

# *Financing Complementary Education Pathways for Refugees:* **Existing Approaches and Opportunities for Growth**

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The aim of this mapping report – produced by the Refugee Hub in the framework of the EU-Passworld project – is to provide information and practical advice to practitioners on the expansion, growth, and sustainability of complementary education pathways for refugees. The report presents several lessons learned based on the results of a review of existing approaches to financing education pathways and discusses some concrete innovative financing mechanisms that could contribute to scaling education pathways in different contexts.

EU-Passworld is a three-year project funded by the European Union's Asylum, Migration and Integration Fund (AMIF). It aims to establish new education and labour pathways with a link to community sponsorship in Belgium, Ireland and Italy for at least 200 main applicants across the three countries by the end of 2024. A key question that the project examines is under what circumstances sponsorship makes education and labour pathways more sustainable. For further information on EU-Passworld visit the project website: <https://www.eupassworld.eu/>

The Refugee Hub works at the intersection of research, policy, and programming to champion and design protection solutions for refugees. Our global team specializes in cross-sectoral work, providing high-quality and tailored support to governments, civil society, and private sector leaders in support of an improved refugee protection system. We foster innovative new pathways, programs, and partnerships that leverage the welcoming capacity within our communities. Our unique Knowledge Hub, based at the University of Ottawa, ensures that our policy and programmatic work is fully informed by world-class research and knowledge generation.

You can find more information about the Refugee Hub on our website: <https://refugeehub.ca/>

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**Cover photo:** DAFI Scholars and alumni in Berlin for the 30<sup>th</sup> anniversary of the scholarship programme. ©UNHCR/Antoine Tardy

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## 1. Introduction

Over recent years, more than a dozen education pathway programs have emerged in different country contexts. Commonly based on broad partnerships between universities, civil society organizations, public institutions, and private donor organizations, these programs expand refugees' access to education and provide them opportunities to rebuild their lives. In this way, education pathway programs contribute to achieving the goals of the Global Compact on Refugees, as well as the objectives of the Three-Year Strategy and the education strategy of the United Nations Refugee Agency (UNHCR).<sup>1</sup>

**Complementary education pathways** are “safe and regulated admission avenues by which refugees can move to a third country to study while meeting their international protection needs” (UNHCR).

Notwithstanding their growing visibility and contribution to refugee protection and education, most education pathway programs remain limited in scope. Some of them support the mobility of only a handful of refugee students per year and face difficulties expanding or moving beyond the pilot phase, despite the positive results that they demonstrate.<sup>2</sup> Others, in contrast, involve a significant number of beneficiaries, but at the same time are limited in terms of duration and geographic scope.<sup>3</sup>

The roadblocks to scaling education pathways are undoubtedly multiple and complex (e.g., lack of political will, legal/administrative obstacles, etc.).<sup>4</sup> That said, practitioners have identified the lack of predictable long-term funding as a major challenge to the sustainability and growth of such programs.<sup>5</sup> There are at least several factors contributing to this:

- Complementary education pathway programs are relatively costly. Refugee students need access to comprehensive funding that covers not only their study needs (e.g., tuition fees, language classes, study materials), but also their living expenses in the host country (e.g., accommodation, food, public transport, phone subscription). Moreover, education pathway programs involve “additional” expenses such as visa costs, pre-departure travel costs, administrative costs, etc.
- Despite having the skills and aspiration to pursue higher education opportunities abroad, refugee students commonly lack the finances to do so. They are usually unable to cover any significant part of the expenses related to their participation in education pathways. In addition, they are often under pressure to work and support their families.
- Providing a full scholarship to education pathway students is a desirable, yet not always feasible, option. Some universities may not be able to continue indefinitely providing tuition waivers and bursaries, while the priorities of public and private donors may shift.
- Most education pathway programs start small and then gradually grow in terms of the number of refugee students and higher education institutions. A good case in point is the University Corridors for Refugees (UNICORE) project in Italy, which quickly expanded from only 6 refugee students and two universities in 2019, to 69 incoming refugee students and 32



participating universities in 2022.<sup>6</sup> This dynamic directly impacts program funding considerations: the needs and funding sources in the initial pilot phase might be quite different than the needs and funding sources in the mid- and long-term period.

- The expansion and growth of an education pathway program may create opportunities for streamlining some processes and outsourcing them to a single implementing organization. While this may prove to be a cost-saving approach in the long-term, it would still require stable funding to cover the operational costs of the implementing organization.

In short, finding innovative and effective solutions to overcome the funding challenge is decisive for the future development of complementary education pathway programs and their transformation into a highly impactful durable solution for refugees.

This mapping report aims to support practitioners' efforts to advancing the expansion, growth, and sustainability of complementary education pathways for refugees. To this end, it initially presents several lessons learned based on the review of existing approaches to financing education pathways. Subsequently, it suggests three broad types of financing that could contribute to scaling education pathways in different contexts – loan-based, employer-sponsored, and results-based financing – and provides specific examples of financing mechanism pertaining to each of these three types of financing (Figure 1). The report concludes with several key takeaways based on the available evidence.

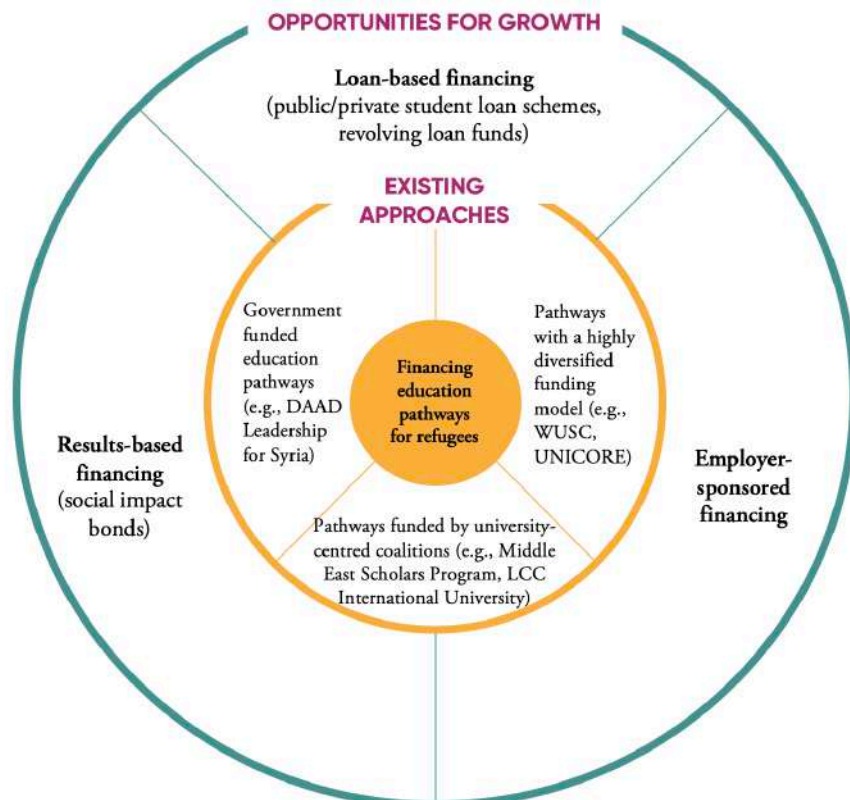


Figure 1. Financing education pathways for refugees: existing approaches and opportunities for growth

## 2. Financing complementary education pathways for refugees: Mapping the field

This section presents evidence on the mechanisms used to finance education pathways for refugees in different country contexts. It shows that a large variety of funding sources has been mobilized in support of such initiatives. However, the relatively recent expansion of education pathways for refugees beyond Canada and their relatively small scale in other countries create challenges for the adequate assessment of the sustainability of the financing models utilized to date.

The evidence presented in this section is based on a comprehensive but not exhaustive review of the financing mechanisms used in nineteen education pathways for refugees (see Appendix, [Table 1](#)). The review was conducted in the period October 2022 - March 2023 and included desk research (program websites, reports, conference presentations, media publications) followed by short interviews with representatives of universities and organizations implementing the identified programs.<sup>7</sup>

We relied on a broad conceptualization of education pathways, in line with the UNHCR's definition (safe and regulated avenues for entry and stay of refugees in another country for the purpose of education, meeting refugees' international protection needs, with stay arrangements for the duration of their studies/traineeship, and clear post-graduation legal stay options).<sup>8</sup> As a result, our review did not include programmes for "at-risk" students or scholars, vulnerable students, or students who are unable to continue or complete their studies in their place of origin (e.g., "Scholars at Risk", the Hilde Domin Programme, etc.).<sup>9</sup>

While most of the identified programs were still operating at the time of the review, some had been completed or discontinued (e.g., DAAD "Leadership for Syria", "New Elite for Syria – a Czech Government Grant Programme for Syrian Refugees"). Notwithstanding their status, the latter programs were included in the analysis given the valuable lessons that they provide in terms of financing education pathways for refugees.

Importantly, almost all education pathway programs included in our review have been developed in the last decade, and especially in the aftermath of the so-called "Syrian refugee crisis" (See [Figure 2](#)). One of the main reasons for this recent proliferation of education pathways is the acute interest in non-traditional interventions that can help expand the toolkit of already established durable solutions for refugees.<sup>10</sup> A notable exception is the Student Refugee Program of the World University Service of Canada (WUSC), which has been operating under Canada's Private Sponsorship of Refugees Program for decades.<sup>11</sup>

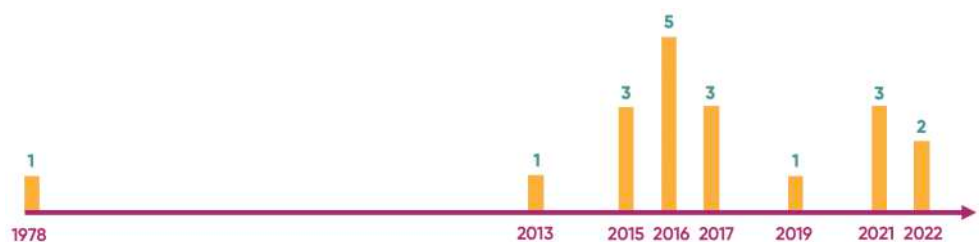


Figure 2. Timeline of complementary education pathways development (based on Appendix, [Table 1](#))

## 2.1 Three approaches to financing education pathways

Our review indicates a great diversity of funding sources used in education pathways for refugees. Nevertheless, one can clearly distinguish three main stakeholders that have been providing the bulk of the financial support for most programs: central governments, universities, and philanthropies/foundations. While fundraising and private sector financial support also feature prominently in some of the pathways, their contribution to covering the overall costs of most education pathways has been limited.

In broad terms, we distinguish three approaches to financing education pathways:

- 1. Government funded education pathways:** These programs are either exclusively or primarily funded by the central government of the host country.<sup>12</sup> They normally provide a full scholarship to refugee students, which covers both study and living expenses. Government funded education pathways tend to have limited duration, and focus on concrete conflicts and populations (e.g., the DAAD “Leadership for Syria” program implemented in the period 2015–2019 for Syrian refugees residing in first countries of asylum, or the “New Elite for Syria” Grant Programme of the Czech Government, implemented in the period 2016–2022 for Syrian refugees residing in Jordan). In addition, while some of these programs provide scholarships to a relatively large number of beneficiaries (e.g., “Leadership for Syria” with 221 beneficiaries, or the “Qatar Afghan Scholarship Project” with 250 beneficiaries), others are rather limited in scope (e.g., the “Japanese Initiative for the Future of Syrian Students” supporting 3–5 Syrian refugee students per year). Needless to say, the sustainability of government funded education pathways is highly dependent on political will and sensitive to changes in government.
- 2. Education pathways funded by university-centred coalitions:** In these programs, the bulk of the financial support is provided by the host university (e.g., tuition fee waiver, administrative costs, etc.), and one or a few partnering organizations (e.g., philanthropy, private foundation, or local government covering accommodation and living expenses). Examples include the University of Barcelona Refugee Support Program, the Middle East Scholars Program of LCC International University, and King’s College London Community Sponsorship Scheme. The number of beneficiaries per year that such programs can support is usually limited and may vary from only a couple of refugee students to around ten to fifteen. Lastly, pilot education pathway projects often use this type of approach to secure the funding they need.
- 3. Education pathways based on a highly diversified funding model:** Some of the most prominent education pathways like the WUSC Student Refugee Program and the UNICORE in Italy fall in this category. A common feature of such pathways is that they rely on a large number of funding sources that cover different program aspects. Such sources may include universities, public or private donors, civil society organizations providing in-kind support, fundraising campaigns, etc. The fact that universities are placed at the crossroads of multiple communities that can be engaged (students, faculty, staff, local public and private actors) facilitates the development of such arrangements. In the case of the WUSC Student Refugee Program, for instance, funds come primarily from student levies, but also from university administration, housing companies, food services on campus, foundations, provincial governments, the federal government, fundraisers, and in-kind donations from local businesses, charities, or individuals (computers, bicycles, etc.).<sup>13</sup> The diversified funding model fits well with a “whole-of-campus”, or even “whole-of-society” approach to newcomer settlement, especially when the financial commitment on behalf of different stakeholders is strengthened by a community sponsorship arrangement.

