

OPPORTUNITY EDUFINANCE SCHOOL IMPROVEMENT LOAN



UGANDA IMPACT REPORT

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ACRONYMS AND ABBREVIATIONS

AI	Appreciative Inquiry Methodology
EduFinance	Opportunity International's Education Financing Programming
FGDs	Focus Group Discussions
Ghana	Republic of Ghana
KCCA	Kampala Capital City Authority
KIIs	Key Informant Interviews
NGO	Non-Governmental Organizations
OB	Opportunity Bank
OBUL	Opportunity Bank Uganda Limited
OI	Opportunity International
PS	Primary School
PTA	Parent-Teacher Association
SACCO	Savings and credit co-operatives
SFL	School Fee Loan
SIL	School Improvement Loan
WASH	Water, Sanitation, and Hygiene
Uganda	Republic of Uganda
UK	United Kingdom



EXECUTIVE SUMMARY

BACKGROUND

Opportunity International (OI), a microfinance-focused non-governmental organization, has supported countless entrepreneurs around the world since 1971. Micro-finance, for OI, is defined as, the provision of financial services for those living in poverty and lacking access to them – as a means of helping people to lift themselves out of poverty.¹ Opportunity EduFinance is a group of OI that has specifically adapted micro-finance products such as School Improvement Loans (SILs) and School Fee Loans (SFLs), as well as provision of services focused on the education-related needs of schools, parents, families and their communities in the developing world.

Opportunity EduFinance has been working through its partner financial institution of Opportunity Bank Uganda to support education-focused microfinancing for over ten years. Through Opportunity Bank Uganda's offerings of School Improvement Loans (SILs) for school proprietors and School Fee Loans (SFLs) for parents, education-financing has made notable impacts at many local private schools across Uganda. In order to fully understand the impact of these loans, as well as continue to tailor microfinance products to local communities, OI has commissioned several evaluations to better understand what is occurring at the grassroots level.

THE STUDY

As a sequel to an explorative, qualitative study done in 2014, OI partnered with Three Stones International to further their understanding of impacts in Uganda. By revisiting schools that participated in the 2014 study, as well as include three other schools that had all received multiple cycles over the years of SILs, Three Stones conducted a qualitative, appreciative inquiry-based study to further explore impacts of these interventions after multiple years.

This evaluation was conducted to answer the following question:

What changes have been experienced (across various dimensions) by schools that have received 2-3 cycles of SILs?

Intended to help confirm expected categories of program impact, uncover unknown and unexpected outcomes that have revealed over time, and give a deeper understanding of the areas where change has occurred after multiple cycles of SILs, the study appraised effects at SIL-recipients schools in eight different communities across Uganda. By revisiting outcomes in these communities, as well as exploring impacts at three new schools, this evaluation sought to identify attributable, valid categories where OI can continue to expect to see impact as a result of the SIL program.

METHODOLOGY:

The study included nine schools*, six of which had participated in the earlier study in 2014. By also adding three additional schools, the study hoped to better illustrate impacts across a range of loan cycle. Conducting a desk review of relevant documents, including the original 2014 report and available documents related to the loans, the study tailored all data collection tools to follow an appreciative inquiry methodology. At each school, a combination of qualitative methods were used to collect data, including key informant interviews (KIIs), focus group discussions (FGDs), and researcher observation. Through the study, a total of eight school proprietors and eight Community Members participated in KIIs; 46 Teachers, 53 Students (aged 8-11), and 52 Parents participated in FGDs across all eight communities. A key limitation to note is that the school proprietor, the recipient of the SIL at each school, supported in identifying teachers, students, and parents to participate in

¹ Opportunity International (2018). Our Origins. Accessed from: <https://edufinance.org/who-we-are/our-origins>

* Study only included eight schools. Details in Limitations section.



FGDs, as well as a community member to be interviewed. An additional limitation included scheduling and logistical issues, which resulted in the exclusion of one school from the study.

IMPACTS ON COMMUNITY

The communities surrounding the schools have benefited from the physical infrastructure schools have helped to create. In different communities, the school was credited with directly assisting development and renovation of roads in the community. Infrastructure invested in by the school for water resources was also found as valuable to the community. In times of water scarcity, community members identified that they were able to get supplies from the school's water source. These outcomes indicated key improvements related to WASH and community development. Another benefit the communities described was increased security due to electricity, structures such as fences, or the presence of security guards posted at the schools, which improved the sense of security beyond the school itself.

The schools promoted a variety of economic stimulus in the communities. As schools have grown and developed, they have become key employers for many members in their communities, as well as purchasing goods directly from the communities. Multiple communities cited the increase of retail shops around the schools with the pupils served as a key consumer population. An interesting finding related to economic impacts was the contributions of networking. Community members attributed that their work at the school led to additional contracts/market opportunities among teachers or other parents. Much of this networking among parents in the school community occurs through school events or meetings. By parents connecting and sharing skills, they were able to improve their livelihoods and leverage new markets.

KEY FINDINGS AND CONCLUSIONS:

Findings from the study fell into two main categories: impacts on the school and impacts within the communities the schools serve.

INFRASTRUCTURE

All communities discussed improvements to the schools' physical infrastructure over the duration of the loan, particularly the addition of storied buildings. Of the eight schools where data collection was completed, all included infrastructure construction as the intended purpose on their loan applications. Respondents across stakeholder groups discussed how the schools have invested in expansion of space for classes, grade level offerings, and increased safety. Compared to 2014, schools have eliminated challenges they faced with the physical infrastructure.

ENROLLMENT

At many of the schools, stakeholders discussed a key outcome of the SIL to be an increase in enrollment at the school. Through improvements in infrastructure such as building permanent structures, new classrooms or purchasing additional land, stakeholders cited a key outcome was increased enrollment. For these small private schools, increased enrollment was directly related to greater income from school fees. Though the year over year enrollment numbers provided by school proprietors did not indicate any clear trends, stakeholders felt strongly that this was an outcome of receiving the SIL.

Increased enrollment was attributed to improvements in the schools' reputations, making these institutions more desirable for local parents. The marketability of the schools, which included better infrastructure, quality of teachers, school feeding, and flexibility with school fees were cited as draws for enrollment.

TEACHERS

A variety of impacts of the loan relate to teachers. School proprietors identified that key outcomes of the SIL was the ability to hire more teachers, as well as a low teacher turn-over and higher length of

teacher tenure. Teachers themselves discussed a variety of components to their work at these SIL-funded schools that motivated them to stay, including their salaries, incentives to employment at the institutions, as well as trainings by OI.

The teacher FGDs also revealed that a network among teachers in EduFinance clusters was formed. Through the trainings or different activities promoting exchange among these teachers, they cited this as being a key outcome of the SIL that was benefiting them in a variety of ways.

SCHOOL PERFORMANCE AND PARENTAL ENGAGEMENT

At several schools, it was clear that strong academic performance was a priority. At half of the schools, many of their students achieved Division One² status in completing their Primary Leaving Examination (PLE) at the end of grade 7. Attributed to high performance was the quality of teachers and the preferable student to teacher ratio schools were able to provide.

Parents at each school also felt very engaged. There were a variety of activities each school provided to include parents, including committees such as the Parent-Teacher Association (PTA) and class visits. Parents felt positively towards school proprietors and some mentioned appreciation for the flexibility shown in paying school fees. At many schools, parents felt included in decisions at the school and sometimes benefited from informal, in-kind school payment options, such as paying with food.

CONCLUSIONS AND RECOMMENDATIONS

At the end of this original research conducted at eight different schools, a variety of discoveries have emerged. The impacts of the SIL program have been observed among different stakeholder groups including school leadership and teachers, students, parents and community members.

