



# NHS Bursaries: Increasing access to Higher Education for asylum seekers and those with Limited Leave to Remain

February 2015

#### 1. Introduction to the authors

#### Refugee Support Network (RSN)

Refugee Support Network exists to enable young people affected by displacement and crisis to access, remain and progress in education at multiple stages in the migration journey. RSN's Higher Education programme is specifically designed to support young asylum seekers, refugees and survivors of trafficking who are facing particular barriers in accessing university. Through face-to-face support work, schools-based workshops, its 'Thinking Ahead to Higher Education' toolkit, and a national advice line, RSN enables young people to understand their eligibility for Higher Education and financial support and equips them to make appropriate plans for their educational progression.

RSN's toolkit and advice line are complemented by a bespoke training package which enables teachers, social workers, and university staff to understand the issues surrounding access to Higher Education for young people from asylum-seeking backgrounds and to support this group of young people more effectively. This year, RSN is also assisting the <a href="Schwab-Westheimer Charitable Trust">Schwab-Westheimer Charitable Trust</a> to develop a scholarship package which will provide funding assistance for a limited number of young people from asylum-seeking backgrounds who do not have access to Student Finance but have been offered or hold a place in a UK university to study social care, medicine, nursing, or related healthcare subjects

#### Article 26

Article 26 is a project of the Helena Kennedy Foundation and takes its name from the Declaration of Human Rights, which states that everyone has the right to education and specifies that Higher Education should be accessible on the basis of merit. Article 26 was developed to meet the needs of students from an asylum-seeking background who are ineligible for student finance or any other source of funding to meet the cost of Higher Education, as well as universities prepared to provide opportunities on degree programmes for these students.

The project coordinates a network, which offers support and guidance to universities to create bursaries for students who have sought asylum and thus enable them to access Higher Education. A bursary typically includes a full tuition-fee waiver and funding to help meet the cost of books and travel. The model of support designed by Article 26 was pioneered by the project over a period of four years, before Article 26 began to support universities to establish their own 'in house' schemes.

'Education for All' is the project's comprehensive guide to support universities to deliver bursary schemes for students who have sought asylum. Article 26 currently works with 17 universities across England, and has supported 73 students to enter and thrive in Higher Education. Detailed information on student bursaries, an extensive set of resources (including 'Education for All'), the history and everything else project related can be found at: <a href="mailto:article26.hkf.org.uk">article26.hkf.org.uk</a> (no WWW required).

### 2. Executive summary

The information contained in this briefing focuses specifically on access to NHS degree programmes for students who have sought asylum in the UK. In addition to being denied access to Student Finance for university tuition fees and maintenance loans, NHS Bursaries are also currently unavailable for these students. Article 26 and RSN (Refugee Support Network) have produced some excellent resources, which support the information presented in this briefing. We recommend that this briefing be read in conjunction with these resources. The four key documents referred to are:

'Thinking Ahead to Higher Education', Refugee Support Network

'I Just Want to Study', Refugee Support Network

'Education for All', Article 26

'Establishing a legal basis for Article 26', Article 26

This briefing outlines the different rights and entitlements for people with Refugee Status, those with temporary status (typically granted an award of Limited Leave to Remain) and asylum seekers awaiting a decision on their application for status, specifically in relation to the feasibility of their studying on an NHS degree programme. The challenges are presented, legal issues are clarified, and tangible solutions are outlined. The briefing concludes with a proposal for potential 'next steps' to widen access to NHS degree programmes for prospective students from an asylum-seeking background.