## *2.2 Lessons learned*

Given the short history of most education pathways, it is difficult to draw any definite conclusions regarding the sustainability of their financing models. That said, the insights of our review confirm the findings of previous research into education pathways for refugees, which has highlighted the importance of long-term allocation of funds (5+ years) and diversified financial resources, including university budget, local and national programs, European Union (EU) funding, and philanthropy.<sup>14</sup> Indeed, diversified funding models can distribute the financial burden and risk among numerous stakeholders, maximize their collective impact, help maintain their level of commitment, and reduce any donor fatigue.<sup>15</sup> Moreover, as the experience of the UNICORE project demonstrates, a diversified funding model can be a stepping stone towards the quick expansion and growth of education pathway pilots.

Although the diversification of funding sources appears to be a defining feature of some prominent examples of education pathways for refugees, it also relates to some notable shortcomings. For example, the multi-stakeholder partnerships that this financing model relies on may struggle with communication and collaboration challenges, which may negatively affect the opportunities for growth of some education pathways.<sup>16</sup> Establishing a coordinating body may contribute to resolving these challenges and boost program sustainability, but it would also require a stable additional budget for staff and operational costs. In fact, some education pathway programs do rely on such a coordinating body (e.g., WUSC in Canada, Diálogo Intercultural de México Activo in Mexico). The additional costs that this approach implies, however, may disincentivize some funders, who generally prefer supporting refugee students directly.<sup>17</sup>

As the abovementioned three approaches to financing education pathways indicate, there are certain similarities between different programs in different country contexts. However, our review also indicates that a one-size-fits-all financing model is not a solution when discussing the expansion, growth, and sustainability of education pathways. For example, different legal and policy frameworks create very different needs. Education pathway beneficiaries who receive the status of permanent residents upon their arrival in the host country may automatically obtain access to a broad range of entitlements and services (e.g., free education and healthcare, financial support for study and living expenses, etc.). In contrast, education pathway beneficiaries with temporary resident status (e.g., a study visa) have only limited access to such opportunities. As a result, the need for financial and in-kind support from project stakeholders in the two different cases might differ greatly. Therefore, country context will be a key determinant of the best financing model for education pathway.

Another important consideration pointing to the shortcomings of a one-size-fits-all approach to financing is the potential differences between pilots and larger education pathway programs. Many education pathways start small on the initiative of a single university or a university-centred coalition, demonstrate positive results that attract the interest of new actors willing to provide support, and then eventually expand to other localities. Such transitions towards scale might greatly benefit from a certain degree of centralization and coordination, which, however, comes with an additional price tag. Therefore, the funding needs and sources in the initial phase of education pathway development could be very different than the funding needs and sources in the mid-term and long-term period.



A notable finding of our review is the general lack of significant involvement of the private sector in financing education pathways for refugees. Although private companies provide some financial or in-kind support in several of the existing education pathways (e.g., UNICORE in Italy, University for Refugees project in France, University of Barcelona Refugee Support Program), their support tends to be limited to relatively small donations rather than any major contributions.

Lastly, our review uncovered one more important, yet underexplored and little understood possibility for financing certain components of education pathways for refugees, namely self-financing. While rarely featuring in publications, webinars, and practitioner conversations on the topic, self-financing is an integral part of several education pathways, including the Japanese Language Schools Pathway, the Middle East Scholars Program of LCC International University, and the University of Barcelona Refugee Support Program. More concretely, refugee students participating in these programs are asked to cover part of the costs themselves, usually pertaining to pre-arrival costs (e.g., visa fees or travel costs). When asked about the reasoning behind implementing such an approach, project managers generally highlight the positive impact of self-financing on the personal commitment of refugee students to their studies and settlement in the host country.

Overall, taking a step back and looking at education pathways for refugees from a more holistic perspective reveals an important contradiction. Education pathways, just like complementary pathways in general, aim at bridging the refugee regime and the international migration regime, thus expanding the opportunities for refugees to access both protection and resources to re-build their lives. To this end, such pathways mobilize non-humanitarian actors that have traditionally been at distance from the refugee regime (e.g., universities), and deploy legal tools from the international migration regime (e.g., student visa). However, when it comes to financing, education pathways continue to overwhelmingly rely on donations, government grants, and fundraising. This type of financing keeps education pathways well-anchored in the refugee regime.<sup>18</sup> While it has undoubtedly contributed to the piloting and modest expansion of some important initiatives, it lacks the mentality of investment that drives and sustains mobility within the international migration regime. The result is underutilization of private sector resources, which appears to be a major bottleneck to scaling education pathways for refugees.

Building on the above lessons learned, we investigated different types of financing used in the migration regime (e.g., international student mobility) and in social policy more broadly. Our focus was mainly on financing mechanisms that would facilitate greater involvement of the private sector and therefore access to new significant resources, while at the same time maintain the important contribution of governments and universities as funders, regulators, negotiators, guarantors, and implementors of education pathway programs. The next section outlines three broad types of financing and presents examples of concrete innovative financing mechanisms that can contribute to the sustainable expansion and growth of education pathways for refugees. The use of innovative financing mechanisms to tackle challenges related to forced migration has increased over the last years against a backdrop of record levels of global displacement. At the heart of these recent innovations have been partnerships that bring together public and private resources.

### ***3. Financing complementary education pathways for refugees: Opportunities for growth***

This section zooms in on three different types of financing – loan-based financing, employer-sponsored financing, and results-based financing – and assesses the pros and cons of their application in education pathways for refugees.

#### ***3.1 Loan-based financing***

One oft-mentioned strength of complementary education pathways is that they facilitate refugee mobility across countries while effectively removing the “refugee” label from their beneficiaries. Rather than refugees as such, program participants are seen as regular international students (if they arrive on a student visa) or even as domestic students (if they arrive as permanent residents). In this respect, a closer look into some conventional financing models used to facilitate international student mobility and access to education more broadly – education loan schemes in particular – could help identify some opportunities for growth in education pathways for refugees.

To begin with, issuing loans to refugees to facilitate their mobility is undoubtedly controversial. The ethics of this approach has been discussed in both academic and practitioner debates and is beyond the scope of this mapping report.<sup>19</sup> That said, it is noteworthy to mention that classic immigration countries like the United States (US), Canada, and Australia have been issuing travel loans to incoming resettled refugees for decades. While the repayment rates for these loans have been rather high, there is evidence that they negatively affect the settlement of refugee newcomers in their country of destination.<sup>20</sup> Some have even argued that forcing a travel loan debt upon refugees violates state obligations under the Convention on the Status of Refugees.<sup>21</sup>

That said, it is also worth noting that in several of the currently operating education pathways reviewed for this mapping report refugees were expected to cover some of the expenses for their participation in the program (See [Table 2](#) in Appendix). In all these pathways, however, a certain level of flexibility was maintained: if a prospective refugee student was in an exceptionally vulnerable position and was unable to cover the necessary costs, then program funds were allocated accordingly. As discussed in [Section 2.2](#) above, practitioners emphasized the positive effect of self-financing on refugee student commitment. Nevertheless, evidence for the ability of refugee students to self-finance their participation in education pathways and the impact of this approach on their motivation and post-arrival settlement remains anecdotal.

Moving from the field of ethics to the field of operational possibilities, we identified two loan-based financing mechanisms that can support the growth and expansion of education pathways for refugees: public/private student loan schemes and revolving loan funds. In the remainder of this section, we elaborate on these two financing mechanisms and discuss in more detail the opportunities and challenges related to their eventual application in education pathways for refugees.

### ***Public/private student loan schemes***

International student mobility is financed primarily through parental income, family income/savings, personal savings, scholarships, or some combination of these sources. While it is possible that a limited number of prospective refugee students and/or their families would have the means to cover the expenses for their studies abroad, or alternatively receive a scholarship, for the vast majority of refugees these options remain beyond reach.

That said, student loans have been increasingly utilized to facilitate international student mobility. Such loans are offered by both public sector providers (e.g., state-funded loan schemes) and private sector providers (banks, microfinance institutions). The provider can be based in the country of origin of the prospective student, in the country of destination, or in a third country, as in the case of some international student loan providers. In the context of education pathways as a long-term solution for refugees, only the last two options seem to be worth considering.

The requirements for accessing education loans and the conditions for repaying them vary greatly depending on the country context and the issuer. Public student loan schemes generally have more favourable terms, including a low or a zero-interest rate, no need of guarantor or collateral, and extended repayment period. Examples include the German state-funded student grant and loan scheme (BAföG) and the Dutch state-funded student finance system (DUO). However, the temporary residence status of international students means that they are usually not eligible for state-funded education loans in the country of destination. This is the case in Germany and the Netherlands, but also in the US and the United Kingdom (UK), among other countries.

In countries where state-funded loan schemes operate, granting a permanent resident status to education pathway students upon arrival or shortly after would likely facilitate access to funding on a par with domestic students. However, governments might be reluctant to choose this option for different reasons. Indeed, as our review of education pathways showed, only three programs facilitate immediate or very quick access to permanent residency: the WUSC Student Refugee Program in Canada, the Habesha Project in Mexico, and King's College Community Sponsorship Scheme. Notably, the beneficiaries of the WUSC Student Refugee Program receive a loan to cover their travel expenses and – as permanent residents – can access federal or provincial study loans upon arrival in Canada.

When public loans are inaccessible due to stricter residence requirements, international students may still benefit from education loans issued by private financial institutions. Such loans are widely used in the US and in Canada, for example, but less relevant in the European context. However, they may come with more stringent terms and a higher price tag. To receive a private loan international students usually need to go through a rather rigorous application process and have a co-signer and/or collateral. In addition, the conditions offered by private financial institutions are not as student friendly as the ones provided by publicly financed loan schemes (e.g., the interest rate of a private education loan may vary between 6-12%).

Perhaps a more suitable option for financing education pathways might be loan schemes based on public-private partnerships in the countries of destination. To give an example, banks may commit to issuing loans to refugee students who need financial support to cover their study and/or living expenses, while governments (or other donors) could provide a partial or full

loan guarantee. In addition, governments could negotiate student-friendly terms for the private loans, including, for instance, a regulated interest rate and repayment period. Private lending institutions on their behalf might be interested in issuing education loans with relatively favourable terms to beneficiaries of education pathways not only because of governmental guarantees, but also because the involvement in such projects might be part of their broader Corporate Social Responsibility commitments. In sum, a hybrid approach based on such public-private collaborations could provide financial support to incoming refugee students regardless of the host university they choose, thus facilitating the expansion of education pathways.

## ***Revolving Loan Funds***

### **WHAT IS A REVOLVING LOAN FUND AND WHAT IS IT USED FOR?**

A Revolving Loan Fund (RLF) is a self-replenishing financial mechanism. RLFs are usually established through a combination of public and private sources (e.g., government grants, donations from financial institutions or philanthropies), and the initial capital is not paid back. The initial pool of money serves to issue loans to borrowers who are unlikely to access other financial services because of being “high risk”. The interest rate of revolving loans is generally below-market (or in some cases zero) and is typically used to cover the administrative costs for managing the RLF. Borrowers’ repayments replenish the fund and are used as “recycled” capital that serves to issue new loans. To become self-sustaining over time, the RLF must generate enough return.<sup>22</sup>

RLFs have been used in both developed and developing countries, in a wide variety of sectors: small businesses development and expansion, clean water infrastructure projects, environmental projects, etc. They are often established to serve a specific mission. Examples include development of rural communities, access to affordable housing, historic preservation, and promotion of sustainability at university campuses.

In addition, RLFs have been widely implemented with the aim to tackle refugee-related challenges, especially in developing countries and in situations of protracted displacement. In this context, RLFs are typically used to facilitate refugees’ access to micro-credit and therefore encourage self-sufficiency.<sup>23</sup> A recent example is a project funded by the Italian Agency for International Cooperation, which aims to improve the socio-economic situation of Syrian refugee women (but also local women) in Lebanon, Egypt, and Jordan. More concretely, beneficiaries of the project receive training in start-up and management of a micro-enterprise, on-going tutoring, and access to microcredits through community revolving loan funds to establish and grow their own businesses.<sup>24</sup>

### **REVOLVING LOAN FUNDS IN HIGHER EDUCATION**

Revolving loan funds have also been used as a sustainable financing mechanism by higher education institutions and governments in different contexts.