We found that many of the recommendations made at the conclusion of the 2014 research had been implemented. A continuously occurring theme that arose in discussions with multiple stakeholders was an improvement in the schools' reputations as a desirable place to send children to school as well as to work. We found parental engagement had greatly increased through a variety of activities and opportunities to work with the school in new ways. The parental network, as a result of participation in school-facilitated activities, were an unexpected outcome related to the loan, but more exploration of the specific interactions would prove useful in further research.

For the school itself, there are direct outcomes attributable to the SIL funding through the expansion of school infrastructure and staffing. Indirect outcomes that were produced because of the investments and development included increased safety and security, economic benefits within the community, and improved academic outcomes. Stakeholders recognize the products of the financial investment as appealing elements to enroll their students there and all stakeholders perceive school enrollment has increased each year, though numbers, in reality, fluctuated.

After drawing conclusions from this research, we point out a variety of recommendations that are likely to continue to improve impacts related to EduFinance SIL investments at schools in Uganda.

TECHNOLOGY

- Train and equip schools with a standardized approach to record-keeping.
- Further explore options available with technological innovations such as mobile-money or e-banking to mitigate issues related to late payments of student fees and eliminate the need to visit the bank daily.

²Division 1 is the highest category for highest scores ranked 90-100% in in the Primary Leaving Examinations (PLE), which include English language, mathematics, science and social studies. (Kavuma, R. (2010). : Explainer: The education system in Uganda. The Guardian. Accessed from: <https://www.theguardian.com/katine/2010/feb/08/education-system-explainer>)

FINANCIAL PLANNING

- Ensure teacher salaries to be less dependent on school fee payments to assist in paying teachers on time. This will further improve retention of quality teachers and encourage interest for other teachers to seek employment at the school.
- All schools should create alternate savings plan to accommodate for unforeseen challenges and costs.

GENDER

- At six of the schools, the original founders were a husband and wife team. Though this may not be a representative sampling of those who have received loans from Opportunity Bank, it is still important to point out. We recommend that OI continue to extend funding options to single women within this loan portfolio to continue to support improving gender equity in the workplace as well as the classroom.

PARENT/COMMUNITY NETWORKING

- Leverage and intentionally develop the network fostered by the school. Considering the number of parents who referenced the school's reputation as a motivation for enrolling their student, strategically strengthening this network can lead to increased enrollment and support local businesses in the community.



INTRODUCTION

Opportunity International (Opportunity) is a microfinance organization dedicated to working with strategic partners to provide financial opportunities such as small business loans, banking, insurance and training to nearly 9.6 million people working their way out of poverty in the developing world. Clients around the world use OI's financial services to either start or expand their business, provide for their families, create jobs for their communities and build a safety net for the future.

Among the various products and services offered, OI has worked with partners within the education sector to support entrepreneurs as they provide access to education for poor households and communities. This aim has shaped their EduFinance program portfolio, which includes three main components:

1. School Improvement Loans (SILs) for school proprietors;
2. School Fee Loans (SFLs) for families; and
3. Education Quality Programs for proprietors and teachers.

These three pillars of the EduFinance portfolio work to increase access to affordable, quality, private education through Financial Services and Quality Improvement Initiatives that empower both school and families. OI EduFinance's programming is based on experience from the field, which has demonstrated that low cost private education often offers a better quality education than government-run schools, often because low cost private schools are directly accountable to fee-paying parents in a way that government schools are not.³

The following report relies on original research conducted in September 2018 exploring impact stemming from School Improvement Loans (SILs): loans that have supported school proprietors working in poor communities in their efforts to strengthen their school.

PURPOSE OF THE EVALUATION

This evaluation was commissioned as OI has continued SILs as a key aspect of ongoing EduFinance programming over the last ten years. The overarching purpose of this research is to help interested stakeholders understand the effectiveness of the program, through identifying the dimensions of change mechanisms and assessing the breadth and depth of programmatic impact categories and how they have further developed over an additional four years of the SIL Program in Uganda and Ghana.

As SIL programming has developed and scaled up in OI's sites in Sub-Saharan Africa over the last four years, this evaluation was conducted as a sequel to a cross-cutting study done in 2014. Intended to help confirm expected categories of program impact, uncover unknown and unexpected outcomes that have revealed over time, and give a deeper understanding of the areas where change has occurred after multiple cycles of SILs, the study appraised effects at SIL-recipients schools in eight different communities across Uganda. The sample of schools intentionally included clients who also participated in the prior study to explore any further changes that have occurred which are unique to clients who have received support in multiple cycles. By revisiting outcomes in these communities, as well as exploring impacts at three new schools, this evaluation sought to identify attributable, valid categories where OI can continue to expect to see impact as a result of the SIL program.

The multi-national evaluation took place in both Uganda and Ghana; this report focuses specifically on findings from Uganda.

³ Opportunity EduFinance. (2018). What We Do. Accessed from <https://edufinance.org/what-we-do/explaining-our-mission>

BACKGROUND

EDUCATION IN UGANDA

The government of Uganda is committed to developing their education infrastructure, considers education a basic human right and views their citizens ability to receive an education as part of the solution to reducing poverty, yet the education sector continues to be constrained by many challenges.

A few of the obstacles which limit educational opportunities in Uganda include high levels of teacher and student absenteeism, inadequate availability of learning materials, large class sizes, and many families' struggle to pay for school-related expenses. Schools also regularly face management challenges often stemming from financial constraints. Prior research has shown that as many as 74% of teachers reported receiving their salary late.⁴

Uganda, like many other developing countries, faces high dropout rates. It is estimated that only 24% of pupils who start grade 1 reach grade 5 on time⁵. Distance, cost, safety, and quality are four major reasons children are not completing their education.

Affordable, locally owned and operated private schools are helping eliminate many of these barriers in a growing number of low-income communities. As of 2017, the Ugandan Ministry of Education and Sports reported that approximately 21% of students attend primary school at a private institution⁶. Many private schools provide quality education at more affordable rates; by increasing enrollment at their schools, they can finance improving their sites, hiring better teachers, and continuing to expand—which ultimately benefits the broader community, as well.⁷

In Ghana and Uganda, Opportunity's SIL program, implemented through local infrastructures of Opportunity Bank branches, offered a spectrum of options for school proprietors and their schools. Features of these loans included tailored loan amounts, repayment periods of up to 5 years, competitive interest rates, and a phased financing approach for schools that plan to continue development.⁸ These education entrepreneurs were able to take out loans out to achieve any of the following:

- Recruitment of teachers or staff
- Pupil recruitment/marketing efforts (could be specific to female pupils)
- Professional development for teachers or staff
- School-building infrastructure improvement or additions (including construction or remodeling or classrooms, hallways, offices, kitchen, washroom, etc.)
- External infrastructure improvement or additions (including construction or maintenance of outdoor facilities, playground, secure fencing)
- Construction/purchasing of school materials, instructional or infrastructure (desks, chairs, books, pencils, and other supplies)
- Infrastructure add-on: creating gender-separated washrooms
- Purchase of ICT materials, such as computers, Internet, tech-based learning tools
- Purchase or maintenance of transportation services including vehicles, vehicle repair, etc.
- Meeting general cash flow needs
- Purchasing other asset(s) crucial to school development

⁴ *Education Quality Developmental Evaluation Baseline*. Uganda. 2017

⁵ UNICEF Data. (2018). Uganda Profile: Education. Accessed from <https://data.unicef.org/country/uga/#>

⁶ Fact Sheet 2016. Ministry of Education and Sports. Accessed from <http://www.education.go.ug/data/dcat/2/Data-and-Statistics.html>

⁷ Understanding the Benefits of School Improvement Loans for Schools, Families, and Communities. Ghana and Uganda. 2017

⁸ Opportunity Bank Uganda. (2018). Education Finance: Loan Facility. Accessed from <https://www.opportunitybank.co.ug/loans/education-financing>

By obtaining these loans, school proprietors were able to do what an income based on school fees alone could not – invest in their schools to make them sustainable and able to provide a quality education to their communities.