# 3. Glossary of terms

Asylum seeker	A person who has left their country of origin and formally applied for asylum in another country but whose application has not yet been concluded. An asylum seeker may be waiting for a decision on an initial claim or in the process of appealing a decision on a claim for asylum.  Asylum seekers are not illegal immigrants.  For more information and statistics about asylum seekers and the asylum process, see the Refugee Council's 'Truth about Asylum' page.
UASC	Unaccompanied Asylum Seeking Child who came to the UK as a minor and claimed asylum in their own right. UASCs are looked after by their local authority.
Humanitarian Protection	Humanitarian Protection is granted to people who, if removed to their country of origin, would face persecution or punishment due to a cause not listed under the 1951 UN Convention on the Rights of Refugees. For example, gender is not covered in the convention, but women in some countries are expected to undergo female circumcision.  Humanitarian Protection is sometimes awarded to people who face punishment for a crime that the UK does not recognise as such (for example homosexuality or adultery). It is also sometimes awarded to people who are facing a punishment out of proportion to the crime they have committed (for example, mutilation for theft).  Humanitarian Protection now comes with 5 years Limited Leave to Remain. After this period, people with Humanitarian Protection can apply for Indefinite Leave to Remain in the UK.
Limited Leave to Remain (without Refugee	This status was previously known as <b>Discretionary Leave to Remain (DLR)</b>
Status or Humanitarian Protection)	DLR/Limited Leave to Remain was created to give permission for applicants (sometimes asylum seekers, sometimes not) with unique cases to remain in the UK for a limited period of time.
Limited Leave to remain for UASC	Separated children who are refused asylum (i.e. refugee status) or Humanitarian Protection in the UK may be granted this status by the Home Office if there are 'no adequate reception arrangements' in the country to which they would be returned.

Until April 2013, this type of leave was referred to as 'discretionary leave' and was granted outside the Immigration Rules. On 6 April 2013, new Immigration Rules came into force which incorporated the Home Office policy of granting leave to unaccompanied asylum-seeking children into the Immigration Rules.

For more information about Limited Leave for UASC, click here.

As UASC approach their 18<sup>th</sup> birthday, they can apply for an extension of this leave. While their application for extension is pending, their associated rights and entitlements continue to apply.

#### **Refugee Status**

The 1951 United Nations Convention Relating to the Status of Refugees describes a refugee as:

"A person who owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality and is unable or, owing to such fear, is unwilling to avail himself of the protection of that country; or who, not having a nationality and being outside the country of his former habitual residence as a result of such events, is unable or, owing to such fear, is unwilling to return to it."

In the UK, a person is officially a refugee when they have their claim for asylum accepted by the government. When their claim is accepted, they are given 'Refugee Status'.

Refugee Status now comes with 5 years Limited Leave to Remain. After this period, people with Refugee Status can apply for Indefinite Leave to Remain in the UK.

# Refused asylum seeker

A person whose asylum application has been unsuccessful and who has no other claim for protection awaiting a decision. Some refused asylum seekers are able to put in a fresh claim for asylum with new evidence, some voluntarily return home, others are forcibly returned and for some it is not safe or practical for them to return until conditions in their country change.

http://www.refugeecouncil.org.uk/policy\_research/the\_truth\_about\_asylum/facts\_a bout\_asylum\_-\_page\_1

#### 4. The need

Article 26 and RSN have both received a significant number of enquiries from students wishing to undertake NHS degree courses. There is ample opportunity for these students to successfully complete NHS degrees and thrive in the workplace if current barriers can be overcome. These barriers include: ensuring the right to study and, because of the professional practice nature of NHS courses, the right to work upon graduation; enabling access to financial support for tuition, accommodation, and subsistence, as well as costs unique to NHS placements e.g. uniform and travel whilst on placement.

An analysis of Article 26 email enquiries at the end of 2012, revealed that 20% of email enquiries to Article 26 related to NHS degree programmes. As well as enquiries from students, RSN and Article 26 have received enquiries from universities asking whether they are at liberty to widen access to NHS degree programmes to students with LLR (limited leave to remain) or people still seeking asylum through fee waivers and bursaries. The July 2014 annual Article 26 conference raised access to NHS degree programmes as a key issue that our universities partners wanted the project to pursue, and the issue has also arisen frequently in RSN's training sessions within universities.

This demonstrates a commitment and a willingness from universities to widen access to NHS courses in the same way that they have overcome barriers to enable students from an asylum seeking background without access to student finance, to access degree courses in other subject areas.

### 5. What are NHS Bursaries and why do they exist?

'In 1968 Parliament gave the Secretary of State for Health the power to provide training for people considering employment in the National Health Service (NHS), and to pay allowances to people who have accepted places on these courses. These allowances are known as NHS Bursaries' and apply to courses qualifying students for certain professions (see Professions with training funded by NHS Bursaries).