Some universities have introduced RLFs to support students who need funds to finance their studies. For example, Bahria University in Islamabad has a Student Study Loan designed to support students whose academic progress may be impeded by the lack of financial resources. Students accepted by the University can access the fund and obtain a zero-interest loan to pay for their tuition fees. Borrowers must repay the loan before they graduate.<sup>25</sup>



Other universities have used RLFs to advance initiatives not necessarily related to their education programs. An example is the increasingly popular practice of establishing Green Revolving Funds. These funds have been widely used in the US to finance projects that improve campus sustainability (e.g., energy conservation, better use of resources, etc.). Many Green Revolving Funds are capitalized and administered by university administrations. While some of them have capital of several thousand dollars, others can reach millions (e.g., Harvard University's Green Revolving Fund).<sup>26</sup>

On a larger scale, governments have established RLFs to support students pursuing higher education either in domestic universities or abroad. For instance, the Student Loan Fund in Thailand has been operating for more than 2 decades and has assisted a total of 6.2 million students. Another example is the Student Revolving Loan Fund of Barbados, which was founded in 1977. The fund was financed jointly by the Inter-American Development Bank and the Government of Barbados. It gradually expanded over time, and in the last 12 years has been operating without the need for government funding. The fund provides low-interest loans to Barbadians for tertiary education in priority areas of study, including international and online studies. Repayment begins after the completion of the studies, and borrowers can benefit from an additional grace period if needed.<sup>27</sup> Both the Student Loan Fund in Thailand and the Student Revolving Fund of Barbados are examples of ambitious revolving funds that require a large initial investment and strong long-term commitment by governments, until the fund eventually starts generating revenue and becomes self-sufficient.

Another relevant example is the "Pay It Forward" program launched by the State of New Jersey in August 2022. The program provides zero-interest, no-fee loans to students pursuing post-secondary education. Participants in the program can use the loans to pursue certain training programs in the healthcare, IT, and clean energy sectors. In addition to the loan, which covers their tuition fees, participants receive a nonrepayable monthly stipend for their living expenses and can also access free counselling and mental health services. The repayment of the loan is income-based and starts when graduates find jobs earning above a specific income threshold. Repayments are then "recycled" and used for the training of future students. While "Pay It Forward" has the characteristics of a revolving loan fund, it is clearly not self-sustainable (zero-interest and no fee, living stipends not paid back). Nevertheless, the program received \$12,5 million initial capital from the State of New Jersey and corporate donations because of its high potential to address local labour market needs and contribute to economic growth.<sup>28</sup>

## **FINANCING EDUCATION PATHWAYS THROUGH REVOLVING LOAN FUNDS**

When the ambition is to establish a large new education pathway program or to significantly grow an existing pilot at the national or even at the EU/international level, then an RLF might be a good choice of a loan-based financing mechanism. RLFs designed specifically for education pathways could provide better conditions for refugee students than other loan schemes available to domestic/international students. In addition, rather than covering all costs for applicants' participation in the pathway, an RLF can supply loans for tuition fees, accommodation, living expenses, or any combination of these and other program costs, which could reduce the need for investment from other stakeholders. Importantly, many governments, philanthropies, and universities already have experience with establishing, capitalizing, and operating RLFs, which can make them more favourable to this financing option.

Despite these apparent advantages, there are also some caveats to consider when designing an RLF-financed education pathway. For example, financing a program at the national level to facilitate the mobility of dozens of refugee students annually to multiple universities across the country would require significant funding to start and initially sustain the RLF, especially if the amount of the loans is high (e.g., due to high tuition fees, or high living costs). In this case, large initial capital is necessary to ensure that activity would not slow down after the first few years of lending, when there still would not be enough income to the fund coming from repayments. Moreover, even if repayment rates are reasonably high, there is no guarantee that the returns will be sufficient to replenish the revolving fund. Some refugee students may interrupt their studies, others may struggle finding employment, and yet others may leave the country after their graduation. In fact, governments have often found themselves in the position to step in and provide on-going financial support to revolving funds for years, despite initial optimistic projections. In sum, the need for a large upfront investment, the lack of guarantees in relation to repayments, and the potential need for providing running capital might make prospective donors (governments, foundations, universities) hesitant to commit to capitalizing an RFL for a refugee education pathway.

One more important aspect is the administration of an education pathway RLF. If an RLF is used to finance a relatively large program (or scale an existing pilot), this would also require the establishment of a permanent body that manages and oversees the fund. This permanent body could be hosted at a Ministry, a governmental agency, or at one of the participating universities. Some of its tasks would be to approve and issue loans, collect repayments, and develop financial reports. The cost for administering the fund can be covered through the interest/fees that borrowers would pay for accessing it.

### ***Using loan-based financing to scale education pathways: opportunities and challenges***

Each of the above two financing mechanisms – public/private student loan schemes and revolving loan funds – has its own unique characteristics. As loan-based financing mechanisms, however, both relate to some common opportunities and challenges when it comes to their potential use for financing education pathways.

#### **OPPORTUNITIES:**

- **Universality and equity:** Both public/private student loan schemes and RLFs at the national level could be available to all refugee students admitted to any tertiary education program through an education pathway. This would incentivise universities to open their study programs to refugee students without being concerned about how prospective students would finance their education. Rather than focused on specific country of intake, education pathways could become accessible to refugees from anywhere in the world.
- **Flexibility:** Education loan schemes can be quite flexible in terms of what program aspects the loan covers, and how repayment is arranged. For instance, rather than covering the full cost for participating in the education pathway, the loan could be used as an add-on, along with other financing methods (e.g., a loan covering travel and living expenses, in combination with a tuition fee waiver and a grant covering accommodation in student residence). In this way, education pathways

could preserve some of their humanitarian aspects, while being clearly situated within the domain of regular migration. In terms of amount of the loan, refugee students can borrow either more or less depending on their needs. For instance, if they work part-time or during study breaks, they may decide to reduce the amount they borrow. Lastly, public, private, and revolving loans can be issued with an initial interest-free period (e.g., during the studies), with a grace period (e.g., one year after graduation), with a low interest rate if earnings are below a certain threshold (e.g., for an initial period after graduation), or with an extended repayment period. These terms can be adjusted over time in line with the context (labour market conditions) and the program performance.

- **Shifting the focus on quality services:** Universities may struggle to provide sufficient funds for education pathways in the long run, thus spending a lot of energy on fundraising activities. Financing education pathways through a student loan scheme or an RLF would release universities and their partners from the constant pressure to secure funds for the program, allowing them to focus instead on delivering quality education and tailored services. Importantly, refugees' access to loans does not necessarily mean that universities and other stakeholders would stop providing tuition fee waivers, scholarships, or other financial/non-financial support.
- **Reasonably high repayment rates expected:** Previous experience with loan schemes with relatively low or zero interest rates (including travel loans to refugees) generally shows high repayment rates. If an education pathway for refugees is linked to labour market opportunities in the country of destination and promises good prospects for a stable and reasonable income after graduation, then it could be expected that repayments from refugee graduates would be sufficient to satisfy lending institutions or to replenish a revolving fund in the long run. If the education pathway provides a wraparound support through community sponsorship or another similar arrangement that could strengthen settlement, this could in theory further improve repayment rates. In addition, some loan schemes could be tailored to cover studies in priority areas, where there is a high demand for qualified personnel and a strong link between higher education institutions and the local labour market (e.g., the examples of New Jersey and Barbados mentioned above).
- **Enhancing autonomy, ownership, and engagement:** Access to education loans would guarantee incoming refugee students a stable income to cover their living expenses for the period of their studies. This would allow them to handle their finances in line with their needs and priorities, rather than receiving services in kind (e.g., a fixed meal plan). In addition, in the cases where loans are used to cover tuition fees, the direct financial investment on behalf of refugee students is expected to increase their engagement in the study program.

#### CHALLENGES:

- **Possible backlash from traditional project partners:** As mentioned above, it is not common that refugees arriving through education pathways pay for their participation in such programs. The idea of loan-based financing schemes, especially when there is an interest rate or fees involved, could create tensions in some of the actors that have been traditionally participating in education pathways for refugees to date (e.g., religious organizations, non-governmental organizations, students in host countries, etc.). In any case, establishing a loan-based scheme to support education pathway participants does not necessarily mean that all incoming refugee students would have to take a loan to participate in the program. Project partners that want to provide scholarships and waivers would maintain the opportunity to do so.

- **Possibility for high delinquency rates and defaults:** Students who participate in education pathways may lack the level of financial literacy needed to understand the loan scheme. This may result in delinquency, defaults, lack of return for private lenders, and unsustainable RLFs. One way to mitigate this problem is to provide some type of financial counselling to borrowers (e.g., training at the pre-departure phase of the program).
- **Getting trapped into a financially vulnerable position:** Depending on the design of the pathway, refugee students may be asked to cover a significant part of the costs for their studies. This would mean that they need to borrow a larger sum to pay for tuition fees, accommodation, travel and living expenses, etc. If refugee students are not given the opportunity to somehow recover their investment, then the participation in the education pathway may be detrimental for their future, rather than a stepping-stone towards a sustainable solution to their displacement. To mitigate this risk, education pathways utilizing loan schemes must be strongly linked to labour market opportunities. In addition, education pathway graduates might be given the opportunity to start repaying their loans only when their income is above a certain threshold amount.
- **Possible conflict with Islamic finance principles:** As a matter of faith, Muslims cannot borrow money with interest. This means that many public/private loan schemes and some RLFs may exclude Muslim refugee students by default. To circumvent this problem, one could establish a zero-interest loan scheme/RLF, where borrowers would be charged a certain fee for accessing the loan. This fee is then paid back by the borrower. This would be in line with Islamic finance principles and would also significantly simplify the procedure, thus helping students with lower level of financial education understand their obligations under the loan scheme.

## ***Conclusion***

The above analysis shows that if one moves past the ethical dilemmas related to issuing loans to refugees to facilitate their mobility, then loan-based financing mechanisms might hold some potential for scaling education pathways.

Overall, revolving loan funds appear to be an attractive option for financing large multi-year education pathway programs implemented at the national, or even more ambitiously, at the EU or the international level. A fertile ground for testing an RLF financing mechanism would be countries where national governments have already shown significant commitment to facilitating refugee student mobility (e.g., Germany), or where education pathways have successfully expanded after an initial pilot phase (e.g., Italy).

Public/private student loans, on the other hand, seem to have more limited capacity when it comes to scaling education pathways. Such mechanisms would likely result in higher interest rates for borrowers compared to RLFs. Publicly financed education loan schemes (e.g., through the government in the country of destination or a multilateral development bank) are more likely to provide preferential terms to refugee students compared to private student loans. At the same time, banks and microfinancing companies could be valuable partners in capitalizing loan schemes. In the case of private student loans, lending institutions may decide to support education pathways only for specific universities or study programs, as in the case of international students. In any case, it seems crucial that governments actively participate as negotiators of the terms and guarantors of the loans. Ultimately, a loan scheme based on a long-term collaboration



between the public and the private sector, a standard application procedure, and pre-defined and clear loan terms might be a viable solution for financing education pathways in some country contexts.

Although loan-based financing mechanisms may offer some opportunities for expanding and growing education pathways for refugees, it is important not to view them as one-size-fits-all solutions. The application of an RLF or an education loan scheme in countries with high tuition fees, on the one hand (e.g., the US, Canada, the UK), and in countries with zero or low tuition fees, on the other hand (e.g., Greece, Germany, Italy), would undoubtedly result in very different needs (i.e., a very large initial capital required) and very different starting positions for refugee graduates. In this respect, one should consider not only the amount and the terms of the education loan that refugee students would borrow, but also the job opportunities that the host country offers to international graduates.

In addition, it is crucial to include a broad range of partners in the initial discussions prior to setting up any type of loan-based model. To what extent are the government, corporate donors, and philanthropies, for example, ready to provide the necessary grants for the capitalization of a revolving loan fund? Are private lending institutions willing to provide loans to education pathway beneficiaries, in what terms, and with what guarantees? To what extent are universities and civil society partners (e.g., student housing companies) ready to support an education pathway for refugees based on a financing model that involves student loans? How could the experience of refugee graduates who have already benefitted from education pathways inform the design of a loan scheme or a revolving loan fund to support prospective students?

Furthermore, a number of details pertaining to the terms of the issued loans need to be agreed upon. For example, one needs to determine the minimum and maximum amount of loans, the allowed uses of the loans (e.g., only for tuition fees/study expenses, accommodation, etc.), the length of any grace or zero-interest periods, the repayment methods, etc. Perhaps even more importantly, one needs to determine the conditions for accessing the respective loan scheme. In this respect, education pathways for refugees that rely on loan-based financing should guarantee equity of access to the respective loans, and at the same time should not undermine the (either explicit or implicit) humanitarian nature of such programs. In other words, all students accepted to the education pathways program should have the opportunity to take advantage of an education loan if they need it for their studies, and the access to loans should not necessarily result in reduced financial and in-kind support provided by universities and other project partners.

In sum, loan-based financing mechanisms present some opportunities for the growth and expansion of education pathways. While they can be used for launching new programs, their application seems more adequate in countries where education pathway pilots have already demonstrated some positive results. If successfully applied, this type of financing could contribute to opening regular migration channels for refugee students who lack the means to pursue higher education abroad.

### *3.2 Employer-sponsored financing*

#### ***What is employer-sponsored education?***

Employer-sponsored education and training programs have a decades-long history. The reason behind their stable proliferation in different country contexts seems straightforward: employers generally have interest in investing in their workforce. The benefits of upskilling one's employees are numerous, including enhanced competitiveness, increased overall productivity, and better staff retention. In addition, employer-sponsored education and training programs have a positive impact on the economy at large, facilitating a better match between supply and demand on the labour market. In sum, such programs seem to provide a win-win situation for employers, students/employees, and governments.