PREVIOUS RESEARCH ON SIL IMPACTS IN UGANDA

In 2014, sensing that early changes being experienced by client schools were already evident, Opportunity oversaw qualitative research intended to explore what kinds of changes were happening in communities as a result of the SILs. The purpose of the original study was to identify potential areas of change in and around participating schools. It paid attention to potential areas where social or economic value may impact lives. In 2014, they focused on outcomes related to the two different categories of loans: SILs and SFLs. The 2014 project sent experienced qualitative researchers to interview proprietors, teachers, parents, students, community leaders, and to observe schools and communities to identify such changes iteratively.

Conclusions from the report authored because of this study identified that predominant areas of change were related to economic development in the areas, including retail shops opening, as well as commercial and residential infrastructure developing around the school. It also identified outcomes related to women’s financial empowerment in the communities. The researchers found that positive change was indeed occurring in areas where the schools were located within these sectors.

Inside the schools themselves, the research revealed issues of high drop-out rates due to competition from other schools in the area. Schools struggled to make fees affordable and competitive to parents, and issues caused by hiring of incompetent staff due to low salary options and a resulting high turnover rate for labor affected their ability to succeed. Parents were concerned about the schools’ image in the community and the study revealed that they often possessed poor attitudes towards private schools in comparison to government schools. However, the report illustrated that schools had utilized finances from the loans to invest in solid infrastructure and transportation options. The researchers found reports of the food improving and that schools had moved from non-permanent structures to having built more permanent structures during initial cycles of the SILs.

One of the products of the 2014 exploratory narrative study was confirmation that expected categories were indeed valid categories where we can expect to see impact. The prior research was invaluable in informing the design and approach of the present study, which sought to confirm further impacts in the previously identified categories, as well as explore additional outcomes that may have revealed themselves over time.

EVALUATION DESIGN, METHODS AND LIMITATIONS

DESIGN OF STUDY

This evaluation was conducted to answer the following question:

What changes have been experienced (across various dimensions) by schools that have received 2-3 cycles of SILs?

The focus of the study was to confirm updated stories of change experienced by schools that had experienced more cycles of SILs. Through identification of these evolving stories of change, the research would additionally explore new paths of inquiry related to primary and secondary outcomes, and ultimately produce a description of longer-term aspects of change in communities based on multiple cycles of SILs.

METHODOLOGY

APPRECIATE INQUIRY APPROACH

Appreciative Inquiry (AI) is an iterative, qualitative methodology that has been in use since the mid-1980s, with numerous articles and books documenting its theory and application have been published.⁹ According to leading evaluators in the field who promote this methodology, “Appreciative Inquiry does address issues and problems, but from a different and often more constructive perspective: it reframes problem statements into a focus on strengths and successes”.¹⁰

For this evaluation, the AI approach was utilized in the construction of the interview and focus group protocols used with different stakeholder groups to frame experiences related to the SILs with a focus on strengths. Through interactive qualitative activities, the data collected from the various stakeholder groups then provides a more rich, contextual look at the impacts resulting from the loans in the community.

DATA COLLECTION SUMMARY

Data collection was completed through face to face interactions on site at the various schools and in the communities that they serve. This work was completed by two local Ugandan researchers with support from a Three Stones staff.

DATA DESCRIPTION

In Uganda, research was done by local experts at nine schools across three regions. Of those schools, six were included in the prior study conducted in 2014; for the current research, three new schools who had received the SILs for multiple years were also included. These schools were carefully selected on the following criteria: recipients of multiple loan cycles, availability, distance, and prior participation in the 2014 study. The schools included in the study are found in *Table A*. The schools selected for the study were all primary schools serving grades 1-7, with several of them also having nurseries or pre-kindergarten classes available. Four of the eight schools were identified as also having boarding services available.

TABLE A – BREAKDOWN OF SCHOOLS IN STUDY

School	Location	Number of loan cycles	Total amount borrowed (all cycles) in Ugandan shillings	In 2014 Study
School A	Gayaza, Wakiso District, Central Region	2 cycles	\$70 million	Yes
School B	Kyebando, Kampala, Central Region	2 cycles	\$280 million	Yes
School C	Mutungo, Kampala, Central Region	4 cycles	\$250 million	No
School D	Kireka, Wakiso District, Central Region	1 cycle	Est. \$300 million	No
School E	Kireka, Wakiso District, Central Region	Data unavailable	Data unavailable	Yes
School F	Mayuge, Eastern Region	3 cycles	Est. \$309 million	Yes
School G	Kawampe Kaso, Kampala, Central Region	1 cycle	Est. \$60 million	No

⁹ Coghlan, A. T., Preskill, H., & Tzavaras Catsambas, T. (2003). An overview of appreciative inquiry in evaluation. *New directions for evaluation*, 2003(100), 5-22.

¹⁰ Ibid, p. 6.



School	Location	Number of loan cycles	Total amount borrowed (all cycles) in Ugandan shillings	In 2014 Study
*School H	Bukerere, Mukono, Central Region	1 cycle	Est. \$40 million	Yes
School I	Gayaza, Wakiso District, Central Region	1 cycle	Est. \$1 billion	Yes

*Unable to conduct onsite research at this school. Details in Limitations section.

PARTICIPANTS

At each of the eight sites, the data was collected from each stakeholder group in the following ways:

TABLE B – DATA COLLECTION METHODS PER GROUP

Stakeholder Group	Method	Total
School Proprietor(s)	Interview	8
Teachers	Focus Group Discussion	46
Students	Focus Group Discussion	53
Parents	Focus Group Discussion	52
Other Community Member(s)	Interviews	8

At each location, members from each stakeholder group mentioned in *Table B* were identified and KIIs or FGDs were conducted. Participants were identified either by their role or with insights from the school proprietor in those communities. Groups of approximately 4-8 participated in each FGD (based on the premise that, in groups of more than 10, some participants would not contribute), depending on their availability at the time the researchers were on site. In total, the research included 167 participants in either KIIs or FGDs. Those that participated in FGDs or community members that were interviewed were intentionally selected with equal gender representation in mind. However, only one of the school proprietors in this sample was female, which may not be representative of all schools that Opportunity Banks has provided funding to.

DATA COLLECTION PROTOCOLS

As a qualitative methodology draws out conclusions within a positive framing, the KII and FGD protocol guides were intentionally designed with this in mind. These questionnaires were developed by Three Stones in collaboration with OI and made conscious efforts to further explore any findings made in the 2014 report. Content of the questions asked during the interviews and focus groups were complementary and sought to unveil outcomes through this positive lens.

DATA COLLECTION ACTIVITIES

Data was collected at each school through a variety of iterative, qualitative methods including KIIs with school proprietors, community members and SIL administrators. FGDs were conducted onsite with teachers, students, and parents/caregivers. Semi-structured protocols utilized during the research were developed using key themes identified in the 2014 research. To allow for the capture of any unexpected impacts of the SIL program, tools were deliberately open-ended and flexible, which allowed researchers to capture and explore crucial common concepts beyond the scope of the set tools used.