Students wishing to undertake these courses apply for an NHS bursary instead of Student Finance. NHS Bursaries are awarded to students who fulfil seven eligibility requirements. The most notable requirements for the purpose of this briefing are that the student:

1

# Professions with training funded by NHS Bursaries:

- Chiropodist or Podiatrist
- Dental Hygienist/Dental Therapist
- Dentist (partial bursary)
- Dietician
- Doctor (partial bursary)
- Midwife
- Nurse
- Occupational Therapist
- Operating Department Practitioner
- Orthotist/Prosthetist
- Orthoptist
- Physiotherapist
- Radiographer
- Radiotherapist

'(a) is a pre-registration student of one of the healthcare professions listed [above] who has not previously been registered in that healthcare profession; (b) satisfies the general immigration and residence requirements set down by the Secretary of State for Health in paragraph 2.2 [...]; and (c) satisfies, in the case of students of medicine or dentistry, the particular residence requirement at paragraph 2.4...'<sup>2</sup>

Asylum seekers and people with Limited Leave to Remain (LLR) are not included on the list of eligible students for NHS Bursaries. No NHS Bursary support is available to asylum seekers or students with LLR who wish to undertake NHS degree courses. These courses are open to international students, but bursaries are not available for prospective students. There are no restrictions on the right to study, but asylum seekers and students with LLR will be required to pay tuition fees at the international rate.

It is important to note that when a university agrees to provide teaching for NHS courses, they enter into a contract with the NHS which can differ according to the individual university. Under NHS contracts, a university takes on a certain quota of 'commissioned students', namely those who are included in the main NHS-university contract. These are home students whose tuition fees are paid for by the NHS. A university has the autonomy to both accept students outside of this contract, e.g. students assessed as eligible for international tuition fees, as well as to waive university tuition fees for these students.

https://www.gov.uk/government/uploads/system/uploads/attachment\_data/file/276460/nhs\_bursary\_scheme\_new\_rules\_ed3.pdf (i. 5)

https://www.gov.uk/government/uploads/system/uploads/attachment\_data/file/276460/nhs\_bursary\_schem e new rules ed3.pdf (9)

## 6. Challenges

The table below 'Challenges to studying on an NHS degree programme', sets out the four key barriers to accessing an NHS degree programme and explains how they are affected by different immigration status:

- Right to live & study in the UK
- Right to work in the UK
- Tuition fee status & eligibility for financial support
- Right to accommodation & subsistence

#### Challenges to studying on an NHS degree programme

Immigration Status	Right to live and study in the UK	Right to work in the UK	Tuition fee status and eligibility for financial support	Accommodation and subsistence
Refugee Status	People with Refugee Status have the right to live and study in the UK.  Although RS and HP last 5 years they are effectively permanent status. After 5 years people can apply for Indefinite Leave to Remain. Refugee Status is irrevocable except in extreme circumstances. <sup>3</sup>	People with Refugee Status have the have the right to work in the UK.	People with Refugee Status are charged home fees.  People with Refugee Status are entitled to Student Finance and NHS Bursaries.  (NB. Refugee Status now comes with 5 years Limited Leave to Remain, instead of Indefinite Leave to Remain. Therefore, an application to Student Finance may occasionally – and erroneously – be refused. This decision should be challenged.)	People with Refugee Status are entitled to maintenance support from Student Finance.  (NB. Refugee Status now comes with 5 years Limited Leave to Remain, instead of Indefinite Leave to Remain. Therefore, an application to Student Finance may occasionally – and erroneously – be refused. This decision should be challenged.)
Humanitarian Protection	People with Humanitarian Protection have the right to live and study in the UK.	People with Humanitarian Protection have the right to work in the UK.	People with Humanitarian Protection are charged home fees.	People with Humanitarian Protection are entitled to maintenance support from Student Finance once they

<sup>&</sup>lt;sup>3</sup> Under the principle of non-refoulement, a refugee's right to be protected against forcible return, set out in the 1951 Convention relating to the Status of Refugees, Article 33(1). Widely accepted as part of customary international law.