In practice, employer-sponsored education can take different forms. Companies may decide to cover either fully or only partially the study/training costs of their employees. In some cases, employers may decide to cover the tuition fees for a standard university degree program (at a Bachelor, Master, or even a PhD level), while in other cases they may subsidize only participation in short (vocational) training courses. Typically, employees who benefit from such arrangements would "earn while they learn", combining their work obligations with part-time studies (e.g., one or two days a week).<sup>29</sup>

Employer-sponsored education is very popular in countries like the US and the UK. In the 2013/14 academic year, for example, ten percent of all students in UK universities were sponsored by their employees.<sup>30</sup> In some universities as much as one-third of the students are sponsored through such an arrangement.<sup>31</sup> Employer-sponsored education and training programs are also popular in the EU, albeit with significant variance between Member States. In general, employers in Southern Europe invest significantly less in upskilling their employees compared to employers in Western Europe and the Nordic countries.<sup>32</sup>

One would expect primarily large companies to provide education benefits to their workforce. Indeed, research confirms that investment in employee training typically declines with firm size.<sup>33</sup> Nevertheless, employer-sponsored education programs are gaining momentum among small and medium-size enterprises (SMEs) as well.<sup>34</sup> For example, half of the employers that sponsored the studies of their employees at London South Bank University in 2016 were small and medium-sized enterprises (SMEs).<sup>35</sup> This is an important dynamic, given that SMEs are the backbone of the economy in both developed and developing countries.<sup>36</sup> In the European Union, SMEs represent ninety-nine percent of all businesses and employ around 100 million people.<sup>37</sup>

#### ***Employer-sponsored education pathways: addressing labour shortages and taking advantage of vocational education and training programmes***

At first sight, it may seem difficult to find a link between employer-sponsored education and complementary education pathways for refugees. Employers tend to invest in the training and upskilling of their own workforce, or in other words, in the employees who have already made some contribution to the company and have shown some level of commitment. Paying for the education of possible future employees who have not demonstrated their qualities and potential would constitute a high-risk investment that companies would be hesitant to make.

Therefore, under normal circumstances, employers are unlikely to show interest in sponsoring the education of refugee students arriving from abroad.

Nevertheless, the acute lack of manpower in certain sectors could incentivize companies to invest in the education of their potential future employees. A 2021 report of the European Labour Authority, for example, indicated shortages in twenty-eight occupations that employ fourteen percent of the EU workforce.<sup>38</sup> In addition, “high magnitude” shortages were recorded in nineteen occupations, including healthcare (nursing professionals, healthcare assistants, care workers, etc.), ICT (developers, programmers, etc.), and civic engineering. The report suggests that employers should be encouraged to adopt a “human capital management approach”, including the recruitment and upskilling of people who may be under-qualified for the job.<sup>39</sup>

Industry-specific labour shortages constitute a serious problem not only for the private sector, but also for governments. Lack of manpower means lost output, which translates into a lost opportunity for a higher state revenue. In addition, staff shortages in the public sector may negatively impact the provision of different social services (e.g., in the healthcare sector). It is not surprising then that governments often invest significant resources in tackling labour shortages through increased immigration levels, better match between supply and demand, and investments in trainings for positions in high demand. At the EU level, the European Commission has recently taken steps to address labour shortages by encouraging legal migration and recruitment of talent from third countries.<sup>40</sup>

In the context of labour shortages, synergies that bring together governments, the private sector, and refugees may well prove to be a win-win formula. The example of the Swiss social enterprise “Powercoders” is illustrative.<sup>41</sup> Powercoders is a coding academy for people with refugee background established in Bern in 2017. Its aim is to address the imbalance between unemployed highly qualified young refugees, on the one hand, and the acute labour shortages in the IT industry in Switzerland, on the other hand. Powercoders provides a three-month “Bootcamp” training to refugee beneficiaries, followed by an opportunity to get an internship and subsequent employment in one of the partnering companies. The training is financed equally by the partnering companies and local cantons or municipalities. More than ninety percent of the Bootcamp graduates get an internship, and sixty percent transition into employment.<sup>42</sup> In just a few years, the Powercoders model has expanded to different cities in Switzerland and abroad.

Another example is the HIRES three-year pilot project initiated by WUSC in 2019. Building on WUSC’s long experience in facilitating refugee student mobility, HIRES linked young refugees residing in Kenya to employment opportunities in the hospitality industry in British Columbia, Canada. After being initially screened and selected by WUSC, beneficiaries travelled to Canada through the Private Sponsorship of Refugees Program, thus receiving a permanent resident status upon arrival. Subsequently, they followed a short-term vocational training program at Camosun College, and then moved on to their new workplace. The pilot was funded by the Canadian Government and addressed labour shortages in entry-level positions in the tourist sector. Overall, it mobilized more than a dozen workplaces and resettled close to 30 refugees.<sup>43</sup>

The idea of empowering and upskilling refugees for a career in specific sectors can also be replicated in education pathway settings. Prompted by staff shortages, public sector agencies or private enterprises might be interested in investing in the education and training of future refugee employees. This can facilitate the development of different “targeted” education pathways for refugees, funded partially or even entirely by prospective employers.

Importantly, many of the sectors that face labour shortages require a vocational and not necessarily an academic degree (e.g., nursing, ICT). In contrast, almost all currently operating education pathways connect refugees to Bachelor- or Master-level university courses. Establishing employer-sponsored education pathways may contribute to changing this dynamic by opening more opportunities to refugee students to pursue vocational education and training (VET). VET programmes are provided not only by universities, but also by technical schools and vocational/career colleges. Typically, they bridge in-class instruction and opportunities for on-the-job training, with some countries even differentiating between school-based and company-based vocational training.<sup>44</sup> In addition, VET programmes are usually shorter and significantly cheaper than university degree programs.

The last couple of decades have brought an increased internationalization of VET programmes in Europe, Asia, the US, and Australia.<sup>45</sup> Canada has also registered a higher demand among international students for vocational education.<sup>46</sup> On top of their lower cost compared to standard university programs, VET programmes provide a stronger connection to the labour market in the country of destination, which further motivates foreign students to pursue them. Taking all this into account, VET programmes can provide a fertile ground for the development of employer-sponsored education pathways for refugees.

### ***Employer-sponsored education pathways for refugees: opportunities and challenges***

Employer-sponsored education pathways present both opportunities and challenges that need to be carefully assessed in the context of the labour market conditions and the particularities of the national vocational education system in the countries of destination.

#### **OPPORTUNITIES:**

- **Connecting education pathways to job opportunities from the outset:** The aim of education pathways is to ultimately provide sustainable and durable solutions to displaced people. Providing refugee students with knowledge and skills that are in high demand, while also linking them to companies that need staff is definitely an important step in this direction. It can strengthen the labour market integration of education pathway graduates, and it can also bring tangible benefits to companies and host governments alike. Overall, it will put education pathway graduates on track toward a long-term solution and will be particularly helpful to refugees who arrive in the host country on a student visa.
- **Enhancing the settlement of education pathway graduates:** Having a direct connection to the labour market through internship/part-time work opportunities, for example, is likely to strengthen the settlement of education pathway beneficiaries in the country of destination. It would expand newcomers' social network and enhance their financial autonomy. In addition, it would help refugee newcomers build competence in the domestic labour market, thus setting them up for success upon graduation.
- **Multiple benefits for employers:** Investing in employer-sponsored education pathways may bring multiple benefits to companies. Beyond tackling labour shortages, training and hiring refugee students can contribute to diversifying one's workforce, expanding to new markets, or advancing corporate social responsibility goals. In addition, investment in education of employees is often tax deductible.



- **Expanding education pathways to VET programmes:** Employer-sponsored education pathways would provide an excellent opportunity to further expand such programs to shorter vocational training courses. Many countries, including Germany, the Netherlands, the US, Australia, and Canada provide visas for vocational training, which allow students to combine studies and work. Upon graduation, foreign vocational training graduates are generally allowed to stay for an additional year to find work.
- **Flexibility of the financing model:** Employers do not necessarily need to cover all costs for establishing an employer-sponsored education pathway. They can divide these costs with more typical education pathway actors like governments, universities, and charities. Sponsoring companies may provide part of the needed funds as a grant, and another part as an interest-free loan that refugee newcomers must gradually pay off. Some colleges or private investors may finance the studies of pathway beneficiaries through income share agreements, with newcomers paying back a certain percentage of their income, for a certain period, and only after they have transitioned into full-time employment and have reached a certain level of pre-determined income.<sup>47</sup> Governments and private foundations may provide grants that match employers' investment to cover newcomers' living costs, while universities and colleges may provide tuition waivers.

#### CHALLENGES:

- **Status on arrival:** Convincing employers to invest in the education of refugees on a temporary study visa would be challenging. Refugee students are more likely to be seen as prospective employees if they receive a permanent residence status upon arrival in the host country. This would signal support on behalf of the government, reduce the risks for employers, and provide stability to the newcomers. In addition, permanent status on arrival would give more flexibility to refugee students and employers to find the study-work arrangement that suits best the needs and ambitions of the newcomers and works best for both parties. At present, however, permanent status on arrival remains the exception rather than the rule in education pathways for refugees.
- **Significant investment with too many unknowns:** Regardless of any labour shortages, it would be difficult to convince companies to invest in the education of people who they do not know. The knowledge, skills, commitment, ability to adapt, and work ethics of refugee students/prospective employees may all be put into doubt in the early phase of the project when investment is needed. In this respect, VET programmes that are cheaper than university degree courses may provide better options for employers interested in the pathway. In addition, (financial) support on behalf of the host country government seems crucial for the piloting and development of employer-sponsored education pathways.
- **Pressure on newcomers to deliver simultaneously on two fronts:** Despite their high level of motivation and resilience, refugee students may find it difficult to successfully balance between studies and internship/work obligations. As experience to date has shown, adjusting to new study programs and meeting academic requirements might be challenging for beneficiaries of education pathways. Adding extra pressure in terms of employer expectations could be detrimental rather than empowering for some refugee students.

- **Stricter language requirements:** Despite their recent internationalization, VET programmes are generally provided in the official language of the respective country. Therefore, employer-sponsored education pathway candidates may need to have at least some level of knowledge of the official language in the country of destination. In some cases, possessing a certain level of language skills may also be a requirement for obtaining a visa for vocational training (e.g., Germany).<sup>48</sup>
- **Cherry-picking and power imbalance:** Companies that sponsor education pathway beneficiaries are likely to request to take part in their selection, which may be problematic for some actors who have traditionally supported education pathways for refugees. In addition, employer sponsorship may open possibilities for misconduct due to the power imbalance between refugee newcomers and their prospective employers. Establishing clear selection criteria and monitoring program implementation may contribute to overcoming such challenges.

## ***Conclusion***

In short, employer-sponsored financing might be a good option for establishing “add-on” and “ad-hoc” education pathways focused on specific industries with labour shortages. Such programs can develop in addition to already established “classic” education pathways that provide university education, thus opening the doors of technical schools and colleges to refugee students. While the private sector is expected to be the major driving force behind employer-sponsored education pathways, governments would necessarily retain their role as enabler and facilitator, but also potential funder, especially in the pilot phase. In addition, other stakeholders like charities, religious organizations, individual donors, and subnational governments might be involved in employer-sponsored pathways in different capacities.

Importantly, the design of employer-sponsored education pathways should include both flexibility and rigor. On the one hand, given their demand-driven nature, such pathways should be flexible enough to respond to changes in the domestic labour market and employers’ needs. Staffing shortages in certain sectors may intensify over time or decrease with the growing supply of labour. On the other hand, employer-sponsored education pathways should include the necessary level of scrutiny to address the power imbalance in the relationship between refugee newcomers and their employers/sponsors. This would ensure that the rights of incoming students and prospective employees are duly respected.

Considering the need for both flexibility and a healthy level of scrutiny, it appears desirable to include one or more intermediary organizations in the design of employer-sponsored education pathways. These organizations may connect interested employers to refugee students and educational institutions, support the selection process, provide information about travel and settlement in the country of destination, and ultimately facilitate and oversee the program implementation. This approach may increase the efficiency, and at the same time guarantee that refugee newcomers’ rights are fulfilled. In the long run, the necessary operational funding that intermediary organizations would require may be provided by the employers that participate in the program (e.g., a one-time fee for participating in the program and/or a fee paid per beneficiary linked to the concrete employer).

Overall, just as the rest of the approaches presented in this report, employer-sponsored financing is not a one-size-fits-all solution. Employer-sponsored education pathways are likely to work well in some countries and not in others. Yet they present a possibility to bridge education and labour opportunities and mobilize them for the benefit of refugee newcomers.