An additional tool which provided further context was an observation checklist tool. This was used by the local researchers while in each community to further identify any impacts in the communities that were visible beyond the stakeholder groups that participated. These tools were completed onsite as both a record-keeping tool but also a way for researchers to summarize their findings iteratively while research was still on-going.

TIMING

Data were collected between August 28 – September 30, 2018. Collection at each school location was conducted over the course of one to two days, though six of the schools received multiple single-day visits to meet with all identified stakeholders due to unavailability or conflicts during the initial appointments.

LOCAL RESEARCHERS

Local researchers who conducted the site visits were trained by the Three Stones' technical team traveling to each country on this specific assignment's needs, demographics of target respondents, and the tools to be used. The training included ethical considerations, confidentiality and the need for informed consent. Their local knowledge and language skills proved to be invaluable during the field visits. These local contractors, aided by Three Stones staff, were responsible for also transcribing all interviews and FGD.

ANALYTIC METHOD

Qualitative data was analyzed iteratively initially during data collection through emerging themes that were developed from the evaluation questions. After conclusion of field-based data collection, all field notes and transcripts were coded using the qualitative data analysis software, Dedoose. The analytic approach utilized was first to take a summary of all findings per school through identifying key activities that took place from the loan. This summary approach also included further exploration of key themes, which were later further extrapolated upon across the schools. Themes that emerged included school expansion, parental/community involvement, teacher satisfaction, as well as additional support from OI.

LIMITATIONS

The study faced some limitations which included a variety of factors due to time and resource constraints, in addition to some unforeseen logistical complexities. As this study required travel and specific coordination of visits with availability of key stakeholders, logistical limitations such as scheduling conflicts and stakeholder availability arose. First, the original planned timing of the visits coincided with school holiday, and many stakeholders were unavailable. Site visits were coordinated predominantly by the OB branch which had dispersed the loan. Through multiple visits to six of the school sites, researchers were able to collect all necessary data. These logistical challenges included the school proprietors at both School A and School E being called away to other cities during the time of the interview appointments.

Furthermore, we were unable to complete data collection at School H, despite making two visits. The school proprietor did not attend these meetings as he was in default on his loan, which prevented researchers on the ground to conduct the interviews and FGD necessary for the study. Inherent in the study design was a limitation related to sampling – all teachers, students, and community members that were interviewed were chosen largely by the school proprietor, which may have painted a more positive picture of impacts related to the loan. Additionally, the research did not seek to specifically identify changes that have only occurred between 2014 to the present. As such, detailed descriptions of outcomes may have also been identified in the preliminary study conducted in 2014, which required the analysis to look at the bigger picture of impact over time rather than identifying specific uses of the loan.

In addition to the above, a contextual limitation that revealed itself during the analysis is that the schools each existed in a community that was developing through external factors to the loan. The development of communities and the growth of the population the schools serve happens regardless of what is occurring at the school itself. The school's context and limitations of the study in including more external stakeholders posed challenges to determining whether the school was the sole factor contributing to some of the positive impacts observed in the community. When interviewed, multiple respondents discussed this issue. One community member interview revealed this limitation: "The

people in the area are the ones who are bringing about this change. The school is just contributing to the increase in the changes but not all changes are as a result of the presence of this school in the area.” (School A).

An additional limitation identified through the study was the general lack of knowledge in these communities regarding the SIL received by the school. As knowledge varied about the SIL within the community, impact was often discussed in the community not in relation to the most recent loan, but from when the respondent first interacted with the school. The SILs were not commonly known by respondents until becoming part of the school as either staff, pupil, or parent, so stakeholders’ answers concerning changes to the community were divided.

FINDINGS

In this section, findings were presented based on information gathered through KII and FGDs with different stakeholders, as well as observations made by the researchers while onsite. Findings were structured based on stakeholder groups that have experienced impact; first, those closely related to the school itself, followed by impacts on the community at large. Third, other interesting findings were highlighted with recommendations for further considerations.

IMPACT ON SCHOOL

The study confirmed a variety of impacts on the school itself. Across all schools, the development of the school’s physical structure was the most often discussed change noted by respondents. Beyond the physical infrastructure, academic and social improvements were also discussed. Major academic indicators participants discussed to gauge improvement revolved around enrollment, school performance, student opportunities and student treatment.

IMPROVEMENTS TO SCHOOL INFRASTRUCTURE

All communities discussed improvements to the schools’ physical infrastructure over the duration of the loan, particularly the addition of storied buildings. Of the eight schools where data collection was completed, all included infrastructure construction as the intended purpose on their loan applications. Respondents across stakeholder groups discussed how the schools have invested in expansion of space for classes, grade level offerings, and increased safety. Compared to 2014, schools have eliminated challenges they faced with the physical infrastructure. Four out of the eight (50%) schools discussed a lack of permanent or purchased structures, while all the schools mentioned the existence of permanent structures by 2018.

In general, the sentiment associated with improvements to the physical structure equated to an overarching belief that the school was generally doing well. *“There are new buildings and the expansion of the school, which was not the case in the last five years. He [school proprietor] started by renting but now all that changed. The area occupied by the school had poor structures now it has beautiful permanent structures.”* (Community Member, School I). The investment in physical infrastructure proved to be a source of pride amidst students and parents. At School D, students reflected the positive changes to their school when they discussed their pride for their school and its infrastructure. This can be seen through the final question about what animal the school would be: *“Both [School D campuses] are like peacocks, they are very beautiful. I would prefer it to be the most beautiful schools in Uganda.”* Some schools also acquired additional land and developed sister schools in other locations.

“The first time I sent my child to this school, there were wooden structures for shelters and that’s what she started from. Right now, she studies from a storied building which is directly opposite us. She also didn’t know what a flat is, but she now knows what it is and how it looks like because she studies from one.”

- Parent, School G

TRANSPORTATION

Beyond building new classrooms, additional infrastructural elements were observed. Transportation, such as the purchase of or maintenance of vehicles to assist in school-related transport, were mentioned by multiple schools as a benefit to students as well as staff. A school's contribution to transportation ultimately plays a role in whether a school is appealing for potential students, which increases the school's marketability. At School E, four parents described a main motivation for why they chose that school for their children was a combination of good meals and good transport. At multiple schools, stakeholders discussed distance to a school as a decision-making factor in attending or working at the school. It also opens doors to expand the school's research into further reaches of the community. School F specifically purchased a van with funds from their SIL for this purpose, citing parental demand as the motivation behind the purchase. A teacher from the same school also commented that the change they would make at this school would be further investment in transport for the school by purchasing a bus or larger vehicle to save on fuel costs and to provide greater transportation for students and community. Provision of transport proved to serve as an incentive to draw teachers to seek employment at their institutions. *"We were able to have three school vans to ferry members from the different areas of the community."* (School proprietor, School G).

Case Study A

"In 2012, they gave us more money which was 45 million shillings which was used to buy more land and put up a girls' dormitory.

We had issues of water so we improved on the water source by joining funds with a nearby school and put up a borehole which we later electrified and put up a water pump which pumps water on both sides. Mayuge had no piped water initially and with that money, we managed to secure the water and it is what we are still using up today.

As we were still financing that loan, we bought more land where the nursery section sits. We borrowed more 60 million shillings, cleared the balance and started afresh and in 2017, we went for another loan of 150 million shillings from Opportunity to put up the nursery section and finish most of the buildings.

In 2017, we managed to finish the new block, put up a wall fence around the school and bought an old van that picks up children around the school and also made another extension of behind this block.