			People with Humanitarian Protection are entitled to Student Finance and NHS bursaries once they have lived in the UK for 3 years.  (NB Humanitarian Protection comes with 5 years Limited Leave to Remain, not Indefinite Leave to Remain. Therefore an application to Student Finance may occasionally – and erroneously – be refused. This decision should be challenged.)	have lived in the UK for 3 years.  (NB Humanitarian Protection comes with 5 years Limited Leave to Remain, not Indefinite Leave to Remain. Therefore an application to Student Finance may occasionally – and erroneously – be refused. This decision should be challenged.)
Limited Leave to Remain (without Refugee Status or Humanitarian Protection) and those with a pending application for an extension of their Limited	People with Limited Leave to Remain (without Refugee Status or Humanitarian Protection) have the right to live and study in the UK.	People with LLR (without Refugee Status or Humanitarian Protection) have the right to work in the UK.	People with Limited Leave to Remain (without Refugee Status or Humanitarian Protection) are charged international fees.  People with Limited Leave to Remain are not entitled to Student Finance or NHS Bursaries.  Some people with Limited Leave to Remain have been able to fund their Higher Education through university fee-waiver	People with Limited Leave to Remain (without Refugee Status or Humanitarian Protection) are not entitled to maintenance grants or loans from Student Finance to support their studies.

Leave to Remain (Limited Leave to Remain was formerly known as Discretionary Leave to Remain.)			schemes/discretionary categorisation as home students. For more information about alternative ways of funding Higher Education if a person is not eligible for home fees/Student Finance, see Coram's fact sheet.	
Limited leave for UASC Limited Leave for UASC was formerly known as Discretionary Leave to Remain.	People with Limited Leave for UASC have the right to live and study in the UK.	People with Limited Leave for UASC have the right to study in the UK.	People with Limited Leave for UASC are charged international fees.  People with Limited Leave for UASC are not entitled to Student Finance or NHS Bursaries.  Some people with Limited Leave for UASC have been able to fund their Higher Education through university fee-waiver schemes/discretionary categorisation as home students. For more information about alternative ways of funding Higher Education if a person is not eligible for home	People with Limited Leave for UASC are not entitled to maintenance grants or loans from Student Finance to support their studies.  The Local Authority responsible for an UASC may have a responsibility to provide financial support for a young person during their studies.

			fees/Student Finance, see Coram's fact sheet.  Depending on the specific case, the Local Authority responsible for an UASC may have a duty to support a young person with their tuition fees.	
Asylum seeker	Asylum seekers have the right to live and study in the UK.	Asylum seekers have the right to undertake placements as 'trainees'.  Asylum seekers do not have the right to work in the UK. If they are still waiting for a decision on their initial claim after 12 months they can apply for the right to work. However they are only allowed into professions listed on the shortage list. Asylum seekers yet to enter an undergraduate degree programme are unlikely to be qualified for any of these professions.	Asylum seekers are charged international fees.  Asylum seekers are not entitled to Student Finance or NHS bursaries.  Some asylum seekers have been able to fund their Higher Education through university fee-waiver schemes/discretionary categorisation as home students. For more information about alternative ways of funding Higher Education if a person is not eligible for home fees/Student Finance, see Coram's fact sheet.	Asylum Seekers are not entitled to maintenance grants or loans from Student Finance to support their studies.  Asylum seekers are unable to work and receive a minimal weekly allowance from the government.  Many asylum seekers rely on family and friends for accommodation and subsistence support.

#### i) Right to live & study in the UK

In addition to Article 26 of the UN Declaration of Human Rights, the right to education is a universal entitlement enshrined in Article 13 of the International Covenant on Economic, Social and Cultural Rights. The obligation to provide equitable, preferably free access to Higher Education is included in paragraph 2(c):

'Higher Education shall be made equally accessible to all, on the basis of capacity, by every appropriate means, and in particular by the progressive introduction of free education;'4

The UK ratified this Convention in 1976. The right to education is also recognised by the UK in the Human Rights act 1998:

'No person shall be denied the right to education...'5

As is the prohibition of discrimination against anyone in the protection of their rights:

'The enjoyment of the rights and freedoms set forth in this Convention shall be secured without discrimination on any ground such as sex, race, colour, language, religion, political or other opinion, national or social origin, association with a national minority, property, birth or other status'<sup>6</sup>

It could be argued that people who have sought asylum should be included in 'other status'. The UK upholds these provisions in the case of asylum seekers and those with LLR by allowing both groups to access Higher Education<sup>7</sup> (in spite of the Government's recommendation that they are charged the same rate of tuition fees as international students and are not entitled to Student Finance) and both groups are legally allowed to live in the UK.