### 3.3 Results-based financing

Results-based financing is an umbrella term for financing approaches that tie program funding to the achievement of pre-agreed and verified outcomes.<sup>49</sup> Simply put, such approaches allow governments and other donors to pay for the delivery of services only if certain results are attained by the selected service-provider and/or the program beneficiaries. Results-based financing has been attracting growing interest over the last couple of decades and has been widely used in international development and in different social policy areas (healthcare, employment, education, etc.).<sup>50</sup> Some of its potential benefits are increased spending efficiency, improved accountability, and innovation in service delivery.<sup>51</sup>

Results-based financing includes a range of different financing mechanisms, such as impact bonds, outcomes-based contracting, outcome funds, and conditional cash transfers, among others.<sup>52</sup> When it comes to financing complementary pathways for refugees, recent discussions have highlighted the possibility to use social impact bonds.<sup>53</sup> For this reason, and without downplaying the potential benefits of using other results-based financing mechanisms, we focus in this section on the feasibility and added value of implementing an education pathway social impact bond.

#### *What is a social impact bond?*

A social impact bond (SIB) is a relatively recent results-based financing mechanism. It leverages the complementary resources of public, private, and civil society actors, and combines social objectives with financial returns. SIBs are “pay-for-success” tools, where donors/public bodies repay investors a return only if the social project succeeds in delivering specific pre-determined outcomes.

SIBs bring together at least three main stakeholders: investors, service providers, and a commissioner. The investors could be private sector actors, but also foundations, philanthropies, or other non-governmental organizations. Their role is to provide the upfront capital needed for a social project. The project is then delivered by one or more service providers, often from the voluntary, community and social enterprise sector. If the contractually agreed upon deliverables of the project are met, the commissioner – usually a public entity (national/local level of government), but in some cases also a non-governmental donor organization – repays the initial investment and the return to the investor.<sup>54</sup>

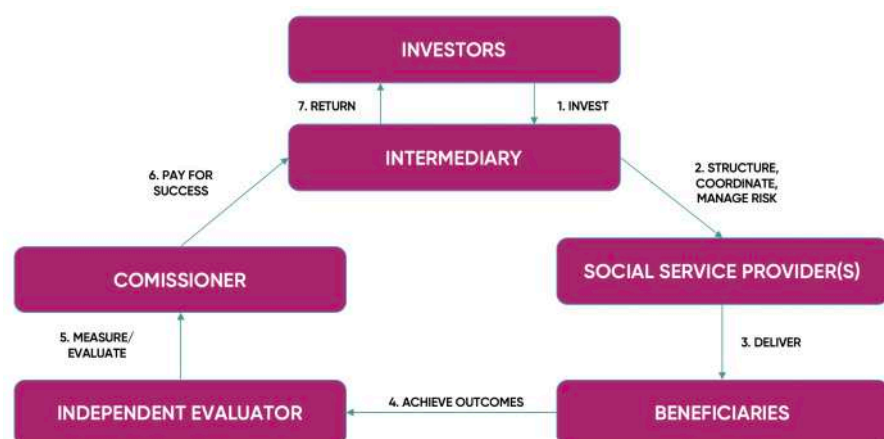


Figure 3. The Social Impact Bond Mechanism<sup>55</sup>

In addition, it is common that SIBs involve a fourth intermediary party, which proposes/develops the social project, convenes the different stakeholders, defines the process and the timeline, and oversees the project delivery.<sup>56</sup>

Lastly, because the repayment to investors is based on achieving clear and pre-defined deliverables, SIBs normally involve an independent external evaluator that assesses the project progress and results.

As a performance-based type of contracting, SIBs effectively shift the financial risks to the investors, who are expected to invest in effective social service provision. In other words, investors are interested not only in the possible financial returns, but also in the success of the social initiatives they support.<sup>57</sup>

There are currently more than 200 SIBs developed worldwide with the aim to tackle different social challenges, including homelessness, unemployment, and criminal reoffending.<sup>58</sup> While most of them are in countries with liberal welfare regimes, such as the UK, the US, and Australia, SIBs have also gradually made their way into continental Europe and the Nordic countries with social-democratic welfare regimes.<sup>59</sup>

SIBs are generally considered to be a rather innovative mechanism for delivering public services and have also received growing attention in research.<sup>60</sup> Their proponents generally view SIBs as win-win interventions, arguing that SIBs foster innovation, save taxpayers' money, contribute to the development of evidence-based social policies, and promote preventive social interventions.<sup>61</sup> In contrast, critics emphasise that SIBs may lead to ultimately higher public spending (e.g., costs for investors' returns, fees for intermediaries and independent evaluations), outcome measurement and project evaluations may be daunting (difficulties to establish a causal link between project interventions and outcomes), and service providers may intentionally select the most promising beneficiaries, or the "highest achievers", while avoiding the most difficult cases (the "cherry picking" or "cream skimming" problem).<sup>62</sup>

### ***Financing programs for immigrants/refugees through social impact bonds***

The use of SIBs and other types of impact finance to tackle immigrant- and refugee-related challenges has increased over the last years. A prominent example is the launch in 2021 of the first Refugee Impact Bond, which funds a vocational, entrepreneurship, and resilience-building programme for refugees and host-communities in Jordan and Lebanon.<sup>63</sup> In Europe, SIBs have been used to support the labour market integration of immigrants, including refugees.

In fact, the first ever SIB in continental Europe – launched in Belgium in 2014 – funded an innovative intergenerational mentoring programme that aimed to reduce the unemployment rate of young immigrants in Brussels. The beneficiaries were recently arrived immigrant jobseekers (most of them with refugee or subsidiary status), who were matched with 50+ years old Belgian mentors over a period of six months. The three-year SIB involved a public commissioner (Brussels Employment Office), a non-profit organization that designed and delivered the programme, an intermediary that structured and managed the programme (an international impact finance advisory firm), social investors, and a third-party evaluator. The programme supported a total of 332 young immigrants, whose employment outcomes were significantly improved. As a result, investors received an average 4% of annual return on top of their initial investment. Moreover, the service provider expanded its activities and introduced its intergenerational mentoring programme to other European cities.<sup>64</sup>

Another example is the Kotouttamisen SIB (“Integration-SIB”) programme launched in Finland in 2017 in the aftermath of increased immigrant arrivals. Kotouttamisen SIB was commissioned by the Finnish Ministry of Economic Affairs and Employment and involved multiple investors (European Investment Fund, City of Espoo, Finnish Orthodox Church, private companies), service providers, and an independent evaluator. The beneficiaries were more than 2200 immigrant job seekers, who participated in job training, language learning activities, and work placement. By the end of 2020, almost half of the beneficiaries were employed, which resulted in an estimated 15-20 million euros’ savings for the Finnish government.<sup>65</sup>

### ***Financing education pathways for refugees through social impact bonds: opportunities and challenges***

The positive contribution of SIBs to social policy in general and to immigrant/refugee integration policies in particular makes exploring their application in education pathways for refugees worthwhile. Based on the structure and functioning of SIB mechanisms, one could identify several opportunities and some noteworthy challenges related to using SIBs to finance education pathways for refugees.

#### **OPPORTUNITIES:**

- **Financing pilots:** It seems appropriate to use SIBs in relatively recent and innovative projects like education pathways for refugees, which may not have produced yet the tangible results that would foster long term financial commitments. Some governments may view education pathways for refugees as too experimental or risky, from both a financial and political perspective. Using a SIB would shift the financial risk to social investors, while taxpayers will pay for the project only if it proves successful. In addition, the engagement of different stakeholders (investors, universities, other service providers from civil society) would increase the legitimacy of the project and reduce the political risk for governments.
- **Shifting the focus to impact:** Universities may struggle to provide sufficient funds for education pathways despite their good will to engage in such projects in the long run. As a result, a lot of energy is spent on fundraising activities, which takes the focus away from the provision of services to beneficiaries. A multi-year SIB could contribute to resolving this issue, by releasing universities and other service providers from the need to secure resources and allowing them to focus instead on delivering high-quality services to meet project objectives.
- **Strengthening monitoring and evaluation:** The inherent emphasis on rigorous monitoring and assessment of outcomes in SIB-financed projects may have positive impacts on education pathways for refugees. The lack of financing, the decentralized structure, and the often small scale of such projects means that monitoring/evaluation activities are not among the top priorities. Financing education pathways through SIBs could foster a culture of monitoring/evaluation, release service providers from assessment activities, and reserve those activities to an external party. This is also in line with the general need for evidence-based policymaking in migration and integration. Furthermore, solid evidence on the return on investment of education pathways would be crucial to advocate and mobilize additional resources for such programmes.
- **Attractive to investors:** education pathways for refugees have grown over the last years, attracting broad public attention. This trend is expected to continue in light of recent high-level commitments to promoting access to



tertiary education for refugees.<sup>66</sup> Therefore, investors – including both private sector actors and foundations/philanthropies – might be interested in investing in SIBs that finance education pathways because of the potential high visibility of such projects.

- **Flexible repayment arrangements:** SIB financing allows for flexibility in the pay-for-results arrangement with the investors. For instance, investors could be paid based on the yearly progress of individual beneficiaries, rather than the overall success of the program (e.g., the return rate could be calculated per beneficiary, rather than following an “all or nothing” approach).<sup>67</sup> In addition, returns to investors could be divided into core payments (upon achieving a main outcome, e.g., successful graduation) and subsidiary payments (upon achieving other goals, e.g., employment within 6 months after graduation).
- **No cherry-picking problem:** while the cherry-picking or cream-skimming problem is common in SIBs, it might not be as relevant in the case of education pathways for refugees. The reason is that the selection of beneficiaries in education pathways is usually merit-based: the candidates with the highest academic potential to succeed are the ones selected to participate.

#### CHALLENGES:

- **Little incentive for public commissioners:** Governments – the usual commissioning parties – typically use SIBs for welfare interventions that tackle domestic socio-economic problems. In the case of education pathways for refugees, the beneficiaries of the social project are outside of the country and not subjects of its welfare state. Moreover, in standard SIBs mechanisms, governments are incentivized to participate largely by the projected savings, and only at second place by the potential revenues that the social project could lead to (e.g., tax revenues from long-term unemployed people who would re-enter the labour market). For education pathways only the second part of the argument is partially valid, considering also the increasing mobility of international graduates.<sup>68</sup> Therefore, one can expect to meet difficulties in convincing public sector commissioners to engage in SIBs that finance such projects.
- **Legal/policy context:** the use of SIBs requires the presence of a regulatory and policy framework, which could be rather complex.<sup>69</sup> Therefore, it is likely that countries with more matured SIB experience would be better equipped to introduce SIB-financed education pathways, compared to countries where SIBs mechanisms are nascent or have not been introduced yet. In the latter case, setting up a SIB for an education pathway project may be a complicated and rather lengthy process.
- **Measurement challenges:** while independent and rigorous monitoring/evaluation of education pathways has its positive sides, it also comes with challenges. Monitoring/evaluating performance in SIBs is usually done by an external evaluator and based on at least some quantitative hard outcome indicators (e.g., the employment rate of beneficiaries of labour market activation programmes). Measuring the outcomes of complementary education pathways can be quite complex (which criteria are to be measured, how to establish causality between project activities and outcomes, how to account for external factors, etc.).
- **Additional costs:** financing education pathways through SIBs would be more costly than direct financing by a public or a non-governmental entity. If a SIB-financed pathway achieves the expected results, then the government (and other eventual donors) will have to cover additional costs

(interests, external evaluation, intermediary). Therefore, as in social policy in general, it seems reasonable to use SIBs as a mechanism to finance pilots or initial scaling of education pathways, rather than as a core financing mechanism in the long run.<sup>70</sup> An example would be a several-year SIB used to scale a local complementary education pathway initiative and support its country-wide implementation.

- **Multiple dependencies:** education pathways usually bring together at least several service-providers, as well as state institutions (embassies, visa offices). The work of each party participating in the pathway affects the work of other parties and the project outcomes. For instance, poor mental health support to newcomers may lead to poor academic performance and settlement challenges. Interdependent relationships between multiple stakeholders could make SIBs in education pathways less attractive to investors, because of the higher risk they bring and the reduced control that investors could exercise. In any case, this challenge is not unique to education pathways. The expertise developed in designing SIBs in other social policy areas could assist in creating evaluation frameworks that take into consideration multiple dependencies.
- **Reputational harm for higher education institutions:** universities as service providers may be at risk of suffering reputational harm if they engage in SIB-financed complementary education pathways and then fail to deliver the expected results. This can influence the future relationship of universities with donors (especially in the case of foundations/philanthropies as investors in SIBs that finance education pathways).
- **Complex and lengthy negotiations:** designing a SIB for an education pathway can be quite time-consuming, given the need for negotiations between the multiple parties involved, agreeing on the outcomes that will be evaluated, etc.<sup>71</sup>

## ***Conclusion***

The potential of SIBs to catalyse the growth of innovative social projects opens some possibilities for scaling education pathways for refugees.

Perhaps the most notable benefit of implementing a refugee education pathway SIB is the potential of such a financing model to engage multiple stakeholders in a long-term structured partnership. Currently, the general lack of central coordinating bodies for education pathways pilots in different countries seems to be an important factor that decreases the efficiency of such projects, thus impeding their upscaling. An intermediary that would serve as a project manager in a SIB-financed education pathway at the regional/national level could contribute to resolving this issue. Some of the functions of this intermediary would be to bring all parties together, prepare the contractual agreement, design outcomes measures, and supervise the overall project implementation. Possible intermediaries performing this role could include universities as well as civil society organizations working on refugee education matters or refugee rights more broadly, which could partner with advisory companies specialising in impact finance. This approach would ensure that expertise on both refugee matters and SIB financing mechanisms is mobilised for the design of the pathway.