The school's reputation has improved as a result of the changes in this school as the old students also want their siblings to come here too. " - Proprietor Interview, School F

An additional finding related to transport was that concurrently with development of the schools, there was also significant community infrastructure development happening. Multiple communities identified that some major changes in their communities over the past five years, including the construction of more roads or paving existing roads. Additional transportation findings impacted the community more directly and are discussed later in this report.

WATER, SANITATION, AND HYGIENE (WASH)

Another component of improved infrastructure included improvements to WASH at school. Examples included increased accessibility to water and new latrines at multiple schools. In five of the communities, respondents discussed specific increases to water access in closer proximity or an improvement to water quality. At five of the eight schools (63%), access to water was a concrete expenditure associated with the SIL. Schools A, C, and I invested in water tanks; Schools B and F invested in boreholes and water pumps. For parents, closer access to water also proved to be a



benefit. Students acknowledged the change in observing that safe water was always now accessible. At School C, a parent identified that water was also more readily available, which now allows parents to not spend their resources on packing drinking water for their children. The investment in water-provision for pupils and teachers has also proved to make the schools more competitive and other schools have followed suit. A parent from School I observed that the drinking water tank the school acquired causing other schools to acquire their own water tanks.



Moving from pit latrines to flush toilets was another major improvement that had led many schools to see improvements in general cleanliness within toilet spaces. *“We used to have pit latrines that were dirty but now they are bit cleaner.”* (Proprietor Interview, School F). Again, five out of eight

“We had issues of water, so we improved on the water source by joining funds with a nearby school and put up a borehole which we later electrified and put up a water pump which pumps water on both sides. Mayuge had no piped water initially and with that money, we managed to secure the water and it is what we are still using up today.”

School proprietor, School F

(63%) schools invested in infrastructure related to toilets. Schools A and C upgraded their pit latrines to flushing toilets for students. At School C, the adoption of septic tanks is something the community has also copied. School B partnered with an additional organization, KCCA, to construct multiple student toilets. In discussions related to the construction of toilets, gender was conspicuously absent. When discussed by respondents, it seems every school had separated the toilets by gender (though it was not discussed at some schools) but there was not much revealed in the data related to how gender was managed within hygienic discussions.

SECURITY

Another contribution of infrastructural development revealed findings related to increased security at schools. Some schools utilized SIL finances to fund the construction of perimeter fencing around the school campus. Others have added security guards or additional matrons as staff at school campus. These guards often additionally assisted students in crossing roadways to schools.

The increase in security was echoed throughout student discussions across each school. Students at School I discussed the safety the school provides against the external challenges through a metaphorical description of the school as an animal:

“Our children no longer live in fear.

They are happy.”

- Parent, School G

“It would be a zebra because it has a good environment.

It would be a leopard because it can give security.

It would be a tiger because it protects us.

It would be an elephant because it sees small people and does not harm them even when it is big.

It would be a lion because it protects us jealously.” - Students, School I



ENROLLMENT

At five of the schools (A, B, C, F, G, I) stakeholders stated that a key outcome of the SIL was an increase in enrollment at the school. *Table C* illustrates the variation in enrollment that was reported between 2015 and 2018. School F's school proprietor linked improvements to school's reputation to enrollment. Through the school's improving reputation and the positive changes in the school, enrollment was strengthened as older students also wanted their siblings to attend. This is a key element of enrollment as schools developed infrastructure, which allows for more grades. Parents interviewed at all schools often had anywhere between one to five children attending the school.

"...In 2011, we acquired our first loan from Opportunity which was 5 million shillings and with some savings we topped up that money and bought our current location. All along we have been moving with Opportunity International – Opportunity bank. With that improvement, our enrollment has been growing since then."

- Proprietor Interview, School G

A predominate motivation for enrollment cited by parents in each community included the good reputation of the school. When asked why parents send their children to their school of choice, various themes emerged: social influences, academic progress, school environment, teacher/staff cooperation, finances, and student nutrition. Though pupil enrollment at these schools might not have increased steadily year over year, respondents perceived that growth was occurring. These increases in enrollment were also attributed directly to OI and the secondary training activities provided at some of the schools: *"...At the time we entered (with Opportunity International), we were not encouraged to do work... we are encouraged and trained to do work now which has increased school enrollment."* (Teacher FGD, School B)

One of the identified barriers to student enrollment was the proliferation of schools in the area. Respondents discussed an increase in the population and number of schools since 2014. *"The school's enrollment has increased but it dropped because the number of schools cropping up in the area has increased."* (Proprietor interview, School C). This has forced some proprietors to be more strategic in how they continue to grow the school and where they choose to invest. One proprietor explained that they had opened a secondary campus, but near the first, which decreased enrollment. Overall, SIL recipients have been using the funding strategically to make their school more appealing to continue to improve student enrollment. This was a key motivation of proprietors and teachers as they perceived that more students will lead to greater salaries for staff. An additional challenge to student enrollment also included the increase in school fees. The school becomes expensive for some parents and effects the enrollment levels.

TEACHERS

A variety of impacts of the loan relate to teachers. School proprietors identified that key outcomes of the SIL was the ability to hire more teachers, as well as lower teacher turn-over and higher length of teacher tenure. 52% of the teachers who participated had been employed at the school for 4-7 years. For a more specific breakdown per school, see *Table C* below.

TABLE C – YEARS OF TEACHER TENURE

	1-3	4-7	8-10	10-15	16-20	TOTAL
School A	1	4	1			6
School B						
School C		5		2	1	8

	1-3	4-7	8-10	10-15	16-20	TOTAL
School D	3	4	1			8
School E	2	1	2			5
School F	2	3	3			8
School G		3	1			4
School H						
School I	2	4	1			7

Teachers said that a number of factors at these SIL-funded schools motivated them to stay, including their salaries, incentives to employment at the institutions, as well as trainings by OI.

Case Study B

“With the introduction of Opportunity education, it has introduced the Pathways to Excellence (P2Es) improving the classroom environment as you can see it. With the help of the P2Es, many of the pupils have been groomed well. Some of the things under P2Es include; parents’ engagement, improving the classroom environment, designing the classroom development plans which captures children’s numeracy and literacy- all these are held on a termly basis. The classroom environment includes classroom checklist consisting not less than 16 items such as the birthday zone corner, my dream zone, pupils’ work, how do you feel today corner (emotional chart) and the storage boxes per child, which helps them to be responsible among other items.” Teacher Focus Group, School D

SALARIES

A common thread across FGDs with teachers at all sites was a mention of impacts on salaries. Teachers identified that their salaries had changed since beginning at their respective schools. At multiple schools, teachers shared about links between their salary and enrollment, though we were unable to establish if these indeed existed and to what extent.

When asked to quantify their salary satisfaction, responses greatly varied. For the three schools who attempted to quantify their satisfaction, teachers’ self-evaluations ranged from 25% to 75% satisfied depending on the schools. At other schools, teachers described their salary as average and one found their salary good.

Some challenges teachers shared related to salary included inconsistency in their payments and external factors. For some schools, it seemed the teacher salaries were also related to schools receiving school fees, which caused missed or delayed payments. As the cost of living has increased in the community, individual teachers struggled to keep up. *“My satisfaction rate (with my salary) is at 50% because the economy is no longer the same as it was in the past 5 years, things have changed. They should increase me by 20% so that my satisfaction rate is 70%.”* (Teacher FGD, School C).

INTEREST IN EMPLOYMENT

Teachers discussed the schools’ positive outcomes (i.e. school performance, the school’s overall reputation, teacher engagement with students) as factors that had initially drawn them to the school. Teachers also identified that there were key incentives to work at the school aside from their regular

salary. Beyond their salary, seven out of the eight schools discussed alternative incentives including payment for their children to attend, housing, transport, a spending allowance, extra funding for incentives for participation in specific duties (i.e. housemother), as well as student performance.