Neither asylum seekers nor people with LLR are resident in the UK for the primary purpose of studying. As a result, they are not required to obtain a student visa and are not subject to the Tier 4 visa programme. However, these students are often monitored by universities in the same way as international students subject to Tier 4. Students with Refugee Status or Humanitarian Protection are not subject to Tier 4 and do not need visas to study. They are treated as home students and have access to Student Finance and NHS Bursaries<sup>8</sup>.

#### ii) Right to work

It is important to separate the 'right to work' from the 'right to undertake a university placement'. Asylum seekers only have the right to work in exceptional cases. If an

<sup>&</sup>lt;sup>4</sup> International Covenant on Economic, Social and Cultural Rights 1976, Article 13 (2)(c)

<sup>&</sup>lt;sup>5</sup> Human Rights Act 1998, Part 2 Protocol 1 Article 2

<sup>&</sup>lt;sup>6</sup> Human Rights Act 1998 Article 14

<sup>&</sup>lt;sup>7</sup> N.B. it was held in *15 foreign students v UK* that the "refusal of permission to remain in the country cannot [] be regarded as an interference with the right to education, but only as a control of immigration which falls outside the scope of Article 2". (Protocol II Article 2 of the European Convention on Human Rights.) In this case the education in question was Higher Education.

<sup>8</sup> Specific case-by-case assessment of eligibility can be accessed at <a href="http://www.nhsbsa.nhs.uk/Students/3941.aspx">http://www.nhsbsa.nhs.uk/Students/3941.aspx</a>

asylum seeker's initial claim for status has not been decided within 12 months, they have the right to apply for a work visa. It is important to note that the only positions of employment they will be eligible for are those listed on the Government occupation shortage list. This list imposes substantial restrictions on the type of work that can be undertaken.

If a prospective student has LLR there are no restrictions on their access to employment opportunities. Neither are they restricted in terms of the number of hours they can work (unlike international students subject to Tier 4 visa regulations).

However, students undertaking placements as part of an NHS degree programme are actually 'trainees'. All students on placement are supernumery and a clear distinction is made between them and NHS staff, as they are taught students. Neither asylum seekers nor people with LLR face any legal impediment in undertaking a placement as part of an NHS degree programme. Prospective students with LLR have the right to work and do not face any barriers accessing employment with the NHS after graduation. Asylum seekers could potentially secure settled immigration status during their studies and become eligible to work for the NHS upon completion of their degree programme.

#### iii) University tuition fees

Despite the right to study, access to Student Finance and NHS Bursaries depends upon immigration and residency requirements. Often, financial barriers for those without access to Student Finance or NHS Bursaries effectively exclude asylum seekers or those with LLR from Higher Education. Prospective students in this position will usually have to wait a very long time (average 10 years) until they are awarded permanent status or can raise the funds to cover the cost of attending university. In spite of the financial barriers in place, Article 26 has successfully supported (directly and indirectly) 76 students to access Higher Education, 16 of whom have successfully graduated. It is highly unlikely that any of these students would have graduated if their university had not waived the cost of their tuition fees.

Article 26 and RSN's experience suggests that payment of tuition fees is the most substantial barrier to overcome. If this cost is removed, additional needs (i.e. accommodation and subsistence, see below) can often be met via other sources.

#### iv) Accommodation & subsistence

The table 'Challenges to studying on an NHS degree programme', outlines the various levels of accommodation and subsistence support available to help students meet their basic needs whilst they study. Chapter 3 of 'Education for All' details the accommodation and subsistence that is available to people seeking asylum, those awarded temporary status and care leavers and provides examples of how universities have used their resources to meet these particular needs. It is often very difficult to comprehend how students not only simply manage but succeed at university with so little financial support and without access to a maintenance loan. The experience of Article 26 is that students are willing to make huge sacrifices and thrive and excel in their studies even in the most challenging of contexts. Although

their circumstances are far from ideal, Article 26's evidence demonstrates that success is possible and that as long as students make an informed choice about what they are undertaking, they should not be prevented from progressing to Higher Education.

It is also RSN and Article 26's experience that if support to pay tuition fees is in place, charitable trusts are more likely to meet additional support costs, as they can see the feasibility of the applicant actually being able to study.

Over one third of Article 26 students have spent time in the care of a local authority and it is crucial to explore the local authority's 'duty of care' with respect to ongoing support (practical and financial) and if necessary, challenge this legally to ensure they receive their full rights and entitlements. Chapter 3, pages 57-64 of 'Education for All' provides a detailed explanation of the rights and entitlements of this group of students, and also includes stories and experiences told from the student perspective.