Moreover, as noted above, rigorous monitoring and evaluation are essential elements of SIBs. Therefore, using SIB mechanisms could potentially contribute not only to the growth of education pathways, but also to the creation of the knowledge needed to enhance the operation and results of such projects. This is a crucial opportunity: a solid monitoring and evaluation framework and definition of what impact/success looks like for the different stakeholders involved in the

pathway could support future strategic advocacy efforts at the national, EU, and the global level. It would raise more awareness about the strengths of such projects and their added value to university campuses and local communities alike, thus setting the foundations for broader implementation of complementary education pathways.

Despite these benefits, proponents of introducing SIB models in education pathways for refugees are likely to struggle in convincing governments to commission a SIB for this purpose. It is crucial to clearly define from the start the “social problem” that a SIB-financed education pathway addresses, perhaps emphasising the wider socio-economic benefits that the project is expected to bring to host communities/countries (e.g., attracting global talent). If a proposal for a SIB-financed education pathway includes a clear plan for the labour market integration of refugee graduates – possibly in sectors of the domestic economy that are affected by staff shortages – then governments would be more likely to commission the SIB.

Overall, SIB-financed education pathways would be undoubtedly more costly in the short term than pathways financed through conventional means (e.g., direct public funding). That said, using SIBs to finance education pathways could pave the way towards the quantitative and qualitative growth of such projects. SIBs could provide the impetus for the initial development or limited expansion of education pathways in countries where such projects are either non-existent or only nascent. Ultimately, this could create the necessary conditions for the future scaling of education pathways through long-term financial commitments by public and/or private entities. Needless to say, opportunities to apply other results-based financing mechanisms in education pathways for refugees should also be further explored.

## 4. Key takeaways

Based on the review of nineteen education pathways for refugees (see Appendix, [Table 1](#)), this mapping report initially showed that while such programs utilize different financing mechanisms, there are also certain common trends. Most notably, education pathways rely overwhelmingly on financing mechanisms typical for the refugee regime such as donations, government grants, and fundraising. At the same time, opportunities that lie in engaging the private sector more substantially remain underexplored.

Building upon the lessons learned from this review, we moved on to outlining three broad types of financing: loan-based, employer-sponsored, and results-based financing. We explored specific mechanisms pertaining to each of these three types of financing, and discussed both the opportunities and the challenges that these mechanisms present to financing the sustainable expansion and growth of education pathways. Our focus was on private/public student loan schemes, revolving loan funds, employer-sponsored education pathways, and social impact bonds.

Based on the available evidence from the financing of existing education pathways and on the discussion of different financing mechanisms, the following key takeaways can be drawn:

- ▶▶ **Decisions on financing models for education pathways must consider the crucial importance of refugee students' resident status in the destination country.** Status has direct consequences for all partners involved in the financing and implementation of the pathway. For refugee students, it might mean free access to a variety of social services and financial support to cover living expenses. For universities and donors, it might mean no need for tuition waivers and a significant reduction in the overall costs needed to finance the pathway. For private companies, it might mean lower risk and more incentives to provide traineeships to pathway beneficiaries and to hire pathway graduates permanently. Overall, status upon arrival largely determines how an education pathway is financed and has important implications for program sustainability. The provision of a permanent residence status unlocks the possibility to apply different financing models discussed in this report, thus facilitating greater opportunities for the sustainable expansion and growth of education pathways.
- ▶▶ **Strong and stable public-private partnerships can lead to the development of sustainable financing mechanisms for education pathways for refugees.** Growing donor fatigue, limited resources, and shifting political priorities create risks for the sustainability of currently operating pilots and established education pathway programs. Involving the private sector is essential for addressing such challenges. At the same time, it is also indispensable for securing the resources needed for the growth and expansion of education pathways. Private sector engagement, however, is only one side of the coin. Getting national governments and the public sector more broadly on board (including in financial terms) is imperative for scaling education pathways. Establishing strong public-private partnerships can help overcome the shortcomings of the current financing paradigm based primarily on donations, grants, and fundraising. More importantly, it can also pave the way for the development of innovative financing models that can support the scaling of education pathways.

- ▶▶ **Loan-based financing mechanisms might open opportunities for the sustainable growth of education pathways.** Loan-based financing might come with several benefits. First, it might increase the motivation and commitment of refugee students to pursue studies abroad. Second, it would likely increase refugee students' feeling of ownership over their participation in the pathway as an investment in their own future. Third, if refugee students receive financial assistance to cover their living expenses in the form of a loan instead of in-kind support, they would have more autonomy to spend their income in the way they find most adequate. Overall, a carefully designed model based partially or fully on loan-based financing mechanisms and including all necessary safeguards for refugee students (e.g., training in financial literacy, clear communication of the terms and conditions, balance between the size of the loan and employment opportunities upon graduation, governments acting as guarantors, etc.) might contribute to anchoring education pathways into the international migration regime, without necessarily undermining their humanitarian nature.
  
- ▶▶ **Scaling education pathways for refugees essentially means achieving scale at the national level in multiple countries.** Financing mechanisms for education pathways, for better or worse, are influenced by other elements of the pathways, which are country-specific (e.g., admission criteria, resident status, access to the labour market during the study period). For this reason, financing education pathways is also by definition country-specific: some models that work well in one country may not be applicable in a neighbouring country. Therefore, creating a successful and sustainable cross-country education pathway supported by a single type of financing mechanism seems unlikely. The overarching goal of scaling education pathways for refugees could rather be achieved through the sustainable growth of existing programs in the respective countries and the introduction of education pathways in new countries. The financing mechanisms put forward in this mapping report might support practitioners' efforts in both directions.
  
- ▶▶ Ultimately, **there is no one-size-fits-all financing model that can guarantee the growth, expansion, and sustainability of education pathways for refugees.** That said, the innovative approaches and opportunities for growth outlined in this mapping report present an initial step in this direction. The choice of a financing mechanism should be done based on any previous experience of the host country with complementary pathway pilots, the legal and policy context, and the commitment and capacity of the public and private sector stakeholders to support the education pathway. Different components of each financing mechanism can be mixed to address the needs of refugee students, funders, and implementing partners in the best possible way.



## Notes

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Table 1. List of complementary education pathways reviewed.

## Appendix

Pathway	Description	Financing model
1. <a href="#">Habesha Project</a> (Mexico)	<p>Proyecto Habesha is a humanitarian project that creates higher education opportunities for refugees/displaced people. It was established in 2015 as a grassroots response to the Syrian crisis, and later expanded to refugees from Latin America, Afghanistan, and Sudan. The project is implemented by Diálogo Intercultural de México Activo A.C. (DIMA), a Mexican humanitarian organization that promotes intercultural dialogue. As of March 2023, there are fifty-five students currently participating in the project and seven graduates.</p> <p>Initially, the selection of students was based on a referral system. Subsequently, this changed to an online application system shared through the UNHCR and a competitive application process.</p> <p>Project participants travel to Mexico on a student visa and apply for asylum upon arrival. This is arranged through an agreement between DIMA, the UNHCR, the Ministry of Foreign Affairs, and the Mexican Commission for Refugees.</p> <p>DIMA has relied on a strong collaboration with the government from the very beginning of the project. The organization operates at the national level and coordinates the entire implementation process (selects the students, arranges their visa and travel, enrolls them in a language course for the first year, and links them to a university from the Habesha University Network, where they continue their education).</p> <p>Project participants follow a one-year Spanish language course upon arrival (also called “integration”, or “honeymoon” phase). In the past, DIMA was arranging a student residence for them for this period. More recently, it has increased the monthly allowance that students receive so that they can rent accommodation on their own. After completing the language course, project participants enrol into a Bachelor’s or a Master’s degree program.</p> <p>Project participants are provided health insurance for the duration of their studies, as well as other supports (psychological, academic, migratory, etc.). DIMA also provides job guidance to students/graduates and facilitates the link between them and local businesses.</p>	<p>The program is expensive and requires multi-year funding to operate. The average fee for a Bachelor’s degree at a (private) university that participates in the Habesha University Network is more than USD \$18,000 (for four years), while the average fee for a Master’s degree is over USD \$7,000 (for two years). In addition, the project covers travel costs (around USD \$2,000 per participant) and other expenses (application, visa, accommodation, academic and living expenses, emergency budget).</p> <p>Some of the institutions that participate in the Habesha University Network provide scholarships that cover 100% of the tuition fees. There has been fatigue among some universities that are continuously asked to provide scholarships for refugee students. Some universities also provide part-time work to incoming refugee students.</p> <p>DIMA provides a monthly allowance to project participants for accommodation and basic needs, which is the largest project cost. The monthly allowance varies per city (between US\$350–600). It is provided for the first year of language course and two and a half more years of university studies. The allowance decreases slightly by semester and stops after the fifth semester of university studies. By then, project participants are expected to have secured student jobs (with the assistance of DIMA) and be able to cover their living costs. Other costs (e.g., healthcare insurance) continue being covered by DIMA.</p> <p>Beyond the tuition fee waivers, DIMA relies on donations from philanthropists, foundations, public and international grants, fundraising (crowdfunding campaigns), and collaboration with private businesses to cover project costs (visa and travel expenses, monthly allowances, etc.). The UNHCR also provides financial support to cover some administrative costs.</p> <p>The approach that DIMA follows in relation to financing is to engage as many partners as possible, including the private sector. The government has not provided direct funding yet, but this is something that DIMA would like to secure in the future to ensure project continuity.</p>

<i>Pathway</i>	<i>Description</i>	<i>Financing model</i>
<p>2. <a href="#">World University Service of Canada Student Refugee Program</a> (Canada)<sup>1</sup></p>	<p>WUSC's Student Refugee Program (SRP) has been implemented since 1978 under the Canadian Private Sponsorship of Refugees Program. It effectively combines refugee resettlement with higher education opportunities. More than 2000 people from thirty-nine countries of origin have benefitted from the program to date. Currently, the SRP facilitates the arrival of around 130 refugee students per year in Canada.</p> <p>The selection of candidates and their connection to higher education institutions in Canada is organized by WUSC. Every newcomer is sponsored by a campus-based WUSC Local Committee, which provides financial, settlement, and academic support for at least twelve months.</p> <p>Beneficiaries of the program arrive in Canada as permanent residents, just as other resettled refugees, and can apply for citizenship after five years.</p>	<p>Beyond the tuition fee waivers, DIMA relies on donations from philanthropists, foundations, public and international grants, fundraising (crowdfunding campaigns), and collaboration with private businesses to cover project costs (visa and travel expenses, monthly allowances, etc). The UNHCR also provides financial support to cover some administrative costs.</p> <p>The approach that DIMA follows in relation to financing is to engage as many partners as possible, including the private sector. The government has not provided direct funding yet, but this is something that DIMA would like to secure in the future to ensure project continuity.</p>
<p>3. <a href="#">University Corridors for Refugees, UNICORE</a> (Italy)</p>	<p>UNICORE was launched by the University of Bologna in 2019. The project gradually expanded to 32 universities and 69 scholarships in total in 2022. It is based on a broad partnership between the Italian government, religious and civil society organizations, individual universities, and the UNHCR.</p> <p>Initially, beneficiaries were refugees residing in Ethiopia. Subsequently, the project opened to refugees residing in several other countries in Africa.</p> <p>UNICORE relies on a rather decentralized model, where program implementation is organized by local partnerships, which provide the necessary support to the arriving students.</p> <p>Project participants arrive in Italy on a student visa and are subsequently issued a residence permit for the duration of their studies. Upon graduation, they can apply for a work permit.</p>	<p>The funding model that UNICORE utilizes is quite decentralized. In line with the specific needs, universities and other local partners provide tuition waivers, scholarships, accommodation, meal plans, and other cash (pocket money) or in-kind support (computer, study materials, phone subscription, public transport card, etc.).</p>

<sup>1</sup>For a detailed description of the financing model of WUSC's Student Refugee Program see pp. 55-62 in supra note 11, World University Service Canada, 2020.