Teachers at a few of the schools also highlighted alternative income sources. Some of these included savings, credit, and cooperative organizations (SACCO) or mobile money businesses. More traditional alternative income sources mentioned included farming, raising poultry, or renting out a space.

TRAININGS AND NETWORK DEVELOPMENT

“Last term, we had a workshop where the teachers were trained on how to handle the learners, better class practices from a team of Opportunity International. This training has resulted into practical teaching, the teaching method has also changed, the teacher creativity in the learning process has improved and the director has been involved too”

- Proprietor, School G

An additional benefit mentioned by teachers included capacity-building, trainings and network development. Training provided to the schools was described within most of the communities as a benefit of working there. Some teachers discussed capacity-building as a reason they were initially interested in the school. They received trainings provided to the schools focused on financial literacy and skills building for teachers as well as specific methods to engage with parents. Teachers discussed a greater awareness about how their own teaching methods and financial practices as an outcome from the trainings.

Teachers also highlighted the importance of networking during such events as it provided them the opportunity to learn from each other and support other teachers. The SIL structure allowed schools to create clusters, through which they have exchanged both ideas and fostered inter-school competitions to support learner engagement. Schools have joined external groups such as the Private Schools Association, with whom they do teacher exchange programs.

School D’s proprietor identifies this component of networking and teacher exchange as a key change in their school as a result of the SIL they have received. At School D, teachers have gone even further beyond their own communities in expanding their network. Some schools highlighted the presence of foreign volunteers from Germany, as well as learning from OI. For example, their interactions with Mr. Watera, a staff member at OI, assisted in developing classroom plans and even fostered interaction with those overseas: *“Now we have a WhatsApp group with a group of UK who send us materials to improve in our system.”* (Teacher FGD, School D).

STUDENT DEVELOPMENT AND PARENT ENGAGEMENT

The impact of schools can be seen beyond improvements in academic performance. The opportunity to participate in a variety of activities and receive support outside of their guardians has furthered student development. At many of the schools, stakeholders discussed how their ability to provide a more diverse learning opportunities as an improvement. Respondents provided examples such as:

- Use of a playground
- Dance and culture classes
- Parent days
- Sports days
- Concerts
- Trainings from Opportunity
- Speech day
- Tour days
- Bursaries
- Religious Activities
- Scout days – to clean the community
- Computer lessons
- Television access

Respondents from all populations discussed the positive impact of these activities and events on students and parents. Most respondents discussed activity days, like the sports and speech days, as opportunities for parents to be involved in the student’s school activities. These diverse interactions with their parents provide an opportunity for parents, students and the community to positively impact one another. These experiences create alternative ways for families and the schools to interact together. New experiences allow students to think in new ways and provides alternative approaches to their behavior or customs.

“There are changes that have happened in my home. For example, my children are exemplary, they have that high self-esteem and confidence. They don’t accept a NO and they ask why certain tasks are given to them. They are more inquisitive and curious.”

- Parent, School D

Similarly, in addition to interacting with their parents in alternative ways, students were able to have new experiences that can expose them to thinking in ways. Though not attributed to a specific factor, personal development was also highlighted as an outcome for students. In fact, when students were asked what they wanted to be when they grew up all planned to pursue laborious fields that involve a great deal of schooling (i.e. doctor, lawyer and engineer). Some parents also shared that students have learned to save due to what they have learned at school, which allows them to pay for activities such as school tours.

ACADEMICS AND STUDENT SUPPORT

SMALLER CLASS SIZES

Though stakeholders have the perception that enrollment has increased year over year, the infrastructure development associated with the SIL has allowed schools to establish smaller class sizes. According to UNESCO, the national average in public schools as of 2010 was a teacher to pupil ratio of 57:1, whereas private schools were closer to 30:1¹¹. For all the schools with SIL, class sizes were below the average for private schools. For some schools, it has decreased further, though for the student to teacher ratio has remained constant. These smaller class sizes have allowed teachers to provide more individualized attention per student. One teacher even cited this as a reason for wanting to work at School G, saying *“The reason I chose the school is that... the number of teachers and pupils were attractive. For example, if you work in a school that has only few teachers with many pupils it is not good. The workload is not fairly shared.”* Table D depicts records of class sizes year over year.

TABLE D - STUDENT TO TEACHER RATIO

	2015	2016	2017	2018
School A	1:24	1:17	1:25	1:24
School B				
School C	1:20	1:18	1:20	1:20
School D	1:20	1:16	1:15	1:15
School E				

¹¹ UNESCO. (2014). Teacher Issues in Uganda: A shared vision for an effective teachers policy, Kampala, Dakar.

	2015	2016	2017	2018
School F				
School G				
School H				
School I	1:21	1:23	1:19	

*Data not available for all schools

SCHOOL PERFORMANCE

A majority of respondents felt the school performance had improved over the past few years. School performance was reported within four populations by different stakeholders, though formal a definition was not established so each participant's understanding of school performance may differ. Concrete measurable aspects of school performance that were reported were outcomes related to the Primary Leaving Examinations, which pupils take at the completion of their final year of primary school. These exams cover four subjects: English, mathematics, science, and social studies. High performing students who receive an 81-100% on the exam are categorized into Division 1; students who receive a 72-81% are considered Division 2, while Division 3 is 68-72%. The end of year score helps determine which secondary school students will be eligible to attend, and often only higher performing students move forward in their education. For these SIL-supported schools, results varied (some data was not available). There were some controversial comments made in relation to exam performance. When the teachers at School G were asked about ways they would improve the school there was a desire to create more stringent guidelines around student performance. *"I would put in place standards for the school, and then for the weak learners, engage their parents early enough like in primary six to alert them that if their children don't improve, they will not be allowed sit PLE in the school but arrange for them to sit exams elsewhere."* (Teacher FGD, School G)

In other areas, stakeholders at Schools D and I discussed student and community development as a focus of their work and an impact of the SIL-funding. The test scores at these schools showed yearly improvement or consistency. Other schools such as Schools A and F also performed at the Division One and Two levels year over year. *Table E* depicts school performance

TABLE E – STUDENT PERFORMANCE, YEAR OVER YEAR

	2015	2016	2017
School A	Division 1: 8 students Division 2: 33 students Class 3: 9 students	Division 1: 12 students Division 2: 36 students Class 3: 2 students	Division 1: 10 students Division 2: 37 students Class 3: 3 students
School D	Division 1: 17 students Division 2: 17 students	Division 1: 19 students Division 2: 19 students	Division 1: 18 students Division 2: 18 students
School F	Divisions 1: 24 students Division 2: 34 Class 3: 1 student	Division 1: 14 students Division 2: 28 students	Division 1: 22 students Division 2: 19 students

	2015	2016	2017
		Class 3: 4 students	
School I	Division 1: 37 students Division 2: 1 student	Division 1: 17 students Division 2: 23 students	Division 1: 27 students Division 2: 7 students

NUTRITIONAL CHANGES

An aspect of student support that appeared uniform across the eight schools was that of school-based food programs. Two out of the six schools discussed feeding as a challenge in 2014. All schools mentioned improvements to food and feeding in 2018. At each school, stakeholder groups identified availability of food and changes to food offerings as a key element of the school. General improvements to the food as well as how much or how often food is supplied were specifically mentioned across all sites. Some schools also utilized food as an additional source of income or used decisions related to food options as a means to include parents.

Additional research would be useful to further explore how this finding has contributed to any public health goals related to diet and nutrition in these communities.