#### v) Student retention

The issue of student retention is a concern for universities in relation to any student. The additional uncertainty for students with unresolved immigration status cannot be ignored. Chapter 5 of 'Education for All' (pages 88 – 113) provides comprehensive information on both the practical and emotional impact that the immigration process can have on university life. The information and student stories in this chapter range from the process for managing contact between asylum seekers and the Home Office to the immigration detention process. To date, 5 students have graduated with BA (hons) whilst also reporting on a regular basis to the Home Office. The demands of contact management coupled with no income (due to destitution) or no cash income (due to section 4 support), neither deterred nor prevented these students from success during their undergraduate studies.

It is important to note that the British government reserves the right to detain asylum seekers at any point during the process of seeking asylum. In practice individuals usually spend time in detention when they arrive in the UK or when steps are being taken to remove them from the UK. Immigration detention during an asylum claim is not connected to the asylum seeker engaging in illegal behaviour, it is an aspect of contact management. Article 26 students currently supported by the project have experience of spending time in immigration detention centres both prior to and during their studies, however so far it has not prevented anyone from continuing their studies.

### 7. Next steps

The current immigration system forces prospective students awarded LLR who wish to apply for an NHS course to wait for up to ten years before they can apply for an NHS Bursary (asylum seekers could have even longer to wait). People face psychological, emotional, relational, and socially isolating difficulties as a result of

waiting in 'limbo'. This research suggests that appropriately qualified students who are seeking asylum or who have been granted LLR should not be restricted from entering an NHS degree programme.

Article 26 has supported students seeking asylum and those with LLR through university and seen them excel, graduate with first class honours, and successfully gain employment. These students have demonstrated remarkable perseverance, dedication and a high regard for their opportunity to study.

We believe that an opportunity exists for universities to further widen access to Higher Education for students who have sought asylum through a model of support that facilitates access to NHS degree programmes.

#### **Pilot Project**

Having evidenced that access to NHS courses for asylum seekers and those with LLR is theoretically and legally possible, there is little reason why a university should not pursue a pilot project to widen access to this group. The authors believe that an appropriate next stage would be to establish a pilot project within a university, which would allow the development and 'testing' of a model of support, which could be shared and used to encourage other universities to develop opportunities on NHS degree programmes.

The following factors need to be addressed prior to establishing a pilot:

#### i) Tuition fee bursary

- Does the university have the capacity to support a student outside of their NHS contract?
- How will this be funded centrally or will the costs be absorbed by the department?

#### ii) Additional support costs

- What are they likely to be, e.g. travel to university, uniform/s, books and additional travel costs to placement?
- Are there any internal funding sources?
- Are there any potential external funding sources (e.g. Local Authority support, grants from charitable trusts)?
- Even if a university already offers Article 26 places, a model of support unique to NHS courses is advised, so that the unique nature of studying on these courses is taken into account.

#### iii) Application process

- How will universities ensure that students from an asylum seeking background can apply for NHS courses OR how will prospective students be identified once they have applied?
- DBS Check what measures will be put in place to ensure that this is not an additional barrier e.g. due to a lack of documents or relationship with their country of origin?
- Universities are at complete liberty to admit and support students outside of their contract with the NHS. This would require a university to negotiate a package of financial support between the relevant departments within the institution.

#### iv) Ongoing support

- Who will provide it?
- How will universities engage with other external agencies to support students in this position (e.g. RSN, Article26, charitable trusts, local authorities) and what external support do they need to make this happen?
- Who would the 'point' person be for students engaging in this process? (At training sessions run by RSN in various universities, staff from admissions, widening participation, student support services etc., often say that it is unclear who can/should be a focal point for students in this position. There needs to be clarity about this so that a student knows who their first point of contact should be for any queries related to their particular situation.)

#### 8. Authors' contact details

#### Rebecca Murray

Director of Article 26 a project of the Helena Kennedy Foundation article 26@hkf.org.uk

#### **Emily Bowerman**

Senior Programmes Officer at Refugee Support Network ebowerman@refugeesupportnetwork.org

With thanks to **Grace Burns**, intern at Refugee Support Network, for all her contribution to the research, writing and development of this document.