<i>Pathway</i>	<i>Description</i>	<i>Financing model</i>
<p>4. <a href="#">University for Refugees, UNIV'R</a> (France)</p>	<p>UNIV'R is based on a collaboration between the UNHCR, the Agence Universitaire de la Francophonie (AUF) and the Migrants in French Higher Education network (MENS) (a network of French universities committed to welcoming refugees).</p> <p>The project started in 2022. A total of 20 grants are foreseen for the first year of implementation, and 30 more for the second year.</p> <p>The first student intake was in the autumn of 2022. In total, 21 refugee students arrived. Each participating university (10 in total) selects the successful candidates based on merit.</p> <p>Beneficiaries arrive on a student visa from eight different countries of asylum and follow a two-year Master's degree program. Study programs are mostly in French, but there also some in English.</p> <p>The project partners remove some administrative barriers for the students and support them financially, administratively, legally, and psychologically.</p> <p>The project builds on previous initiatives led by the French authorities (the Elysée program of the Ministry of International Relations, the partnership between the French Embassy in Chad and the Jesuit Refugee Service, etc.) or by non-governmental organizations (Démocratie &amp; Entraide en Syrie - Ghosn Zeitoun, Forum Réfugiés - Cosi in cooperation with UNHCR and the Clermont Auvergne University as well as the Ecole 3A).</p>	<p>UNIV'R relies on a limited funding, which is an important challenge.</p> <p>The universities that participate in the project have waived the study fees for UNIV'R students. In addition, universities (or their university foundations) provide scholarships that cover the living expenses of UNIV'R students. In some cases, private sector donations are also used for this purpose.</p> <p>The Ministry of Foreign Affairs provided all incoming students in the first year with "social protection grants", which cover the costs for their visa, flight, and health insurance in France for the first 3 months.</p> <p>Relying mostly on university funding is perceived as a challenge, and more sustainable options are being sought for the second year of project implementation.</p> <p>Fundraising has been challenging because the priorities of donors are shifting (e.g., support to Ukrainian refugees).</p>

<i>Pathway</i>	<i>Description</i>	<i>Financing model</i>
<p>5. <a href="#">Higher Education in Emergencies scholarship programme</a> (Portugal)</p>	<p>The scholarship programme started developing in 2013 on the initiative of the former president of Portugal Jorge Sampaio. An international non-governmental organization called "Global Platform for Higher Education in Emergencies" was established to implement it. The first cohort of students arrived in Portugal in 2015, and since then more than 300 people have benefitted from the programme.</p> <p>The programme provides scholarships to students from conflict-affected societies, who are either internally displaced or have fled their country of origin. Initially, it was developed to assist displaced Syrian students, while subsequently it was opened to other nationalities as well.</p> <p>The programme relies on a rather unique provision under Portuguese law: the "student in an emergency situation for humanitarian reasons" status. This status facilitates the recognition of previous studies of programme beneficiaries and gives them access to social assistance and other benefits on a par with Portuguese students.<sup>2</sup>The study permit that incoming students receive can be transferred to a work permit after graduation and can eventually lead to acquiring nationality.</p> <p>The programme developed with the strong support of the Portuguese government, which assisted with issuing travel documents and arranging the transport of students from third countries to Portugal.</p> <p>Beneficiaries continue their previous education in different universities in a dozen of cities across Portugal.</p>	<p>The programme is funded through an Emergency Student Fund: a trust fund that is administered by the Global Platform for Higher Education in Emergencies. The approach that the organization follows is based on broadening the available sources of funding. The fund is capitalized through the voluntary donations and grants of different donors at the national and the international level, as well as fundraising campaigns (concerts, art auctions, etc.). Universities contribute by waiving tuition fees and some private companies provide scholarships as part of their Corporate Social Responsibility engagement. While successful, the approach does not secure a long-term predictable budget for the programme.</p> <p>The scholarship covers visa, travel to Portugal, accommodation, tuition fees, and living expenses. It is renewed annually so that beneficiaries can complete their education in Portugal.</p>

<sup>2</sup>Asylum Information Database "Access to Education: Portugal" (2022, 26 May), online: AIDA <https://asylumineurope.org/reports/country/portugal/reception-conditions/employment-and-education/access-education/>.

<i>Pathway</i>	<i>Description</i>	<i>Financing model</i>
<p>6. <a href="#">University of Barcelona Refugee Support Programme</a> (Spain)</p>	<p>The program was launched in 2015 on the initiative of the University of Barcelona (UB) and the first students arrived in the 2016–2017 academic year. It provides 15 full scholarships per year to refugees and internally displaced people. The program is based on a wide partnership between the UB, local civil society organizations, Barcelona City Council, other local municipalities, and two private companies.</p> <p>Participants originate mainly from Asian and African countries (Syria, Afghanistan, Iraq, Democratic Republic of Congo). They are displaced students who could not continue their education in their place of residence. Upon arrival in Barcelona, they initially follow the “Transition to Bachelor’s Degrees and Training in Human Rights and the Culture of Peace” preparatory course. The course was designed by UB and provides a 500-hour training, including Spanish and Catalan language. After completing the course, participants can enroll into a Bachelor’s degree program (to complete any previous postsecondary education they had before their displacement) or a Master’s degree program at UB.</p> <p>Participants arrive on a student visa. They obtain a student resident permit for the duration of their studies, which also allows them to work for up to 30 hours per week. Upon graduation, the student residence permit can be transferred to a work permit, which sets people on a pathways towards permanent residence and nationality (conditions may vary depending on the country of origin).</p> <p>Some program participants have faced challenges obtaining a student visa, which has delayed their arrival in Spain. Experiences have varied depending on the embassy that issues the travel documents. UNHCR has also provided assistance in this respect, especially in the cases of participants arriving from African countries.</p> <p>During their studies, program participants receive legal support, psychological assistance, and career guidance. These services are provided pro-bono through collaborations with local civil society organizations.</p>	<p>The program is co-financed by the University of Barcelona through its foundation (Solidaritat UB Foundation) and Barcelona City Council.</p> <p>Participants receive a full scholarship that covers tuition fees, accommodation in student residence, preparatory course including language training, and 100 EUR pocket money per month). The scholarship is provided for the one-year preparatory course and maximum two more years of university education (to complete either an undergraduate course that the student has previously attended, or a Master’s degree program). In exceptional cases, it can be prolonged for one more year until the students complete their education program.</p> <p>UB covers the costs for student accommodation on campus (800 EUR per month per student), which constitutes the largest part of the program’s expenses. The university also covers the costs for the administrative staff working on the program. Barcelona City Council funds the participation in the preparatory course. Students are encouraged to move living independently off-campus after their first year, for which two other municipalities provide support. Lastly, private companies have also provided some scholarships to incoming refugee students.</p> <p>Participants in the program are expected to cover themselves the visa and travel expenses, which is seen as a factor encouraging participants commitment. In some exceptional cases, UB and the UNHCR have supported students who were unable to cover these costs.</p>

<i>Pathway</i>	<i>Description</i>	<i>Financing model</i>
<p><a href="#">7. Middle East Scholars (MES) Program, LCC International University (Lithuania)</a></p>	<p>LCC International University started building its refugee program in 2014. The initial intention was to establish a pre-university program for 200 refugee students per year in Georgia, and refugee graduates from there to subsequently move to European and US universities.</p> <p>The program in Georgia was not realized because refugee students were not issued visas to move there. As a result, in the spring of 2016, LCC launched its Middle East Scholars Program, and started bringing fewer refugee students to Lithuania instead. The program aims to assist war-affected students from Syria, Iraq, and Afghanistan.</p> <p>Participants in the program are offered a full four-year scholarship. The first sixteen refugee students arrived in 2016. Since then, the program has been supporting about ten students per year.</p> <p>Participants follow a one-year English language preparation program, which helps them improve their language skills if necessary. Subsequently, they enroll into a Bachelor's (four years) or Master's (two years) degree program at LCC.</p> <p>Participants are provided counselling and other services through the university support system.</p> <p>Participants arrive to Lithuania on a study visa. Within six months after their arrival, they transfer to a temporary residence permit (the same process as for other international students). With the temporary residence permit, which must be renewed every year, program participants can legally work, and after 5 years apply for a permanent residence permit (Lithuanian language being a requirement).</p> <p>Obtaining a temporary residence permit is linked to financial requirements (having a certain income to sustain oneself for a year). LCC International University arranges this for the program participants during their studies. However, after completing their studies, program graduates need to find a job that secures them an income above this threshold in order to renew their residence permit.</p>	<p>The program covers all costs except the travel expenses of the participants.</p> <p>The total cost per participant is around USD \$6,000 per year (everything except travel expenses). The main costs are tuition, accommodation, and living costs, while visa and travel insurance come next. The total program budget is about 100,000 EUR per year, which covers both participants costs and administrative costs.</p> <p>Funding for the program comes from LCC International University (thirty percent) and one major donor – the DeFehr Foundation (seventy percent).</p> <p>The University fundraises in the United States and Canada for its operation and uses the collected funds to support all its students. Part of these funds (about 30,000 EUR per year) is used for the MES program.</p> <p>In the past years, the Lithuanian government has also provided twice additional funding for Master's degree scholarships (after 4 years of successful program implementation). This funding was used for scholarships for a certain number of students and covered ninety percent of the total cost (tuition, visa, travel, etc.). As of December 2022, the government does not provide funding for the program.</p> <p>In the early stages of the program, all costs were covered by the scholarship. Some participants were arriving to Lithuania and then leaving to other EU countries. This led to changes in the program, which started covering all costs for the visa, tuition, housing, and insurance, and provided a stipend of 30 EUR per week. Refugee students were requested to cover their travel costs, which encourages them to participate financially and enhances their sense of ownership.</p> <p>Each individual case is evaluated before arrival and once every subsequent year. For instance, after a couple of years and when students gain skills and find part-time work, they may decide to live off campus and cover their living expenses themselves.</p>

<i>Pathway</i>	<i>Description</i>	<i>Financing model</i>
	<p>In total, ninety students have participated in the program and thirty-five of them have graduated (as of December 2022). Some graduates have found employment in Lithuania and continue living there, others have left Lithuania for other EU countries, others have returned to Kurdistan (Yazidi) and work for international organizations to re-build their communities, and yet others have returned to Kurdistan because they could access university education in English there (after completing the English language preparation course of LCC).</p>	<p>The program remains dependent on the DeFehr Foundation as its main funder. It could be expanded in terms of number of students if more funding was available. For this reason, the university is looking for additional donors to support the program.</p>
<p>8. <a href="#">King's College London Community Sponsorship Scheme</a> (United Kingdom)</p>	<p>King's College London (KCL) used the UK's Community Sponsorship Scheme as an education pathways. With the support of Citizens UK, it set up a community sponsoring group (mostly at the university level) and sponsored a six-person family that arrived in December 2021. The eldest daughter of the family enrolled in a four-year Bachelor's degree program and started her studies at KCL in September 2022.</p> <p>One challenges that the program faced was to combine the requirements related to resettlement through the UK Community Sponsorship Scheme (UNHCR-referred cases) with university acceptance requirements.</p>	<p>The university covers the costs related to the sponsorship in line with the UK Community Sponsorship Scheme requirements (e.g., housing costs for the sponsorship period).</p> <p>The university also provides a scholarship to the refugee student, which covers tuition fees and includes a bursary. In addition, the student receives funding for an internship during the studies, which aims at enhancing employability.</p> <p>The costs for the sponsorship and the student scholarship were covered through a legacy fund.</p>

<i>Pathway</i>	<i>Description</i>	<i>Financing model</i>
<p>9. <a href="#">Progetto Mediterraneo</a> (Italy)</p>	<p>The project was established in 2017 by Luiss University and the Foundation “Fondazione Terzo Pilastro – Internazionale”, in collaboration with the Malta Trust Foundation, the University of Petra (Amman, Jordan) and the University of Malta. In 2021, the UNHCR was included as a partner in the project. “Progetto Mediterraneo” aims at offering educational opportunities to young refugees and disadvantaged students from various Mediterranean countries, by giving them access to Bachelor’s and Master’s Degree courses offered entirely in English by Luiss University. Upon completion of the courses, students shall possess the knowledge needed to continue their studies in their home countries and the specific skills to pursue managerial positions that could contribute to the economic and social development of the region and of their communities.</p> <p>Seventeen students were initially selected at the University of Petra to participate in the project. Participants included both local Jordanian students and Syrian/ Palestinian refugees who enrolled in a 3-year double degree study program. Students studied in Amman with professors from Luiss University and from the University of Petra. Some students spent a period of mobility (one of the three academic years) in Italy. Only the Jordanian students could eventually travel to Italy for the exchange year.</p> <p>In the second phase of the project (2020-2022), fifteen students followed a double degree Master’s program. Again, however, only some Jordanian students travelled to Italy for the mobility period in Luiss University, Rome.</p> <p>The project eventually expanded with the support of the UNHCR, including refugee students from the Middle East and North Africa. In 2021, seven refugee students from Jordan arrived at Luiss University in Rome and enrolled in a three-year English-language degree program.</p>	<p>“Progetto Mediterraneo” is co-sponsored by Luiss University and the Foundation “Fondazione Terzo Pilastro – Internazionale”. Together they established the foundation “Fondazione Mediterraneo – Diritto allo studio Luiss Guido Carli,” which is dedicated to the development of the project.</p> <p>For the 2022/23 academic year, the Foundation launched a new call for scholarships for three-year Bachelor’s degree courses to refugees from any nationality residing in Jordan, Lebanon, Iraq, Turkey, Morocco, and Nigeria. Upon graduation, the beneficiaries of the project may continue their education enrolling into a two-year Master’s degree program at Luiss University, if they will meet the requirements for the access to the Luiss Master’s Degree Programs. The Scholarship covers tuition fees, teaching materials, travel costs, and bed and board in Rome during their study period. Every year students are re-evaluated; they need to obtain at least seventy percent of the course credits to continue receiving the scholarship.</p>
<p>10. <a href="#">Occitanie/Pyrénées-Méditerranée Regional Council scholarship</a> (France)</p>	<p>The program was initiated in 2017 by the Occitanie/Pyrénées-Méditerranée regional council, in partnership with the non-governmental organization Démocratie et Entraide en Syrie Ghosn Zeitoun, the Federal University of Toulouse and Paul Valéry University in Montpellier.</p> <p>In total, nineteen Syrian refugees residing in Jordan were awarded scholarships to pursue a Bachelor’s degree program in Southern France. Before enrolling into a university program, participants completed a one-year French language course.</p>	<p>The programme covered a one-year French language course, tuition fees, a monthly living allowance of EUR 500 for a year, accommodation in a student residence and support with visa procedures.</p>