SCHOOLS FEES, ADMINISTRATION, AND FINANCIAL MANAGEMENT

SCHOOL FEES

School fees serve as a fundamental component to these schools' successes as a source of income and provision of services. Ensuring fees are low also allows schools to remain competitive. All schools except one explicitly discussed school fees as a source of income.

Parents highlighted school fees as a main draw to sending their children to these schools. Respondents within half of the communities (Schools A, C, D, and F) school fees as an initial reason they were interested in the school. They also discussed how school fees had improved over the years. Parents also discussed the affordability of the school fees and the role parents are able to play in the school, as well as the administration's willingness to be transparent and discuss school fees. By allowing parents to be more involved, there have been positive changes related to services that schools are able to provide. At School C, parents worked with the administration to reach a decision to raise school fees slightly for the school to provide school meals. Individuals from Schools C and D discussed reasonable school fees as improvement they had witnessed.

At some schools, the fees have also been affected by the rise of living costs. Parents identified the increase but shared they felt the cost was still worth it, despite the increase. For others, they have intentionally maintained the fee structure to not burden the parents. For many schools, collection has served to be a challenge at several of the schools. School proprietors acknowledge the link to paying teacher salaries on time, which is limited by parental non-payment on time.

Challenges related to non-payment were identified by both the School proprietor and teachers at School A, but one teacher highlighted increase in payment of school fees as a byproduct of receiving the SIL. *"The loan came in 2016. The changes are evident on infrastructure such as the new building, the pavement and the renovation at the Junior campus, the professional development or training of the teachers by Mr. Watera and Madam Robina, the changes in parent engagement and the school fees collection. We now collect 98% of the school fees (up) from 85%."* (Teacher FGD, School D)

Some schools have tried to address the issue by introducing innovative methods to increase fee payments such as e-collection using mobile money or savings boxes. For example, one school proprietor stated, *"There are also parents who can't afford to pay the school fees at once, so we*

have put saving boxes for them where they send their children or even come to school in person and save the child's fees with us during the course of the term. At the end of the term, we break the saving box and count that money that acts the child's school fees for that particular term instead of sending the child back home. Such parents in this category are those who come from impoverished families but want their children to attend school. This helped to reduce on the school children drop out from my school." (School proprietor, School C).

"My children attended nursery from another school, but when I heard about the many efforts that the school administration puts in to ensure that the children attain first grades and learn good manners, I decided to bring them to this school."

- Parent, School G

At several schools, requirements related to school fee payment was identified as flexible for some stakeholders, including teachers and staff. For some schools, flexibility on school fees was also offered to relatives of school employees.

ALTERNATE INCOME SOURCES

School proprietors discussed multiple ways of generating an income aside from school fees, such as sales of uniforms or school branded book covers, as well as enrollment on study tours or holiday lessons. Some other income sources mentioned included transport fees and renting out either

houses, the school spaces for community events, or the school canteen where students purchase snacks.

All school proprietors identified these alternate income sources have changed over time. Further research is needed to identify if any of these alternate income sources were adopted as a result of the SIL or OI's trainings.

SCHOOL FINANCIAL MANAGEMENT

When asked about the financial management at the school, proprietors had varied responses. Proprietors discussed the development/implementation of, and adherence to a budget, depositing funds into a bank and paying teacher/staff salaries via the bank instead of holding on to cash, as well as placing restrictions on who can withdraw funds. Several schools also talked about having a professional bursar to manage school money and subscribing to regular audits either annually or each term. Schools utilize a combination of payments and often make deposits on a daily or weekly basis. Over the years, schools have also ensured that there is a small team responsible for managing finances. Most schools indicated use of print record-keeping methods like receipt books, while one school uses a computer to track and keep records.

SCHOOL REPUTATION

A clear development in many of these communities was that the schools' reputations had changed since their inceptions. Schools were much better known in the community, and stakeholder groups such as teachers, parents, and community members identified the reputation as something that drew them to the school. Participants identified positive behavior on behalf of the pupils, good academic performance, and an improved infrastructure as things that made the school more valuable. At half of the schools, parents cited the school's reputation as a main factor in bringing their child to study there and teachers also indicated this as a motivation to work there.

IMPACT ON COMMUNITY

Stakeholders from all sites discussed the large role the schools have had in the development of their communities including a growing population and economic development, strengthening of the infrastructure and increased community cohesion.

POPULATION GROWTH

Community members in each community identified a population increase in their area over the past five years, and many attributed it to the school. When discussing the impact of the school, individuals identified challenges discerning between the school's role in creating change compared to the impact of a growing number of people in the area.

ECONOMIC IMPACTS

Economic growth has occurred as the schools make a conscious effort to hire individuals from the surrounding neighborhood as well as supporting local businesses. This includes a range of examples, including hiring parents who worked in construction, purchasing supplies or services from local farmers, nurses, tailors, and landlords. For some schools, the income generating activities by the school have allowed them to invest in the community's economy and infrastructure. Teachers at some schools are provided housing owned by the school; in other cases, they rent from local community members who receive income from the property. Teachers are also recruited in many of the communities through local advertisements.

At multiple schools, community members observed there was an increase in retail shops around the area. Schools are generally found to be supportive of local businesses and pupils from the school are an additional source of income for shop-owners.

An interesting finding related to economic impacts was the contributions of networking. Community members who work in construction attributed that their work at the school led to additional contracts with teachers or parents who have constructed new houses. Much of this networking among parents in the school community occurs through school events or meetings. By parents connecting and sharing skills, they can improve their livelihoods and leverage new markets. As the schools have also opened additional branches in neighboring communities, this has also expanded the potential reach of the parent network for customers.

"All the changes that have happened in my home are as a result of the school because the demand [for her fruits/vegetables] has increased over time as a result of the growing populations around the school."

- Community Member, School F

RESOURCE-SHARING AND PUBLIC SAFETY

INFRASTRUCTURE

"The school contributes to the renovation of the road every time the potholes increase in the road which is good for us as the community since transport is facilitated with that."

- Community Member, School A

The community has also benefited from the physical infrastructure schools have helped to create. In two communities, the school was credited with directly assisting development and renovation of roads in the community.

Infrastructure invested in by the school for water resources was also found as valuable to the community. In times of water scarcity, community members identified that they were able to get supplies from the school's water source.

WASH

Members of the School C community observed that there were great strides related to hygiene influenced by the school. There are less pit latrines, and landlords are adopting septic tanks, which has reduced bad odors in the area. "The school served as a good example for the community by first constructing a septic tank and now the community has copied from it." (community member, School C). Additionally, people have been employed as garbage collectors and regulations that are maintained by the school director and the community related to waste disposal.

SECURITY

Several schools hired security guards within the past four years. The presence of these security guards has greatly contributed to an increased feeling of safety both within the school property and beyond into the community. Such interventions by the school were able to improve the safety of the school and often the surrounding neighborhood. "...The school has security guards at night, the surrounding neighborhood is safer now which was not the case in the last 5 years as the road that leads to the school was a harbor for thieves, but now there are guards, the area is guaranteed of security." (Community Member, School C).

An additional development attributed by the school that relates to safety is that of electricity. A community member at School C described that as electricity that originated at the school property has spread to nearby homes, it has improved safety by increasing people's ability to move around after dark.

"The presence of the school's security guards has increased the security of the neighbors, so people go to sleep at night without any worries."

- Parent, School I

COMMUNITY RELATIONSHIPS

The community discussed how the school had aided in fostering greater ties between parents and teachers as well as the school, between parents and their children, and between the school and the community. Multiple stakeholders mentioned the pride they felt because the school was a part of their community.

