSC also requires that intended beneficiaries should not have children or family yet most South Sudanese girls marry young. Such restrictions run contrary to the liberal feminist suggestion by Betty Friedan's ideology that even when women are married, they can still pursue higher education. Informed by the view that education has no age limit, SDG4 aspires to ensure inclusive and equitable quality education and encourage lifelong learning opportunities for all (United Nations [UN], 2015). Yet there is a glaring gap between policy stipulations and practice as RWNAHE7 lamented: "[S]ome of us would now be at school [university]; they keep saying education is a right and has no age limit, but they limit us because of our age".

The findings indicate that partnership with higher education institutions is one of the means of assisting refugee women in gaining access to higher education. Higher education institutions were perceived as being sensitive and helpful of refugee individuals pursuing higher education. Stretweiser et al. (2019) in Europe, universities such as Glasgow, Edinburgh, Sussex, and Warwick, Barcelona have helped refugees gain entry to higher education. A recent study by Najjuma et al. (2022) points out that in the absence of a clear refugee higher education policy, as some institutions refer to them as international students, there is some help given to refugees in Ugandan universities. The support that refugee students' women and men are given include but not limited to bridging programmes in the department of English, and online services generally and welfare through the Dean of students' office. For example, participants accessing higher education in Uganda reported that OPM would enter an arrangement whereby UCU would allow scholarship beneficiaries to access meals and studies until their tuition was fully paid. On the hand, Makerere University's Refugee Law Project under the School of Law has set for itself the mandate of protecting and promoting refugee rights while also teaching

service providers on refugee rights. The University's psychosocial department provides psychosocial help, while the legal department provides legal aid, particularly in the process of refugee status determination (Kansiime & Tusasiirwe, 2017), which is a requirement for consideration for payment of tuition at the same rate as nationals.

Relatedly, available public data indicates that public universities such as Makerere University receive master card scholarships that are also open to refugees (The MasterCard Foundation Scholars program [MCFSP], 2022). The MCFSP provides comprehensive student support, including tuition and functional fees, laptop, books and other learning materials, accommodation and beddings and meals, psychosocial and mentorship support and capacity building training in leadership, communication, and human rights. While Ugandan universities offered support to both women and men refugees accessing higher education, in Egypt, female refugee experiences suggested that the universities delivered vital long-term skills and enhanced capabilities that the women envisaged to utilise in their future (Damaschke-Deitrick et al., 2021). They (Damaschke-Deitrick et al., 2021) further stated that classmates, colleagues, and professors provided significant support. However, the women refugees in Bidibidi are not yet benefiting from the MCFSP (GOPM). The support to given to women refugees by higher education institutions enhances participation and can guarantee completion.

In Jordan, lack of suitable skills/knowledge (e.g., technical as well as business know-how) and access to financing (Ritchie, 2017) became barriers to refugee women's freedom including access to higher education. The costs associated with higher education access challenge the notion of education being considered as a public good (Tilak, 2009). The unaffordability issues, not only of tuition (direct costs such as school fees, scholastic materials, meals, and lodging), but also other indirect costs (such as childcare) prevent women refugees from pursuing higher education

(Gladwell et al., 2016; Pherali & Moghli, 2019). However, according to the study findings, several livelihood interventions were in place by the government, humanitarian actors, and refugee women themselves to promote the self-reliance policy. The livelihood interventions are consistent with Easton - Calabria (2016) argument that refugees need to embrace self-dependence. The Ugandan government created a favourable policy environment for refugee livelihoods through the Refugee Acts of 2006 and 2010, for example, refugees are allowed to work, travel, and access to land and social services in Uganda.

CONCLUSION

The study findings on stakeholder interventions in addressing financial constraint to Bidibidi refugee women access to higher education revealed that the DAFI- UNHCR scholarship programme implemented by WIU and FCA was the main intervention. The WUSC Refugee Students Programme also provided scholarships implemented through resettlement and university education. The findings also showed that the ongoing advocacy actions yield positive results in harmonizing tuition fees for refugees and citizens. Livelihoods activities and economic empowerment initiatives are examples of commitment by government, and partners to promote self-reliance. The findings further identified partnerships between refugees [through OPM] with universities and churches to support women refugees' access to higher education. Despite the presence of these scholarships, differences, and limitations to access to the scholarships were noted due to varied eligibility criteria including age of the intended beneficiaries, length in the camp, marital status, discipline, and length of the programme. Additionally, the various livelihoods and short [less than 3 months] skilling programmes in the refugee settlement do not equip the participants with sufficient skills to empower them [participants] start sustainable livelihood activities. Intersectionality was used to expose areas of discrimination and disadvantage to refugee women due to intersecting identities, this

study seeks to extend the theory of intersectionality by adding radical transformative approach to social justice that seeks to overturn systemic structures that produce and reproduce barriers to access to higher education.

Recommendation

Education stakeholders in partnership with government should increase resource mobilization for refugee women's scholarships to enable access to higher education. This can be done through securing more donors and interesting private public partnerships with for example oil and gas companies, beverage and spirits companies, banks as part of social corporate responsibility.

Funders of higher education scholarships should review the eligibility criteria to relax age limit and childbearing state, length of the programme to give an opportunity to more refugee women to access higher education on the context of women refugees who have been in war for decades thus, disorganizing their education progression pipeline. The government and development actors should focus on livelihood programmes to income generating activities to enhance self-reliance.

Government, humanitarian actors and donors in the mandate of education to deliberately put attention to secondary education and those women who may have found their way to a certificate level be considered for higher education scholarships

Government, humanitarian actors and donors should put in place an affirmative action policy to increase women refugees' access to higher education.

Limitations

While I believe it is important to explore the lived experiences of the study population in an evaluative case study, the findings cannot be generalized but can be applied to situations of similar settings.

As sampling for refugee women was done through snowball, it is unknown if certain individual

experiences were over or underrepresented because of the referral method. However, since the snowballing started from the education providing agency, those that were accessing higher education, those not accessing, those under scholarship and those not under scholarship were included.

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