<i>Pathway</i>	<i>Description</i>	<i>Financing model</i>
<p>11. <a href="#">Japanese Initiative for the future of Syrian Refugees, JISR</a> (Japan)</p>	<p>The program started in 2016 as an initiative of the Japan International Cooperation Agency.</p> <p>Participants are Syrian refugees residing in Lebanon and Jordan, who enroll in Master's degree programs at Japanese universities. After the first five years of implementation, the program was prolonged until 2027. In total, about three to five students arrive per year.</p> <p>Students start with language and culture classes in their first year, and subsequently enroll into their university program in the 2nd year.</p> <p>Internship opportunities (in the IT sector, in large companies such as Toyota) are available to the program participants.</p> <p>Spouses and children can join program participants as "dependents". In this case, however, program participants are financially responsible for them. The additional allowance that program participants can receive is equivalent to about EUR 50 per child and EUR 100 per spouse per month.</p> <p>The program description emphasizes that participants arrive on a study permit and no support is available for them after their graduation; they must make a living on their own. In addition, it indicates that the overarching aim of the program is to prepare refugee students for peacebuilding and reconstruction in Syria, rather than integration in Japan.</p>	<p>The program is funded entirely by the Japanese government.</p> <p>The program does not cover any costs related to the selection procedure (translation or legalization of documents, travel expenses, etc.). It covers the tuition fees at the host university, participation in the Japanese language program, a living allowance (equivalent to about 1,000 EUR per month), an airfare, a one-time "outfit allowance" on arrival, a one-time moving allowance, and medical expenses.</p>
<p>12. <a href="#">Japanese Language School Pathways program, JLSP</a> (Japan)</p>	<p>JLSP was launched in April 2017. Initially, it was implemented by the Japan Association for Refugees. In 2021, the program implementation was taken over by Pathways Japan, a Japan-based non-governmental organization. The program is implemented in collaboration with Japanese Language Schools (not universities) in several cities.</p> <p>In total, 31 students benefitted from the program by the end of 2022. Beneficiaries are Syrian refugees residing in Turkey, who have previously obtained a high school or university degree. In 2022, the Japan ICU Foundation (JICUF) – a non-profit organization based in New York – started recruiting also Ukrainian students for the program.</p> <p>All program participants attend a Japanese language school for two years. When their Japanese is on a higher level, they can apply for jobs or enrol into a university program. Most participants to date enrolled into universities, while some found jobs.</p>	<p>Pathways Japan covers the pre-travel and the travel costs of the participants, as well as the first six months of their living expenses in Japan.</p> <p>The Japanese Language Schools provide a full tuition fee waiver. Students must cover their own living expenses after the 6th month, when the support of Pathways Japan ends. For this reason, the Japanese Language Schools secure cheap housing and part-time jobs. Participants in the program take classes in the morning and work 4-5h in the afternoon.</p> <p>The program focuses on enhancing the self-sufficiency of the participants.</p>

Pathway	Description	Financing model
<p>13. <a href="#">Syrian Scholars Initiative_SSI</a> (Japan)</p>	<p>The program was developed initially in 2017 as a short-term response to the Syrian crisis by the International Christian University (ICU) in Japan – a liberal and progressive university – and the Japan ICU Foundation (JICUF).</p> <p>In total, seven Syrian refugee students moved to ICU in the period 2018-2022. Program participants arrive on a study visa. They follow two years of language classes and then four years of university education (Bachelor).</p> <p>The program was initially limited to Syrian refugees because of visa/residence issues. The government provided an unofficial assurance that Syrians would be given humanitarian protection if they could not find employment after their graduation. More recently, the government has made the same commitment for participants from Afghanistan and Ukraine.</p> <p>If participants in the program find job after their graduation, they can transfer their study permit into employment permit. Humanitarian status is used as a possible back-up plan until employment is secured. Participants can obtain permanent residence only after eight years of employment in Japan.</p> <p>Overall, program participants have faced challenges with learning Japanese. The program was discontinued in 2022, when JICUF decided to collaborate with Pathways Japan on the Japanese Language School Pathways program (see above) and on a new Ukraine Program.</p>	<p>TJICUF covers the selection, pre-arrival, visa, and travel costs of the participants.</p> <p>ICU provides tuition fee waivers and a full scholarship to the incoming refugee students.</p>
<p>14. <a href="#">DAAD Leadership for Syria Program</a> (Germany)</p>	<p>The program was implemented in the period 2015-2019.</p> <p>In total, 221 scholarships were awarded to Syrian refugees. Upon arrival to Germany, participants followed a language course (2-6 months) before starting their university education at Bachelor's, Master's, or PhD level.</p> <p>Participants entered Germany on a regular study visa.</p>	<p>The program was funded mainly by the German Federal Foreign Office. Part of the funding was also provided by the State of North Rhine-Westphalia</p> <p>The total program budget was 10.6 million EUR.</p>
<p>15. <a href="#">DAAD Leadership for Africa Program</a> (Germany)</p>	<p>The program was launched in 2021 and provides scholarships to applicants from several Sub-Saharan countries.</p> <p>The program is open to both highly qualified nationals of the selected countries and refugees residing in these countries. In total, it provides 70 scholarships per year, less than 20 of them being for refugee candidates. Those who obtain the scholarship can apply directly to Master's degree programs in German universities (except for some study programs).</p>	<p>The program is entirely funded by the German Federal Foreign Office. Its annual budget is 4 million EUR.</p> <p>The scholarship provides for up to 6 months of language classes in Germany, a tuition-free Master's degree program, and an additional mandatory training program. Beneficiaries receive a monthly scholarship (861 EUR), health insurance, travel allowance, yearly study allowance, monthly rent subsidy and allowance for accompanying family members, if applicable.</p>

<i>Pathway</i>	<i>Description</i>	<i>Financing model</i>
<p>16. <a href="#">New Elite for Syria – a Czech Government Grant Programme for Syrian Refugees</a> (Czechia)</p>	<p>The programme was proposed in 2015 by the Czech Ministry of Foreign Affairs. The aim was to support Syrian refugees whose studies were interrupted and who resided at the time in Jordan.</p> <p>The program was implemented in the period 2016-2021 and supported a total of 18 beneficiaries. It provided funding for 1 to 2 years of language classes plus 5 years of university degree studies. The scholarship covered all expenses (selection process, medical checks, travel, administrative costs, boarding/accommodation, tuition fees and grants, healthcare insurance).</p> <p>In June 2017, the government evaluated the programme and decided to continue implementing it until 2022, but with no new student intakes. By the end of 2017, three out of the 18 programme beneficiaries had left Czechia.</p>	<p>The programme was funded by the Ministry of Foreign Affairs (the Foreign Development Cooperation Programme) and the Ministry of Education.</p>
<p>17. <a href="#">Scholarships of the Slovak Government for students from ODA countries</a> (Slovakia)</p>	<p>The programme was established in 2005. In 2016, the Slovakian government announced the allocation of 550 scholarships for refugee students under it.</p> <p>In the 2016/2017 academic year, the programme provided 78 scholarships, 30 of which to displaced Syrians. In the subsequent years, the number of scholarships has been 48 per year, including 3 scholarships per year for displaced Syrians. Overall, countries of origin of beneficiaries vary (including Afghanistan, Azerbaijan, Kosovo, Palestine, etc.). The intended goal of providing 550 scholarships to refugee students has not been reached as of February 2023.<sup>3</sup></p> <p>Beneficiaries enrol in a Bachelor's, Master's, or PhD programmes in Slovak language in public universities. The scholarship covers tuition fees, travel, accommodation, meals, and a monthly stipend. If candidates do not speak Slovak, they can take a 10-month Slovak language course, which is also covered by the scholarship.</p>	<p>The programme is funded by the central government through the Ministry of Education, Science, Research, and Sport.</p>

<sup>3</sup> Detailed statistics on the number of scholarships per year and beneficiaries' countries of origin are available at Ministry of Education, Science, Research and Sport of the Slovak Republic "Developing countries: Statistical overview of awarded scholarships" (2023), online: Ministry of Education, Science, Research and Sport <https://www.minedu.sk/rozvojove-krajiny/>.

<i>Pathway</i>	<i>Description</i>	<i>Financing model</i>
<p>18. <a href="#">Qatar Scholarship for Afghans Project, QSAP</a> (United States)</p>	<p>The project is based on a broad partnership between the Government of Qatar, non-governmental organizations, and universities. It helps displaced students from Afghanistan to continue their education in the US.</p> <p>In total, 250 displaced Afghan students received full scholarships to study in Bachelor's and Master's degree programs in about 40 higher education institutions across the US. The beneficiaries arrive in the US from third countries (Northern Iraq, Kyrgyzstan, Albania, etc). The first cohort of beneficiaries started their studies in the autumn of 2022.</p>	<p>QSAP is financed by the Afghan Future Fund – a collaboration between a foundation and a philanthropy – and the Government of Qatar through its Qatar Fund for Development.</p>
<p>19. <a href="#">United World Colleges Refugee Initiative</a> (International)</p>	<p>United World Colleges is a global network of 18 colleges in different countries founded in 1962. It provides secondary education to selected disadvantaged students. The network has a decentralized structure (run by national committees that do the selection of students).</p> <p>In 2016, UWC launched its Refugee Initiative, aiming to admit 100 refugee students per year (refugee students had been admitted in the past as well, but in an unstructured way). By 2022, UWC had managed to admit 50 refugee students per year. In total, 246 refugee students from all over the world have benefitted since the launch of the Refugee Initiative (as of December 2022).</p> <p>UWC also collaborates with universities and provides scholarships to some of its Refugee Initiative graduates to allow them to pursue undergraduate studies (especially in the US).</p>	<p>Participation in the Refugee Initiative is costly. The total cost per student for a two-year scholarship is about USD \$75,000. In other words, to reach its target of 100 participants per year, UWC needs to raise USD \$7,5 million per year.</p> <p>The program is financed through a mix of sources. Grants, donations, and fundraising cover about eighty percent of the scholarships. Ten percent comes from families (all students pass through a financial needs assessment, and in some cases their families can provide the necessary funding). The final ten percent of the funding comes from the UWC Alumni Pledge (alumni of UWC donating to the program). The diversification of funding sources is important for the sustainability of the program, but the original goal of 100 places per year has not been met as of December 2022.</p> <p>Funding sources vary across the different schools (each school may have its own model of fundraising for scholarships). In Norway, for example, the UWC local school receives money from both the Norwegian and the Swedish government.</p> <p>The scholarship covers tuition fees, boarding, activities (including extra-curricular), pocket money, in some cases equipment (e.g., laptop), health insurance, and exams if needed. In some cases, fundraising has been organized to cover expenses for a surgery, or other emergencies. Overall, the scholarship is based on needs and can cover the full cost of the stay at the school. The national committees that select the beneficiaries may assist with some type of pre-arrival financial support as well (visa, travel, etc.).</p> <p>After their graduation, beneficiaries are asked to give back "treasure, talent, or time", and some of them donate money to the program when they start working.</p>

Table 2. Funding sources used in education pathways.

<i>Pathway</i>	<i>Funding sources</i>									
	Central government (direct)	Regional or local government (direct)	University	Grants (e.g., EU, international etc.)	(i)NGOs/ civil society org's/ religious org's	Fundraising	Philanthropy or foundations	In-kind donations	Private sector	Refugee students
Habesha project			✓		✓	✓	✓		✓	
WUSC SRP		✓	✓			✓	✓	✓	✓	
UNICORE		✓	✓		✓	✓	✓	✓	✓	
UNIV'R	✓		✓			✓			✓	
Higher Education in Emergencies	✓		✓	✓		✓	✓		✓	
University of Barcelona Refugee Support Programme		✓	✓		✓		✓		✓	✓
Middle East Scholars Program	✓		✓				✓			✓
King's College London			✓			✓	✓			
Progetto Mediterraneo			✓				✓			
Occitanie/Pyrénées-Méditerranée Regional Council scholarship		✓								
Japanese Initiative for the future of Syrian Refugees (JISR)	✓									✓
Japanese Language School Pathways (JLSP)			✓		✓		✓			✓
Syrian Scholars Initiative			✓				✓			
DAAD Leadership for Syria	✓	✓								
DAAD Leadership for Africa	✓									
New Elite for Syria	✓									
Slovakian Government scholarship	✓									
Qatar Afghan Scholarship Project (QASP)	✓						✓			
UWC Refugee Initiative						✓	✓			✓