Most of the communities discussed the active role parents played in the schools. Parents were able to share their thoughts and feelings on specific aspects of the school or meet to discuss their child's performance. In addition, parents discussed participation in activity days with their children. Parents expressed not only appreciation for their voice being heard, but many felt their voice made an impact

on school decision-making. The different activities the school organized also contributed to the strengthening of these relationships.

"My children interacted the South Sudanese and this helped them to understand my story of South Sudan better. I would also recommend because of the morals as some schools do not exercise morals and also, religion taught by the school would push me to recommend the parents to the school. Even if the child does not score high grades, the child comes out when they are better."

- Community Member, School D

Finally, the school has served as a role model for various issues within the community. The ways in which the school had influenced their behaviors ranged. Respondents discussed witnessing the positive outcomes at the school impacting their own behaviors, specifically in relation to diverse groups in their communities including Muslims, Christians or other nationalities. Furthermore, the schools also found ways to give back to the communities, including offering bursaries to impoverished

children and assisting community members with water. Some schools also offered flexibility with school fees as a component of giving back to the community, with tailored payment plans or options to pay with in kind supplies such as food.

OTHER INTERESTING FINDINGS

One community identified some of the negatives associated with out-of-school youth that remain in the area after dropping out of school: "There are many redundant youths in the community which has led to high crime rate in the area." This would be worth further exploration to better understand outcomes for students who drop out of school due to poor grades or limited funds to pay school fees to see if OI could support this population with their programming.

All schools experienced unforeseen challenges, including student deaths or poor investments. Proprietors were resilient but also identified SIL financing as crucial to their ability to overcome these challenges. Additional nuance regarding the loans revealed itself in the context of external developments such as increasing populations, rising costs of living, and an influx of different people or groups in the area. One external challenge mentioned by two different proprietors was the national election. Both proprietors linked a decrease in enrollment directly to the election, which affected the schools' ability to pay back the loan from OI during that time.

Despite intentional analytic focus on gender, it appears questions related to gender were largely unanswered despite specific programming for girls. Gender was only mentioned explicitly in relation to separated dormitories and toilets. Outcomes related to female enrollment or retention were not mentioned by any stakeholders, nor participation in parental activities

being largely representative of one gender. The absence of gender in participants' responses could also point to some level of gender parity being reached within these schools, though further research would be needed to draw any conclusions.

Training received from OI was highlighted by some of the groups. For teachers, these trainings were significantly useful, and much impact was attributed to them. For other groups, it was not as evident how the trainings had impacted in relation to financial management or student development.



CONCLUSIONS AND RECOMMENDATIONS

At the end of this appreciative inquiry research conducted at eight schools in Uganda, a variety of discoveries emerged. The impacts of the SIL product have been observed among different stakeholder groups including school leadership and teachers, students, parents and community members. Community development has happened simultaneously alongside investments in the school which produced some overlap that proves challenging to discern between natural development and direct outcomes of the SIL. However, it is evident that the SIL made a measurable difference at each school campus and surrounding community.

We found that many of the recommendations made at the conclusion of the 2014 research had been implemented. A continuously occurring theme that arose in discussions with multiple stakeholders was an improvement in the schools' reputations as a desirable place to work as well as to send children to school. We found parental engagement had greatly increased through a variety of activities and opportunities to work with the school in new ways. The parental network, as a result of participation in school-facilitated activities, were an unexpected outcome related to the loan, but more exploration of the specific interactions would prove useful in further research.

For the school itself, there are direct outcomes attributable to the SIL funding through the expansion of school infrastructure and staffing. Indirect outcomes that were produced because of the investments and development included increased safety and security, economic benefits within the community, and improved academic outcomes. Stakeholders recognize the products of the financial

investment as appealing elements to enroll their students there and all stakeholders perceive that school enrollment has increased each year, though numbers fluctuate in reality.

In conclusion, SILs have produced a variety of impacts, but the research also identified a variety of recommendations for future implementation

RECOMMENDATIONS

Based on the analysis, a variety of recommendations are provided below for OI to continue to improve impacts related to SIL investments.

SCHOOL FINANCIAL MANAGEMENT

TECHNOLOGY

- Train and equip schools with a standardized approach to record-keeping. Suggest considering a customized and consistent software package to support financial management in schools.
- Further explore options available with technological innovations such as mobile-money or e-banking to mitigate issues related to late payments of student fees and eliminate the need to visit the bank daily.

FINANCIAL PLANNING

- Fund teacher salaries independent of school fee payments to improve timely payment of teachers. This will further improve retention of quality teachers and encourage interest for other teachers to seek employment at the school.
- Train proprietors and administrators in human resources and budgeting to support ability to avoid any issues with late salary payments to staff and teachers.
- Install alternate savings plans for each school to accommodate unforeseen challenges and costs.

SOCIAL OUTCOMES

HEALTH OUTCOMES

- Explore student and community health outcomes in future cycles. This can relate to improvements in the WASH sector as well as nutritional/dietary impacts as all schools discussed improvements to food.
 - For example, have improvements in WASH reduced absenteeism and diarrheal disease or increased use of toilets by students?
- Place WASH and nutrition-improvements as key requirements for loan approval to ensure that the school enhances its services to students holistically. This will allow OI to create linkages between the SIL program to support other development goals relating to health. It can also create linkages between school and local health centers.

GENDER

- Increase awareness around gender sensitivity to ensure gender division in development of the school infrastructure. Though funds can be limited, creating private spaces that separate males and females may increase a sense of security amongst students.
- Additional opportunities to encourage gender-based outcomes would be to support programming at schools for family days (e.g. sports or other community activities) as an opportunity to shift gender norms. Students and community members can see individuals break away from traditional gender roles through games and other activities. These opportunities should be encouraged in the future.
- Continue to extend funding options to single women within this loan portfolio to continue to support improving gender equality in the workplace as well as the classroom. Though this

may not be a representative sampling of those who have received loans from Opportunity Bank, it is still important to point out.

PARENT/COMMUNITY NETWORKING

- Leverage and intentionally develop the network fostered by the school. Considering the number of parents who referenced the school's reputation as a motivation for enrolling their student, strategically strengthening this network can lead to increased enrollment and support local businesses in the community.
- Continue to purposely foster ways to link business opportunities to the school.

RISING COST OF LIVING

- Plan for purchasing land at higher rates; account for costs associated with teachers/students with rising costs of living. An additional finding related to general community development is that land values have often increased, which has also caused rent to increase. Though not attributable to the school, this finding holds potential challenges and opportunities for schools.

MARKETABILITY

- Encourage schools to find their niche in service provision as most schools identified increased enrollment, and the income from school fees as a key component of their finances. With so many competing schools, determining how their school can have a competitive edge is key.
- Disperse information by way of community. Word of mouth and reputation is very powerful. Thus, community and schools can use their community connections to also market their expertise.
- Train proprietors in marketing tools such as social media so they can leverage platforms such as Facebook, Instagram or WhatsApp for marketing and network building. This will allow the school to market itself to a wider audience beyond the neighboring community.
- Allocate funds towards transport. Transportation was seen to play a role in whether a school is appealing and would provide an opportunity to expand the school's reach, safety and desirability.

LOANS

- Alter the methods in which loans are distributed, in terms of cycles or repayment terms, to allow proprietors access to further capital while mitigating risk at the bank. The majority of school proprietors reflected that they would take the loan out again but that they would have increased it.

APPENDICES - DATA COLLECTION TOOLS

Please contact Dr. Genzo Yamamoto, Director of Knowledge Management (gyamamoto@opportunity.org) to inquire about the data collection tools used in this study.

